

## EFFECTS OF BRAND IMAGE, RATE OF PROFIT-SHARING RATIO, CONTRACT APPLICATION, AND TRUST ON THE CUSTOMERS' DECISION TO SAVE AT ISLAMIC BANKS

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### Abstract

The rapid development of Islamic bank has resulted in business competition. This study analyzes the influences of brand image, rate of profit-sharing ratio, contract application, and trust on customers' decision to save at Islamic banks. The all Islamic banks in Yogyakarta City are the objects in this study, this study uses a questionnaire to collect as many as 100 respondents as the samples, that is, the customers of Islamic banks. This study uses the quantitative method with multiple linear regression analysis. The study shows that brand image positively and significantly influences the customers' decision to save at Islamic banks, with a value of  $0.00 < 0.05$ . The Rate of profit-sharing ratio positively and significantly affects the customers' decision to save at Islamic banks, with a value of  $0.02 < 0.05$ . The contract application positively and significantly influences the customers' decision to save at Islamic banks, with a value of  $0.05$ . Trust positively and significantly impacts the customers' decision to save at Islamic banks, with a value of  $0.02 < 0.05$ . Simultaneously, brand image, rate of profit-sharing ratio, contract application, and trust positively and significantly influence the customers' decision to save at Islamic banks.

**Keywords:** Brand image, level of profit-sharing ratio, implementation of contracts, trust, saving decisions.

### Abstrak

Perkembangan perbankan syariah yang sudah berkembang pesat mengakibatkan persaingan usaha dan persaingan antar bank syariah. Penelitian ini bertujuan untuk menganalisis pengaruh citra merek, tingkat nisbah bagi hasil, penerapan akad, dan kepercayaan terhadap keputusan nasabah menabung di Bank Syariah. Objek penelitian ialah seluruh nasabah bank syariah di Kota Yogyakarta, kajian ini menggunakan kuesioner sebagai instrument untuk mengambil sampel sebanyak 100 responden yang merupakan nasabah bank syariah. Penelitian ini menggunakan metode kuantitatif dengan analisis regresi linier berganda. Hasil penelitian menunjukkan bahwa citra merek berpengaruh positif dan signifikan dengan nilai  $0,00 < 0,05$  terhadap keputusan nasabah menabung di bank syariah. Tingkat nisbah bagi hasil berpengaruh positif dan signifikan dengan nilai  $0,02 < 0,05$  terhadap keputusan nasabah menabung di bank syariah. Penerapan akad berpengaruh positif dan signifikan dengan nilai  $0,05$  terhadap keputusan nasabah menabung di bank syariah. Kepercayaan berpengaruh positif dan signifikan dengan nilai  $0,02 < 0,05$  terhadap keputusan nasabah menabung di bank syariah. Secara simultan citra merek, tingkat nisbah bagi hasil, penerapan akad, dan kepercayaan berpengaruh positif dan signifikan terhadap keputusan nasabah menabung di bank syariah.

**Kata kunci:** Citra merek, tingkat nisbah bagi hasil, penerapan akad, kepercayaan, keputusan menabung.

### INTRODUCTION

Globalization has influenced the growth of the banking sector in Indonesia, which is marked by the increase in the number of Sharia and conventional banks. Sharia banks, which operate based on Sharia principles, are divided into Sharia Commercial Banks (BUS), Sharia Business Units (UUS), and Sharia People's Financing Banks (BPRS). In contrast to

conventional banks, which use an interest system, Islamic banks implement a profit-sharing system (Ruwaidah, 2020).

The rapid growth of Islamic banking has created intense competition between banks. Islamic banks must be able to collect public funds and attract customers by offering benefits and convenience. Brand image, profit-sharing ratio, contract implementation, and trust are

essential customer considerations (Saputra, 2018).

Data from the Central Statistics Agency (BPS) shows an increase in Sharia bank customers from 161,474 in 2019 to 214,615 in 2020, although it fell to 163,746 in 2021. This increase challenges Sharia banks in Indonesia to continue to attract customers amidst intense competition. Islamic banks must offer benefits and convenience and consider factors such as brand image, profit-sharing ratio, contract implementation, and trust.

