



Corporate Image As Mediator of Islamic Marketing Mix to Intention in Becoming a Customer of Bank Syariah Indonesia in East Java

Citra Perusahaan Sebagai Mediator Bauran Pemasaran Syariah Terhadap Minat Menjadi Nasabah Bank Syariah Indonesia di Jawa Timur

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ABSTRACT

This study aimed to determine the effect of Islamic marketing mix on the intention of the people of East Java to become BSI customers mediated by corporate image. This research method used was quantitative research. The sampling technique in this study used a convenience sampling technique. The research sample was 175 respondents. Respondents were taken from the people of East Java, both those who have become BSI bank customers and those who have the potential to become BSI bank customers. Data was collected by distributing questionnaires. Researchers used questionnaires on the Google form and conducted interviews with some people in the East Java region with the aimed of obtaining information. The results of the study show that there is no influence between the Islamic marketing mix on the intention to become a customer which is mediated by corporate image. This is because the public's intention in becoming customers of BSI bank is mostly motivated by factors or encouragement from oneself, agency obligations, products offered by BSI bank in accordance with community needs, and so on. So, the corporate image is still not able to mediate the Islamic marketing mix on the intention in becoming a customer of BSI bank in East Java. The Islamic marketing mix can influence people's intention in becoming customers, but not the Islamic marketing mix which is mediated by corporate image. The results of this study should be used by BSI bank to improve its corporate image which is a merger of three banks in order to attract the intention of the people of East Java to become customers at BSI bank.

Keywords: *Corporate Image, Islamic Marketing Mix, Public Intention, Customers*

ABSTRAK

Penelitian ini bertujuan untuk mengetahui penguin Islamic marketing mix terhadap mina masyarakat Jawa Timur menjadi nasabah BSI yang dimediasi oleh citra perusahaan. Metode penelitian ini menggunakan penelitian kuantitatif. Teknik pengambilan sampel dalam penelitian ini menggunakan teknik convenience sampling. Sampel penelitian berjumlah 175 responden. Responden diambil dari masyarakat wilayah Jawa Timur, baik yang sudah menjadi nasabah bank BSI maupun yang berpotensi menjadi nasabah bank BSI. Data dikumpulkan melalui penyebaran kuesioner. Peneliti menggunakan kuisisioner pada google form serta melakukan wawancara kepada sebagian masyarakat wilayah Jawa Timur yang bertujuan untuk mendapatkan keterangan atau informasi. Hasil penelitian menunjukkan bahwa tidak terdapat pengaruh antara Islamic marketing mix terhadap minat menjadi nasabah yang dimediasi oleh citra perusahaan. Hal ini dikarenakan minat masyarakat manmade nasabah bank BSI sebagian besar masih dilatarbelakangi oleh factor atau dorongan dari diri sendiri, kewajiban instansi, produk yang ditawarkan bank BSI sesuai dengan kebutuhan masyarakat, dan lain sebagainya. Jadi, citra perusahaan masih belum dapat memediasi Islamic marketing mix terhadap minat menjadi nasabah bank BSI di Jawa Timur. Islamic marketing mix dapat mempengaruhi minat masyarakat menjadi nasabah, namun tidak dengan Islamic marketing mix yang dimediasi oleh citra perusahaan. Hasil penelitian ini dapat digunakan oleh bank BSI untuk meningkatkan citra perusahaannya yang termerger dari tiga bank agar dapar menarik minat masyarakat Jawa Timur menjadi nasabah di bank BSI.

Kata Kunci: *Citra Perusahaan, Islamic Marketing Mix, Minat Masyarakat, Nasabah*

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I. INTRODUCTION

In a country, especially Indonesia, banks have an important and strategic role in supporting national economic development. In Article 4 of Law Number 7 of 1992 concerning banking, it is stated that Indonesian Banking aims to support the implementation of national development in the context of increasing equity, economic growth, and national stability towards increasing the welfare of the people at large. According to Mujahidin (2017), as an intermediary institution that is very important for the smooth functioning of the economy and social welfare, the banking system in Indonesia does not only operate according to traditional principles, but can also act simultaneously with sharia principles, which is commonly called the dual banking system or Islamic banking. Islamic banks themselves are currently experiencing quite rapid growth. The total assets owned by Islamic banks have also begun to grow. The following is the development of Islamic banks in the last four years.

