



FACTORS INFLUENCING CUSTOMERS' DECISIONS TO HAJJ SAVING PRODUCTS IN BANK SYARIAH INDONESIA DURING THE COVID-19 PANDEMIC

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ABSTRACT

This research aims to show the influence of brand image, trust, and promotion on customers' decisions to use Bank Syariah Indonesia Hajj savings during the covid-19 pandemic. The population of this research is the customers of Hajj savings of Bank Syariah Indonesia branch office of MT Haryono, as many as 550 people. Sampling used a random side technique with a Slovin approach to obtain a sample of 100 people. They are collecting data using primary data, namely questionnaires. Data analysis was carried out by testing validity, reliability, classical assumption, and hypothesis testing. The results of this study indicate that brand image and trust do not affect customers' decisions in using Bank Syariah Indonesia Hajj savings during the covid-19 pandemic. Promotions positively affect customers' decisions in using Bank Syariah Indonesia Hajj savings during the covid-19 pandemic. This research can complement the existing theory and become a reference for Bank Syariah Indonesia to improve the promotion strategy of Hajj savings products.

Keywords: brand image; trust; promotion; customers' decisions; hajj savings.

INTRODUCTIONS

Bank Syariah Indonesia is an Islamic banking institution that merges three state-owned Islamic banks, including Mandiri Syariah Bank, BNI Syariah Bank, and BRI Syariah Bank. Bank Syariah Indonesia offers a variety of funding and financing products. Bank Syariah Indonesia offers a product that makes it easier for the public to perform the pilgrimage to Mecca, namely the Hajj savings product. The desire of the Indonesian people to fulfill the fifth pillar of Islam is very high. Based on data from the Ministry of Religion of the Republic of Indonesia, the length of the waiting period for Hajj is 20 to 30 years. The majority of those aged 50-60 years were 1,502,921, female as many as 2,883,635, and Men as 2,406,951. Based on the Regency/City, the most prominent districts are Sidoarjo, East Jakarta, and Surabaya City, with 82,022, 79,898, and 77,405. This data shows the high desire of the community to go for Hajj (Kemenag RI 2022).

In the process of leaving for Hajj, Indonesian people cooperate with banks in the form of Hajj savings. Data from the Ministry of Religion of the Republic of



Indonesia based on its bank shows that the most are Bank Syariah Indonesia is 3,454,407. Second, Bank Muamalat Indonesia is 604,201. Three, CIMB Niaga are 183,679. Many trust Bank Syariah Indonesia to help customers go for Hajj (Kemenag RI 2022). However, the covid-19 pandemic has caused the government of Saudi Arabia to decide that the Hajj 1442 Hijri/ 2021 is set only for Saudi citizens and residents of other countries who have been in the country. Due to the covid-19 Pandemic situation, this year's hajj quota is only 60 thousand people for prospective pilgrims already living in Saudi Arabia. Based on this policy, the Indonesian government will not depart for Hajj in 2020 and 2021 (Nasar 2021).

Bank Syariah Indonesia ranked first for the top brand award in the first phase of 2021 with an index score of 29.2 percent (BRI Syariah). 22.6 percent (BNI Syariah) and 19.9 percent (BSM). BCA Syariah is in the second position, and Bank Muamalat is in the third (TBA 2021). Brand image factors can influence customers' decisions to use a product. Research on the influence of brand image on customers' decisions has been studied by Subagiyo (2016); Putri, Mulazid, and Rizal (2019); Yuvita (2019); Rachmawati (2020); Amdini Yuliana (2020); Choirunisak and Trihudiyatmanto (2021) with different results, but the research did not discuss trust. Trust is the next factor influencing customers' decisions to use a product. Research on the effect of trust on customers' decisions has been studied by Firdayanti (2012); Boroma and Mootalu (2020); Adam (2022); Khasanah and Jannah (2022) with different results, but the research did not discuss the brand image.

