
The Influence of Brand Image, and Sharia Label on Savings Decisions of Customers at PT Bank Syariah Indonesia Tbk KCP Jember Gajah Mada

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brand image, sharia label, saving decisions, Islamic banks.

Abstract

This study aims to analyze the effect of brand image and sharia label on saving decisions on customers of PT Bank Syariah Indonesia Tbk KCP Jember Gajah Mada. Bank Syariah Indonesia is one of the largest Islamic financial institutions in Indonesia that provides banking products and services according to sharia principles. Factors such as brand image and the existence of sharia labels are considered to have an important role in influencing customer decisions to save at Islamic banks. The research method used is quantitative with data collection techniques through questionnaires distributed to Bank Syariah Indonesia customers at KCP Jember Gajah Mada. The data obtained were analyzed using multiple linear regression to determine the effect of each independent variable on saving decisions. The results showed that brand image, and sharia label simultaneously and partially had a significant effect on customer saving decisions. Brand image has a positive and significant effect, which shows that the positive image of Islamic banks can increase customer interest in saving. In addition, the sharia label, which shows compliance with sharia principles, also makes a significant contribution in influencing customer decisions. In conclusion, brand image, and sharia label are important factors that influence customer decisions in saving at Bank Syariah Indonesia. Therefore, the bank is expected to continue to strengthen the brand image, provide education about sharia products, and maintain the integrity of the sharia label to increase customer loyalty and trust.

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INTRODUCTION

Today's business competition is increasingly competitive, the trigger is the occurrence of modernization and globalization which causes rapid technological advances and rapid environmental changes, therefore, business actors must continue to innovate in order to meet the diverse needs of consumers and to retain customers and win competition in business (Kurniawan et al., 2022). Consumers tend to trust products with preferred or well-known brands, this reason underlies the company to strengthen its brand position in order to create a positive brand image (brand image) and firmly planted in the minds of consumers (Kurniawan et al., 2022).

Brand image is the overall perception of a product or brand formed from information and past experiences with the product or brand (Miati, 2020). Brand image is an accumulated interpretation as information received by consumers, those who interpret are consumers and what is interpreted is information, the results of interpretation depend on

two things, first, how consumers make interpretations and second, what information is interpreted, so companies will continue to make various efforts to maintain the brand image they have because a strong brand can attract consumers to use it as a determining factor in choosing purchasing decisions, while a strong requirement is brand image (Miati, 2020). There are several indicators in brand image, namely:

1. Brand Association
 - a. Perceived value, such as product quality, price, service quality, emotional factors and convenience.
 - b. Brand personality
 - c. Association of organizations
2. Brand Association Support
3. Strength of Brand Association
4. Uniqueness of Brand Association.

The development of the "sharia" label in Indonesia has sprung up and become a trend of Indonesian society in various fields, both product, service, banking and entertainment businesses, such as Islamic hotels and Islamic banking (Rasmuddin & Umar, 2022). There are several factors that must be considered by the business world so that consumers are interested, one of which is the service aspect provided to consumers because apart from the service side, every business in the form of goods or services, if it wants to be recognized by consumers, it is very necessary to consider a name or brand (Rasmuddin & Umar, 2022).

In terminology, sharia is a set of regulations from Allah SWT which contains commands, guidelines, prohibitions, and a view of life passed down through the Prophet Muhammad SAW through the Al-Qur'an and As-Sunnah as the main guidelines for Muslims in life in the world and in the hereafter, as for what is characteristic of products that have a sharia label, namely:

1. Not eating usury
2. In the process of input, output and process, no haram goods or services are found.
3. No gifts or commissions in business lobbying (women, money, etc.)
4. No breach of promise or default
5. There is no element of bribery
6. No corruption
7. Not deceptive
8. Not unjust.

Decision making is a process of recognizing problems and opportunities to be solved, in other words, taking or making decisions is a process that people carry out based on the knowledge and information available to them at that time with the hope that something will happen (Romli et al., 2022). Decisions can be made from existing decision alternatives, these alternative decisions can be made with information that is processed and presented with a decision support system (Rachmawati & Widana, 2019).

Decision making is influenced by many factors of consumer behavior, one of which is psychological factors. Consumer behavior relates to the reasons that influence the selection, purchase, use of both goods and services whose purpose is to satisfy consumer wants and needs. Consumer decision making is a process of choosing one or more among many alternative decisions, then consumers will be able to evaluate choices and then be able to determine the attitude to be taken, there are also other factors, such as personal factors and social factors (Kuncoro & Windyasari, 2021).

