

The Role of Islamic Bank Image and Customer Trust In Mediating The Influence of Islamic Marketing on Islamic Bank Customer Decisions

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ABSTRACT

This article discusses the challenges faced by Islamic banks in Indonesia, especially related to the low public knowledge about Islamic bank services and their impact on customer decisions. This study aims to identify the factors that influence customers' decisions in using Islamic bank products and services, with an emphasis on the role of Islamic marketing, corporate image, and customer trust. The method used is Structural Equation Modeling Partial Least Square (SEM-PLS) analysis to test the relationship between variables. The data was obtained through a questionnaire filled out by 384 Islamic bank customers in Central Java. The results of the study show that Islamic marketing has a significant effect on customer decisions, the image of Islamic banks, and customer trust. The image of Islamic banks and customer trust also function as mediating variables in the relationship. These findings highlight the importance of marketing strategies based on Islamic values and corporate image management to improve customer decisions in using Islamic bank services.

Keywords: *marketing strategy; customer behavior; islamic marketing; company image; customer trust; customer decision*

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INTRODUCTION

Islamic banks are currently still facing various challenges and problems. One of the main problems is the low level of public knowledge about Islamic banks (Nouman et al., 2018), especially in the operational aspect (Alam et al., 2019). This is mostly due to banking regulations that have not fully accommodated the operational needs of Islamic banks (Suzuki et al., 2019). In addition, the practice of Islamic banks is often not fully in line with Islamic principles (Hosen et al., 2021), and the availability of human resources (HR) who have expertise in the field of Islamic banking is still limited (Lai & Samers, 2017). These challenges contribute to the downward trend in the growth of the number of Islamic bank customers in Indonesia.



Figure 1 Growth in the Number of Islamic Bank Customers 2015-2023
Source: Statistics of Islamic Banks in January 2023.

Based on Islamic Bank Statistics for January 2023, this decrease in the number of customers has a direct impact on the slowdown in the growth of Third Party Funds (DPK). The OJK Banking Business Orientation Survey (SBPO) Quarter III – 2023 shows that deposit growth slowed down in the period from January to May 2023 and continued until June 2023.

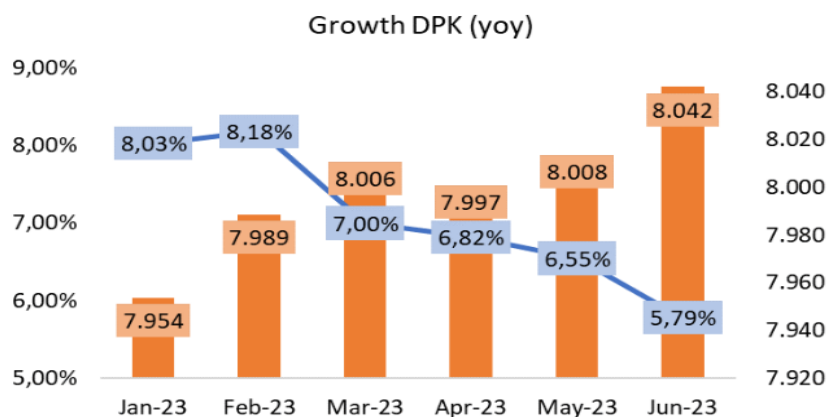


Figure 2 Slowdown in Deposit Growth Jan-July 2023

Source: Islamic Bank Statistics January 2023, data processed 2023

Based on the phenomenon of a decrease in the number of customers and the number of deposits, serious attention is needed to be addressed immediately, especially for banking managers and regulators, where the impact of this decline can affect the overall performance of Islamic banks which will also have an impact on the economy. Therefore, understanding the factors that affect customer decisions is an important key to the sustainability and competitiveness of Islamic financial institutions, so that obtaining knowledge of these factors can be useful in making strategic steps in overcoming the phenomenon that occurs. Customer decisions are very important to be considered by Islamic banks, because customers are people who provide benefits and sustainability of an Islamic bank, where not everyone depends on Islamic banks, but Islamic banks depend on it. Therefore, responding to the high competition in the business world today, it is important for business people to pay attention for their long-term sustainability. Customer decisions can occur as a result of internal and external factors (Adnan, 2018; Aliami et al., 2022; Mariusz, 2021; Nagyová et al., 2020).

Based on these internal and external factors, Islamic banks strive to implement effective management in providing products and services to suit the needs and desires of customers, where the use of appropriate marketing strategies is very important to pay attention to, because marketing failures are almost always associated with management decisions. Sheth, (2011) revealed that if marketing is done correctly, customers are happier, businesses grow faster, and profits will increase. This shows that marketing has an important role in providing stimulus for customer decision-making. Putra & Hasbiyah, (2018: 30) revealed that today's marketing has undergone a shift and transformation from a *rational* level to an *emotional* level and ultimately to a *spiritual level*, known as sharia marketing. In an Islamic perspective, Islamic marketing theory has been extensively studied theoretically, methodologically, and empirically by many experts (Abbas et al., 2019; Abdullah, 2018; Abuznaid, 2012, 2020; Mamun et al., 2021; Najmaei et al., 2017; Pecot et al., 2018; Riaz et al., 2017).

