

Analysis of Sharia Brand Image and Facilities on Customer Decision Making to Choose BMT Beringharjo Ponorogo Branch with Trust as a Mediating Variable

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Abstract

The financial sector is an institution that provides financial services to commercial and retail customers, including investment funds, banks, insurance and co-operatives. One finance sector is the BMTs in East Java province is BMT Beringharjo Ponorogo Branch. BMT Beringharjo Ponorogo in addition to serving fund deposits also serves mudharabah financing in order to empower the community to improve their business and get out of the poverty circle. The approach used this thesis is a quantitative approach. That way quantitative research departs from a theory towards data to test the truth of the theory. The result from this study is Sharia Brand Image variable has a positive influence on the decision making of members choosing BMT Beringharjo financial institutions. Facility variables have a positive influence on the decision making of members choosing BMT Beringharjo financial institutions. Trust variables can mediate between Sharia Brand Image on members' decisions to choose financial institutions because Sharia Brand Image has a significant positive effect, this is because the better the Sharia Brand Image that BMT Beringharjo has, the higher the member's trust in the financial institution.

Keywords: BMT Beringharjo, Sharia Brand Image, Facilities, consumer decisions

A. INTRODUCTION

A well-developed financial sector is key to helping achieve economic development goals. In addition, the financial sector is useful to reduce poverty, and reduce macroeconomic volatility and create better employment opportunities, thereby improving the standard of living for the people of Indonesia ([Nabila Iimalina Faza and Muhammad Ghafur Wibowo, 2019](#)). The financial sector is an institution that provides financial services to commercial and retail customers, including investment funds, banks, insurance and co-operatives. The pace of development of the financial sector in Indonesia began with the birth of Bank Indonesia. Bank Indonesia is De Javasche Bank which was founded in the Dutch era

1828. With a long journey, finally on 30 October 1946, Oeang Repoeblik Indonesia (ORI) was issued for the first time ([Suparyanto and Rosad, 2020](#)).

The financial industry in Indonesia has grown rapidly over the past few decades. Among the industries that have developed quickly is the Islamic finance industry ([Ramdani Harahap & Ghozali, 2020](#)). Islamic finance began to show its form in one element of the financial industry in Indonesia. This rapid development is marked by the increasing number of Islamic financial institutions in Indonesia, both bank and non-bank institutions. Islamic bank financial institutions are financial institutions that collect funds from the public in the form of deposits and channel them to the public in the form of credit and or other forms in order to improve the standard of living of the community in carrying out its business activities based on Islamic principles sourced from the Al-Qur'an and Hadith, as well as fatwas from the Indonesian Ulama Council (MUI) ([Danupranata, 2013](#)).

Non-bank financial institutions are a type of financial institution that is not licensed as a bank but provides a wide range of financial services. These non-bank financial institutions usually offer different products and services to banks, although some of their products are similar ([Astuti, 2023](#)). Non-bank financial institutions include Sharia Corporations, Sharia Insurance, Zakat Institutions, Sharia Capital Markets and Baitul Maal wa Tamwil (BMT). The development of BMT in Indonesia began in 1984. Baitul Maal wa Tamwil (BMT) consists of two Arabic terms, namely Baitut al-maal and Baitut tamwil. Baitul maal is an institution that focuses on collecting non-profit funds from the community such as zakat, infaq, and shodaqoh and Baitul tamwil as an effort to collect and distribute commercial funds ([Azizah & Suprayogi, 2014](#)). Makhalul Huda argues that baitul maal (treasure house) is a socio-religious oriented financial institution whose main activity is to accommodate and distribute zakat, infaq and shodaqoh in accordance with the regulations in the Al-Quran and Sunnah of His Apostle, while Baitul Tamwil (financing house) is a financial institution whose main activity is to collect public funds in the form of (savings) and deposits and channel them back to the community in the form of financing based on sharia principles through mechanisms that are common in the banking world ([Ilmi, 2002](#)).

Along with the development of the Islamic economic movement in Indonesia, the number of BMTs in Indonesia is increasing ([Achmad & Solekah, 2021](#)). In the 1990s, the Indonesian government began to give official support and recognition to BMTs by establishing the BMT Supervisory Agency under the Ministry of Cooperatives and SMEs. In 2019, there were more than 5,000 BMTs spread across Indonesia, with total assets reaching more than IDR 13 trillion. BMTs in Indonesia not only provide loans to small communities to open businesses, but also provide various other financial services such as savings and loans, vehicle financing, and home financing. BMTs are also active in providing education and training to the community on financial management and business development ([Laita, 2015](#)). In addition to brand image factors, people or prospective customers choose one of the BMT services driven by facility factors. Education from cooperative institutions about the facilities available at BMT has a pretty good influence on the community in an effort to attract the attention of prospective customers. Customers who get facilities that suit their needs will feel comfortable and safe in determining the choice of financial institutions that they use every day.

One of the BMTs in East Java province is BMT Beringharjo Ponorogo Branch which is located on Jl.Gatot Kaca No.10 Krajan, Pakunden, Kec. Ponorogo, Ponorogo Regency, East Java. BMT Beringharjo already has the legal umbrella of the law to operate a Sharia savings and loan cooperative which is stated in the decision of the Minister of State for Small and Medium Enterprises Cooperatives of the Republic of Indonesia number: 157/BH/KWK- 12/V/1997, BMT Beringharjo Ponorogo in addition to serving fund deposits also serves mudharabah financing in order to empower the community to improve their business and get out of the poverty circle.

BMT Beringharjo has been established for more than 28 years starting from Dompot Dhuafa's waqf of 1 million, KSPPS BMT Beringharjo was established on December 31, 1994 which was inaugurated by Prof. BJ Habibie. BMT Beringharjo is quite attractive to the public, proven BMT Beringharjo currently has more than 25,000 members, besides having many customers BMT Beringharjo has several branches in various regions including Ponorogo, Madiun, Caruban, Nganjuk, Kediri, Ngawi, Pabringan, Yogyakarta, Semarang, Bandung and Bintaro. From the results of pre-research, the people who become BMT Beringharjo customers are mostly due to its Islamic branding and the facilities offered by BMT Beringharjo are quite supportive with quite diverse products and conditions that seem familiar and strategic location.