PT Bank Syariah Indonesia Tbk (BSI) is a bank resulting from the merger between PT Bank BRISyariah Tbk, PT Bank Syariah Mandiri and PT Bank BNI Syariah. through the Decree of the Financial Services Authority (OJK) No. 04/KDK.03/2021 officially issued a merger permit for the three Islamic bank businesses on January 27, 2021. Furthermore, on February 1, 2021, President Joko Widodo inaugurated the presence of BSI. The merger of the three Islamic bank businesses brings together the advantages of the three Islamic banks, thus providing more complete services, wider reach, and better capital capacity. Supported by the synergy with the company and the commitment of the government through the Ministry of SOEs, BSI is encouraged to compete at the global level.

BSI is an endeavor for the birth of an Islamic bank that is the pride of the people, which is expected to become a new energy for national economic development and contribute to the welfare of the wider community. The existence of BSI is also a mirror of the face of Islamic banking in Indonesia which is modern, universal, and provides goodness for all nature. The potential for BSI to continue to grow and become part of a group of leading Islamic banks at the global level is very open. In addition to positive growth performance, climate support that the Indonesian government has a mission to create a halal industry ecosystem and have a large and strong national Islamic bank, the fact that Indonesia is the country with the largest Muslim population in the world also opens up opportunities (Jayanti & Iriani, 2020).

There is a research gap in research conducted by Afrian Rachmawati with the title of her research, namely the Influence of Consumer Knowledge, Brand Image, Religiosity, and Location on Decisions to Become Customers at Islamic Banks in 2020 which shows that brand image with indicators of product attributes, consumer benefits, and brand personality has no significant effect on decisions to become Islamic bank customers (Rachmawati, 2020). Meanwhile, research conducted by (Husnul, n.d.) with the title The Effect of Brand Image and Service Quality of Islamic Banks on Student Saving Decisions on Followers of Autobase @Collegemenfess in 2021 which shows that there is a significant influence between brand image on student saving decisions.

In research conducted by (Marlina, 2022) with the title The Effect of Halal Label, Income, Product Price, and Religiosity on Purchasing Decisions for Hand Body Lotion Cosmetic Products (Study on Muslim Students in Malang City) in 2022 which shows that the halal label variable has a positive and significant influence on purchasing decisions for halal handbody lotion cosmetic products. Meanwhile, research conducted by Afif and Agus with the research title Analysis of Product Quality, Halal Label, and Price on Tempe Purchasing Decisions The Mediating Role of Consumer Trust in 2022 which shows that the results of this research prove that the halal label does not affect purchasing decisions (Agus, n.d.). The difference in research results from the previous research above is the basis for the research gap that makes researchers want to further discuss consumer behavior.

The purpose of this study was to determine the effect of brand image and sharia label on saving decisions at PT Bank Syariah Indonesia Tbk KCP Jember Gajah Mada, both individually and simultaneously. The benefits of this research are divided into two categories: theoretical and practical benefits. Theoretically, this research is expected to provide knowledge about brand image, sharia labeling, and saving decisions, and become a reference for further research. Practically, for researchers, this research is a requirement to obtain a Master of Economics (M.E) degree. For academics, it is hoped that it can add information and become a guideline in related research. In addition, for institutions, the results of this study can be an inspiration and information to improve brand image.

RESEARCH METHODS

Research Approach and Type

The research approach used in this research is quantitative research. The quantitative research approach views human behavior as predictable and social reality, objective and measurable. The type of research used in this study is associative quantitative, which is research that asks about the relationship or influence between two or more variables.

Population and Sample

The population of this research is all customers PT Bank Syariah Indonesia Tbk KCP Jember Gajah Mada. With so many and scattered in various places of population members who are customers in this study, the research will not be conducted on all existing customers. Rather, it will be conducted on sample members who represent members of the population. To get sample members, researchers will ask permission and get recommendations from PT Bank Syariah Indonesia Tbk KCP Jember Gajah Mada, which customers will be sample members in the study.

The sampling technique that will be used in this study is probability sampling which is a sampling technique that provides equal opportunities for each member element of the population to be selected as a sample member. Probability sampling has four types in its retrieval techniques, which researchers use, namely simple random sampling techniques because the retrieval of sample members from the population is carried out randomly without regard to the strata in the population. To determine the number of samples, researchers used Ferdinand's opinion on the minimum size of sample members who could represent members of the population, namely 5 to 10 times the number of manifest variables (indicators) contained in the study.

Data Collection Technique

To obtain data that can be tested and in accordance with the problem under study completely, the following techniques are used:

1. Observation

Observing an object using all the senses, either directly or through media such as tests and recordings. The research location was Gajah Mada Street No. 337, Jember.

2. Questionnaire

Collecting data by asking questions to respondents regarding:

- a. The influence of Brand Image on saving decisions.
- b. The influence of Sharia Label on saving decisions.
- c. Simultaneous influence between Brand Image and Sharia Label.
- d. Using a Likert scale for scoring from 1 (Strongly Disagree) to 5 (Strongly Agree).