Table 1. Development of Islamic Banks in 2019-2022

No.	Type	Total Assets			
		2019	2020	2021	2022
1.	Islamic Commercial Bank	350.364	397.073	441.789	458.997
2.	Islamic Business Unit	174.200	196.875	234.947	244.554

Source: OJK Sharia Banking Statistics (2022)

Based on data published by the financial services authority (OJK) sharia banking statistics, it is noted that the total assets of Islamic Commercial Banks (BUS) in 2019 amounted to Rp. 350,364 billion and as of June 2022 had exceeded Rp. 458,997 billion. The total assets of the Islamic Business Unit (UUS) were at IDR 174,200 billion in 2019 and breaking IDR 244,554 billion in 2022. It was recorded that from 2019 to 2022 the total assets of Islamic Commercial Banks (BUS) and Islamic Business Units (UUS) experienced a significant increase.

This significant increase certainly cannot be separated from one of the vital elements of a company, especially Islamic banks, namely marketing. Marketing plays a major role in increasing the intention of prospective customers and has a positive impact on the growth of the company itself. In attracting the intention of potential customers, a marketer must have certain techniques or methods so that prospective customers are intentioned in the products or services being marketed. Various forms, ways, techniques, and concepts of marketing are many types that can be implemented to find a good marketing concept, one of which is the Islamic marketing mix. Islamic marketing mix is basically not much different from marketing mix in general 4P and 7P. The difference lies in the implementation of the 2P additional variable which characterizes the Islamic marketing mix, which in practice is based on an Islamic perspective (Huda et al., 2017). The theory in Islamic marketing mix formulates 9P variables in it namely, product, price, location, promotion, people, process, physical evidence, then there are two variables of Islamic marketing mix, namely promise and patient (Abuznaid, 2012). The first variable from the Islamic marketing mix that influences customer intention is the product variable. Products in Islam must meet the first criteria, they are prohibited from containing fraudulent practices, maysir, and *riba* (Abuznaid, 2012). Products should be the main focus in Islamic banking, because Islamic banking must be able to create products that customers need according to market conditions and according to what is said in the field. In addition, the halalness of a product or service offered to prospective customers is also an aspect that should not be forgotten. There in lies the difference between the Islamic marketing mix and conventional marketing, as well as being an advantage in it. The second variable is the price. In the Islamic marketing mix, the price variable must have an element of justice. If the price is unfair, this will cause market participants to be reluctant to make transactions for fear of incurring losses. Therefore, the concept of fair prices and perfect market mechanisms are upheld in Islam (Rivai, 2012) in (Nirmala & Rahayu, 2022). The third variable that can influence customer intention is place. Places for businesses or companies need to pay attention to strategic locations so that they are easily accessible by the community. It is intended that the marketing strategy carried out by Islamic banks is not in vain.

The fourth variable in the Islamic marketing mix is promotion. Promotion is vital for almost all levels of society who do business. With an adequate place, an attractive product, but if there is no promotion then the product or service is not known by the public. The fifth variable is people (people). Employees in a company are also an important component, because the success or failure of a company