Apart from competing with other sharia banks, they compete with conventional banks. Customers tend to choose Islamic banks because they believe they are usury-free, although they may need to fully understand the differences between traditional banks. Therefore, Islamic banks need to continue to innovate in business strategy, primarily through good brand management, to attract customers (Saputra, 2018).

The concept of savings in Sharia banking differs significantly from conventional banking. Sharia banking does not recognize a promised interest rate but rather a ratio or percentage of profit sharing on mudharabah savings and bonuses with savings. With a high profit-sharing ratio, people will be interested in entrusting their funds to Islamic banks in the hope of receiving both parties' rewards. However, not only does the amount of profit sharing attract customers, but the provisions regarding the distribution of profit sharing also make customers interested in saving their funds in Sharia banks (Usvita, 2021)

Profit sharing is a form of return from an investment contract that is uncertain and not fixed, depending on the business results that occur. If the business makes a profit, the profit-sharing portion is according to the agreement, for example, 60:40, which means 60% of the

business results are given to the fund owner (shahibul maal) and 40% to the fund manager (mudharib). However, if a loss occurs, the profit-sharing portion is adjusted according to the contribution of each party. It can be concluded that profit sharing is a system of sharing business results between fund providers (shahibul maal) and fund managers (mudharib) (Prassetio, 2017).

Mudharabah is a form of investment cooperation where the shahibul maal (capital owner) does not set special conditions for the mudharib (fund manager). However, shahibul maal can set limits to protect his capital from losses. If a mudharib violates this limit, it is called mudharib muqayyadah. This rule helps banks reduce risks to the lowest level and ensure the return on capital. As a result, the use of mudharabah contracts in Islamic banks has decreased compared to other agreements, such as murabahah, which have lower risks (Ruwaitah, 2020).

Besides the brand image, level of profit-sharing ratio, and implementation of contracts, customer trust is very important. Trust will be formed if Islamic banks maintain the confidentiality of customer data, which increases customers' sense of security when saving. This trust enables more intensive business relationships between banks and customers. Meanwhile, saving is the act of saving money for future needs and is recommended in Islam. By saving, a Muslim prepares himself for the future and avoids uncertainty (Casriyanti, 2020).

Previous research shows differences of opinion (research gap) regarding the influence of brand image, level of profit-sharing ratio, implementation of contracts, and trust on the decision to save in Islamic banks. Saputra (2018) stated that brand image has a positive and significant effect on customers' decisions to save

at Islamic banks, whereas Bank (2020) stated that brand image does not have a significant influence on the decision to become a customer at a sharia bank. Prassetio (2017) stated that the level of profit sharing ratio and the implementation of the contract did not have a positive influence on the decision to save in Islamic banks, meanwhile, Aziz & Hendrastyo (2020) stated that trust is not significant and negative on customers' interest in saving at Islamic banks. On the contrary, Usvita (2021) found that trust has a positive and significant effect on saving decisions.

Based on these problems, this research focuses on customers who use Sharia banks as research objects. This research aims to find out how much influence brand image, level of profit-sharing ratio, contract implementation, and trust have on customers' decisions to save at Sharia banks. Based on the description above, this research is entitled "The Influence of Brand Image, Level of Profit-Sharing Ratio, Implementation of Contracts, and Trust on Customers' Decisions to Save at Sharia Banks."

## LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

### Brand Image

According to Supriyadi et al., (2017), The brand image includes everything in consumers' minds and reflects their perceptions based on information and experience. Professional marketers excel at creating and maintaining a brand image, which is the essence of branding. A strong brand must be different, valuable, committed to providing benefits, and consistently fulfill consumer promises. Brand image measurements include strength (physical superiority), uniqueness (differentiation), and ease of remembering and pronouncing.

### Profit Sharing Ratio Level

In Islamic economics, business results are distributed at the beginning of the contract

through the nisbah, the ratio between capital owners and business managers, replacing interest with a halal profit-sharing system. Distribution involves market mechanisms and social justice, including equal salaries, profit sharing, rental costs, and the role of government. The concept of profit sharing consists of investing and managing funds by financial institutions per Sharia, with nisbah characteristics including percentages, distribution of profits and losses, guarantees, nisbah amounts, and settlement of losses. Profit sharing divides net profits, while revenue sharing divides the results from total income before costs (Hariyani, 2021).