3. Documentation

Collecting data from documents, including company history, organizational structure, vision, and mission.

Data Source

The data source is the subject from which the data is obtained. If the researcher uses a questionnaire or interview in collecting data, the data source is called the respondent, that is, the person who responds or answers the researcher's questions, both written and oral. The data in this study used: Primary data, is data obtained or collected directly in the field by the person conducting the research or concerned who needs it. This primary data is also called original data or new data. While in this study using primary data in the form of a questionnaire.

Research Instruments

A good instrument or measuring tool must have validity and reliability that is also equally good. Before statistical analysis is carried out, the items of questions, statements absolutely need to be tested for validity and reliability.

Validity and Reliability

Validity shows the extent of the accuracy, suitability, or suitability of a tool to measure what will be measured. A valid instrument is a measuring tool used to obtain valid data and can be used to measure what is to be measured. The formula used to test the validity level of the instrument in this study is using the correlation formula. This analysis is done by calculating the correlation between the instrument item score and the total score. Testing the validity of each item is used item analysis, which correlates the score of each item with the total score which is the sum of each item score.

To decide whether the instrument is valid or not, the amount of correlation (r count) is compared with r table. With a significant level of 5%.

If r count $>$ r table = valid

If r count $<$ r table = invalid

Reliability concerns the degree of consistency and stability of data or findings. In the positivist (quantitative) view, data is declared reliable if two or more researchers on the same object produce the same data, or the same researcher at different times produces the same data, or a group of data when broken down into two shows data that is not different. In quantitative research, to obtain valid and reliable data, it is carried out on a sample that is close to the population and data collection and analysis are carried out in the right way.

In quantitative research, to obtain valid and reliable data, the research instrument is tested for validity and reliability.

Measurement of reliability can be done with One Shot or measurement once, and then the results are compared with other questions or measure the correlation between question answers. A variable is said to be reliable, if :

Cronbach Alpha result $>$ 0.60 = reliable

Cronbach's Alpha result $<$ 0.60 = not reliable

Data Analysis

Data analysis in quantitative research is carried out after collecting data from respondents. This process involves several stages, starting with editing, which is checking and correcting the data collected to make it accurate and complete. Next, coding is done to convert qualitative data into numbers by classifying answers into important categories. After that, at the scoring stage, scores were determined for respondents' answers based on the appropriate classification and category. Then, the data was presented in tabulated form to make the research results clearer, and the table was analyzed using SPSS (Statistical Package for Social Science). Overall, the quantitative data analysis used multiple linear regression to process countable data.

Data analysis in this study uses multiple linear regression, which involves testing classical assumptions to ensure a good regression model without data irregularities.

1. Normality Test: Aims to determine whether the residual data from the regression model is normally distributed. A good regression model should have a normal distribution in the residual data. The test is done by looking at the normal probability plot graph, if the data deviates far from the diagonal line, the model does not meet the assumption of normality.

2. Multicollinearity Test: Tests whether there is a correlation between the independent variables. A good regression model should not have a correlation between independent variables. Detection is done with the Variance Inflation Factor (VIF); if the VIF is less than 10 and the tolerance value is more than 0.1, the model is free from multicollinearity.
3. Heteroscedasticity Test: Determines whether the variance of residual data differs from one observation to another. If the variance is the same, it is called homoscedasticity; if different, heteroscedasticity. Detection is done through a scatterplot graph between predicted and residual values; a random distribution of points indicates no heteroscedasticity problem. Certain patterns on the graph indicate heteroscedasticity.

If there is also no clear, and the dots spread above and below the number 0 on the Y axis, then there is no heteroscedasticity.

a. Multiple Linear Regression Analysis

The analysis technique used in this study is to use multiple linear regression. Regression analysis is one of the analyzes that aims to determine the effect of a variable on other variables. In regression analysis, the variable that affects is called the independent variable (free variable) and the variable that is affected is called the dependent variable (dependent variable). This analysis is used to determine or measure the effect of brand image and sharia label with saving decisions in the form of mathematical equations.

Multiple linear regression formula:

$$Y = a + b_1X_1 + b_2X_2 + \varepsilon$$

Description:

Y: dependent variable (Saving Decision)

α : constant

b : coefficient of independent variable

X₁: Brand Image

X₂: Sharia label

ε : error

To find out and determine the direction of the coefficient between the independent variable and the dependent variable, the SPSS assistance technique is used.

b. Hypothesis Test

1) T test

Individual test (T test) is a statistical test for regression coefficients with only one regression coefficient that affects Y (dependent variable). In this study, the T test was used to determine whether there was an independent influence (X) partially on the dependent factor (Y). The t test can also be said to be a partial (one-on-one) significance test.

a) Determining the Hypothesis

H₀ : $\beta = 0$: There is no partial influence.