depends on all the people in it. The sixth variable that is able to influence customer intention is the process (process). In the Islamic marketing mix, this process is often referred to as a contract, which is an agreed or disagreed transaction between the seller and the buyer. The seventh variable is physical evidence. According to Salis & Solekah (2019), physical evidence is the physical environment where services are created and directly interact with customers. Physical evidence can also be interpreted as real goods sold or real services provided from the company in accordance with what is stated on the promotional platform. The eighth variable of Islamic marketing mix is promise. Promise is a pure element in Islam as the main principle of buying and selling and is one of the indicators of the Islamic marketing mix that distinguishes it from the conventional marketing mix. The last Islamic marketing mix variable is patient. The most basic key in marketing activities is good communication with the aim of the success of marketing activities carried out. Then, to make a good communication requires patience. Patience is the basis of communication (Abuznaid,2012).In addition to the Islamic marketing mix variables above, another factor that can influence people's intention in becoming customers is the image or image of the company. This is because the company's image also determines the intention of prospective customers to become customers at the bank. Canton (2012) in Vyona & Djuwita (2020) said that corporate image is an impression, feeling, image from society or the public towards a company, an impression that is deliberately created from a product or service offered. According to Sutojo (2011) cited in the Handbook of Public Relations work of Ardianto (2011), corporate image is considered a public perception of corporate or organizational identity. In his view, the benefits of a good and strong corporate image can become a steady medium and long term competitiveness and the company tries to win market competition by developing a tactical marketing strategy. This shows that the image of a company plays an important role. If the company already has a good or positive image in the eyes of the community because the company provides products and services that are in accordance with Islamic law, the public will choose that company. Islamic banks in Indonesia also strive to always provide a good image to the public, especially Bank Syariah Indonesia. Bank Syariah Indonesia is part of the Sharia Commercial Bank (BUS). Bank Syariah Indonesia is the result of a merger between Bank BRI Syariah, Bank Mandiri Syariah, and Bank BNI Syariah. The merger of the three banks is intended to unite the advantages of the three banks so as to provide better services. With the merger of the three companies, Bank Syariah Indonesia is also making full efforts to make the company's image in a better and better direction. Because, a good image is a powerful tool not only to improve the company's name but also to influence public intention in becoming customers at Bank Syariah Indonesia (BSI). Intention itself is defined as the desire to like something. Intention is also a preference (inclination) towards something, attention, desire. In this case, intention is a psychological aspect, not only the behavior of someone who is intentioned in something, but can also be said to be the subject's attitude based on the need and curiosity to.

East Java is a province in the eastern part of Java Island, Indonesia. The capital city of East Java is the city of Surabaya. Its area is 48.033 km², with a population of 41.144.067 people and a population density of 857 people/km². The following is the number of people in East Java province based on their religion.

Table 2. Number of East Java People by Religion, 2021

No.	Religion	Total
1.	Islam	39.852.053
2.	Christian	683.722
3.	Catholic	276.882
4.	Hindu	105.352
5.	Buddha	72.046
6.	Flow of faith	2.319
7.	Konghucu	2.141

Source: Ministry of Home Affairs (2021)

From the data table 2 above, it can be seen that the religion most widely adhered to by the people of East Java is Islam. This should be a great opportunity for Islamic bank institutions, especially Bank Syariah Indonesia, to attract public intention to become customers. Deputy Governor of East Java Emil Elestianto Dardak (2022) said that the share of the Islamic banking market for general banking in the East Java region continues to grow. Namely, from 6.06 percent in 2019, to 6.65 percent in July 2022. This shows that the intention of the people of East Java to use Islamic banking services is very high.

This made the writer intentioned in conducting research with the people of East Java province, especially for marketing Islamic banking. From some of the things above, it was necessary to conduct research on the people of the East Java region

So far, research on Corporate Image as a Mediator of Islamic Marketing Mix To intention in Becoming a Customer of Indonesian Sharia Banks in East Java has never been researched by anyone. If there is, that is research that has the same independent variables but different dependent variables and vice versa, then this study also uses a mediating variable. Previous research related to this research is as follows. Salis & Solekah (2019), the marketing mix variable has a dominant influence on the Bawean people's intention in becoming customers at sharia partner banks. Furthermore, Khan (2020) also showed that the entire marketing mix has a significant effect on public intention. Research by Merik & Akkas (2021) showed the results that simultaneously all aspects of the marketing mix have a significant effect on consumer decisions. The last research by Oktaviana et al., (2016) showed that the marketing mix has a significant effect on purchasing decisions with brand image as a mediating variable. From some of the research above, it can be concluded that so far corporate image has a strong influence.