B. LITERATURE REVIEW

Danny Alexander Bastian (2014) conducted research on "Analysis of the Effect of Brand Image and Brand Trust on Branding Loyalty of ADES PT Ades Alfindo Putra Setia", This study aims to find the relationship of brand image and trust to brand loyalty ADES PT. Ades Alfindo Putra in the business in the world of Bottled Drinking Water (AMDK). This research uses quantitative methods with the sampel used from the number of ADES customers of PT Ades Alfindo Putra Setia using Purposive Sampling Technique. The results of this study indicate that brand image and brand trust have a significant influence on brand loyalty. these two variables are able to provide good perceptions to their consumers and also maintain good relations with ADES consumers ([B. Alexander, 2014](#)). Another research from [Sa'diyah El Adawiyah, Tria Patrianti \(2021\)](#) conducted research on "Islamic Branding in Sharia Economics", this study aims to explore Islamic values attached to brands in Sharia Economics in Indonesia. The theories used are Branding and Islamic Branding. This research uses empirical and holistic conceptual study methods. The results of this study indicate that Islamic Branding is part of Islamic values that combine with the concept of branding based on religious principles, sharia principles and halal products with Islamic attributes as differentiation from general products.

Rahmania Santoso, Bambang Dwi Prasetyo (2021), conducting research on "Islamic Branding Strategy Through Audience's Reception", The aims of this research to analyze the related topic towards audience reception and identifying the position of meaning for the Islamic Branding Strategy in Advertising Sahaja Products. This research used a qualitative research approach with the reception analysis method. The method highlights Stuart Hall's two concepts of encoding and decoding. The subjects of this research were seven members of the Islamic organization Nasyiatul 'Aisyiyah. The data were analyzed using two orders of signification by Roland Barthes (encoding) and in-depth interviews (decoding). The results of this research indicated the reception caused by the audiences, in understanding the meaning of the message can vary depending on the intensity of product use ([Prasetyo, 2020](#)). Seanewaati Oetama, Desy Hernila Sari (2017), conducted research on "The Effect of Facilities and Service Quality on Customer Satisfaction at PT Bank Mandiri (Persero) TBK in Sampit", This research aims to find out the effect of facilities and quality on customer satisfaction at PT Bank Mandiri (Persero) TBK in Sampit. The results showed that the facility and service quality variables affect customer satisfaction which is quite significant in using financial services at PT Bank Mandiri (Persero) TBK in Sampit ([S. O. D. H. Sari, 2017](#)).

Based on previous research related to consumer behaviour, Sharia brand image, facilities, consumer decisions, trust, there is still a research gap. There are differences in the results of previous studies which are caused by several factors. Therefore, it is very potential to conduct further research to identify factors that influence customer decisions in choosing financial institutions so that companies can understand and be able to optimise their marketing strategies. Therefore, researchers use a combination of variables to analyse the effect of marketing strategies implemented by BMT Beringharjo Ponorogo on prospective customers' decisions to choose financial institutions.

Consumer Behaviour

The main aspect that companies need to understand when they want to offer their products to the market is consumer behaviour. In terms of consumer behaviour is a study of individuals or groups of organisations (consumer behavior) as a dynamic interaction between influence and cognition, behaviour, and events around us where humans carry out aspects of their lives. Understanding the concept of consumer behaviour can be applied to companies in several ways, the first is designing a good marketing strategy, secondly consumer behaviour can help decision makers make publication policies, thirdly in social marketing applications that spread ideas among consumers ([Sunyoto & Saksono, 2022](#)).

Consumer Decisions

Consumers when determining the act of purchasing a product or service are always influenced from various aspects of internal aspects within themselves or their external environment. A decision will involve a choice between two or more, when there is a process of assessing and selecting from various alternatives according to consumer interests. Making a choice in using certain goods or services can be interpreted as decision making. So it can be concluded that consumer decisions are a series of processes that start from consumers recognizing their problems, looking for information about certain products or brands and evaluating these products or brands on how well each of these alternatives can solve their problems, which then leads to a buyer's decision or selection of services ([Gunarsih et al., 2021](#)).

Sharia Brand Image

The definition of a brand according to Kotler is a name term, sign, symbol, design or combination thereof that aims to identify a product and differentiate it from competitors' products. Branding today is not merely the identity or name of a product, more than that branding can be categorised as a process, strategy or business value attached to a product. Therefore, branding has a substantial impact on the size of the demand for the progress of marketed products. A power generated by a brand has a significant influence in building a sense of brand awareness which ultimately has an impact on increasing the selling value of a product. In the contemporary business world, branding has a very important position for all parties, especially for consumers. This is because the existence of a brand is an indicator of the value of interest in the minds of consumers, rather than products that do not have a brand (Yulia et al., 2019). The definition according to Alserhan in Nonie and Detri (2020) defines Sharia Brand Image as a term that has many dimensions of meaning, this term is used as a sharia identity on a product (Afrianty et al., 2020). As for the Sharia brand according to Nasrullah (2015) is the use of names related to Islam or indicate the halal identity of a product. Based on this definition, Brand Syariah means a marketing concept that reflects Islamic principles on a halal product with the aim of attracting Muslim customers both in terms of behaviour and implementation of marketing communications (Nasrullah, 2015).

Brand Sharia is needed as a form of mindset change and a form of awareness of all Muslims in the world in everyday life. This concept offers a way of life that boils down to obedience to Allah S.W.T while still focusing on quality and trust. It is undeniable that if business people only focus on the concept of Brand Syariah but do not focus on quality, consumers will also not be encouraged to make purchasing decisions for a product. The command regarding the fulfilment of halal consumptive needs is stated in Q.S An-Nahl: 114-115 which reads:

فَكُلُوا مِمَّا رَزَقَكُمُ اللَّهُ حَلَالًا طَيِّبًا وَاشْكُرُوا نِعْمَتَ اللَّهِ إِنَّ كُفْرَكُمْ إِيَّاهُ تُعْبَدُونَ * إِنَّمَا حَرَّمَ عَلَيْكُمُ الْمَيْتَةَ وَالدَّمَ وَحُمَّ الْخِنْزِيرِ وَمَا أَهْلَ لِعَٰلٍ لِّغَيْرِ اللَّهِ بِهِ فَمَنِ اضْطُرَّ غَيْرَ بَاغٍ وَلَا عَادٍ فَإِنَّ اللَّهَ غَفُورٌ رَّحِيمٌ

Meaning: "So eat that which is lawful and good from the sustenance which Allah has given you; and thank Allah for His favours, if you truly worship Him alone. (114) Verily, Allah has only forbidden you carrion, blood, pork, and that which is slaughtered in the name of other than Allah; but whoever is compelled to eat of it for want of it, and does not transgress the limits, then surely Allah is Forgiving, Merciful. (115)"

Sharia Brand Image must refer to Islamic marketing where business people are guided to prioritise noble morals that are in line with Islamic religious rules in their marketing efforts. In this aspect, business people need to pay attention to several things such as products, pricing, promotional strategies, prohibited places and times. However, innovation or improvisation of business people's strategies is not prohibited by Islamic law as long as they do not commit certain irregularities.