Furthermore, promotional factors can influence customers' decisions to use a product. Research on the effect of promotions on customers' decisions has been studied by Fahrudin and Yulianti (2015); Muis and Fahmi (2017); Putra and Mulazid (2018); Siregar (2018); Wahyulkarima (2018); Katuuk, Tumbel, and Samadi (2019); Annisa Yuliana et al. (2020); Dhiwanti and Sukmalana (2021) with different results, but the study did not discuss brand image and trust. Research on customer decisions has been studied by several researchers, including Wibowo and Hariyati (2020); Rahmayani, Zuhirsyan, and Wathan (2021); Zuhirsyan and Nurlinda (2021), but none of them have examined brand image, trust, and promotion. This research can be said to be different from previous research. Therefore this research aims to show the effect of brand image, trust, and promotion on customers' decisions using Hajj savings at Bank Syariah Indonesia branch office MT Haryono.

LITERATURE REVIEW

Theory of Reasoned Action and Planned Behavior

This theory is used to study human behavior. In research conducted by Ajzen and Fishbein (1975), social psychologists often show a person's behavioral intentions towards certain behaviors with the determining factor of whether or not an individual performs the behavior. This theory consists of attitudes toward behavior and subjective norms (Mahyarni 2013). The theory of reasoned action also explains that beliefs can influence attitudes and social norms, which will change the shape of the desire to behave, either guided or automatically in an individual's behavior. This theory also asserts the role of a person's intentions in determining whether a behavior will occur.



According to Ajzen (1991), the theory of planned behavior is based on the assumption that humans will usually behave appropriately (behave sensibly). Humans usually behave reasonably and think about their actions' impact before deciding to perform the behavior. The theory also explains that the most crucial determinant of a person's behavior is the intention to behave. Theory planned behavior is a good and sound theory to predict and describe the decision to choose.

Customers' Decisions

The decision is a choice from two or more choices (Kotler and Armstrong 2008). Thus choosing a product is required to understand the product to be chosen and not arbitrarily choosing a product; therefore, decision-making is essential because he has to choose one of several available product options. The decision is a problem-solving process that begins with the background of the problem and identifies the problem until a conclusion is formed and further recommendations are used in making decisions from several other aspects (Fahmi 2014). The decision is choosing one of the many alternatives; from the many alternatives, a decision maker must take two alternatives. In practice, the decision maker must choose one of the two options based on specific considerations or criteria (Supranto 1998).

Brand Image

The brand image appears real that arises based on experience or knowledge. The brand is a positive impression that a company spreads to the public or to the customer itself, which aims to generate a positive opinion about the company. A brand is a name, sign, term, symbol, or design. A thing is used to identify the goods or services of the seller and distinguish the goods or services from other competitors (Kotler and Keller 2009). So it can be concluded that brand image is all about brand image, both from public opinion or good things about the company in order to strengthen the existing brand image of the company.

According to Amdini Yuliana (2020), the indicators for measuring brand image are product quality, services provided, and company reputation. Product quality, namely, the better the quality of the products offered, the greater the interest of the public or consumers to repurchase the product to increase public perception of the product. This service satisfaction depends on the producer's service to consumers. If the service provided by the product is good, then indirectly, the company has obtained an image because the company not only introduces a product but also provides services to these consumers. Each company has its corporate reputation; companies that already have a high reputation must maintain their brand image in all fields. The company will be good and strong if the brand image can be maintained.

Trust

Trust is a form of a crucial role in a commitment or promise. That commitment or promise will be significant if it is realized at some point. According to Kotler and Keller (2012), the definition of trust is the willingness or readiness of a company to rely on its business partners. Trust also depends on



several interpersonal and inter-organizational factors, such as integrity, trust, competence, and the kindness of a company. According to Wiedenfels (2009), trust arises when a person has confidence in integrity, benevolence, competency, and predictability.

Promotion

Promotion or known as marketing communication. Marketing communication is an activity done by sellers and buyers in a transaction to achieve a fair exchange and make both parties aware of doing good (Dharmmesta and Irawan 1989). Promotion is a form of marketing or sales that offers a product to someone in print media, electronic media, or directly. Sales promotion complements all promotional activities carried out, both from various forms of marketing (Mowen and Minor 2002). Promotional media, more commonly known as the promotion mix, consists of four variables: advertising, personal selling, publicity, and sales promotion.