However, from the several studies above, it turns out that there are several studies which suggest that only a few aspects of the marketing mix variable can affect other variables. Bulan (2018), in her research showed that there is influence from product, location and promotion variables on customer intention. In line with the research of Ravangard et al., (2020) which stated that only physical evidence and people variables have a positive effect. Then Widyastuti et al., (2020), on the results of her research showed that product and place variables have a positive and significant effect on purchasing decisions, while price and promotion variables have no effect on purchasing decisions. Santoso & Rini (2020) also stated that only product and price variables affect public intention. Tanjung (2021), product and price variables have a significant effect on purchasing decisions while the promotion, place, people, process, physical evidence variables have no effect.

Subsequent research related to the addition of 2 new aspects (2P) or called Islamic marketing mix namely, Azizuddin et al., (2020) in their research stated that Islamic marketing mix has a positive effect on consumer buying intention. (Firdaus et al., (2022) that the Islamic marketing mix has a positive effect on consumer intention. However, Nirmala & Rahayu (2022) argued that there is no influence of Islamic marketing mix on decisions mediated by intention. Next is research related to corporate image, Dahmiri (2018) stated that the marketing mix influences student satisfaction which is mediated by brand image. Siregar & Harahap (2019) also stated that brand image can moderate the effect of the marketing mix on customer loyalty. This is also in line with research by Setyowati et al., (2020) that brand image can mediate the relationship between product, price, location, promotion, people, process, and physical evidence for hospital selection through brand image. However, it is different from Prihandini (2018) which stated that the company image variable partially does not affect customer intention in using mudharabah products.

Based on some of the studies above, the research related to this topic is still relatively small and the results still find contradictions. This research examined the marketing mix based on an Islamic perspective or what is called the Islamic marketing mix. While the variables used 9P plus two pure Islamic variables, namely promise and patience based on the theory put forward (Abuznaid, 2012). In its implementation, there has been a lot of research on marketing mix but not on Islamic Marketing Mix which has only been researched by a few people. This research was also conducted at BSI bank, which incidentally is a company used sharia principles. This research examined whether the image of sharia on BSI was a mediating effect on the latest Islamic Marketing Mix variable on the intention to become a customer, and was also being unique since it used new sharia-based variables on sharia targets as well.

II. LITERATURE REVIEW

The big theory in this research is Theory of Planned Behavior (TPB). Theory of Planned Behavior (TPB) is a development of Theory of Reasoned Action (TRA) which developed in 1967. According to Ajzen (2011), Theory of Planned Behavior is a theory based on the assumption that humans will usually behave appropriately (behave in a sensible manner). Based on this theory, the most important determinant of a person's behavior is the intention to behave. Individual intention to display a behavior is a combination of attitude to display the behavior and subjective norms. Individual attitudes towards behavior include beliefs about a behavior, evaluation of the results of behavior, subjective norms, normative beliefs and motivation to comply. In his research, he also proved that behavioral control has a significant direct relationship to a person's intention in using a product.

Islamic Marketing Mix

Islamic Marketing according to Alma & Priansa (2014), Islamic marketing is a strategic business discipline that directs the process of creating, offering, and changing values from one initiator to its stakeholders, which in the whole process is in accordance with the contract and the principles of the Qur'an and Hadiths. According to Kertajaya & Sula (2006) in Semaun et al., (2022), the basics of Islamic marketing or marketing basically have 4 (four) basic principles that can be a guide for marketers namely theistic (*rabbaniyah*), ethical (*akhlakiyyah*), realistic (*alwaqi'iyah*) and humanistic (*insaniyyah*). In the Quran surah An Nisa verse 29 can be used as the main verse in the discussion of trade:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

It means:

"Oh you who believe, do not eat each other's wealth in a vanity way, except by way of trade that applies with your likes and dislikes. And do not kill yourselves, verily Allah is Most Merciful to you."

The verse above explains that in trade, marketing each party must be in an equal or mutually beneficial position so that all parties involved can feel satisfied and not be harmed. This is in accordance with sharia trading principles.

According to Lupiyoadi (2009) in Purnomo (2021), that the marketing mix is a tool for marketers consisting of various elements of a marketing program that need to be considered so that the implementation of the established marketing and positioning strategies can work well. The Islamic marketing mix is generally the same as the conventional marketing mix. The difference lies only in the implementation which is based on sharia which consists of products, prices, places/distribution channels, promotions, human resources, processes, and physical evidence. Meanwhile, what distinguishes the others is the addition of 2 new variables that are purely in accordance with Islamic values, namely promises and patience (Abuznaid, 2012).