### Implementation of the Contract

According to the Contract definition, a contract in Islam is an agreement that affects the object of the agreement. In mudharabah, the fund owner bears all losses, while the manager is only responsible for management. The characteristics of mudharabah are contractual agreements, cash capital, profit sharing, and the type of business managed by the fund manager (Najib, 2017).

### Trust Level

According to Kotler and Keller (2008), Trust is the willingness to depend on a business partner, based on the belief that the partner will meet expectations. In Islamic finance, customer trust means confidence in the bank's credibility to fulfill promises. Types of trust include moral, commercial, and financial, while indicators include competence, integrity, honesty, and kindness, which together build customer confidence in the bank (Widiawati, 2020).

### Customer Decision to Save

Decisions are choices between various alternatives to achieve goals, including purchasing and saving. Saving in the bank aims to provide reserve funds in the future through

five stages: problem recognition, information search, alternative evaluation, purchase decision, and post-purchase behavior. Sharia banks, including BUS, BPRS, and UUS, carry out operations based on Sharia principles such as profit sharing and capital participation. Sharia banks aim to support economic growth through pure savings, profit sharing, and buying and selling (Siregar, 2018).

### **Islamic Banking**

Banks collect and channel funds through savings and financing to the public with government permission. In Sharia banking, there are various institutions such as Sharia Commercial Banks (BUS), Sharia Rural Bank (BPRS), and Sharia Business Units (UUS). Sharia banks operate based on principles such as financing through profit sharing and capital participation. The main aim of Islamic banks is to support the community's economic growth by offering financing models such as pure savings, profit sharing, and buying and selling (Rachmawati, 2020). In the theoretical study described above, the following are the hypotheses used in this research:

#### **The Relationship Between Brand Image And Saving Decisions**

Brand image is the perception formed in consumers' minds towards a brand, influencing customers' decisions to save. The bank's success in developing itself and building customer loyalty is greatly influenced by a positive and strong brand image (Saputra, 2018).

H<sub>1</sub>: Brand image has a positive and significant effect on saving decisions.

#### **The Relationship Between The Level Of Profit-Sharing Ratio And The Decision To Save**

The profit-sharing ratio or revenue-sharing is the distribution of the total fund management income results. In Islamic banking, there are two mechanisms, profit-sharing, and

revenue-sharing, which determine the appropriate ratio and percentage of distribution. This is an essential factor that can attract customers to save at Islamic banks because of the transparency and fairness in profit-sharing (Fajriyati, 2018).

H<sub>2</sub>: The Profit-Sharing Ratio level has a positive and significant effect on saving decisions.

#### **The Relationship Between Implementing A Contract And Saving Decisions**

Savings products at Sharia banks use mudharabah and with contracts. Mudarabah is widely used in short-term commercial businesses. Implementing contracts that comply with the provisions applicable to savings products will encourage customers to save at sharia banks (Rokan & Panjaitan, 2022).

H<sub>3</sub>: Implementing the contract has a positive and significant effect on the decision to save

#### **The Relationship Between Trust And Savings Decisions**

Trust is a mental belief that is influenced by a person's situation and social context, affecting a person's decision to choose based on the options they believe in. This belief is crucial in the decision to save at a Sharia bank because it encourages customers to choose to save at a financial institution that is in accordance with Sharia values and principles (Usvita, 2021).

H<sub>4</sub>: Trust has a positive and significant effect on saving decisions

#### **The Relationship Between Brand Image, Level Of Profit-Sharing Ratio, Implementation Of The Contract, And Trust With The Decision To Save**

Customers with various reasons and desire to entrust their funds to a Sharia bank must look at multiple criteria. If customers perceive that Sharia banks can provide benefits that suit their characteristics, then customers will, of course, be satisfied with saving at Sharia banks.

H<sub>5</sub>: Brand Image, Profit Sharing Ratio Level, Implementation of Contract, and Trust

simultaneously have a positive effect on saving decisions.