Hypothesis Development

Brand Image to Customers' Decisions

Brand image is an impression that one wants to give to the public or customers so that a positive opinion arises; the brand image itself can also be interpreted as something that is formed by several factors in order to strengthen the existing brand image of the company (Kotler and Armstrong 2008). Brand image influences customer decisions in choosing products in Islamic financial institutions, especially Islamic banks in Indonesia. Putri, Mulazid, and Rizal (2019); Nur'aeni, Fitriani, and Syamsul (2020) stated that brand image is one factor that influences customers' decisions in choosing Hajj savings products. The results of the study state that brand image affects customers' decisions. According to him, customers tend to use the brand image of an institution as the correct reference in choosing the Islamic bank service products offered. Therefore, hypothesis H_1 can be formed: brand image affects customers' decisions.

Trust to Customers' Decisions

Trust is a variable that is considered in customers' decisions. Trust is a crucial component in maintaining a sustainable relationship. According to Kotler and Keller (2012), trust is the willingness or readiness of a company to rely on its business partners. Trust also depends on several interpersonal and inter-organizational factors, such as integrity, trust, competence, and the kindness of a company. Boroma and Mootalu (2020); Adam (2022), in their research, showed trust effect positive on customers' decisions. Trust is based on experience, knowledge, and perception. Banks must continue to improve their performance so that people can put more trust in banks. Therefore, hypothesis H_2 can be formed: trust affects customers' decisions.

Promotion to Customers' Decisions

Promotion is a form of marketing or sales that offers a product to someone in print media, electronic media, or directly. Sales promotion complements all promotional activities carried out, both from various forms of marketing (Mowen



and Minor 2002). Research by Zahara (2020); Annisa Yuliana et al. (2020) state that promotion positively affects customers' decisions. Product introduction to targeted customers using a tool called promotion. The decision is obtained after comparing customers' perceptions of receiving knowledge or information on promotions carried out by banks for customers who need services and products from the bank. If the products and services the bank offers follow the customers' needs, the customers' decisions in choosing the product will be higher. The promotion has a significant and positive effect on customers' decisions. Therefore, hypothesis H₃ can be formed: promotion affects customers' decisions.

METHODS

This type of research is quantitative research. Quantitative research is used to identify the factors that influence the customer's decisions to choose the Hajj Savings product of Bank Syariah Indonesia. The population of this research is the Hajj savings customers of Bank Syariah Indonesia Branch Office MT Haryono, 550 customers. The sample of this study was determined using the Slovin formula with a random sampling technique, and obtained several 100 respondents. Data collection techniques were obtained from questionnaires. The research questionnaire is divided into four; the first questionnaire was the respondent's identity, gender, age, income, and occupation. The second questionnaire uses a scale of 1 (strongly disagree) to 5 (strongly agree). The questionnaire is a brand image derived in three dimensions of product quality, service provided, and company reputation with five question items. The questionnaire is trust derived in four dimensions: integrity, benevolence, competency, and predictability, with five question items. The questionnaire is promotion derived in four dimensions advertising, sales promotion, publicity, and personal selling with eight question items. The questionnaire is about customers' decisions in five question items. Data analysis in this study using SPSS 25 consists of descriptive statistical analysis, validity test, reliability test, classical assumption test, and hypothesis testing.

RESULTS AND DISCUSSION

Characteristics of Respondents

Respondents of this study were customers of hajj savings products at Bank Syariah Indonesia 100 respondents. Classification of respondents based on gender, men 41 people and women 59 people. Classification based on age, 30 people, were less than 30 years old, 18 people were 31-40 years old, 16 people were 51-60 years old, 12 people were 61-70 years old, and 10 people were up to 70 years old. Classification based on the income of respondents, most respondents for Hajj savings at Bank Syariah Indonesia has an income of 3,000,000-4,000,000 IDR. Classification based on the work most employees are 58, entrepreneurs are 20 people, civil servants are 5, farmers are 2 and others 15 people.

Validity and Reliability Test

The validity test is used to measure the validity of each indicator in a questionnaire. It is declared valid if the questions on the questionnaire can prove something that the questionnaire will measure. The questionnaire is declared valid



if the calculated $r\text{-stat} > r\text{-table}$ value. Data shows that all variables, brand image (X1), trust (X2), promotion (X3), and decisions' customers (Y), are valid because each $r\text{-stat} > r\text{-table}$ (0.232). The highest $r\text{-stat}$ for the brand image is 0.786, and the lowest is 0.608. The highest $r\text{-stat}$ for trust is 0.841, and the lowest is 0.625. The highest $r\text{-stat}$ for promotion is 0.840, and the lowest is 0.423. The highest $r\text{-stat}$ for customers' decisions is 0.752, and the lowest is 0.633.