The term Islamic Branding refers to three aspects, namely (Nasrullah, 2015):

- 1) Brand compliance in following Islamic values.
The context of Islamic Branding in this case is that a brand created must be based on Islamic provisions that concentrate on the financial and food sectors.
- 2) Brand targeting in the Islamic market.
The context in this case is a brand that comes from a non-Muslim country but with a Muslim market share segment with provisions according to Islamic law.
- 3) The brand originates from an Islamic country.
In this case, Islamic branding is a trademark that comes from an Islamic country or one that cares about the halalness of an item.

Facility

Facilities have a definition as facilities and infrastructure that are included by organisations or companies to be provided to customers (Jalil & Rahman, 2014). As a facility provided by the BMT Beringharjo Ponorogo Cooperative, it is expected to be able to meet all the needs of customers who will transact their finances at the cooperative. So that the cooperative is able to carry out its function as a service provider institution in financial institutions. Facilities are important infrastructure facilities in an effort to influence customer decisions to choose their financial institutions, such as comfort, safety, convenience, and meeting the needs of users of financial institution services. If the facilities provided

are in accordance with the needs, it will influence customers in making decisions, companies that provide a pleasant atmosphere with attractive facility designs will influence customer decisions in choosing financial institutions.

Consumer Trust

Trust is a person's willingness to rely on another person in whom we have confidence. Trust is a mental state based on one's situation and social context. When a person makes a decision, he will prefer a decision based on choices from people he can trust more than those he trusts less (Laely, 2016).

Research Framework

The framework is a conceptual model of how theory relates to various factors that have been identified as important problems. In this study, researchers studied that brand trust in maintaining customers has an important effect on customer decision making (Sugiyono, 2015). The description of the framework that researchers will examine is the Sharia brand image and facilities and the moderating variable trust. If trust in the company is good, it will provide a stimulus to buy the product because consumers feel in accordance with their expectations and if the product reviews owned by the company are good, trust will arise.

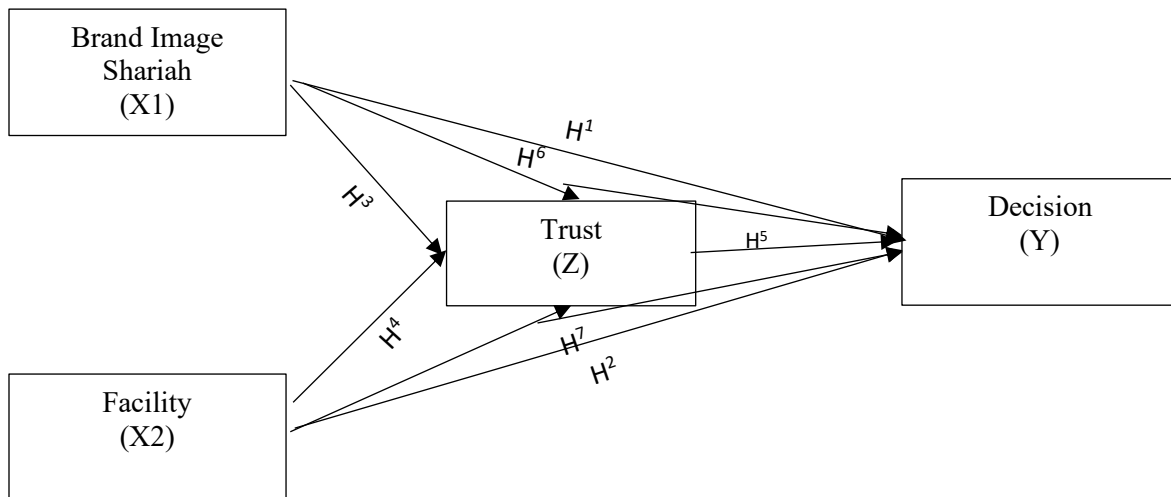


Figure 1 Research Framework

Research Hypothesis

A hypothesis is a theory that is temporary to research problems, the truth of which still needs to be tested. Where the hypothesis is in the form of a statement sentence that needs to be tested for truth through research and data analysis (Sugiyono, 2015). Based on the research framework that has been prepared above, the hypotheses in this study are:

Relationship between Sharia Brand Image and Customer Decisions

Based on previous research conducted by Elok Fitriya (Elok, 2017). The study states that Islamic branding has a positive and significant effect on consumer decisions in purchasing products by Muhammadiyah Jember University students. In addition, research conducted by Ainiyatul Fitriyah (Fitriyah, 2023). In this study, it states that Islamic Branding has a significant effect on decisions. The following hypothesis is proposed:

H1 : Sharia brand image has a significant effect on customer decisions bmt beringharjo.

Relationship between facilities and consumer decisions.

Based on previous research by Indah Sari, Rahmat Hidayat (2020). In this study, it states that facilities have a positive and significant effect on purchasing decisions (Elok, 2017). In addition, research by Ryo Ramadhan Syahputra, Hendri Herman, (2020) in the study stated that the facility partially

influenced a significant effect on the decision to stay at OS Hotel Batam. The following hypothesis is proposed:

H₂ : Facilities has a significant effect on customer decisions bmt beringharjo.

The relationship between Sharia brand image and Variable Trust

Based on previous research by Karsono, purwanto and Abdul Matin (2021). In this study, it was stated that the Sharia Image Branding carried out at the State MTs of Purbalingga Regency from 2018 to 2020 was quite effective in increasing public trust ([Karsono et al., 2021](#)). The following hypothesis is proposed:

H₃ : Sharia brand image has a significant influence on customer trust bmt beringharjo

Facility relationship to variable trust

Based on previous research by Linda Saputri ([Saputri, 2018](#)). In this study, it states that easy-to-use facilities increase the trust of the people of East Ungaran District to use Islamic bank e-banking facilities. The following hypothesis is proposed:

H₄ : facilities have a significant influence on customer trust bmt beringharjo

Relationship between trust and consumer decisions

Based on previous research by Berlentina Permatasari (2019), it is stated that the factor that influences consumer decisions in purchasing is trust in Edorsmen. The following hypothesis is proposed:

H₅ : Trust significantly affects BMT Beringharjo customer decisions

The relationship between Sharia Brand Image and Decision with trust mediation.