Marketing experts agree to formulate the marketing mix into an Islamic perspective by incorporating Islamic values in marketing activities in its current development, where the *marketing-mix* has been identified by several experts for example (Abbas et al., 2019; Arham, 2010; Bahari et al., 2012; Dadzie et al., 2017; Hashim & Hamzah, 2014; Ishak & Abdullah, 2012; Sinha & Sheth, 2018; Wilson, 2012). The many theories of marketing activities that have been integrated into Islamic values show a lot of interest in studying *Islamic marketing*, then Abuznaid, (2012) added 2 components of the 7Ps, namely *promise* and *patience*. The addition

of 2P is then applied to service companies such as (Hapsari, 2022; Istinanah et al., 2018; Nirmala & Rahayu, 2022; Nurjanah et al., 2021; Qorizah & Prabowo, 2019; Rosanti & Rahayu, 2023; Sholahuddin, 2021). Furthermore, many studies have also proven quantitatively the impact of *Islamic marketing* on customer decisions in using products or services (Amirah et al., 2023; Azizuddin et al., 2020; Nirmala & Rahayu, 2022; Paujiah et al., 2020; Qorizah & Prabowo, 2019; Rosanti & Rahayu, 2023; Sholahuddin, 2021; Wibowo et al., 2015) prove that *Islamic marketing* has a positive and significant influence on customer decisions. However, it is different from the findings (Saputra et al., 2021; Tiyan & Kusumawati, 2020) produced findings that *Islamic marketing* has a positive and insignificant effect on customer decisions. In addition to *Islamic marketing*, customer decisions also occur as a result of process factors such as the image factor of Islamic banks (Adha et al., 2022; Alifah et al., 2020; Govinda & Purnamawati, 2020; Isrok et al., 2021; Jamaludin & A'is, 2021; Kartika et al., 2020; Rachmawati, 2020; Rohmah et al., 2023; Rosita et al., 2021) and trust factors (Adha et al., 2022; Khasanah & Mustofa, 2022; Salsabila & Rozza, 2022; Tajudin & Mulazid, 2017).

Based on the many studies related to *Islamic marketing* on *corporate image* and *customer trust* have not been directly linked in many studies, as well as in strengthening the indirect relationship between *Islamic marketing* and decision-making. Therefore, using the company's image and customer trust as mediation variables is a novelty that is rarely found in the literature, so this study can fill the gap in the literature by showing that *Islamic marketing* not only affects customer decisions directly, but also through the formation of a positive image and increased trust. The mediation model is expected to help Islamic banks in understanding to improve customer decisions, it is not enough to just apply Islamic marketing principles, but Islamic banks need to pay attention to how their image and trust are perceived by customers. Thus, Islamic banks will be able to formulate a more holistic strategy in building long-term relationships with customers.

In addition to making the role of mediation, the novelty to be achieved in the *Islamic marketing* variable is to adopt the marketing research of 9P Abuznaid (2012) which is carried out qualitatively, while this research will be carried out quantitatively by combining Islamic values based on the 2021 DSN-MUI fatwa. Furthermore, the image of Islamic banks is measured as a whole, namely from the customer, environmental, internal and performance side of Islamic banks adopted from Walters (1978) developed by Narteh & Braimah, (2020). Furthermore, customer trust is measured from two angles: internal and external which refers to his theory (Mayer et al., 1995) which is measured by external trust will focus on policies and regulations to protect customers, where this complex measurement has not been found in many previous studies.

Background theoretical framework your hypothesis development

Customer Decision

Referring to consumer behavior theory, there are 2 model approaches reviewed from behavioral thought theory and cognitive theory (Foxall, 1999), where this study adopts a *cognitive* approach, which focuses on how Islamic bank customers think about what things and factors affect their decisions by understanding interpersonal information processing by adopting a comprehensive approach to buyer behavior theory and consumer decision models that developed by (Engel et al., 1995) and Theories of Planned Behavior (Ajzen, 1991). Apart from the model that has been developed, this study also includes consumer behavior developed by (Kotler & Armstrong, 2018; Peter & Olson, 2010).

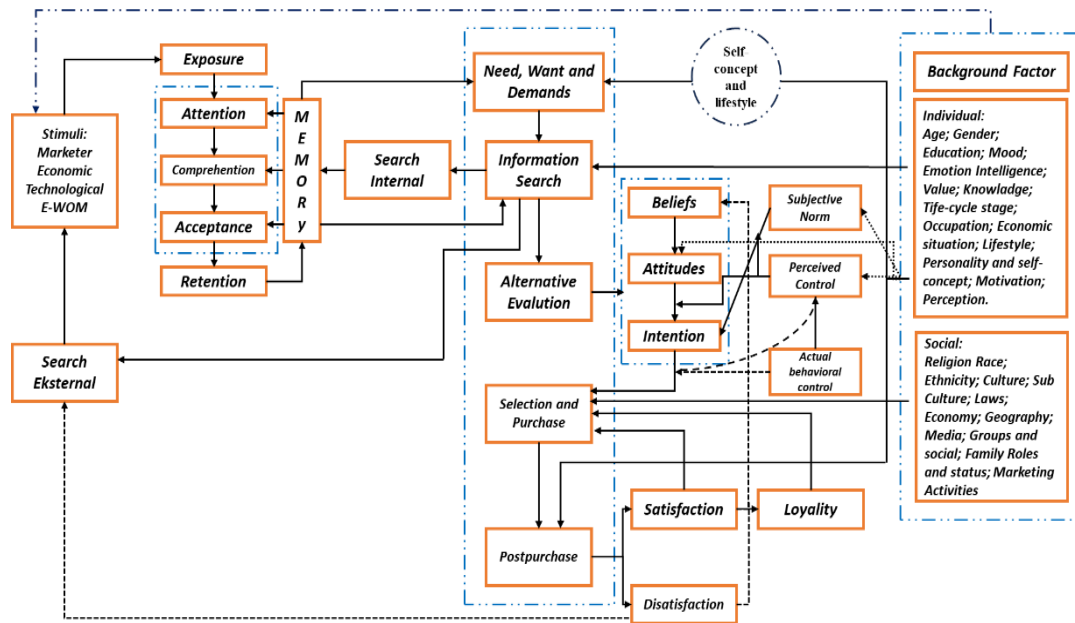


Figure 3. Customer Behavior Models in Decision Making

Source: Adaptation of Engel *et al.* (1995); Ajzen, 1991); Hawkins & Mothersbaugh, (2010); Kotler & Armstrong, (2018); Peter & Olson, (2010) modified for this study, 2024.