The reliability test method used is Cronbach's alpha. An instrument can be reliable if it has a Cronbach's alpha value (α) greater than 0.7. Table 1 shows that the value of Cronbach's alpha for brand image (X1) is 0.766, trust (X2) is 0.805, promotion (X3) is 0.786, and decisions' customers (Y) is 0.741, all values are more significant than 0.70. So it can be said that all questionnaires used in this study are reliable or trustworthy and can be used as a data collection tool.

Table 1 Reliability Test Result

Variables	Cronbachs alpha	Result
Brand Image (X1)	0,766	Reliable
Trust (X2)	0,805	Reliable
Promotion (X3)	0,786	Reliable
Decisions' Customers (Y)	0,741	Reliable

Sources: primary data (processed)

Classic Assumption Test

The classical assumption tests performed were normality, multicollinearity, and heteroscedasticity tests. The results of the normality test used the Kolmogorov-Smirnov test. Based on the normality test, a significance value of 0.200 is obtained, which is more significant than 0.05. So from these results, it can be said that the dependent and independent variables are normally distributed. The results of the multicollinearity test using VIF show that the VIF value is less than 10. Brand image (X1) is 1.109, trust (X2) is 1.012, and customers' decisions (Y) is 1.105 means it can be seen that the VIF value is less than 10, so it can be seen In this study, there was no strong correlation so that it fulfilled the assumption of multicollinearity. The scatter plot where the points on the graph appear to be spread out and do not form a specific pattern, so there is no heteroscedasticity.

Hypothesis Test

Table 2 T-Test Result

Model	B	Std. Error	Beta	t-stat	Sig.
(Constant)	4.867	2.340	-	2.080	0.040
Brand Image	0.196	0.100	0.187	1.956	0.053
Trust	0.145	0.074	0.179	1.962	0.053
Promotion	0.183	0.058	0.304	3.185	0.002

Sources: primary data (processed)

The t-test was used to identify the partial effect between the dependent variable (X) and the independent variable (Y). Suppose the t-stat is greater than the t-table and the significant value (sig.) is less than 0.05. In that case, there is a



significant effect between the X variable and Y. Conversely, if the t-stat value is smaller than the t-table and the significant value (sig.) is greater than 0.05. There is no significant effect between variable X, and variable Y. Table 2 shows that the t-stat value of the brand image (X1) is 1.956 less than the t-table (1.985) and a significance value of 0.053 is greater than 0.05, meaning H1 is rejected. Confidence (X2) has a t-stat value of 1.962, which is smaller than the t-table (1.985), and a significance value of 0.053, which is greater than 0.05, meaning H2 is rejected. So it can be said that brand image and trust do not affect customer decisions to use Hajj savings products. Promotion (X3) has a t-stat value of 3.185, greater than the t-table (1.985), and a significance value of 0.002 smaller than 0.05, meaning that H3 is accepted. So it can be said that promotion significantly affects customer decisions to use Hajj savings products.

Table 3 F-Test Result

Model	Sum of Squares	df	Mean Square	F-stat	Sig.
Regression	140.812	3	46.937	8.447	0.000
Residual	533.428	96	5.557		
Total	674.240	99			

Sources: primary data (processed)

The F test was used to identify the simultaneous effect of brand image (X1), trust (X2), and promotion (X3) variables on customer decisions (Y). If the F-stat value is greater than the F-table and the significant value (sig.) is less than 0.05. There is a significant simultaneous effect between the variables X1, X2, and X3 on Y. Conversely, if the F-stat value is smaller than the F-table and the significant value (sig.) is greater than 0.05. There is no simultaneous effect between the variables X1, X2, and X3 on Y. Table 3 shows the F-stat value of 8.447, which is greater than the F-table (2.70), and the significance value (sig.) is 0.000 or less than 0.05. So it can be said that there is a simultaneous influence between brand image, trust, and promotion on customers' decisions to use Hajj savings products.