**METHODOLOGY**

This type of research uses quantitative research, a method based on the philosophy of positivism. It is used to research specific populations or samples and collect data using research instruments (Sugiyono, 2022). This research is located in the Special Region of Yogyakarta. The population consists of customers who use Sharia banks. The sample used in this research was 100 respondents, using a purposive sampling technique.

The data used in this research is primary data. This primary data was obtained directly from distributing questionnaires to respondents via Google Forms. The measurement scale used is a Likert scale, starting from Strongly Disagree with a score of 1 and Strongly Agree with a score of 5. In this research, the SPSS version 26 application was used. The analytical tools used were validity and reliability tests, classic assumption tests consisting of normality tests, multicollinearity tests, and heteroscedasticity tests. Next, test multiple linear regression analysis, T-test (partial), F-test (simultaneous, and coefficient of determination test (R<sup>2</sup>).

**RESEARCH RESULTS AND DISCUSSION**

**Validity Test**

Table 1 shows that each statement item on each variable is declared valid because it has a calculated r value > r table (0.196) with a sig level. 0.05.

**Table 1**  
**The Results of Validity Test**

Variable	Items	R <sub>count</sub>	R <sub>table</sub>	Info
Brand Image	C1	0,817	0,196	Valid
	C2	0,765	0,196	Valid
	C3	0,818	0,196	Valid
	C4	0,833	0,196	Valid
	C5	0,828	0,196	Valid
Profit-Sharing Level Ratio	D1	0,808	0,196	Valid
	D2	0,838	0,196	Valid
	D3	0,844	0,196	Valid
	D4	0,715	0,196	Valid

**Table 1–Continued**

Variable	Items	R <sub>count</sub>	R <sub>table</sub>	Info
Implementation of the Contract	F1	0,724	0,196	Valid
	F2	0,850	0,196	Valid
	F3	0,857	0,196	Valid
	F4	0,723	0,196	Valid
Trust	G1	0,919	0,196	Valid
	G2	0,877	0,196	Valid
	G3	0,900	0,196	Valid
	G4	0,902	0,196	Valid
	G5	0,864	0,196	Valid
	G6	0,850	0,196	Valid
	G7	0,808	0,196	Valid
Decision to Save	Z1	0,834	0,196	Valid
	Z2	0,821	0,196	Valid
	Z3	0,880	0,196	Valid
	Z4	0,838	0,196	Valid
	Z5	0,827	0,196	Valid

Source: The data was processed by researchers (2024)

**Reliability Test**

Table 2 shows that each variable has a Cronbach's alpha value > 0.70, which indicates that it is reliable.

**Table 2**  
**The Results of Reliability Tests**

Variable	Cronbach Alpha'	Alpha' Score	N of Items	Info
Brand Image	0,869	0,70	5	Reliabel
Profit-Sharing Level Ratio	0,813	0,70	4	Reliabel
Implementation of the Contract	0,788	0,70	4	Reliabel
Trust	0,948	0,70	7	Reliabel
Decision to Save	0,895	0,70	5	Reliabel

Source: The data was processed by researchers (2024)

**Classic Assumption Test**

**Normality Test**

Table 3, the data is usually distributed because it has a sig value of 0.00 < 0.05.

**Table 3**  
**Results of the Normality Test**

Uji Kolmogorov-Smirnov	
N	100
Asymp.Sig (2-tailed)	0,00

Source: The data was processed by researchers (2024)

**Multicollinearity Test**

Based on Table 4, it can be seen that there are no symptoms of multicollinearity because each variable has a tolerance value > 0.10 and a VIF value < 10.

**Table 4**  
**The Results of Multicollinearity**

Model	Colinearity Statistic	
	Tolerance	VIF
1 (Constant)		
Brand Image	0,970	1,031
Profit-Sharing Level Ratio	0,867	1,153
Implementation of the Contract	0,746	1,340
Trust	0,821	1,218

Source: The data was processed by researchers (2024)

### Heteroscedasticity Test

**Table 5**  
**The Results of Heteroscedasticity Test**

Variable	Sig.
Brand Image	0,558
Profit-Sharing Level Ratio	0,816
Implementation of the Contract	0,634
Trust	0,009

Source: The data was processed by researchers (2024)

Table 5 shows that each variable has a significance value of  $> 0.05$ , so the data show no symptoms of heteroscedasticity.