Figure 2.1 can be explained that the decision-making process of Islamic bank customers starts from exposure to various stimulus, such as information from marketing campaigns, economic developments, and reviews from other customers through e-WOM (electronic word of mouth). At this stage, potential customers receive exposure to Islamic bank products or services through direct media or promotion. Their attention is then attracted to products that are considered relevant to their needs, such as sharia savings, sharia financing, or other products that are in accordance with sharia principles. After that, they will understand the information provided and assess whether the product or service is in accordance with their values, especially related to the halal and riba-free aspects. If this information is in accordance with their principles, the customer will receive and store this information in their memory.

The next stage is the identification of needs, where customers are aware of the need or desire to manage their finances in accordance with sharia principles. They then conduct a search for information, either internally (based on their experience or information they have previously known about Islamic banks) and externally (from reviews, recommendations, or consultations with Islamic finance experts). Once the information is gathered, customers will conduct an alternative evaluation, where they compare products and services from various Islamic banks or even conventional banks that offer similar products. They consider aspects such as product advantages, ease of access, and conformity with the sharia values they adhered to.

If they feel a product or service meets their needs and fits their beliefs, the customer will make a purchase decision (or in this context, open an account or pick up a financing product). After making a purchase, customers enter the post-purchase stage, where they evaluate their experience with the Islamic bank. If they are satisfied, customers are more likely to become loyal to the bank and may recommend it to others. Conversely, if they feel dissatisfied, they may look for other alternatives.

The entire decision-making process is influenced by the client's beliefs and attitudes towards sharia principles, as well as social norms that encourage them to choose services that are in accordance with religious values. Control of their actual behavior, such as the ability to access services, also plays an important role in this decision-making process. In addition,

background factors, such as age, education, and understanding of Islamic finance, also affect each stage in this process.

Islamic Mardry

Changes in consumer behavior that were initially rational, with logical selection criteria, then shifted to emotional, especially when there is an institution that is in accordance with their ideology (such as Islamic financial institutions). Furthermore, consumers develop into spirituality, where they are more selective in choosing products, based on religious values. Islamic marketing provides a broad and flexible platform with a solid foundation based on Islamic values. On this basis, Islamic marketing becomes a comprehensive and flexible guide, not only for Muslim marketers, but also for non-Muslim marketers, because Islam as its main source is full of universal ethics.

Jafari, (2012) revealed that Islam is not a tool, but a source, which has a significant influence on market practices and marketing decisions. Along with the dynamic nature of marketing science, the marketing mix continues to evolve. Many academics, such as (Al-Dmour et al., 2022; Alfonsius et al., 2021; Chin et al., 2022; Farid et al., 2023) have criticized the traditional approach that only relies on the concept of 4P (product, price, place, promotion), and stated that marketing can develop further. The marketing mix, which originally consisted of the 4P's, has evolved following changes in consumer behavior and market needs. The development of 7P, 8P, and even 10P, is an adaptation of the 4P's to adapt to increasing complexity. One of the developments of the 4Ps is the SIVA (Solution, Information, Value, Access) model, which emphasizes more on the customer's perspective (Akbar & Elsy, 2019). The concept of Islamic marketing has also emerged in response to global dynamics, with the main difference being its implementation based on Islamic values (Mohamad & Rahim, 2022)

Many studies have proven the significant impact of the sharia marketing mix on customer decisions. Research by (Azizuddin et al., 2020; Husaeni, 2018; Paujiah et al., 2020) show that the sharia marketing mix (4P) has a significant influence on customer decisions. Furthermore, (Amirah et al., 2023; Zakharia & Sujianto, 2022) added 3 elements into the 7P, which has also been proven to have a positive and significant effect on customer decisions. (Nirmala & Rahayu, 2022) even added 2 more elements of 9P, and found similar results. However, not all studies show consistent results, (Handika et al., 2023) state that sharia marketing mix strategies are not fully effective in increasing sales, while (Saputra et al., 2021) show that marketing strategies do not have a significant effect on customer decisions.

Furthermore, in the context of Islamic banks, effective marketing strategies not only have an impact on customer decisions, but also contribute to a positive image of Islamic banks. A good image of an Islamic bank can increase the chances of attracting more customers, as well as encourage their loyalty in using products and services on an ongoing basis. (Waharudin, 2019) states that customer decision-making is not only influenced by Islamic marketing, but also by the company's image which plays an important role in customer decisions. Research (Özkan et al., 2019) emphasizes that corporate image can strengthen long-term relationships between customers and companies, which is crucial for Islamic financial institutions to attract and retain customers. Therefore, creating a positive image through effective marketing is a crucial strategy for the success of Islamic banks. Empirical research conducted by (Lazuardi et al., 2022; Lumempow et al., 2022; Pemayun et al., 2020; Rosanti & Rahayu, 2023; Setyowati et al., 2020; Sofiaty et al., 2022) show that the marketing mix has a significant impact on the company's image. In this context, Islamic marketing can be seen as an important element that affects the image of Islamic banks.

Furthermore, marketing strategies, better known as marketing mixes, have an important role in building customer trust. The right marketing mix can increase customer perception of the bank's credibility, thereby strengthening their confidence in using the products and services offered. Research conducted by (Halik, 2016; Sukma et al., 2023) show that the better the

marketing mix is implemented, the higher the level of customer trust in Islamic banks. Other research by (Nurbani et al., 2019; Putri & Anggarawati, 2022; Qadasi & Karim, 2023; Rafdinal & Amalia, 2019) also found that the marketing mix had a significant effect on customer trust. This means that the implementation of the right marketing strategy can increase customer perception of the bank's integrity and professionalism, which ultimately affects the customer's decision to continue using Islamic bank services.