Previous research conducted by rozi feri setiyaningsih and bambang agus showed a hypothesis between Sharia Brand Image and Decision with Trust mediation Thus ([Setiyaningsih & Pramuka, 2022](#)), The following hypothesis is proposed:

H₆ : Sharia Brand Image influences decisions with trust mediation

The relationship between facilities and trust-mediated decisions

Previous research conducted by Nova Hari Widayanto and Ali Mursid showed a hypothesis between facilities and decisions with mediation of trust thus ([Widayanto & Mursid, 2022](#)), The following hypothesis is proposed:

H₆ : Facilities influence decisions with trust mediation

C. METHODOLOGY OF RESEARCH

The approach used this thesis is a quantitative approach. According to Sugiyono, quantitative research is "research in the form of numbers and analysis using statistics" ([Sugiyono, 2015](#)). Meanwhile, research conducted by collecting data and using a list of structured questions (questionnaires) prepared based on measurements of the variables studied which then produce quantitative data." That way quantitative research departs from a theory towards data to test the truth of the theory ([Creswell, 2016](#)). The purpose of this research is intended to obtain the results of the influence of Sharia Brand Image and facilities on consumer decisions to choose BMT Beringharjo Ponorogo financial institutions with trust as a moderating variable. Data Collection Technique. To collect the required data, researchers used three techniques, namely:

A. Observation

Observation method is a data collection technique that has specific characteristics compared to other techniques. The observation method is not limited to people, but also other natural objects. Data collection techniques by observation are used when researchers are concerned with human behaviour, work processes, natural symptoms and if the observed respondents are not too large.

B. Questionnaire

The questionnaire is a data collection technique that is carried out by giving a set of questions or written statements to respondents to be answered directly, via the internet and so on. The questionnaire is an efficient data collection technique if the researcher knows exactly the variables to be measured and knows what to expect from the respondent. The existence of this questionnaire is intended so that researchers get field or empirical data to answer research problems and test predetermined hypotheses. In this study, the questionnaire was given to a sample of BMT Beringharjo Ponorogo customers to determine the effect of Sharia Brand Image and facilities on customer decisions to choose BMT

Beringharjo Ponorogo financial institutions with trust as a mediating variable. The intended variables are Sharia Brand Image, Facilities, Consumer Decisions and Trust.

- C. Documentation
- D. The documentation method is a method of finding data about things in the form of notes, transcripts, books, newspapers, magazines, inscriptions, association minutes, agendas and others. This method is used as a complement in obtaining data as information material in the form of company background, main tasks, work procedures, organisational structure, vision and mission of the company.

Variable Operational Definitions

Operational definition is the determination of abstract real-life phenomena that are observed so that they become variables that can be measured (Indriantoro Bambang Supomo, 1999). Research variables are anything in the form of anything that is determined by the researcher to be studied so that information is obtained and conclusions are drawn. A variable needs to be defined so as not to cause blurring of the research focus and eliminate the possibility of misinterpretation of the object that is the focus of research. In this study, researchers have three variables, namely the independent variable, the dependent variable, and the mediating variable (Z).

Table 1: Variable Operational Indicators

NO	Variables	Indicators
1	Sharia Brand Image (X1)	1. BMT Beringharjo Ponorogo uses a name derived from Arabic which means Islamic. 2. BMT Beringharjo Ponorogo implements Sharia values in its operations. BMT Beringharjo Ponorogo has a brand image as a Sharia-based financial institution. 4. BMT Beringharjo Ponorogo is one of the financial institutions located in Ponorogo. The management and governance of BMT Beringharjo Ponorogo are worship-based and culturally Islamic.
2	Facility (X2)	1. The financing facilities offered avoid the element of ribawi (Wadiah Savings, Murbahahah Financing, Mudhorabah Financing). 2. The existence of customer security using BMT Beringharjo Ponorogo facilities that use the LPS system 3. Customers easily use or access funding and saving products offered by BMT Beringharjo Ponorogo. There is a match the needs of customer needs with the products offered by BMT Beringharjo Ponorogo. 5. BMT Beringharjo Ponorogo is easily accessible to customers.
3	Customer Decision (Y)	1. I (Customer) need a sharia-based financial institution in Ponorogo. 2. I (Customer) look for information about Sharia financial institution services in Ponorogo. I (Customer) compare several other Sharia financial institutions in Ponorogo. 4. I (Customer) choose to use the services of the Beringharjo Ponorogo financial institution. 5. I (Customer) have assessed and evaluated Ponorogo financial institutions.
4	Trust (Z)	1. I use the services of BMT Beringharjo Ponorogo financial institution because of its honesty in transactions. 2. I use the services of BMT Beringharjo Ponorogo financial institutions to bring virtue to me. I use the financial services of BMT Beringharjo Ponorogo for the competence of BMT Beringharjo Ponorogo in its operations. 4. I use the services of financial institutions BMT Beringharjo Ponorogo because it can be relied upon to help me.

D. RESULT AND DISCUSSION

Brief History of Baitul Maal Wattamwil Beringharjo Ponorogo Branch

In Ponorogo, East Java, there is one cooperative called Baitul Maal Wat Tamwil (BMT) Beringharjo, which is located on Jalan Gatot Kaca Pakunden Ponorogo. BMT Beringharjo was established on December 31, 1994 and currently has 19 branches in various regions including Ponorogo, Madiun, Magetan, Ngawi, Nganjuk, Kediri, Semarang, Pasar Beringharjo, Kauman, Malioboro, Bandung, Bintaro, Tasik and Garut. BMT Beringharjo started from the ZIS (Zakat, Infaq, Sadaqah) Management and Shari'ah Economics Training which was attended by Mrs. Mursida Rambe and Mrs. Ninawati. It took place at BPRS Amanah Ummah, Leuwiliang, Bogor, West Java. The event was organized on September 1-5, 1994 by Dompet Dhuafa Republika and the Association of Shari'ah Rural Banks throughout Indonesia (ASBISINDO).

Completing the knowledge gained during the training, Ms. Rambe and Ms. Nina then participated in an internship for one month at BPR Syariah Margirizki Bahagia Bantul Yogyakarta. After this internship, with the help of Mrs. Nazny Yenny, the three of them were determined to establish an Islamic financial institution under the name BMT Bina Dhuafa Beringharjo. With the full support of Dompet Dhuafa Republika who placed a waqf fund of IDR 1,000,000 as the initial operational capital and the inclusion of Mr. Moh. Affan Hamdani to strengthen the three sisters, BMT Bina Dhuafa Beringharjo successfully conducted market mapping and lobbying to start its operations. The name Beringharjo itself is taken from the name of a fairly crowded market in Yogyakarta, namely Beringharjo Market. The initial establishment of BMT Beringharjo was located in the corner of Beringharjo Market, Yogyakarta. The Ponorogo branch of BMT Beringharjo has been operating since 2006, at the beginning of the marketing carried out by BMT Beringharjo with the Mouth to mouth method proved effective in building a good brand image in the community.