The variable of the first Islamic marketing mix is products. Products in Islam must meet the first criteria, they are prohibited from containing fraudulent practices, *maysir*, and *riba* (Abuznaid, 2012). So, products in Islam must comply with the Sharia or the principles of Islamic Sharia which are lawful and do not contain things that are prohibited in the Qur'an and Hadiths. The second variable is price. Price is an exchange rate that can be equated with money or other goods as benefits derived from a product or service for a person or group at a certain time and place (Huda et al., 2017). Islam forbids manipulating and fixing prices at will. Fair competition in the market that benefits the community and not the intentions of sellers is highly recommended. Islam does not approve of monopoly prices or products from one or several market players as discussed by Wilson (2006) quoting from (Aman, 2020) in (Nirmala & Rahayu, 2022). The third variable is place. Place is one of the keys to success in an effective marketing strategy. Therefore, the task for the producer is to determine where the distribution channel should be that is easily accessible and provides convenience for consumers. In the view of Islam, the aspect of this place must have criteria for a place of business that must be good, healthy, clean, and comfortable.

The fourth variable from Islamic marketing mix is promotion. Promotion is a form of communication. Communication in marketing is a marketing activity that seeks to disseminate information, effect or persuade and remind the target market of the company and its products so that they are willing to accept, buy and be loyal to the products offered by the company concerned Tjiptono (2008) in (Purnomo, 2021). Whereas promotion in Islam, the prohibition of swearing in the name of Allah to promote products and persuade buyers to buy goods is not only not permissible but will be lifted with Allah's permission. Abuznaid and Samir (2012) stated that in Islam, sellers and buyers are accountable to Allah. Both must be honest and fair in their marketing activities. In promoting the product, there should be no room to cover up promotional behavior or hide defects in the product.

The fifth variable is people. Human resources according to Lupiyoadi (2009) are workers owned by a company which are often called employees, employees play an important role in service companies that are directly involved in delivering or offering products to customers. In Islam, human resources have several criteria that must be instilled in them, namely honesty, professionalism, and an emphasis on friendship. The sixth variable is process. Process is defined as the steps taken to show that the products and services presented can attract consumers (Asnawi & Fanani, 2017). In the Islamic

marketing mix, this process is defined in the transaction contract activity between the seller and the buyer. The contract practiced by Islam is a transaction between two or more people that is carried out with the will of each party. Being honest and open with each other is the key to success that the Prophet exemplified in trading. The seventh variable is physical evidence. Physical evidence is a visible or concrete element in the bank. Evidence of physical assistance to deliver and support the service role or the organizational physical environment in which the service is built.

Then the next variable from the Islamic marketing mix that is the differentiator is promise. Promise are purely part of Islamic law. Promise is a word that describes the ability and awareness to do something. This agreement has something to do with trust (Gunara & Sudibyo, 2007) in (Tyas & Prasetyo, 2015), which is quoted from (Tyas & Prasetyo, 2015), The Prophet set an example for his people to stand firm and keep his promises in all things. In a hadiths narrated by Abu Hurairah,

آيَةُ الْمُنَافِقِ ثَلَاثٌ إِذَا حَدَّثَ كَذَبَ وَإِذَا وَعَدَ أَخْلَفَ وَإِذَا أُؤْتِمِنَ خَانَ

It means:

"There are three signs of a hypocrite: when he says he lies (lies), when he makes a promise he breaks it, and when he is trusted he betrays"

The hadiths stated that one of the signs of a hypocrite is when he makes a promise, he breaks it. Thus, promises are closely related to trust. People who have trustworthy traits will carry out any job given to them.