However, not all studies support these findings, such as (Kholifah et al., 2023) finding that the product marketing mix does not have a significant influence on customer trust. Similar findings were also expressed by (Alawiyah & Mochlasin, 2021; Mishbakhudin & Aisyah, 2021) which states that the marketing mix does not have a significant effect on customer trust in the context of Islamic banks. This difference in results may be due to variations in the implementation of marketing strategies or the demographic characteristics of different customers. By considering these various findings, this study will further examine the influence of Islamic marketing on the trust of Islamic bank customers, because Islamic marketing is considered to have an approach that is more in line with the sharia principles held by Islamic bank customers. Based on this description, the hypothesis in this study is as follows:

H1: *Islamic marketing has a significant influence on customers' decisions in using Islamic bank products and services.*

H2: *Islamic marketing has a significant effect on the image of Islamic banks.*

H3: *Islamic marketing has a significant effect on the trust of Islamic bank customers.*

Coorporate Image

The image of Islamic banks not only has an impact on short-term perceptions, but can also shape customer loyalty in the future. Customers who have had a positive experience with an Islamic bank are likely to maintain their relationship with the bank and may even recommend it to others. Consistent product and service quality, as well as the bank's commitment to implementing sharia principles, are important factors in forming a strong image. A positive image can increase customer trust in banks, which in turn affects their decision to continue using Islamic bank products and services (Rosita et al., 2021). However, although many studies support the positive influence of the image of Islamic banks on customer decisions, some studies show different results, such as (Jamaludin & A'is, 2021; Kartika et al., 2020) found that in some cases, the image of Islamic banks does not have a significant influence on customer decisions. This difference may be due to other factors that play a role in customer decisions, such as trust, product knowledge, or economic conditions that affect customer perception. However, (Isrok et al., 2021; Nirmala & Rahayu, 2022) emphasized that in some contexts, the image of an Islamic bank may not be strong enough to directly influence customer decisions without the support of an effective marketing strategy or superior customer service. Therefore, the image of an Islamic bank must be seen as one of the many factors that contribute to customer decisions, and not the only determining factor.

Based on the observed literature, previous research has shown mixed results regarding the correlation between the Islamic marketing mix and customer decisions. Several studies reveal that the marketing mix has a significant influence on customer decisions. (Azizuddin et al., 2020; Husaeni, 2018; Ikramina & Amri, 2019; Paujiah et al., 2020; Sari & Murtani, 2020; Suhaidi, 2022) found that the 4P marketing mix simultaneously had a significant effect on customer decisions. Other research such as (Amirah et al., 2023; Sonjaya et al., 2021; Wibowo et al., 2015; Wijaya & Ariyani, 2018; Zakharia & Sujianto, 2022) added three elements into the 7P, which has also been proven to have a significant influence on the decisions of Islamic bank customers. Furthermore, research by (Nirmala & Rahayu, 2022; Qorizah & Prabowo, 2019) who added two more elements to the 9Ps also showed that the overall sharia marketing mix had a significant effect on customer decisions. However, some studies have yielded different findings. (Handika et al., 2023) stated that the sharia marketing mix strategy has not

been maximized in increasing sales, while (Nur & Harrang, 2017) found that the service marketing mix did not affect customer decisions at PT. Bank Sulselbar Syariah Makassar Branch Office. Research (Saputra et al., 2021) shows that marketing strategies do not have a significant influence on customer decisions.

In addition, several studies have also shown that the Islamic marketing mix has a significant influence on the company's image, for example (Lazuardi et al., 2022; Lumempow et al., 2022; Pemayun et al., 2020; Rosanti & Rahayu, 2023; Setyowati et al., 2020; Sofiati et al., 2022; Sukandi, 2019; Sumarlin, 2020) proves that the marketing mix can have an impact on the company's image. On the other hand, various studies show that the image of Islamic banks has a significant influence on customer decisions. (Alifah et al., 2020; Govinda & Purnamawati, 2020; Rosita et al., 2021) found that the image of Islamic banks has a positive and significant effect on customer decisions. However, different findings were produced by (Jamaludin & A'is, 2021; Kartika et al., 2020; Rosanti & Rahayu, 2023; Widyasari & Sukaris, 2022) shows that the company's image has a positive impact, but it is not significant. In fact, research by (Isrok et al., 2021; Nirmala & Rahayu, 2022; Rachmawati, 2020) stated that image has a negative and insignificant influence on customer decisions. The results of the study also show that trust plays an important role in influencing customer decisions. Research by (Oktaviana et al., 2016; Setyowati et al., 2020) stated that the marketing mix can be mediated by trust in influencing customer decisions. However, different findings were produced by (Rosanti & Rahayu, 2023) stating that trust cannot mediate the relationship between the marketing mix and customer decisions.

Based on these differences, this study seeks to further explore the role of the image of Islamic banks in influencing customer decisions. By considering different contexts, this study aims to provide a deeper understanding of how the image of Islamic banks can influence customers' decisions in using Islamic bank products and services.

H4: The image of Islamic banks has a significant influence on customers' decisions in using Islamic bank products and services.

H5: The image of Islamic banks can mediate the influence of Islamic marketing on customer decisions in using Islamic bank products and services.

Customer Trust

Customer trust is a key factor in determining the success of long-term relationships between Islamic banks and customers. Trust includes the belief that the bank will act in accordance with the interests of the customer and will maintain integrity and compliance with sharia principles (Mayer et al., 1995). According to (Khasanah & Mustofa, 2022) customer trust can be built through transparency, service consistency, and the implementation of regulations that protect customer rights. Research by Tajudin & Mulazid (2017) also revealed that high customer trust can increase their loyalty and involvement in Islamic bank services. Customer trust is a belief formed based on customer knowledge, both from internal and external sources, which fosters a sense of trust that Islamic banks can provide products and services that are beneficial to them, their environment, and the economy in general. Customer trust is very important for the progress of Islamic banks in the future, because banks basically function as an intermediary institution between customers who have more funds (deposit customers) and customers who need financing (credit customers).