H_a : $\beta \neq 0$: There is a partial influence.

b) Confidence Level Confidence level is obtained from the t distribution table using a significance level of 5%.

c) Calculated t value:

$$T \text{ count} = \frac{x - \mu_0}{\frac{s}{\sqrt{n}}}$$

Description:

x = Average value of data collection results

μ_0 = Hypothesized value

s = Standard deviation

n = Number of research samples

d) Decision

The t test can be done by comparing the calculated t value with the t table, which if :

a) t count \geq t table = partial effect

b) t count \leq t table = no partial effect

Apart from this method, it can also be done by comparing the sig value with $\alpha = 0.05$. Criteria, if :

a) Sig ≤ 0.05 then partial effect

b) Sig ≥ 0.05 then no partial effect

e) Conclusion

a) So if t count $>$ t table and significance value < 0.05 then there is an effect partially

b) So if t count $<$ t table and significance > 0.05 then there is no partial influence

2) F test

F Test (Simultaneous Testing) The F test is a test of the regression coefficient simultaneously. This test is conducted to determine the effect of all independent variables contained in the model together (simultaneously) on the dependent variable. The F test in this study was used to test the significance of the influence of brand image, consumer knowledge and sharia labels on saving decisions

$$F = \frac{R^2 / (n - 1)}{(1 - R^2) / (n - k)}$$

simultaneously and partially, with the formula:

Description:

R² = Coefficient of determination

k = Number of independent variables

n = Number of data members or cases

The result of this calculation is compared with F_{table} obtained using a risk level or significant level of 5% or with degree freedom = k (n-k-1) with the following criteria.

a. Ho is rejected if F_{count} $>$ F_{table} or sig value $<$ α

b. Ho is accepted if F_{count} $<$ F_{table} or sig value $>$ α

If there is an acceptance of Ho, it means that there is no significant effect of the multiple regression model obtained, resulting in an insignificant effect of the independent variables simultaneously on the dependent variable.

The null hypothesis Ho in this study is as follows:

Ho: $\beta = 0$: there is no simultaneous influence

Ha: $\beta_1 \neq 0$: there is a simultaneous effect

Determination of significance level Hypothesis testing will be carried out using a significance level of 0.05 ($\alpha=0$) or a confidence level of 0.95. In the social sciences, a significance level of 0.05 is commonly used because it is considered appropriate enough to represent the relationship between the variables under study.

RESULT AND DISCUSSION

Data Exposure

1. Overview of Research Objects

In this study the data was collected through a questionnaire that researchers distributed to customers who came to Bank Syariah Indonesia KCP Jember Gajah Mada a total of 90 respondents, so it can be seen an overview of gender and age. For more details, below is presented one by one general description of the research respondents.

a. Gender of Respondents

Table 1. Number of Respondents Based on Gender

No.	Gender	Number (people)	Percentage (%)
1	Male	42	47%
2	Female	48	53%
	Total	90	100%

Source: Processed data

From table 1 above shows that female respondents are more numerous than male respondents, where the number of female respondents is 48 with a percentage of 53%, while the number of male respondents is 42 with a percentage of 47%. The number between female and male respondents does not show a significant difference.

b. Age of Respondent

Table 2. Characteristics of Respondents by Age

No.	Age (Year)	Total (person)	Percentage (%)
1	17-26	40	44%
2	27-36	18	20%
3	37-46	11	12%
4	47-56	15	17%
5	57-66	6	7%
	Total	90	100%

Source: Processed data

Table 2 shows the sample members in this study which consist of various different age groups. The majority of sample members in this study were aged 17-26 years with 40 people. while sample members aged 57-66 were the fewest with 6 people. Age 17-26 years is the average age of respondents in this study.

Description of Research Variables

The variable descriptions in this study explain the frequency distribution of respondents' answers about the indicators contained in this research questionnaire statement, namely brand image, and sharia labeling (Nurarista, 2022). The score given by respondents to each statement in the questionnaire reflects how they perceive the research variables.

1. Brand Image

Respondents' assessment of the variable brand image, according to the clarification of the score level of each statement brand image is described in table 3:

Table 3. Frequency distribution of respondents' answers to brand image

No.	Indicator	Item	Category					Total	Mode
			SS	S	N	TS	STS		
1	Brand Association	X1.1	12	68	9	1	0	90	S
2	Brand Association Support	X1.2	6	42	35	7	0	90	S
3	Strength of Brand Association	X1.3	10	70	10	0	0	90	S
4	Uniqueness of Brand Association	X1.4	53	33	4	0	0	90	SS

Based on table 3 can be explained with regard to the variable brand image which is measured by four indicators, namely brand association, brand association support, brand association strength and brand association uniqueness. Based on the respondents' answers from the variable brand image the majority gave an affirmative answer, meaning that the brand image variable was proven to influence prospective customers to become customers at PT Bank Syariah Indonesia Tbk KCP Jember Gajah Mada (Purnamasari, 2020). From this data, it can be interpreted that the brand image that has been created by PT Bank Syariah Indonesia Tbk KCP Jember Gajah Mada has been implemented properly in the form of providing good service and has the uniqueness of giving greetings to customers.

