

The Influence of Brand Equity and Service Quality on the Decision to Use Islamic Banking Services

Amiruddin K¹, An Ras Try Astuti² and Mujahidin³

Abstract

This study aims to test: The Influence of Brand Equity and Service Quality on the Decision to Use Islamic Banking Services. This study uses a quantitative approach with an associative-causal research type. The source of research data is primary data through the results of distributing questionnaires given to students in the city of Makassar. The number of samples used is 250 respondents. The sampling technique in this study uses non-probability sampling. Data management uses the IBM SPSS application tool version 25. The results of this study indicate that brand equity has a positive and significant effect on the decision to use services, service quality has a positive and significant effect on the decision to use services.

Keywords: Brand Equity, Service Quality and Service Usage Decisions

INTRODUCTION

In Indonesia, the development of banking cannot be separated from the Indonesian banking system in general. Banking is an institution that collects funds from the community in the form of savings and distributes them to the community in the form of financing or other forms to improve the standard of living of the community (Bamba et al., 2023). From this definition, we can understand that a bank is a company that operates in the financial sector and all its activities are related to money, both in terms of collecting and distributing funds (Diallo & Al-Titi, 2017).

There are two types of banks, namely conventional banks and Islamic banks. Islamic banks are financial institutions whose financial activities are based on Islamic principles (Alemu, 2012). The sharia principle is the principle of not involving forbidden elements in carrying out business activities, namely usury, gambling (maisir), uncertainty (gharar), haram, injustice and other forbidden elements (Haque et al., 2009). The purpose of the presence of Islamic banks in general is to encourage the development of the community's economy by organizing banking, financial, commercial, and investment activities according to Islamic principles. Conventional banks still rely on interest (riba) as the main principle of their profits. This is the difference between conventional banks and Islamic banks (Alemu, 2012).

Islamic banks have an exclusive mission and methodology, a mission that is not only in the nominal amount of investment but also includes the type, object and purpose itself. The methodology is the framework of sharia and its rules that are derived from the ethics and values of universal Islamic sharia (Sulistiyawan et al., 2019). Based on this, Islamic banks function as a means of collecting community funds and developing them in accordance with Islamic recommendations effectively, productively and for the benefit of Muslims. The main objective of Islamic banks, namely uniting Muslims to restore the strength, role and position of Islam on this earth can be achieved.

Table 1. Population of Makassar City by Religion

Regian	Islam	Christian	Chatolik	Hindu	Budhist	Belief	Number
Makassar City	1.310.005	103.436	1.554	16.649	42	159	1.474.393

Source: Population Data Semester II 2023

¹ Dean of Faculty of Islamic Economics and Business, UIN Alauddin Makassar, Indonesia. Email: amiruddin.kadir@uin-alauddin.ac.id

² Faculty of Islamic Economics and Business, IAIN Pare, Indonesia

³ Faculty of Islamic Economics and Business, IAIN Palopo, Indonesia

Based on the data above, the population of Makassar City is 1,474,393 million people until 2023. Of that number, 1,310,005 million residents of Makassar City are Muslims. This number is equivalent to 88.85% of the population in Makassar City. This shows that Makassar City is a potential market in the development of Islamic finance (Disdukcapil, 2023).

Currently, Islamic banks continue to develop globally, which is identified with the increasing expansion of Islamic financial institutions in Indonesia. Based on the OJK, there are 13 Islamic Commercial Banks and 21 Islamic Business Units. Of this number, seven BUS came from the conversion of commercial banks, while six BUS are the result of spin-offs. In addition, there are still 21 UUS consisting of 13 UUS Regional Development Banks (BPD) and 7 UUS National Private Commercial Banks (BUSN) which will determine the conversion or spin-off attitude (Ramadhani, 2023). However, there is a gap between Islamic banking and conventional banking where the low market share of Islamic banking is 7.03% (OJK). Therefore, Islamic banks are required to be able to attract public interest, especially since banking is a highly competitive business activity, especially since currently most financial institutions certainly have a strategy to be able to compete and occupy the highest position in the financial institution sector.

The phenomenon shown by the still small market share percentage shows that there are problems that need to be analyzed regarding people's decisions in choosing to use Islamic banking services. Seeing these conditions, one strategy that Islamic banks can do to influence people's decisions to use their services is by building a brand (Subramaniam et al., 2014). Many factors cause a product to survive in the market or not. This is inseparable from the banking strategy in creating good products in the eyes of customers. Before deciding to use a banking product, prospective customers often make many considerations, because prospective customers do not only want the product but also the value and benefits of the product. One of the things that influences consumer considerations is brand equity (*Brand Equity*) (Altaf, Iqbal, et al., 2017; Salehzadeh et al., 2018; Subramaniam et al., 2014). Brand equity is expected to boost company performance and be able to carry the company amidst increasingly fierce competition.