Vision dan Mision of BMT Beringharjo

1) **Vision**

Sharia's Best Business Partner

2) **Mision**

- Strengthening HR Capacity and Professional Organizational Governance Implementing Sharia Aspects
- Providing Added Value and Sustainability through Empowerment Programs
- Providing the Best Service Through Digitalization and Technology Innovation

Profile of the Respondents

This study involved 100 respondents, with the criteria of all members of BMT Beringharjo Ponorogo branch. The characteristics of respondents used in this study are age, gender, occupation, length of time as a member of BMT Beringharjo, and the type of facility used.

Age

Based on the results of the research that has been conducted, the profile of respondents based on age is presented in the table below:

Table 2: Profile of Respondents by Age

Age	Frequency (Person)	Presentation (%)
< 16 years old	2	2%
16-25 years old	8	8%
26-35 years old	13	13%
36-45 years old	32	32%
>45 years old	45	45%
Total	100	100%

Source: Results of research data processing 2024

Table 2 shows that the most respondents filled out questionnaires with an average age of 45 years and over as many as 45 people. Then followed by vulnerable ages 36 to 45 years as many as 32 people. Then the vulnerable age of 26 - 35 years is 13 people. The respondents with an age range of 16 to 25 years were 6 people, and respondents with an age of 16 years and under amounted to 2 people. It can be concluded that the character of respondents based on age in this study is dominated by those aged 45 years and over.

Gender

Based on the results of the research that has been carried out, the profile of respondents based on gender is presented in the table below:

Gender	Frequency (Person)	Presentation (%)
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Table	Male	40	40%	3:
	Female	60	60%	
	Total	100	100%	

Respondent Profile by Gender

Source: Results of research data processing 2024

Table 3 shows that respondents with female gender dominate the number of filling out questionnaires totaling 60 people or 60%. Meanwhile, male respondents amounted to 40 people or 40%. It can be concluded that the respondents who dominate in this study are dominated by the female gender.

Occupation

Based on the results of the research that has been carried out, the profile of respondents based on the type of work is presented in the table below:

Table 4: Profile of Respondents Based on Occupation

Occupation	Frequency (Person)	Presentation (%)
Civil Servant	-	-
Government Employee	9	9%
Entrepreneur	10	10%
Housewife	24	24%
Others.....	57	57%
Total	100	100%

Source: Results of research data processing 2024

Length of time as a member of BMT Beringharjo

Based on the results of the research that has been done, the profile of respondents based on the type of length of time as a member of BMT Beringharjo is presented in the table below:

Table 5: Profile of Respondents Based on length of membership

Years	Frequency (Person)	Presentation (%)
< 1 Year	11	11%
1-3 Years	37	37%
> 3 Years	52	52%
Total	100	100%

Source: Results of research data processing 2024

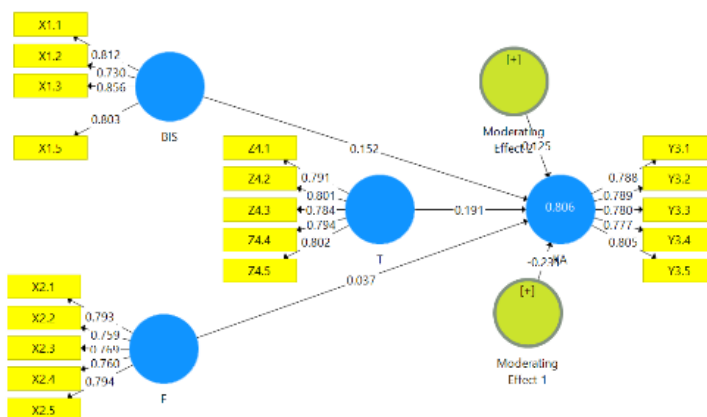
Table 5 shows that respondents with a length of membership of less than 1 year are 11 people. The respondents who have been members for a long time range from 1 to 3 years are 37 people, and respondents with more than 3 years as members of KPPS BMT Beringharjo are 52 people. It can be concluded that the characteristics of respondents based on their length of membership in this study are dominated by respondents who have been members for more than 3 years.

Data Analysis

Structural Model

The structural model is a model that explains the structure of the relationship with its quality between variables. This model serves to see the relationship between constructs, the significance value and R2 of the research model. The following is a structure regarding *Sharia Brand Image* and *facilities* on the decision of BMT Beringharjo members to choose a financial institution mediated by variable trust.

Picture 1: Structural Model



Measurement Model (Outer Model)

The measurement model is a method that describes how each indicator relates to other variables. The measurement model is used to test research indicators. The measurement model can be done in two ways, namely convergent validity test and discriminant validity test (Imam Ghozali, 2008).
Convergent Validity Test

The convergent validity test is a measurement model with indicators that are assessed based on the correlation between the *component score* and the *construct score* calculated by PLS. The convergent validity test is used to determine the validity of each relationship between construct indicators or latent variables. The results of all indicators of each research variable must have an outer loading value > 0.7. After selecting the *loading factor* value, an indicator was found that did not meet the requirements, namely X1.4 which had a value below 0.7. This indicates that the indicator is invalid. After the elimination process, the resulting loading factor is as in the table below.

Table 6: Loading Factor

Original Sample (O)		Original Sample (O)	
Variable	Loading Factor	Variable	Loading Factor
X1.1	0,812	Y3.1	0,788
X1.2	0,730	Y3.2	0,789
X1.3	0,856	Y.3.3	0,780
X1.5	0,803	Y3.4	0,777
X2.1	0,793	Y3.5	0,805
X2.2	0,759	Z4.1	0,791
X2.3	0,769	Z4.2	0,801
X2.4	0,760	Z4.3	0,784
X2.5	0,794	Z4.4	0,794
		Z4.5	0,802

Source: Smart PLS Version 3.2.9 processing results, 2023

Based on table 6, it can be seen that the *loading factor* value of all indicators has a value > 0.7, which means that all indicators of each construct variable are valid. Furthermore, testing the *Average Variance Extracted (AVE)* which has criteria > 0.5 to be declared valid.

The AVE test value is used to determine the accuracy of the validity variance caused by measurement error. The following is an output image of the Average Variance Extracted (AVE) stage.