2. Sharia Labels

Respondents' assessment of the sharia label variable, according to the clarification of the score level of each sharia label statement, is explained in table 4:

Table 4. Frequency distribution of respondents' answers to sharia labels

No.	Indicator	Item	Category					Total	Mode
			SS	S	N	TS	STS		
1	Not Eating Usury	X3.1	15	38	37	0	0	90	S
2	In the Process no haram goods or services are found	X3.2	15	39	36	0	0	90	S
3	No gifts etc. in business lobbies	X3.3	10	34	46	0	0	90	N
4	No Promises	X3.4	29	50	11	0	0	90	S
5	There is no element of bribery	X3.5	39	41	9	1	0	90	S
6	No Corruption	X3.6	46	36	8	0	0	90	SS
7	Not Deceptive	X3.7	49	36	4	1	0	90	SS
8	No injustice	X3.8	25	58	6	1	0	90	S

Based on table 5, it can be explained that it is related to the sharia label variable which is measured by eight indicators, namely not eating usury, in the process no haram goods or services are found, not giving gifts etc. in business lobbying, not breaking promises, no bribery, no corruption, not cheating, not dzalim. Based on the respondents' answers from the sharia label variable, the majority gave agreed answers, meaning that the sharia label variable was proven to influence prospective customers to become customers at PT Bank Syariah Indonesia Tbk KCP Jember Gajah Mada. From this data, it can be interpreted that the sharia label on PT Bank Syariah Indonesia Tbk KCP Jember Gajah Mada has been implemented properly in accordance with the label stated, it can be seen from the products offered, there is no element of interest in every product available at PT Bank Syariah Indonesia Tbk KCP Jember Gajah Mada.

3. Saving Decision

Respondents' assessment of the variable saving decision, according to the clarification of the score level of each saving decision statement is explained in table 6:

Table 5. Frequency distribution of respondents' answers to saving decisions

No.	Indicator	Item	Category					Total	Mode
			SS	S	N	TS	STS		
1	Personal Factors	Y1	24	60	6	0	0	90	S
2	Psychological Factors	Y2	20	63	7	0	0	90	S
3	Social Factors	Y3	14	39	28	9	0	90	S

Based on table 5, it can be explained related to the saving decision variable which is measured by three indicators, namely personal factors, psychological factors and social factors. Based on the respondents' answers from the variable saving decisions the majority gave an affirmative answer, From this data it can be interpreted that psychological factors are the highest data with an affirmative answer which shows that BSI employees are responsive in knowing the needs of customers and become an advantage according to customers in deciding to become customers at PT Bank Syariah Indonesia Tbk KCP Jember Gajah Mada.

Data Analysis

1. Instrument Testing

a. Validity Test

The validity test is needed to test each respondent's answer. The validity test results will be explained in Table 6.

Table 6. Validity Test Results

Item	Counter	Rtabel	Description
x1.1	0.780	0.174	valid
x1.2	0.697	0.174	valid
x1.3	0.681	0.174	valid
x1.4	0.603	0.174	valid
X2.1	0.703	0.174	valid
X2.2	0.561	0.174	valid
X2.3	0.639	0.174	valid
X2.4	0.737	0.174	valid
X2.5	0.698	0.174	valid
X2.6	0.629	0.174	valid
X2.7	0.666	0.174	valid
X2.8	0.693	0.174	valid
y1	0.824	0.174	valid
y2	0.761	0.174	valid
y3	0.785	0.174	valid

To decide whether the instrument is valid or not, the magnitude of the correlation (R count) is compared with the R table. With a significant level of 5%.

If r count > r table = valid

If r count < r table = invalid

From the results of the validity test above, all Rhitung values are greater than Rtabel, these results indicate that all indicators are valid. Which means that the data

on the answers from these respondents are accurate and can be managed at a later stage.

b. Reliability Test

Reliability test is used to test the ability of a measurement result to be relatively consistent if the measurement is repeated two or more times. testing the constraints of the measuring instrument in the research tool using the alpha (α) method reliability which uses the Cronbach method. The Reliability Test results are as follows:

Table 7. Reliability Test Results

Research Variables	Cronbach's Alpha	Standard Reliability	Ket
Brand Image	0,611	0,60	Reliable
Sharia Labels	0,818	0,60	Reliable
Saving Decision	0,652	0,60	Reliable

A variable is said to be reliable, if :

Cronbach Alpha result > 0.60 = reliable

Cronbach's Alpha result < 0.60 = not reliable

From the reliability test results above, it shows that all variables have a Cronbach alpha value greater than the reliability standard, these results indicate that the data is reliable.