Brand equity is the added value given to products and services. Brand equity can be reflected in the way consumers think, feel, and act in relation to the brand, as well as the price, market share, and profitability, that the brand provides to the company. A bank's brand equity must be increasingly strong (Salehzadeh et al., 2018). Brand equity is the added value given to products and services. Brand equity can be reflected in the way consumers think, feel, and act in relation to the brand, as well as the price, market share, and profitability, that the brand provides to the company. A bank's brand equity must be increasingly strong (Subramaniam et al., 2014). So that the brand has a contribution to the success of a company that has an important role in bridging customer expectations when a sharia bank promises something to customers, there is an emotional bond between the customer and the sharia bank (Reza Jalilvand et al., 2014). So, apart from brand equity, Islamic banks also need to improve their service quality (Ali Ramdhani et al., 2011; Bamba et al., 2023; Barre et al., 2023; Haque et al., 2009). Good and quality service certainly affects consumer behavior in deciding whether to choose the product/service or not. The need for Islamic banks to use Islamic service quality programs as high quality products and services by consumers and also the concept of work that is considered as worship (Ali Ramdhani et al., 2011).

Service quality is a result that must be achieved and carried out with an action, where the action is intangible and easily lost, but can be felt and remembered (Febriandika et al., 2023). The main purpose of service is an action taken by the seller to consumers to meet the needs and desires of consumers in order to achieve consumer satisfaction. In order to provide satisfaction to consumers, the party serving must have the same perception and expectations to satisfy them (Ali Ramdhani et al., 2011).

Service quality can also be interpreted as the suitability of requirements, equality with the user or free from damage or defects. Therefore, service quality is an activity provided to customers or clients in accordance with the principles: cheaper, better, accurate, in accordance with customer or client expectations (Alemu, 2012). Islamic banks should promote their products or services more to the younger generation or students who are potential consumers of a bank even though the use of its financial products is still limited. One of the elements of youth and students is students or also known as agents of change.

Students are the right target for Islamic banking to increase savings growth. Because savings are very much needed among students. Knowledge about Islamic banking can be obtained through formal and informal education. Formal education can be obtained in the form of subjects or courses on Islamic banking and financial institutions. While informal education can be obtained in the form of interaction with parents, peers, the community, and the media (TV, radio, magazines, newspapers or books on Islamic banking) (Umah et al., 2020). This is in line with research conducted by Sutihat, (2022) which stated that only 0.2% or only one in 20 students who took part in the survey used Islamic banks. Most of their reasons were that they were more familiar with conventional banks and their access was easier, besides that they were less familiar with Islamic bank products, and the services provided were less than conventional banks.

THEORITICAL REVIEW

The word "brand" in English comes from the word "brand" in the "old nurse" language, which means "to burn" referring to brand identification (Tjiptono, 2015) A brand is a distinguishing name and/or symbol (such as a logo, stamp, or packaging) intended to identify the goods or services of one seller or a group of sellers, thereby differentiating them from those of competitors (Aaker, 2018).

Brand Equity is a set of associations and behaviors held by a brand's customers, distribution channel members, and companies that enable a brand to gain strength, durability, and a distinct advantage over competitors (Altaf, Mokhtar, et al., 2017). Brand equity as a sign or signal, the existence of a product and service bond between customers and the company. In other words, from several previous definitions, it can be concluded that brand equity is the value given by consumers for the results of using a company's products and is attached to the brand (Reza Jalilvand et al., 2014; Subramaniam et al., 2014).

The definition of quality is: "A word that for service providers is something that must be done well." (Supranto, 2012). Quality is also defined as an active condition related to products, services, people, processes and environments that meet or exceed desires (Sangadji & Sopiah, 2013). Meanwhile, service is any action or activity that can be offered by one party to another party, which is basically intangible and does not result in any ownership, where service is the behavior of producers in order to fulfill the needs and desires of consumers in order to achieve satisfaction for the consumers themselves (Dandis et al., 2021; Sulistiyawan et al., 2019). Service is not always personal, but can also be provided through tools or facilities. The most ideal thing is a good service package, and the service is also good so that consumers feel satisfied (Sulistiyawan et al., 2019).