Table 7: AVE Test Results

Variable	Average Variance Extracted (AVE)
Sharia Brand Image	0,642
Facilities	0,601
Member Decision	0,621
Trust	0,631

Source: Smart PLS Version 3.2.9 processing results, 2023

Based on table 7, it explains that the output of all variables is declared valid at the *Average Variance Extracted (AVE)* stage, so it can be concluded that all indicators are valid and have achieved convergent validity which shows that each indicator can explain the variable well.

Discriminant Validity Test

Discriminant Validity Test is a measurement model with indicator reflection assessed based on cross loading measurements. The discriminant validity test is used to determine the measurement accuracy of each latent model in performing its measurement function. If the construct correlation with the measurement item is greater than the size of the other constructs, then this indicates that the constructs predict the size in their block better than the size in the other blocks so that the AVE value for each construct variable must be higher than R2 against all other construct variables.

Table 8: Fornell Lacker Criterion Test Results

Variable	Sharia Brand Image	Facilities	Member Decision	Trust
Sharia Brand Image	0,801			
Facilities	0,839	0,775		
Member Decesion	0,0835	0,841	0,788	
Trust	0,872	0,874	0,846	0,794

Source: *Smart PLS Version 3.2.9 processing results, 2023*

Based on the table above, it is known that the Fornell Larcker Criterion value of the *Sharia Brand Image* variable with *Sharia Brand Image* is 0.801. Furthermore, the facility variable is 0.775. The member decision is 0.788 and the *Trust* variable is 0.794. Thus it can be concluded that the value of the construct variable is higher than R2 on all other construct variables.

Table 9: Discriminant Validity Test Results

STATEMENT	SHARIA BRAND IMAGE	FACILITIES	MEMBER DECESION	TRUST
X1.1	0,803	0,688	0,730	0,687
X1.2	0,737	0,681	0,587	0,670
X1.3	0,857	0,685	0,700	0,751
X1.5	0,804	0,637	0,647	0,681
X2.1	0,665	0,790	0,640	0,640
X2.2	0,622	0,759	0,617	0,637
X2.3	0,679	0,771	0,695	0,746
X2.4	0,586	0,762	0,607	0,654
X2.5	0,692	0,793	0,690	0,703
Y3.1	0,673	0,630	0,788	0,675
Y3.2	0,667	0,685	0,789	0,680
Y3.3	0,667	0,688	0,780	0,720
Y3.4	0,601	0,631	0,777	0,620
Y3.5	0,669	0,672	0,805	0,630
Z4.1	0,647	0,727	0,643	0,793
Z4.2	0,702	0,662	0,655	0,801
Z4.3	0,680	0,647	0,643	0,784
Z4.4	0,738	0,732	0,720	0,793
Z4.5	0,691	0,703	0,690	0,800

Source: *Smart PLS Version 3.2.9 processing results, 2023*

The results of the validity test using the Cross Loading value show that all values are valid, because each measure in the construct has a greater Cross Loading value than other variables with a value > 0.7. This shows that each manifest on each construct can measure the construct.

Reliability Test

After conducting the Validity Test using 2 stages, the next step is to conduct a composite reliability test. The reliability test aims to measure the level of consistency of the questionnaire as an indicator of the variables used. The Composite Reliability Test has an internal consistency measurement with a value ≥ 0.6 . So if the composite reliability value < 0.6 , it is considered unreliable. The following is the reliability test output table used.

Table 10: Composite Reability and AVE Test

Variable	Composite Reliability	Average Variance Extracted (AVE)
Sharia Brand Image	0,877	0,642
Facilities	0,883	0,601
Member Decesion	0,891	0,621
Trust	0,895	0,631

Source: *Smart PLS Version 3.2.9 processing results, 2023*

Based on table 10, it is known that the composite reliability test value obtained by the variable is > 0.6. So it can be concluded that the measurement of internal consistency is appropriate and can be said to be reliable. In addition, the *Average Variance Extracted (AVE)* test results are said to be good because all variables get a value > 0.6. This value shows that all variables can be said to be reliable.

Structural Model (Inner Model)

Path Coefficient Value

Direct Effect Test

After conducting the Outer Model Test, the next step is to test the Inner Model. Inner Model or Structural Model testing is carried out to see the relationship between constructs, the significance value and R2 of the research model. The coefficient value is standardized from the range -1 to 1. A coefficient value close to 1 represents a strong positive relationship, and vice versa. Testing the structural relationship model serves to explain between the variables in the study. The direct relationship test value is tested using bootstrapping so that the following value is obtained:

Table 11: Direct Relationship Test

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Sharia Brand Image (SBI)-> Member Decision (MD)	0,293	0,272	0,146	2,006	0,045
Sharia Brand Image (SBI) -> Trust (T)	0,466	0,449	0,096	4,847	0,000
Facilities (F)-> Member Decision (MD)	0,335	0,302	0,149	2,245	0,025
Facilities(F) -> Trust(T)	0,484	0,460	0,133	3,647	0,000
Trust(T) -> Member Decision (MD)	0,297	0,295	0,125	2,382	0,018

Source: *Smart PLS Version 3.2.9 processing results, 2023*

Based on the direct relationship test results in Table 11, it can be described as follows:

SBI > MD : The coefficient value of *Sharia Brand Image* on member decisions is 0.293. The P values are smaller than 0.05 amounting to 0.045. This means that BMT Beringharjo members in choosing a financial institution consider the elements of *Sharia Brand Image*. With that, the *Sharia Brand Image* strategy implemented by BMT Beringharjo significantly influences member decisions. This is evidenced by the attributes (logo) and Islamic names, as well as applying Islamic culture in its services.

SBI > T : The coefficient value of *Sharia Brand Image* on trust is 0.466. The P values are 0.000 > 0.05. This means that the *Sharia Brand Image* brought by BMT Beringharjo affects member confidence in choosing a financial institution. This is evidenced by the quality of operations that apply Islamic culture to increase member confidence in BMT Beringharjo and has a sharia brand image based on SK licensing.

F > MD: The coefficient value of facilities on member decisions is 0.335. The P values are smaller than 0.05 at 0.025. This means that the facilities offered by BMT Beringharjo to its members are elements that are considered in choosing a financial institution. This is evidenced by BMT Beringharjo offers financing facilities that avoid the element of ribawi, BMT approaches its members with kinship and has a service facility shuttle savings and installments financing members.

F > T : The coefficient value of facilities on trust is 0.484. The P values are 0.000 > 0.05. This means that the facilities offered by BMT Beringharjo affect member confidence in choosing a financial institution. This is evidenced by offering financing facilities that avoid ribawi elements to increase member confidence in BMT Beringharjo. This is evidenced by BMT Beringharjo using a family approach to increase security and comfort for members.