2. Classical Assumption Test

To get a good regression model, it must be free from data irregularities consisting of normality, and heteroscedaticity. These classical assumptions are

a. Normality Test

Testing the classic assumption of normality aims to determine whether the residual data from the linear regression model has a normal distribution or not. A good regression model is one whose residual data is normally distributed. If the residual data is not normally distributed, the statistical conclusions will be invalid or biased.

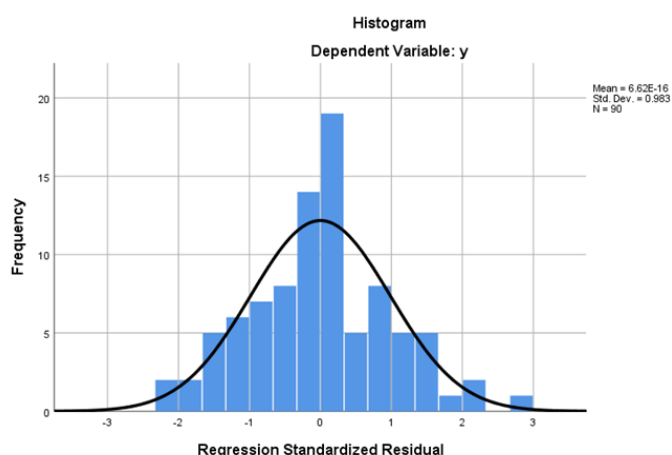


Figure 1 Normality Test Results

There is a way to detect whether the residual data is normally distributed or not, namely by looking at the normal probability plot. Does the normal probability plot graph appear that the residual data has a normal distribution, or the data meets the classic

assumptions of normality. If the data spreads far from the diagonal line and or does not follow the direction of the diagonal line or the histogram graph does not show a normal distribution pattern, then the regression does not meet the assumption of normality.

Based on the histogram graph above, it can be seen that the histogram graph provides a distribution pattern that is like forming a bell. It can be concluded that the residual data has a normal distribution, or the data fulfills the classic assumption of normality.

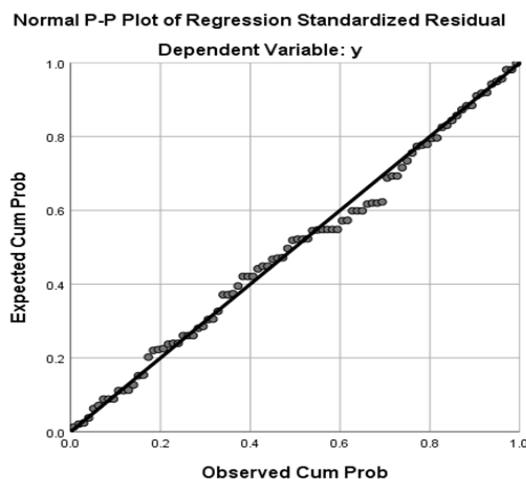


Figure 2 Normality Test Results

The picture above shows that if the points follow the diagonal line, it can be said that the results show that the data is normally distributed.

b. Multicollinearity test

This test aims to test whether the regression model is proven to have a correlation between the independent variables. A good regression model should not have a correlation between the independent variables.

Table 8. Multicolonierity Test Results

No.	Variance	Tolerance	VIF
1	Brand Image (X1)	0,634	1,577
2	Sharia Label (X2)	0,592	1,688

Source: Appendix 6

To detect the presence of multicollinearity, it can be done by looking for the amount of Variance Inflation Factor (VIF) and its tolerance value. If the VIF value is less than 10 and the tolerance value is more than 0.1, the regression model is free from multicollinearity.

From the multicolonierity test results above, it is obtained that the tolerance value for all variables is > 0.10 and the VIF value for all variables is < 10. Because there is no tolerance value < 0.10 and VIF value > 10, it can be concluded that this fulfills the classic multicolonierity assumption test.

c. Heteroscedasticity Test

Testing the classic heteroscedasticity assumption test aims to determine whether the variance of the residual data from one observation to another is different or fixed. If the variance of the residual data is the same, it is called homoscedasticity and if it is different, it is called heteroscedasticity.