Service Quality (service quality) is the actions or actions of employees in a company which are carried out with full commitment to provide the best possible and quality service to customers, fellow employees, or company superiors (Febriandika et al., 2023). Service Quality focuses on efforts to fulfill customer needs and desires and the accuracy of delivery to match customer expectations (Haque et al., 2009). In other words, there are two main factors that affect the quality of service, namely expected service and perceived service. If the service received or suggested is in accordance with what is expected, then the quality of service is perceived as good and satisfying (Ali Ramdhani et al., 2011). Meanwhile, if the service received or felt is not as expected, then the quality of service is perceived as poor quality. Customers evaluate the quality of service based on their perceptions, so quality must start from customer needs and end at customer perceptions (Barre et al., 2023). So it can be concluded that Service Quality is the process of delivering services either personally, through tools or facilities, or by involving attention, concern, and empathy towards consumer needs, desires, or problems.

In general, decisions are made in order to solve problems or issues. Handoko defines decisions as choosing alternatives to achieve goals. Further, decision making is defined as determining a series of activities to achieve desired results (Handoko, 2012). In order to fulfill their life needs, consumers must make considerations that underlie the purchasing decision-making process in choosing products and services. According to Peter & Olson, (2013) the decision to use is an integration process used to combine knowledge and evaluate two or more alternatives and choose one of them. Decision making begins with the existence of needs that must be met. Determining these needs is related to several existing alternatives, so an evaluation needs to be carried out to obtain the best alternative from various perceptions held by consumers. The alternative choices that

consumers have depend on the basic needs that drive them to determine a choice, which is considered the most appropriate.

According to F & Engel, (2015) a purchasing or usage decision is the process of formulating various alternative actions in order to choose one particular alternative for making a purchase. Meanwhile, according to Schiffman and Kanuk, a purchasing or usage decision is the selection of two or more alternative purchasing decision choices, meaning that for someone to make a decision, there must be several alternative choices available (Schiffman & Kanuk, 2013). Based on several previous definitions, it can be concluded that the decision of the buyer or use of services is an activity carried out by consumers in considering all aspects first and then making a purchase. So we formulate the following hypothesis.

h1: Brand Equity on the Decision to Use Islamic Banking Services

h2: Service Quality on Decisions to Use Islamic Banking Services

RESEARCH METHODOLOGY

The approach in this research uses a quantitative approach (Creswell, 2014). The type of research used in this study is associative-causal research. This research was conducted on a college campus in Makassar. The sample in this study was 250 people. The sampling technique used in this study used non-probability sampling. The sampling technique used by the researcher was purposive sampling. The data collection technique used in this study was library research and questionnaires. Meanwhile, to facilitate data processing and analysis, the tool often used is the IBM SPSS (Statistical Package for the Social Science) program, which is software that functions to analyze data, perform statistical calculations for both parametric and nonparametric statistics based on Windows. In this study, IBM SPSS Statistics Ver. 25 was used to answer all research problem formulations. Hypothesis testing was carried out by conducting 2 stages of testing, namely Partial Test (t-test) and simultaneous test (F test).

RESEARCH RESULTS AND DISCUSSION

Based on Table 2. Shows that the asymp. Sig. (2-tailed) value obtained is 0.100, meaning that it shows a number greater than 0.05 (> 0.05), then it can be concluded that the data is normally distributed. Based on Table 2. it can be seen that the tolerance and VIF values on the Brand Equity variable (X1) are 0.488 > 0.1 and 2.049 < 10, Service Quality (X2) 0.393 > 0.1 and 2.543 < 10. So it can be concluded that the three variables do not experience multicollinearity. Based on Table 2. it can be seen that the significance value of the Brand Equity variable is 0.744 and Service Quality is 0.273, which means that the significance value of the three variables is greater than 0.05. So it can be concluded that there are no symptoms of heteroscedasticity.

Tabel 3. Classic Assumption

One-Sample Kolmogorov-Smirnov Test		Multicollinearity test			Heterocedastisity test	
Test Statistic	Asymp. Sig. (2-tailed)	Variables	Tolerance	VIF	Test Statistic	Asymp. Sig. (2-tailed)
,052	,100 ^c	<i>Brand Equity</i>	,488	2,049	-,327	,744
		<i>Service Quality</i>	,393	2,543	-,1,099	,273