### Multiple Linear Regression Analysis Test

**Table 6**  
**Multiple Linear Regression Analysis Test**

Variabel	B
(Constants)	6,570
Brand Image	0,201
Profit-Sharing Level Ratio	0,168
Implementation of the Contract	0,250
Trust	0,142

Source: The data was processed by researchers (2024)

Based on Table 6, the following equation is obtained:

$$Y = 6,570 + 0,201X_1 + 0,168X_2 + 0,250X_3 + 0,142X_4 + e$$

- 1) The constant value (a) is 6.570, meaning that if all the independent variables brand image ( $X_1$ ), level of profit-sharing ratio ( $X_2$ ), application of the contract ( $X_3$ ), and trust ( $X_4$ ) influence the customer's decision to save at a sharia bank, then Customers' decisions to save at Islamic banks will also increase by 6,570.
- 2) It is known that the Brand Image coefficient ( $X_1$ ) has a value of 0.201, which means that the Brand Image variable ( $X_1$ ) positively influences the customer's decision to save. So, if the Brand Image gets bigger, the customer's decision to save will also increase.
- 3) It is known that the Profit-Sharing Ratio Level ( $X_2$ ) coefficient has a value of 0.168, which means that the Profit-Sharing Ratio Level ( $X_2$ ) variable has a positive influence on the customer's decision to save. So, if the Profit-Sharing Ratio is more significant, then Customer Decisions will also increase.

4) It is known that the Agreement Implementation Coefficient ( $X_3$ ) has a value of 0.250, which means that the Agreement Implementation variable ( $X_3$ ) has a positive influence on Customer Decisions. So, if the implementation of the contract increases, customer decisions will also increase.

5) It is known that the Trust coefficient ( $X_4$ ) has a value of 0.142, which means that the Trust variable ( $X_4$ ) has a positive influence on customer decisions. So, if trust is greater, customers' decisions to save will also increase.

Based on the explanation of the equation from the multiple linear regression above, it can be concluded that the variable that has the most significant influence in this research is the Akad Implementation variable, which is 0.250 or 2.50%.

### T-Test (Partial)

**Table 7**  
**T-Test Results**

Variable	t	Sig.
Brand Image	2,111	0,000
Profit-Sharing Level Ratio	2,180	0,002
Implementation of the Contract	2,851	0,005
Trust	3,231	0,002

Source: The data was processed by researchers (2024)

Based on Table 7, it can be analyzed as follows:

1. Testing the influence of brand image on customers' savings decisions partially  
It can be seen that brand image partially has a significant effect on the customer's savings decision variable because it has a calculated t value  $> t$  table ( $2.111 > 1.984$ ) and a sig value of  $0.000 < 0.05$ .
2. Testing the influence of the profit-sharing ratio on customers' partial savings decisions  
It can be seen that the level of profit-sharing ratio partially has a significant effect on the customer's savings decision variable because it has a calculated t value  $> t$  table ( $2.180 > 1.984$ ) and a sig value of  $0.002 < 0.05$ .

- Testing the effect of implementing the contract on customers' decisions to save partially

It can be seen that the implementation of the contract partially has a significant impact on the customer's savings decision variable because it has a calculated t value  $>$  t table ( $2.851 > 1.984$ ) and a sig value of  $0.005 < 0.05$ .

- Testing the influence of trust on customers' savings decisions partially

It can be seen that trust partially has a significant effect on the customer's savings decision variable because it has a calculated t value  $>$  t table ( $3.231 > 1.984$ ) and a sig value of  $0.002 < 0.05$ .

### F-Test (Simultaneous)

**Table 8**  
F-Test Results

<b>F</b>	13,239
<b>Sig</b>	0,000

Source: The data was processed by researchers (2024)

Based on Table 8, it can be seen that the calculated F value  $>$  F table ( $13.239 > 2.470$ ) and the significance value is  $0.000 < 0.05$ . This shows that the customer decision variable or in other words the brand image variable, the level of profit-sharing ratio, implementation of the contract, and trust together (simultaneously) have a significant effect on the customer's savings decision variable.