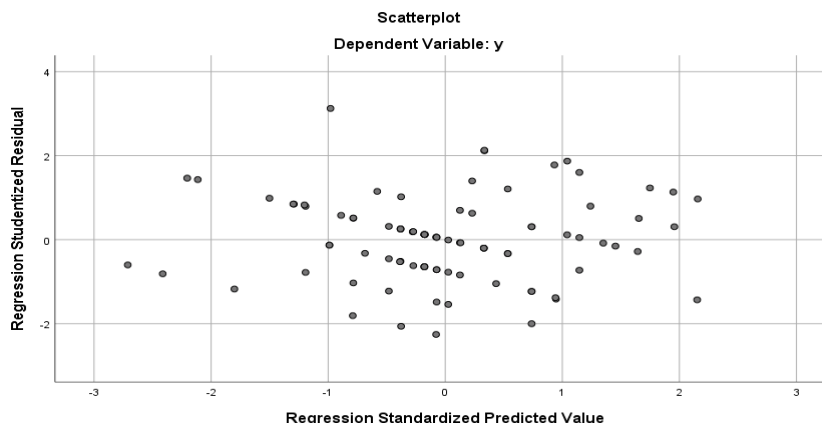


Figure 3 Heteroscedasticity Test Results

The way to detect heteroscedasticity problems in the regression model by looking at the scatterplot graph is if the dot plots spread randomly and do not gather in one place, it can be concluded that there is no heteroscedasticity problem.

Based on the picture above, it can be seen that the points spread randomly and spread both above and below the number 0 on the Y axis. This shows that there is no heteroscedasticity in the regression model, so the regression model is suitable for predicting savings decisions.

3. Regression Analysis Multiple Linear

Regression analysis is one of the analyses that aims to determine the effect of a variable on another variable. In regression analysis, the variable that affects is called the independent variable (free variable) and the variable that is affected is called the dependent variable (dependent variable).

Table 9. Results Multiple Linear Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3.449	1.663		2.074	.041
1 x1	.252	.109	.263	2.308	.023
X2	.169	.050	.398	3.374	.001

Source: Appendix 7

From the results of the data analysis above, it can be seen that the multiple linear regression model is :

$$Y = 3.449 + .252X_1 + .169X_2$$

Where:

Y: dependent variable (saving decision)

X₁: brand image

X₂: sharia label

- a. From this equation, a constant of 3.449 is obtained, stating that if the variable brand image and sharia label are constant or the value is 0, the value of the saving decision will be 3.449. Which means that the constant of 3.449 states that if there is no brand image and sharia label, the total score of saving decisions is 3.449.
- b. The β value₁ of 0.252 states that if the brand image increases by one unit assuming a constant variable value, it will result in an increase in the saving decision of 0.252. Which means that the brand image variable (X₁) has a positive influence on saving decisions (Y).

- c. The β_2 value of 0.169 states that if the sharia label increases by one unit assuming a constant variable value, it will result in an increase in saving decisions by 0.169. Which means that the sharia label variable (X2) has a positive influence on saving decisions (Y).
4. Hypothesis Test
- a. T test

Individual test (T test) is a statistical test for regression coefficients with only one regression coefficient that affects Y (dependent variable). In this study, the T test was used to determine whether there was an independent influence (X) partially on the dependent factor (Y). The t test can also be said to be a partial (one-on-one) significance test.

Table 10. T Test Results (Partial)

Model	Coefficients ^a					
	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1 (Constant)	3.449	1.663			2.074	.041
x1	.252	.109	.263		2.308	.023
X2	.169	.050	.398		3.374	.001

So if $t_{count} > t_{table}$ and significance value < 0.05 then there is a partial influence and if $t_{count} < t_{table}$ and significance > 0.05 then there is no partial influence.

According to the t test results (partial) from the table above, in the brand image variable (X1), the t_{count} is 2.308 with a significance of 0.023. This shows that the t_{count} value is greater than t_{table} ($2.308 > 1.661$) and the significance of 0.023 is less than 0.05. Then H_1 is accepted, this shows that there is a significant influence between brand image on saving decisions at PT Bank Syariah Indonesia Tbk KCP Jember Gajah Mada.

As for the sharia label variable (X2), the t_{count} is obtained 3.374 with a significance of 0.001. This shows that the t_{count} value is greater than the t_{table} ($3.374 > 1.661$) and the significance of 0.001 is less than 0.05. Then H_2 is accepted, this shows that there is an influence between sharia labels on saving decisions at PT Bank Syariah Indonesia Tbk KCP Jember Gajah Mada.

- b. F test

F Test (Simultaneous Testing) The F test is a test of the regression coefficient simultaneously. This test is conducted to determine the effect of all independent variables contained in the model together (simultaneously) on the dependent variable.

Table 11. F Test Results (Simultaneous)

Model	ANOVA ^a					
	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	61.025	3	20.342	11.823	.000 ^b
	Residuals	147.964	86	1.721		
	Total	208.989	89			

The result of this calculation is compared with F_{table} obtained using a risk level or significant level of 5% or with degree freedom = $k(n-k-1)$ with the following criteria.