T > MD : The coefficient value of the trust variable on member decisions is 0.297. The P values are smaller than 0.05 by 0.018. This means that the trust of BMT Beringharjo members on the decision to choose a financial institution has a significant influence. Proven by BMT Beringharjo members recommending to other relatives. This is evidenced by members choosing BMT Beringharjo financial institutions and recommending them to their relatives.

Values of R-Square (R²)

Table 12: R Square

Variable	R Square	R Square Adjusted
MEMBER DECISION	0,777	0,770
TRUST	0,830	0,826

Source: *Smart PLS Version 3.2.9 processing results, 2023*

Based on table 12, it shows the R² (R-Square) value for the satisfaction variable of 0.777 or 77.7%. This value indicates that the member decision variable can be explained by the *Sharia Brand Image* and Facility variables by 77.7%. While the remaining 22.3% is influenced by other variables not contained in the study. The R² value for the trust variable is 0.830 or 83.0%. This value indicates that this variable can be explained by the *Sharia Brand Image* and facilities by 83.0%. While the remaining 13.0% is influenced by other variables not contained in this study.

Values of F-Square (F²)

Variable	Sharia Brand Image	Facilities	Member Decision	Trust
Sharia Brand Image			0,083	0,377

Facilities			0,106	0,406
Member Decision				
Trust			0,067	

Table 13: F-Square Test (f2)

Source: *Smart PLS Version 3.2.9 processing results, 2023*

Furthermore, the measurement uses the f-square (f2) test, the f-square test in this study aims to determine the level of validity of the effect of exogenous latent variables on endogenous latent variables. The effect size of the omitted construct for a particular endogenous construct can be determined, so that a value of 0.02 can represent a small effect. Furthermore, the value of 0.15 represents a medium effect. The value of 0.35 represents a large effect. The following is the conclusion of the f-square test results presented in table 14:

Table 14: Conclusion of F-Square Test Result (f2)

Relation	f square	Criteria
BIS -> KA	0,083	Medium
F -> KA	0,103	Medium
T -> KA	0,067	Medium
BIS -> T	0,377	High
F -> T	0,406	High

Source: *Smart PLS Version 3.2.9 processing results, 2023*

Q-Square Test (Q2)

The Q-Square (Q2) test is used to measure whether or not a model is predictable. If the Q-Square is more than 0, it means that the model can be predicted. Meanwhile, if the model is smaller than 0, the model cannot be predicted. The respective R2 values in this study are R21 of 77.7% and R22 of 83%. The following is the calculation of Q-Square in this study:

$$Q^2 = 1 - (1-R^2_1) (1-R^2_2)$$

$$Q^2 = 1 - (1-0,77,7) (1-0,830)$$

$$Q^2 = 1 - (0,223) (0,17)$$

$$Q^2 = 1 - 0,037$$

$$Q^2 = 0,963$$

$$Q^2 = 96,3\%$$

Based on the Q-Square test above, it shows that the *Predictive relevance* value is 0.963 or 96.3%. While the remaining 3.7% is explained by other variables that have not been explained in this research model.

Goodness Of Fit Model (GoF Index)

Furthermore, the structural model measurement stage uses a model fit test using the goodness of fit index. This measurement aims to describe the overall fit of the model, both the outer model and the inner model which is calculated using the following formula:

$$GoF = \sqrt{AVE \times R^2}$$

The GoF Index value range is divided into three categories, namely:

- 0.00-0.24 small category
- 0.25-0.37 medium category
- 0.38-1.00 high category

Furthermore, the results of the calculation of the GoF Index value in this study are presented as follows:

$$AVE \text{ Rata-Rata} : (0,642 + 0,601 + 0,621 + 0,631) / 4 = 0,623$$

$$R^2 \text{ Rata-Rata} : (0,777+0,830) / 2 = 0,803$$

$$GoF = \sqrt{0.623} \times 0.803 = \sqrt{0.500}$$

$$Gof = 0.707$$

Based on these calculations, the GoF Index value is 0.707, which means that the fit of both the outer model and the inner model is in the high category.

Indirect Effect Test

Table 15: Indirect Relationship Test

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Brand Image Sharia -> Trust -> Member Decision	0,138	0,141	0,062	2,222	0,027
Fasilitas -> Trust -> Member Decision	0,144	0,141	0,060	2,387	0,017

Source: *Smart PLS Version 3.2.9 processing results, 2023*

Based on the results of the indirect relationship test presented in table 15, it can be described as follows:

BIS > T > MD : The coefficient value of Sharia Brand Image on member decisions with the trust variable as moderation is 0.138. The P value of 0.027 < 0.05, so the hypothesis is accepted. This means that member trust can mediate the Sharia brand image variable on member decisions. Therefore, if the Sharia Brand Image set by BMT Beringharjo is getting better, members are more confident in choosing BMT as their financial institution.

F > T > MD : The coefficient value of facilities on member decisions with the trust variable as moderation is 0.144. The P values of 0.017 < 0.05, so the hypothesis is accepted. This means that member trust can mediate facility variables on member decisions in choosing financial institutions. Therefore, the better the services and facilities offered by BMT Beringharjo to its members will increase trust in a direct act affecting the decision of members to choose their financial institutions.

Hypothesis Testing Results

This study aims to see the influence of *Sharia Brand Image* and Facilities on the decision of members of BMT Beringharjo ponorogo branch in choosing financial institutions mediated by variable trust. Each variable has indicators to measure this research then get the following results:

Table 16 Hypothesis Testing Result

Research Hypothesis	Test Results
Hypothesis 1: Sharia Brand Image has a positive and significant effect on member decisions.	H ₁ Accepted
Hypothesis 2: Facilities have a positive and significant effect on member decisions.	H ₂ Accepted
Hypothesis 3: Sharia Brand Image has a positive and significant effect on the trust variable.	H ₃ Accepted

Hypothesis 4: Facilities have a positive and significant effect on the trust variable.	H ₄ Accepted
Hypothesis 5: Trust have a positive and significant effect on member decisions.	H ₅ Accepted
Hypothesis 6: The trust variable mediates the Sharia Brand Image on the decision of members to choose a financial institution.	H ₆ Accepted
Hypothesis 7: Variable trust mediates facilities on the decision of members to choose a financial institution.	H ₇ Accepted

The Relationship between Sharia Brand Image (X1) on Member Decisions (Y)

The results of the value analysis and P values show that the Sharia Brand Image variable influences the Member's decision to choose a financial institution. This can be seen from the coefficient value of 0.293 with a statistical value of $2.006 > t$ table 1.980 with P values $0.045 < 0.05$. Furthermore, the results of the validity and reliability tests on the outer model illustrate that this variable is valid and reliable. The inner model test indicates that this variable is included in the strong category. This is characterized by BMT Beringharjo using an Islamic logo and name and the products offered are in accordance with Islamic law.