### Coefficient of determination test (R<sup>2</sup>)

**Table 9**  
Coefficient of Determination Test Results  
Model Summary<sup>b</sup>

<b>R</b>	<b>R Square</b>	<b>Adjusted R Square</b>	<b>Std. Error of the Estimate</b>
0,598 <sup>a</sup>	0,358	0,331	1,47823

Source: The data was processed by researchers (2024)

Based on Table 9, it can be seen that the coefficient of determination is 0.331 or equal to 33.1%. This shows that the variables brand image, level of profit-sharing ratio, implementation of the contract, and trust can explain the customer decision variable to save and the remaining 66.9%, which can be

explained by other variables not included in this research.

## RESULTS AND DISCUSSIONS

### The Influence of Brand Image on Customers' Decisions to Save at Sharia Banks

Based on the test results, the brand image variable significantly influences customers' decisions to save at Islamic banks, with a significance value of  $0.000 < 0.05$ . This shows that in Sharia Banks, a positive brand image plays a vital role in influencing customers' savings decisions, as demonstrated by Bank Muamalat's ability to survive the 1998 financial crisis. The results of this study are in line with Saputra (2018) which states that brand image influences customers' savings decisions.

### The Influence of Profit-Sharing Ratio Levels on Customers' Decisions to Save at Sharia Banks

Based on the test results, the profit-sharing ratio variable significantly affects customers' savings decisions, with a significance value of  $0.002 < 0.05$ . This shows that customers are satisfied because they received the nisbah following the initial agreement, which allows them to entrust capital to the bank to be invested by the mudarib. The results of this study are in line with Yahyanti (2019) and Isnaini & Mahsuni (2021) which states that the level of profit sharing ratio influences customers' savings decisions.

### The influence of contract implementation on customers' savings decisions

Based on the test results, the contract implementation variable positively and significantly affects customers' savings decisions, with a significance value of  $0.005 < 0.05$ . This shows customers' decisions to save at Islamic banks are greatly influenced by implementing contracts to eliminate potential losses in each transaction. The results of this study are in line with Isnaini & Mahsuni (2021) which states that the implementation of the contract has a positive

and significant effect on customers' decisions to save.

### **The Influence of Trust on Customers' Saving Decisions**

Based on the test results, the trust variable significantly affects customers' savings decisions, with a significance value of  $0.002 < 0.05$ . This shows that Islamic banks build customer trust by providing honest, careful, attentive service and fast, safe, and precise transaction completion. The results of this study are in line with Usvita (2021) and Apri (2018) which states that trust has a positive and significant effect on customers' decisions to save.

### **The Influence Of Brand Image, Level Of Profit-Sharing Ratio, Application Of Contracts, And Trust On Customers' Decisions To Save At Sharia Banks**

Based on the test results, it shows that the brand image variables, profit sharing ratio level, contract implementation and trust in customer decisions simultaneously have a positive and significant effect with a significance value of  $0.000 < 0.05$  and F value (13.239) > table distribution value F (2 .470). This is because each variable X certainly has its essential role in variable Y.

### **CONCLUSION**

1. The brand image variable positive and significantly affects customers' decisions to save at islamic banks. brand image plays an essential role in influencing savings decisions because it can show the quality of the product and evaluate whether the product is suitable or not based on the brand's positive image.
2. The profit-sharing ratio variable positive and significantly affects customers' decisions to save at sharia bank. this is because the customer receives the ratio obtained following the contract determined at the beginning of the transaction.
3. Variable the contract application positive and significantly affects customers' decisions to save at sharia bank. applying a contract to each transaction helps customers reduce the risk of loss by agreeing on transaction terms between the parties involved.
4. The trust variable positive and significantly affects customers' decisions to save at sharia bank. this is because sharia bank provides services to customers with high integrity, care, and attention and guarantees efficient, safe, and accurate transaction completion.
5. Simultaneously, the variables of brand image, level of profit-sharing ratio, implementation of the contract, and trust have a positive and significant effect. This is because each variable X has a vital role in variable Y.

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