Source: SPSS25 output results, processed 2024

Based on Table 3. it can be seen that the constant value (α value) is 8.931 and for Brand Equity (β value) is 0.144 and Service Quality (β value) is 0.207. From Table 4. it explains that the amount of R² is 0.510. This means that the variable of Service Use Decision (Y) can be explained by Brand Equity (X1), and Service Quality (X2) by 51%. While the rest (100% - 51% = 49%) namely 49% is explained by other variables outside this study. Based on Table 3. the results of the partial test (t-test) of equation 2 can be interpreted into several things, that the Brand Equity variable has a regression coefficient value of 0.144 with a positive value and has a t-count value of 3.353 > t-table 1.969 and has a significance value of 0.001 < 0.05 which means that the Brand Equity variable has a positive and significant influence on the Decision to Use Services. The Service Quality variable has a regression coefficient value of 0.207 with a positive value and has a t-count value of 5.122 > t-table 1.969 and has a significance value of 0.000 < 0.05 which means that the Service Quality variable has a positive and significant influence on the Decision to Use Services. Based on Table 3. shows a significant level of 0.000 < 0.05

and an f-count value of 85.273 > f-table of 2.641. This can show that the three variables, namely the Brand Equity variable (X1) and Service Quality (X2) simultaneously have a significant influence on the Service Use Decision variable (Y).

Table 3. Multiple Linear Regression Test Results

		Coefficients ^a				
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	8,931	1,972		4,530	,000
	Brand Equity	,144	,043	,214	3,353	,001
	Service Quality	,207	,040	,365	5,122	,000
R = ,714 ^a R Square = ,510 Adjusted R Square = ,504						
F = 85,273 Sig = ,000 ^b						

Source: SPSS25 output results, processed 2024

Referring to the test results, it proves that the Brand Equity variable has an effect on the Decision to Use Services. Based on the t-test in table 8, the regression coefficient value of 0.144 is positive and has a t-count value of 3.353 > t-table 1.969 and has a significance value of 0.001 < 0.05, which means that the Brand Equity variable has a positive and significant effect on the Decision to Use Services. To build charisma that gives a strong influence to a brand, that is why the concept of character branding is needed. In line with the theory of new wave marketing, what is important is not brand-building, but character-building (Altaf et al., 2022). Forming a brand character will further strengthen brand equity (Feiz & Moradi, 2020) In fulfilling their life needs, consumers must make considerations that underlie the purchasing decision-making process in choosing products and services, one of which is by looking at brand equity. If customers are not interested in a brand and buy because of product characteristics, price, convenience, and with little regard for the brand, the brand equity is likely low. Whereas if customers tend to buy a brand even when faced with competitors who offer superior products, for example in terms of price and practicality, then the brand has a high equity value (Sanuri et al., n.d.).

Based on direct observation of several students, they decided to use Islamic banks, one of the reasons being the strong identity of Islamic banks. So that students do not hesitate to use Islamic banking services. This means that Islamic banks have succeeded in creating brand awareness for students, so these results show that Islamic banks have been able to increase their brand equity. So it is proven that the elements in brand equity are factors that have been a concern for consumers when deciding to become customers.

When a brand that is already seen by consumers has a strong character, it can increase the desire to buy. Then Islamic banks are seen as brands that use sharia principles in their operations, it has an impact on consumers who will always look at and remember the impression of a brand. So that it raises a desire to use the service because it starts from an existing interest (Salehzadeh et al., 2018). Regarding the positive influence of brand equity on the consumer purchasing decision process at Islamic banks, it means that the stronger the brand equity owned by Islamic banks, the greater its influence on the decision to use Islamic banking services. From this, it can be concluded that the Brand Equity owned by Islamic banks is able to encourage students' decisions to use Islamic banking services.

As the results of research conducted by Nurhidayah, (2020) showed that brand equity partially has a positive and significant effect on customer decisions to use Islamic banking services. This study states that if there is an increase or improvement in the brand equity variable, the customer's decision to use Islamic banking services will also increase. This is also supported by research Bachtiar, (2021) which states that the brand equity variable has a positive and significant effect on the decision to become a customer. because when a bank already has a

good brand that is already known by the public or prospective customers, it will be one of the factors for prospective customers to determine the decision to become a customer at the bank. While in the study Ali et al., (2019) brand equity variables do not have a significant partial effect on purchasing decisions. Every consumer has a specific reason for deciding to buy a product. Sometimes consumers buy products because of quality and desire alone. Other reasons are sometimes to fulfill needs without looking at the brand equity side. So there needs to be encouragement so that consumers in making consumer decisions are able to see from the brand equity side in order to create a strong relationship with purchasing decisions.

Referring to the test results, it proves that the Service Quality variable has an effect on the Decision to Use Services. Based on the t-test in table 8, the regression coefficient value of 0.207 is positive and has a t-count value of $5.122 > t\text{-table } 1.969$ and has a significance value of $0.000 < 0.05$, which means that the Service Quality variable has a positive and significant effect on the Decision to Use Services. Decision making begins with the existence of needs that must be met, so that quality service is not only serving but also understanding, comprehending and feeling the needs of consumers. In accordance with the new wave theory, service in the new wave marketing era has changed into caring. Consumers assess the quality of service by comparing what they expect with what they get. If customers feel that their needs can be met or are able to exceed what is expected, the higher the level of customer desire to use Islamic banking services. Therefore, companies such as Islamic Banks must improve the quality of service based on sharia compliance, assurance, reliability, physical evidence, responsiveness and empathy from bank officers.