The source of bank funds, especially third-party funds (DPK), mostly comes from customer deposits. Therefore, the level of customer trust in the bank greatly determines the bank's success in collecting deposits. If customers lose trust in the bank, they are more likely to withdraw their funds and look for another bank that is considered more credible. Thus, every bank, including Islamic banks, must be able to build and increase customer trust, both from savings customers and financing customers (Haryanto, 2021). Previous research has shown that customer trust has a significant effect on their decision to use Islamic bank products and

services. (Ardialis & Nurrahmi, 2022; Kartika et al., 2020; Mizanny et al., 2023; Solihin, 2020) found that trust has a significant positive impact on customer decisions. However, different results were found by (Khasanah & Mustofa, 2022; Oktaviani et al., 2022; Ridwan et al., 2020; Salsabila et al., 2022) stated that although trust has a positive effect, it has no significant effect on customer decisions. In addition, many studies have been conducted to examine the relationship between the marketing mix and customer trust in various contexts. (Halik, 2016; Sukma et al., 2023) found that the better the marketing mix received by customers, the higher their trust in Islamic banks. Similar results were also expressed by (Albizar et al., 2013; Nurbani et al., 2019; Qadasi & Karim, 2023; Rafdinal & Amalia, 2019) stated that the marketing mix has a significant effect on customer trust.

Various studies have also shown that customer trust has a significant and positive effect on customer decisions. Research by (Ardialis & Nurrahmi, 2022; Kartika et al., 2020; Mizanny et al., 2023; Resmanasari et al., 2020; Solihin, 2020; Tajudin & Mulazid, 2017; Usvita, 2021) stated that trust has a significant influence on customer decisions. However, other studies, such as those conducted by (Khasanah & Mustofa, 2022; Ridwan et al., 2020; Salsabila et al., 2022) found that trust had a positive but not significant effect on customer decisions. From a marketing point of view, trust is considered an important component in building and maintaining a long-term, beneficial relationship between customers and banks. This is reinforced by research (Albizar et al., 2013; Qadasi & Karim, 2023; Rafdinal & Amalia, 2019; Sukma et al., 2023) stated that trust can indirectly mediate the relationship between the marketing mix and customer decisions. However, other studies, such as (Kholifah et al., 2023) show that the marketing mix reviewed from product and price variables cannot be mediated by trust. (Mishbakhudin & Aisyah, 2021) also found that marketing strategies reviewed from the variables of place cannot be mediated by trust.

This difference in results shows that the influence of trust on customer decisions can vary depending on the specific context, such as customer perception of service quality, transparency, and bank compliance with sharia principles. Therefore, it is important to further research how customer trust can mediate or strengthen the relationship between Islamic marketing and customer decisions in the context of Islamic banking. Based on this description, the hypotheses proposed in this study are:

H6: Customer trust has a significant effect on customers' decisions to use Islamic bank products and services.

H7: The trust of Islamic bank customers can mediate the influence of Islamic marketing on customer decisions in using Islamic bank products and services.

This research introduces a novel approach by integrating Islamic marketing with corporate image and customer trust as mediating variables to analyze customer decision-making in Islamic banking. Unlike prior studies, it combines the 9P Islamic marketing framework with the 2021 DSN-MUI fatwa to ensure alignment with contemporary Islamic values. The research also innovatively measures corporate image through customer, environmental, internal, and performance dimensions while considering customer trust from internal and external perspectives, providing a more holistic understanding of factors influencing Islamic banking decisions.

This study aims to evaluate the impact of Islamic marketing on customer decision-making in Islamic banking, focusing on the mediating roles of corporate image and customer trust. It seeks to uncover actionable insights into how these variables interact to shape customer behavior and inform strategic marketing decisions.

The research provides practical insights for Islamic banking managers to refine their marketing strategies, strengthen corporate image, and build customer trust. For the Islamic banking sector, the findings support the development of more effective, value-driven marketing practices that align with customer needs and Islamic principles. Academically, this

study contributes to the literature by offering a comprehensive model that integrates Islamic marketing with mediating factors, paving the way for further research in this domain.

METHOD

This research is deductive, using theory to formulate hypotheses, which are then tested through field data. Data were collected using questionnaires and analyzed statistically descriptive and inferential to determine whether the hypothesis was accepted or not. The population of all customers who use Islamic bank products and services in Central Java. The specific population is unknown, but this study focuses on Islamic bank customers who are included in the SLE Awards 2023 category, namely Bank Syariah Indonesia, Bank Muamalat Indonesia, and BCA Syariah. The sample was taken from Islamic bank customers in Central Java using the Lameshow formula (1997), with the results of the sample calculation of 384. The sample was taken proportionally from three Islamic banks of 128 banks each. This study uses a non-probability sampling technique with the accidental sampling method, where samples are taken by chance from customers who are making transactions at branch offices. The respondent requirement is a customer who has used Islamic bank products for at least 1 year and has made previous transactions.

RESULTS AND DISCUSSION

Demographical Profile

The characteristics of the respondents in this study include various aspects that provide an overview of the customer profile of Islamic banks. Based on gender, the majority of respondents were women, which reached 57.6%, while men were 42.4%. In terms of marital status, most of the respondents were married with a percentage of 84.6%, while unmarried respondents were 14.1%, and only 1.3% were divorced. Judging from the age group, respondents between the ages of 26 and 35 dominated with 48.7%, followed by the age group of 36 to 45 years as much as 26.8%.

In terms of education, the majority of respondents are high school/vocational school graduates, reaching 66.9%, while 17.4% are undergraduate graduates. Most of the respondents' employment is in the private sector, which is 51.8%, followed by the self-employed with a percentage of 24.5%, and government employees at 10.2%. The duration of customer membership in Islamic banks also varies, where 38.3% of respondents have been customers for 3-5 years, and 34.9% of them have been customers for 1-3 years.