Brand Image on Customers' Decisions

The results showed that brand image did not affect customers' decisions. The results of this study are supported by research by Rachmawati (2020); Choirunisak and Trihudiatmanto (2021), who found that brand image does not affect customer decisions. In theory, the success of a service or goods company is significant. It is determined by the reputation or good name of the company in the community. Based on the Top Brand Index of sharia savings in 2022, Bank Syariah Indonesia was ranked first. From this, it can be said that what is the public's view of the brand image of Bank Syariah Indonesia? This good public view increases the brand image and is known by the wider community. Although Bank Syariah Indonesia's brand image is good, the customer's decision to choose Hajj products during the covid-19 pandemic is different from normal conditions. Covid-19 has given rise to policies that limit the departure of pilgrims. This policy impacts all institutions, Hajj travel agencies, and other departure intermediaries, regardless of their brand image. On the other hand, Bank Syariah Indonesia has a policy that requires employees to have Hajj savings. So, the brand image does not



determine people to use Hajj savings products during the covid-19 pandemic. This study's results differ from those of Subagiyo (2016); Putri, Mulazid, and Rizal (2019); Yuvita (2019); Amdini Yuliana (2020); stated that brand image is one of the factors that influence customers' decisions in choosing Hajj savings products.

Trust on Customers' Decisions

The results of this study indicate that trust does not affect customer decisions. Gunawan and Ayuningtiyas (2018) support this study's results, which state that trust has no effect on customers' decisions. Consumer trust is all forms of knowledge consumers have about objects, attributes, and benefits. Bank Syariah Indonesia is the result of a merger of three state-owned banks. Data shows that 80 percent of Indonesian pilgrims are regular at Bank Syariah Indonesia. This proves that the departure of Hajj through Bank Syariah Indonesia dominates Indonesian pilgrims. However, this is the case with brand image, although public trust in Bank Syariah Indonesia is relatively high. However, policies that emerged during the pandemic, such as limiting the number of hajj departures, impacted all institutions, including Bank Syariah Indonesia. So, trust does not necessarily make people decide to use Hajj savings products during the covid-19 pandemic. This study's results differ from those of previous studies conducted by Boroma and Mootalu (2020); Adam (2022), in his research, shows a positive influence on customer decisions.

Promotion on Customers' Decisions

The results showed that promotion had a positive effect on customer decisions. This study's results align with research conducted by Zahara (2020); Annisa Yuliana et al. (2020) states that promotion has a positive and significant influence on customer decisions. In theory, promotion is an essential part of marketing activities. Products will not sell quickly without promotional activities. Promotional media through digital technology during the covid-19 period is essential (Bank Syariah Indonesia 2022). Restrictions on the interaction between individuals affect the media promotion that is carried out. According to the President Director of Bank Syariah Indonesia, Hery Gunardi, transactions from Bank Syariah Indonesia's electronic channels reached 85 percent (Alfi 2021). Various promotions carried out by Bank Syariah Indonesia can strengthen customer decision-making in choosing products that help the community with the needs and desires desired by customers or prospective customers. Thus, the promotion impacts people who use Hajj savings products during the covid-19 pandemic.

CONCLUSIONS

This study shows that brand image and trust partially do not affect customer decisions in using Bank Syariah Indonesia Hajj savings products during the covid-19 pandemic. However, the promotion partially has a positive and significant effect on customer decisions in using Bank Syariah Indonesia Hajj savings products during the covid-19 pandemic. Simultaneously brand image, trust, and promotion significantly impact customer decisions in using Bank Syariah Indonesia Hajj savings products during the covid-19 pandemic.



This research can complement the existing theory. Then the results of this study can be a reference for Bank Syariah Indonesia that promotion is significant in influencing customer decisions, so strategic steps are needed to increase the promotion of Hajj savings products. This study has limitations in terms of scope and research variables as well as the number of samples.

Further research needs to be done by identifying customer decisions at other Islamic banks and adding government policy variables during the pandemic. Then further research needs to increase the number of samples so that the results are more accurate. It is expected that Bank Syariah Indonesia can improve and innovate in conducting promotions.

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