Based on observations made on students, it was found that service quality greatly influences students' interest in using Islamic banking services. Students assess service quality from the speed, accuracy and efficiency of the services provided. The success of Islamic banks in helping their customers is the key to making customers use the products or services offered by Islamic banks. This indicates that services that meet customer expectations will create feelings of pleasure and interest, thus creating a desire to use the service and make savings decisions. Thus, it can be concluded that if the quality of service is improved, it will be able to increase students' purchasing decisions using Islamic banking services. Where excellent service is provided, it can make students feel comfortable.

This research is in line with research conducted by Wahyuni & Rochmawati, (2021) describes the service quality variable partially has a significant influence on students' decision making to save at Islamic banks. With this, it can be said that service quality and saving decisions have a unidirectional relationship which is indicated by a positive regression coefficient value. If the service quality is able to make students feel satisfied and comfortable, it is likely to increase the decision to save at Islamic banks. Therefore, employees must be more active in improving the quality of service in order to improve and retain their customers. However, the results of this study are not in line with the results of research conducted by Purnama & Nainggolan, (2023) which shows that there is a positive relationship but there is no significant influence of the service quality variable on the dependent variable, namely the purchasing decision. This also shows that each indicator in the service quality variable does not have a significant influence on the purchasing decision variable.

Referring to the test results, it proves that the variables Brand Equity (X1) and Service Quality (X2) have an effect on the Decision to Use Services. Based on the f-test table 9 shows a significant level of $0.000 < 0.05$ and the f-count value is $85.273 > f\text{-table}$ which is 2.641. This can indicate that the three variables, namely the variables Brand Equity (X1) and Service Quality (X2) simultaneously have a significant effect on the variable Decision to Use Services (Y). Purchasing decisions are a problem-solving process consisting of analyzing or recognizing needs and desires, searching for information, assessing selection sources for purchasing alternatives, purchasing decisions, and post-purchase behavior (Wahyuni & Rochmawati, 2021). The purchasing decision referred to in this study is consumer behavior in using Islamic banking services in transactions based on brand equity and service quality.

One of the factors assumed to influence consumer decisions in purchasing or using a product is brand equity. Brand equity is the added value given to products and services (Wahyuni & Rochmawati, 2021) Brand equity can be reflected in the way consumers think, feel and act in relation to the brand, as well as the price, market share and profitability that the brand provides to the company. Brand equity encompasses the overall strength

of a brand in the market and will provide value to the company or business entity that produces the product or service.

Another factor that is also considered to influence a consumer's decision is service quality. Basically, the service quality provided by the company aims to provide convenience for consumers. Every time a business process is carried out, whether goods or services, consumers must be given good service in order to be able to maintain their business and compete with other companies. Good and satisfying customer service must be the main mission for the company in deciding on a strategy to win the competition. As the results of research conducted by Nurhidayah, (2020) shows that brand equity partially has a positive and significant effect on customer decisions to use Islamic banking services. This study states that if there is an increase or improvement in the brand equity variable, the customer's decision to use Islamic banking services will also increase.

CONCLUSION

Based on the results of data analysis and discussion that have been presented related to "The Influence of Brand Equity and Service Quality through Trust as an intervening variable on the Decision to Use Islamic Banking Services on Students of the Faculty of Islamic Economics and Business, Alauddin State Islamic University, Makassar". The Brand Equity variable has a positive and significant effect on the Decision to Use Services with a t-count value of 2.424 > t-table 1.984 and has a significance value of 0.017 < 0.05. This means that the brand equity owned by Islamic banks is able to encourage students' decisions to use Islamic banking services. The Service Quality variable has a positive and significant effect on the Decision to Use Services with a t-count value of 3.787 > t-table 1.984 and has a significance value of 0.000 < 0.05. This means that if the quality of service is improved, it will be able to increase students' purchasing decisions using Islamic banking services. Where the excellent service provided can make students feel comfortable. Brand Equity (X1) and Service Quality (X2) have a positive and significant effect on the Decision to Use Services with an f-count value of 85.273 > f-table of 2.641 and have a significance value of 0.000 < 0.05. This means that brand equity and good service can encourage students' decisions to use Islamic banking services.

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