Similar research results have also been Setyo Dimas ([Cahyo, 2018](#)) in his research explains that the Islamic brand variable affects consumer decisions in D.I Yogyakarta. In addition, research conducted by Cindy Fransisca Tingkir ([Tingkir, 2014](#)) in his research explains that brand identity variables affect purchasing decision making. Which means that the colors, logos, taglines described by the company have an influence on improving the brand image of the toyota company.

The Relationship between Facilities (X2) and Member Decisions (Y)

The results of the value analysis and P values show that the facility variable influences the Member's decision to choose a financial institution. This can be seen from the coefficient value of 0.466 with a statistical value of $2.245 > t$ table 1.980 with P values of $0.025 < 0.05$. Furthermore, the results of the validity and reliability tests on the outer model illustrate that this variable is valid and reliable. The inner model test indicates that this variable is included in the strong and significant category. This is characterized by BMT Beringharjo offering products that are free from elements of ribawi things, a family approach, and services that implement Islamic values and culture.

Similar research results have also been conducted by Seanawati Oetama and Desi Herlina Sari ([S. O. D. H. Sari, 2017](#)) in his research explains that facilities affect customer decisions at PT Bank Mandiri. In addition, research conducted by Deisita Memah, et al. ([Memah et al., 2015](#)) in his research explains that facilities in the form of location have a significant effect on purchasing decisions.

The Relationship between Sharia Brand Image (X1) and Trust Variables (Z)

The results of the value analysis and P values show that the Sharia Brand Image variable affects the Trust variable. This can be seen from the coefficient value of 0.466 with a statistical value of $4.847 > t$ table 1.980 with P values of $0.000 < 0.05$. Furthermore, the results of the validity and reliability tests on the outer model illustrate that this variable is valid and reliable. The inner model test indicates that this variable is included in the strong and significant category. This is characterized by operational in serving BMT Beringharjo members honestly and transparently.

Similar research results have also been conducted by Alfiyana Nuriyanti ([Nuriyanti, 2023](#)) in his research explains that brand image has a positive and significant effect on trust. In addition, it is in line with research conducted by Yanu and Fianto (2014) that the brand image of sharia shamppo hijab increases consumer confidence in Semarang city.

The Relationship between Facilities (X2) and Trust Variables (Z)

The results of the value analysis and P values show that the facility variable affects the Trust variable. This can be seen from the coefficient value of 0.484 with a statistical value of $3.647 > t$ table 1.980 with P values of $0.000 < 0.05$. Furthermore, the results of the validity and reliability tests on the outer model illustrate that this variable is valid and reliable. The inner model test indicates that this variable is included in the strong and significant category. This is evidenced by BMT Beringharjo

providing services that are easily accessible to members in the form of mudhorabah savings and murabahah financing as well as pick-up services for member loan installments and savings.

This statement is in line with previous research conducted by Retno Putri Anggaraini ([Anggraini et al., 2019](#)) in his research explains that facilities have an effect in increasing consumer confidence to visit the Ngebel lake object. In addition, it is in line with research conducted by Indah Sari ([I. Sari & Hidayat, 2020](#)) explains that facilities have a positive and significant effect on trust.

The Relationship between Trust Variables (Z) and Member Decisions (Y)

The results of the value analysis and P values show that the facility variable affects the Trust variable. This can be seen from the coefficient value of 0.297 with a statistical value of 2.382 > t table 1.980 with P values of 0.018 < 0.05. Furthermore, the results of the validity and reliability tests on the outer model illustrate that this variable is valid and reliable. The inner model test indicates that this variable is included in the strong and significant category. This is evidenced by BMT Beringharjo members recommending to other relatives. This statement is in line with previous research conducted by Asrzal Effendi Nasution ([Nasution et al., 2019](#)) in his research explains that trust has a positive and significant effect on consumer decisions.

The Relationship between Sharia Brand Image (X1) on Member Decisions (Y) with moderation of Trust variables (Z)

The results of the analysis of the coefficient value and P values show that the Sharia Brand Image variable affects Member Decisions with trust mediation. This can be seen from the coefficient value of 0.138 and t statistics 2.222 > t table 1.980 with P values 0.027 < 0.05. This is indicated that BMT Beringharjo positions itself as a financial institution that is clean from ribawi elements and services that implement Islamic values in its operations, namely transparent and honest contracts. This statement is reinforced by previous research conducted by M. Rashed Hasan et al ([Mohammad Rashed Hasan Polas, 2018](#)) who found a positive significant relationship between Islamic branding and trust in consumer decisions to buy halal food at Mrs. Hj Hamsyiah's restaurant.

The Relationship between Facilities (X2) and Member Decisions (Y) with moderation variable Trust (Z)

The results of the analysis of the coefficient value and P values show that the Sharia Brand Image variable affects Member Decisions with trust mediation. This can be seen from the coefficient value of 0.144 and t statistics 2.387 > t table 1.980 with P values 0.017 < 0.05. This is indicated by the BMT Beringharjo strategy offering facilities that are in accordance with consumer needs so that members feel helped by the facilities offered. This statement is reinforced by previous research conducted by Yulianti et al. ([Yuliaty, 2014](#)) who found a positive significant relationship between service quality and trust in consumer decisions. Then Nasution et al. ([Nasution et al., 2019](#)) in his research explains that consumer decisions are influenced by price, promotion and trust in the 212 mart medan store.

E. CONCLUSIONS

Sharia Brand Image variable has a positive influence on the decision making of members choosing BMT Beringharjo financial institutions. Then H1 is accepted. It can be concluded that the better the Sharia Brand Image carried out by BMT Beringharjo, the more confident members choose BMT Beringharjo as their financial institution. Facility variables have a positive influence on the decision making of members choosing BMT Beringharjo financial institutions. H2 is accepted. This happens because the facilities offered by BMT Beringharjo are in accordance with the needs of members and avoid ribawi elements. Trust variables can mediate between Sharia Brand Image on members' decisions to choose financial institutions because Sharia Brand Image has a significant positive effect, this is because the better the Sharia Brand Image that BMT Beringharjo has, the higher the member's trust in the financial institution. Trust variables can mediate between facilities on member decision making to choose financial institutions at BMT Beringharjo. This is because BMT serves its members honestly, transparently and reliably in meeting member needs.

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