In terms of the use of banking products, the majority of respondents used deposit products with a percentage of 68.2%, while the other 31.8% used financing products. The most frequently used service by customers is mobile banking, which reaches 28.1%, followed by the use of ATMs at 27.3%. For social media, Youtube is the most accessed platform by respondents with a percentage of 20.6%, followed by TikTok at 20.3%. Finally, most respondents knew Islamic banks through family, friends, or relationships, which reached 44.3%, while 31.8% knew Islamic banks for the first time through social media.

PLS-SEM Findings

Measurement Model Evaluation

To analyze PLS-SEM, measurement and structural model analysis is required. This research uses Smart PLS 4.0 to process SEM. Measurement models assess the ability of latent constructs to examine reliability, convergent validity, and validity of discrimination (Hair et al., 2021). The study looked at Composite Reliability (CR) and Cronbach's Alpha (CA), where Convergent Validity, Factor Loading, and Average Variance Extracted (AVE) were treated to determine internal consistency. Ciampi et al., (2021); Hair et al., (2021) revealed that values greater than 0.7 are considered acceptable for Composite Reliability and Cronbach's Alpha.

Variable examination is carried out with validity and reliability, which is used to evaluate the consistency and dependence of measurement results. The validity of the measurement was analyzed through convergent validity by looking at the loading factor and Internal consistency reliability by looking at CR and AVE. **Table 1** shows that the loading factor values on the first order and second order for each construct range from 0.789 to 0.916, and all the loading factor values are above the threshold of 0.70, which shows valid data. Furthermore, the composite reliability index (CR) and AVE values show that the CR values of the first order and second order range from 0.926 to 0.956, while the AVE values are in the range of 0.663 to 0.825. The values produced also exceeded the minimum acceptable threshold, CR which was ≥ 0.7 and $AVE \geq 0.50$, so it can be concluded that the overall validity and internal consistency reliability were met.

Furthermore, the validity test of discrimination using the Fornell-Larcker method (Fornell & Larcker, 1981) shows that the diagonal value (in bold numbers) is greater than the correlation value with other constituents indicating that the validity of discrimination has been achieved (Table 2 & 4). In addition, tests using HTMT showed less than 0.90 (**Tables 3 & 4**) (Hair et al., 2019, 2021; Sarstedt et al., 2019), meaning that the validity of discrimination between constructs has been achieved. The correlation between constructs is still within acceptable limits, which means that each construct in the model has distinct differences from the other constructs. Therefore, it can be concluded that overall, the constructs in this study meet the validity of discrimination.

Structural Model Evaluation

Standard evaluation criteria for structural models include R^2 , significance, and path coefficient correlation (Hair et al., 2019). Before evaluating the structural model, multicollinearity needs to be examined by the variance inflation factor (VIF). Table 7 shows that all VIF values range from 1 to 3,519, which is below 5. This observation indicates the absence of multicollinearity problems (Hair et al., 2019). The use of 5000 bootstrapping PLS results in a structural second order model shown in Figure 3. Islamic marketing produced ($\beta = 0.346, 0.001 < 0.01$) internal confidence 95% [0.693-0.846], corporate image ($\beta = 0.308, 0.002 < 0.01$) internal confidence 95% [0.117-0.498], and customer trust ($\beta = 0.233, 0.010 < 0.01$) internal confidence 95% [0.069-0.426] with a statistically significant impact on customer decisions. Thus, the hypothesis of Islamic marketing (H1), corporate image (H2), and customer trust (H3) as predictors is supported and explains 67.8% of the variation in customer decisions, which shows moderate explanatory power. Furthermore, the relationship between the Islamic marketing variable and corporate image (H4) resulted in ($\beta = 0.796, 0.000 < 0.01$) internal confidence of 95% [0.715-0.867] which was explained at 63.3%, and customer trust (H5) ($\beta = 0.018, p < 0.05$) internal confidence of 95% [0.694-0.855] which was explained at 60.7%, indicating that the hypothesis (H4 & H5) was accepted with the moderate influence category (**table 5 & 7**).). Furthermore, the role of corporate image mediation (H6) resulted in ($\beta = 0.245, 0.002 < 0.01$) internal confidence of 95% [0.094-0.404] with the magnitude of influence of the small category and the mediation of customer trust (H7) resulted in ($\beta = 0.181, 0.013 < 0.05$) internal confidence of 95% [0.053-0.340] with the magnitude of influence of the small category, meaning that the hypothesis (H6 & H7) was accepted (**table 8**). The Q Square redundancy value for the corporate image, customer trust, and customer trust variables above 0 indicates that the model has predictive relevance (**table 5**).

Model Goodness And Fit Evaluation

Model goodness and fit evaluation is used to determine whether the empirical data matches the built model. The use of SRMR (standardized root mean square residual) is a model fit measure used with the aim of finding out the difference between the data correlation matrix and the model estimated correlation matrix (Henseler & Sarstedt, 2013). The rule of thumb SRMR value below 0.08 indicates a fit model. However, another opinion is that it states that

SRMR less than 0.10 is still an acceptable fit (Schermelleh-Engel, K. et al., 2003). **Table 6** shows that overall, the SRMR value of the generated model is both with SRMR ($0.057 < 0.10$) and (NFI > 0.9), meaning that the resulting model matches the empirical data.

Discussions

Through the testing of the hypothesis that is formed, it provides information that **Islamic marketing has a significant effect on customer decisions** to use products and services, meaning that the better Islamic marketing activities include product activities, prices, places, promotions, people, processes, physical evidence, promises and patience, it will increase the decisions that customers will take to use Islamic bank products and services in Central Java. The contribution of this influence is inseparable from the measurement used, where Islamic marketing which is reflected in the place dimension (distribution of locations in various regions) and customer decisions reflected in the knowledge dimension (Islamic bank programs) has a positive and significant influence. The spread of branches in various regions by looking at regional economic conditions and the number of Muslim populations which is synergized with education about programs such as the one account one student program (KEJAR), the Hajj and Umrah savings program, the customer pension fund program, the loyalty program and the Tahfidz house can increase public knowledge about the benefits and features of Islamic bank products so that customers feel more confident in making decisions to use products and services Islamic banks in Central Java.