H_0 is rejected if $F_{count} > F_{table}$ or sig value $< \alpha$

H_0 is accepted if $F_{count} < F_{table}$ or sig value $> \alpha$

Based on the F test above, it can be concluded that the F_{count} value is 11.823 with a significance of 0.000, because the F_{count} value is greater than F_{table} ($11.823 > 2.71$) with a

significance of $0.000 < 0.05$, then H_3 is accepted. So it can be concluded that brand image, and sharia label simultaneously (together) affect the decision to save at PT Bank Syariah Indonesia Tbk KCP Jember Gajah Mada.

DISCUSSION

Influence of Brand Image Variables on Saving Decisions

The results of the analysis that has been done show that brand image has a significant effect on saving decisions at PT Bank Syariah Indonesia Tbk KCP Jember Gajah Mada . These results indicate that the first hypothesis which says that brand image has a significant effect on saving decisions is accepted. This means that the higher the brand image created, the higher the influence of customers in deciding to save (Hamzah et al., 2023).

Factors that cause brand image to have a significant effect on saving decisions at PT Bank Syariah Indonesia Tbk KCP Jember Gajah Mada because employees provide good service, do not forget to always say greetings, and can help customer difficulties .

Brand image is an association that appears in the minds of consumers when remembering a particular brand. These associations can simply appear in the form of certain thoughts or images associated with a brand, just as when we think about other people.

The results of this study are in accordance with research conducted by Husnul, M. Kholil and Hilman under the title *The Effect of Brand Image and Service Quality of Islamic Banks on Student Saving Decisions on Followers of Autobase @Collegemenfess in 2021* which shows that there is a significant influence between brand image on student saving decisions (Cancellieri et al., 2024).

The Influence of Sharia Label Variables on Saving Decisions

The results of the analysis that has been done show that the sharia label has a significant effect on saving decisions at PT Bank Syariah Indonesia Tbk KCP Jember Gajah Mada. These results indicate that the third hypothesis which says that the sharia label has a significant effect on saving decisions is accepted. This means that the higher the sharia label that is created, the higher the influence of customers in deciding to save.

The factor that causes the sharia label to have a significant effect on saving decisions at PT Bank Syariah Indonesia Tbk KCP Jember Gajah Mada is because during their time as customers they have never experienced the bank breaking promises and even committing corruption in the savings owned by customers, which causes customer confidence in the bank to be higher and maintained.

The label identifies the source or maker of the product and allows consumers, both individuals and organizations to demand responsibility for the performance of a particular product manufacturer or distributor. Consumers can evaluate the same product differently depending on how the product is labeled. In terms of terminology, sharia is a set of regulations from Allah SWT which contains commands, guidelines, prohibitions, and a view of life passed down through the Prophet Muhammad SAW through the Al-Qur'an and As-Sunnah as the main guide for Muslims in life in the world and in the hereafter.

The results of this study are in accordance with research conducted by Riskayanti and Hartas with the title *The Effect of Sharia Label, Promotion & Price on Sales Levels at The Mata Residence Sharia Housing in Pattalasang District, Gowa Regency in 2020* which shows that the Sharia Label, has a significant effect on the sales level of sharia housing The Mata Residence in Pattalasang District, Gowa Regency. which shows that there is a significant influence between the sharia label on the sales level of housing.

The Influence Between Brand Image, and Sharia Label on Saving Decisions

The results of the analysis that has been done show that brand image and sharia label have a simultaneous effect (together) on saving decisions at T Bank Syariah Indonesia Tbk KCP Jember Gajah Mada (Zuliani, 2020). These results indicate that the third hypothesis which says that brand image and sharia label have a simultaneous influence on saving decisions is accepted.

Based on the F test, there is an F_{count} value of 11.823 with a significance of 0.000, because the F_{count} value is greater than F_{tabel} ($11.823 > 2.71$) with a significance of $0.000 < 0.05$, then H_3 is accepted. So it can be concluded that brand image and sharia label simultaneously (together) affect the decision to save at PT Bank Syariah Indonesia Tbk KCP Jember Gajah Mada.

Brand image and sharia label are important things in running a company, including financial institutions, Islamic banks also need the two variables above to run a business if one of the two variables does not run well, the company will not be able to develop and cannot even compete with other companies.

CONCLUSION

Brand Image partially has a significant effect on Saving Decisions at PT Bank Syariah Indonesia Tbk KCP Jember Gajah Mada, while Customer Knowledge has no significant effect. In addition, Sharia Label also shows a significant influence on Saving Decisions. Simultaneously, Brand Image, Customer Knowledge, and Sharia Label have a significant influence on the decision. In suggestions for the research site, it is recommended that employees be more informative to customers about other products, considering that Customer Knowledge has no significant effect. This is important because customers tend to focus on one product needed without seeking additional information. For future researchers, it is recommended that other variables be added in research on consumer behavior, given the changes from year to year and research locations that can affect company competition. Further research is expected to provide deeper insights into consumer behavior.

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