The image of an Islamic bank has a significant effect on customers' decisions to use products and services, meaning that the better the image of an Islamic bank is built, it will be able to improve customers' decisions to use Islamic bank products and services in Central Java. Therefore, the better the image of Islamic banks that are built with good leadership dimensions; emotional approach; quality of service; social engagement; customer-centric; and the company's performance is well integrated, the more able Islamic banks are to provide relevant information to customers, which will increase customers' knowledge about the products and services offered in meeting their needs, as well as increase their perception of the benefits received. The results show that the image of Islamic banks explicitly emphasizes the overall perception of customers towards Islamic banks based on experiences, impressions, beliefs, feelings, and knowledge both directly and indirectly related to products, services, performance, relationships with customers and relationships with the public, which can be considered in their decisions to use Islamic bank products and services. The contribution of this influence is inseparable from the measurement used, where the image of an Islamic bank reflected in the dimension of good leadership (making employees comfortable) and customer decisions reflected in the dimension of knowledge (Islamic bank programs) have a positive and significant influence.

Customer trust has a significant effect on customers' decisions to use products and services, meaning that the higher customer trust in Islamic banks, it will increase customers' decisions to use Islamic bank products and services in Central Java. Therefore, the better Islamic banks are in building trust with an approach to the competency dimension of employee character; good communication with customers; commitment to customers; suitability of products and services; and context dimension: (institutions related to policies, regulations, systems and professionals) that are integrated can increase customer knowledge about products and services in meeting needs and providing benefits, which can ultimately improve customer decisions to use Islamic bank products and services in Central Java. The results of the largest factor content show that the character competency dimension has an important role in relation to employee integrity to customers. Meanwhile, the biggest factor in customer decisions is the knowledge dimension, especially in knowledge of Islamic bank programs. This indicates that the integrity built by Islamic banks can increase customer trust and ultimately increase customer knowledge in getting to know the programs carried out by Islamic banks, so that both

of these things can have a positive impact on customer decisions to use Islamic bank products and services in Central Java. However, overall the integration of these dimensions not only helps build customer trust, but also increases customer knowledge of how Islamic bank products and services can meet their needs and provide tangible benefits. More knowledgeable customers tend to trust banks more, which in turn reinforces their decision to use products and services. This means that by participating in education and training every year organized by the management, it can improve the integrity of employees at work which increases customer trust positively, where this positive trust can help customers be more confident in accessing information about the programs provided such as the one account one student program (KEJAR), the Hajj and Umrah savings program, the customer pension fund program, loyalty programs and Tahfidz houses can create an increase in customer knowledge about the benefits and features of Islamic bank products so that customers feel more confident in making decisions to use Islamic bank products and services in Central Java.

Islamic marketing has a significant effect on the image of Islamic banks, the largest influence contribution is the dimension of place, which is reflected in the widespread branch office indicators, while the image of Islamic banks is reflected with good leadership by making employees comfortable at work. This means that the spread of branches in various regions by looking at regional economic conditions and the number of Muslim populations requires leaders to make employees feel comfortable at work, it can be shown when employees serve customers from security guards, tellers, CS and even supervisors well and politely in welcoming customers to come can give a positive impression of customers and improve the image of Islamic banks. Good leadership plays an important role in determining the optimal branch location deployment strategy. Competent leaders can make informed decisions regarding the opening of branches in different strategic areas, which improves the accessibility of banking services. The right placement of branches reflects leadership that understands customer needs and market potential, which ultimately strengthens the bank's image in the eyes of the public.

Islamic marketing has a significant effect on customer trust, the contribution of influence given by the Islamic marketing variable is the dimension of place related to the widespread branch office, while trust is reflected by the dimension of character competence related to integrity. This means that Islamic bank marketing activities that focus on spreading large branch offices can directly contribute to increasing customer trust. This happens because better accessibility makes customers feel more served and have a stronger closeness to the bank. With easy-to-reach branch offices, customers interact more often with bank staff, which allows them to assess the quality of service firsthand, including employee integrity. Employee integrity is very important in building and maintaining customer trust. When customers interact with employees with integrity (who demonstrate honesty, openness, and compliance with sharia principles), they tend to have more trust in the bank as a whole. Employees with high integrity reinforce the impression that Islamic banks run their operations in accordance with Islamic values, which ultimately strengthens customer trust. This result shows that the spread of branches in various regions by looking at regional economic conditions and the number of Muslim populations demanding that employee character competencies have high integrity towards customers can create a positive impression and increase customer trust, it can be shown when employees serve customers from security guards, tellers, CS and even supervisors well and politely in welcoming customers to show high integrity to customers, The results of this experience can give a positive impression on customers and increase customer trust.

The image of Islamic banks can mediate the influence of Islamic marketing on customer decisions to use Islamic bank products and services in Central Java, meaning that effective Islamic marketing activities improve the image of Islamic banks, which in turn affects customer decisions. Based on the results of the type of mediation, it can be said to be partial mediation,

because it has a direct and indirect influence. Partial mediation shows that the bank's image plays an important but not exclusive role in connecting Islamic marketing with customer decisions. This means that part of the influence of Islamic marketing on customer decisions runs through the bank's image, but there is also a direct influence that is not mediated by the bank's image. Islamic marketing improves the bank's image, which in turn improves the customer's decision to reuse products and services. However, Islamic marketing also influences customer decisions directly without going through the bank's image. This shows that the bank's image does not fully link Islamic marketing to the customer's decision to reuse Islamic bank products and services, but only partially.

Partial mediation by bank image shows that image is an important factor but not the only channel that connects Islamic marketing to customer decisions. Islamic marketing influences customer decisions both directly and through the bank's image. The image of an Islamic bank can strengthen this relationship by providing a strong basis for customers to feel comfortable and confident in reusing Islamic bank products and services. However, even without an image as a mediator, effective sharia marketing can still have a direct positive influence on customer decisions. Thus, the image of Islamic banks plays an important role in building a positive perception that encourages customers to remain loyal, while well-carried Islamic marketing activities also directly increase customer decisions to reuse Islamic bank products and services.

Narteh & Braimah, (2020) examines how service quality affects the bank's image and customer satisfaction. They found that the bank's image is an important mediator in the relationship between quality service and customer decisions. In the context of Islamic marketing, when Islamic banks provide quality services and in accordance with sharia principles, it forms a positive image that then influences customer decisions. This mediation shows that the quality of service and sharia compliance in marketing can form an image that ultimately influences customer decisions, in addition, this mediation illustrates how Islamic values in marketing create a positive image and influence customer decisions. As an empirical study, this study expands on the research that has been conducted by Oktaviana et al., (2016) and Setyowati et al., (2020) which states that the marketing mix can be mediated by the bank's image to customer decisions. However, a different finding, conducted by Rosanti & Rahayu, (2023) states that the image of Islamic banks cannot mediate the relationship between the marketing mix and customer decisions.

Customer trust mediates the relationship between Islamic marketing and customer decisions, meaning that this mediation occurs because effective Islamic marketing builds customer trust, which ultimately affects the customer's decision to choose an Islamic bank product or service. Based on the results of the type of mediation, it can be said to be partial mediation, because both have direct and indirect influences. Partial mediation shows that customer trust plays an important but not exclusive role in connecting Islamic marketing with customer decisions. This means that Islamic marketing increases customer trust, which then increases customer decisions to reuse products and services, however, Islamic marketing also influences customer decisions directly without trust. This shows that customer trust does not fully link Islamic marketing to the customer's decision to reuse Islamic bank products and services, but only partially. In addition, partial mediation by customer trust shows that trust is an important factor but not the only pathway that connects Islamic marketing to customer decisions. Trust strengthens this relationship by providing a strong basis for customers to feel comfortable and confident in reusing Islamic bank products and services, however, even without trust as a mediator, effective Islamic marketing can still have a direct positive influence on customer decisions. Empirically, this study expands on the research that has been conducted by (Putri & Anggarawati, 2022; Qadasi & Karim, 2023; Rafdinal & Amalia, 2019; Sukma et al., 2023) which stated that the influence of trust can mediate the relationship between the marketing mix and customer decisions. However, this study is not in line with the findings of

Kholifah et al., 2023) stating that the marketing mix reviewed from product variables and prices to decisions cannot be mediated by trust. Similarly, the findings that have been made by Mishbakhudin & Aisyah, (2021) state that marketing strategies reviewed from the variables of place to decisions cannot be indirectly mediated by trust.

Theoretical Implications

This research makes an important contribution to the sharia marketing literature and consumer behavior by highlighting the mediating role of bank image and customer trust in the relationship between Islamic marketing and customer decisions. The results of this study support the theory of consumer behavior which states that customer decisions are influenced by information processing and internal and external factors. By integrating Islamic values in the marketing framework, this study enriches the understanding of how these factors interact with each other and influence decisions in the context of Islamic banks. In addition, this study also emphasizes the importance of a cognitive approach in understanding customer decisions, which shows that image and trust are not only the result of direct interaction, but also the result of the experience and knowledge that the customer acquires. Thus, this study opens up opportunities for further research in exploring other variables that can influence customer decisions in the Islamic finance sector.

Managerial Implications

The results of this study have significant practical implications for managers and stakeholders in Islamic banks. First, it is important for management to develop and implement marketing strategies that focus on Islamic values. This includes increasing education and transparency in communication with customers, as well as creating programs that strengthen the bank's image. By creating a positive image, Islamic banks can increase customer trust, which in turn will have a positive impact on customer decisions in using products and services. Second, Islamic bank managers need to understand that the bank's image and customer trust are not only determined by the quality of products and services, but also by quality interactions with employees. Therefore, training for employees in ethical and professional customer service aspects is essential to build strong relationships with customers.

Limitations And Future Directions

While this study provides valuable insights, there are some limitations that need to be noted. First, this study was only conducted in Central Java, so the results may not be generalized to other regions in Indonesia with different demographic and cultural characteristics. Future research may expand geographic scope to test the same model in different contexts. Second, this study uses a cross-sectional questionnaire method, so it cannot observe changes in the trust and image of banks over time. Longitudinal research can provide a deeper understanding of the dynamics of the relationship between these variables. Third, although the main focus of this study is on Islamic banks, expanding the study to include comparisons with conventional banks will provide a more comprehensive perspective on the factors that influence customer decisions. Taking these limitations into account, future research is expected to explore other factors that influence customer decisions, including technological aspects and innovations in Islamic banking services, as well as the influence of social media in shaping customer image and trust.

CONCLUSION

This study successfully identifies and analyzes the factors that affect customers' decisions in using Islamic bank products and services in Indonesia, with a special focus on the role of Islamic marketing, the image of Islamic banks, and customer trust. The results of the study show that Islamic marketing has a significant influence on customer decisions, bank image, and customer trust. The positive image of Islamic banks and customer trust function as mediating variables, indicating that these two aspects play a key role in strengthening the influence of

Islamic marketing on customer decisions. These findings highlight the importance of consistent application of Islamic marketing principles, as well as the development of customer image and trust as the main strategy in increasing the competitiveness of Islamic banks. Overall, this study provides valuable insights for Islamic bank managers in formulating marketing strategies that are more effective and in accordance with Islamic values. In addition, this research also contributes to the literature on sharia marketing and consumer behavior, paving the way for further research in exploring the more complex dynamics between these variables.

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