The last variable or the ninth variable is patient. According to Abuznaid (2012), patience is an important element in the service sector. According to him, patience is the basis of good communication in marketing activities, good communication (effective and efficient) is the key basis for success in marketing. A good form of communication is not only through words, but can also be in the form of behavior through which consumers feel comfortable and valued. Behavior that is based on patience, for example being humble, polite, and friendly in serving is an important thing that must be maintained when entering human relations. In the Al-Quran Surah Al-Fusilat verse 25, it is explained that:

وَمَا يُلْقَاهَا إِلَّا الَّذِينَ صَبَرُوا وَمَا يُلْقَاهَا إِلَّا ذُو حَظٍّ عَظِيمٍ

It means:

"And (the good qualities) will not be awarded except to people who are patient and not bestowed except to people who have great luck."

Public intention

According to Husein (2002) in Purnomo (2021), consumer intention is part of the behavioral component in consumer attitudes, the tendency of respondents to act before a purchase decision is actually made is held. Salih & Wahab (2004) in Purnomo (2021) stated that there are four indicators of customer intention. First, transactional intention is a person's tendency to always repurchase products that have been consumed. Second, referential intention is a person's tendency to refer to products that have been purchased so that others will buy them, with reference to their consumption experience. Then preferential intention is an intention that describes the behavior of a person who always has a primary preference for the product that has been consumed. This preference can only be changed if something happens to the product of his choice. The last is explorative intention, namely this intention describes the behavior of someone who is always looking for information about the product of intention and looking for information to support the positive characteristics of the product that they subscribe to.

Corporate Image

Corporate image is a set of beliefs, ideas, and impressions that a person has of an object (Kotler & Keller, 2013). They also argued that the image consists of elements. The first is personality, that is characteristic that is understood by the target public as a trustworthy company, a company that has social responsibility. The second is reputation, rights that have been exercised by the company and are believed to be the target public based on their own experience or that of other parties, such as the performance of a bank's transaction security. The next one is value. The values of a company, in other words, corporate culture, such as the attitude of management who cares about consumers, employees who are quick to respond to customer requests and complaints. The last is corporate identity. Components that make it easier for the target public to recognize the company such as logos, colors, and slogans.

Islamic Marketing Mix with Intention in Becoming a Customer

According to Rivai (2012) in Purnomo (2021), Islamic marketing is the entire process, both the process of creation, the process of offering, and the process of changing value (value), there should not be things that conflict with the Islamic contract and principles of *muamalah*. Intention itself is interpreted by Kotler & Keller (2013) as behavior that arises when a person responds to an object that wishes to decide on a purchase. Azizuddin et al., (2020) in his research stated that Islamic marketing has a positive effect on consumer buying intention. Thus, the first hypothesis can be formulated as follows.

H1: Islamic Marketing Mix has an effect on intention in becoming a customer.

Islamic Marketing Mix with Corporate Image

Whether a company is good or not can be seen from the company's image in the eyes of society. To find out whether the company's image is good or not, one of which can be seen from the marketing mix strategy, especially the Islamic marketing mix. Setyowati et al., (2020) stated that the marketing mix has a positive and significant effect on brand image. Like Oktaviana et al., (2016) also stated that the marketing mix affects image. So, the third hypothesis can be formulated as follows.

H2: Islamic Marketing Mix has an effect on company image

Corporate Image With Intention in Becoming a Customer

The relationship between corporate image and customer intention is that the higher the corporate image, the more it will affect public intention in becoming customers. Corporate image according to Kotler & Keller (2013) is a set of beliefs, ideas, and impressions that a person has of an object. In research conducted by Dahmiri (2018) explained that company image has no significant effect on purchase intention mediated by consumer trust. Meanwhile Siregar & Harahap (2019) suggested that there is a positive effect of corporate image on consumer intention. Given these differences in results, the third hypothesis can be formulated as follows.

H3: Corporate image effects intention in becoming a customer

Islamic Marketing Mix To intention in Becoming a Customer Mediated by Corporate Image

The relationship between Islamic marketing mix and intention in becoming a customer, which is moderated by corporate image, has an important effect. When a marketer improves the Islamic marketing mix strategy in carrying out marketing activities, consumer intention in making purchases increases. Nirmala & Rahayu (2022) explained that there is an effect between Islamic marketing mix on the decision to become a customer which is mediated by intention. Thus the fourth hypothesis can be formulated as follows.

H4: Islamic Marketing Mix has an effect on intention in becoming a customer which is mediated by corporate image

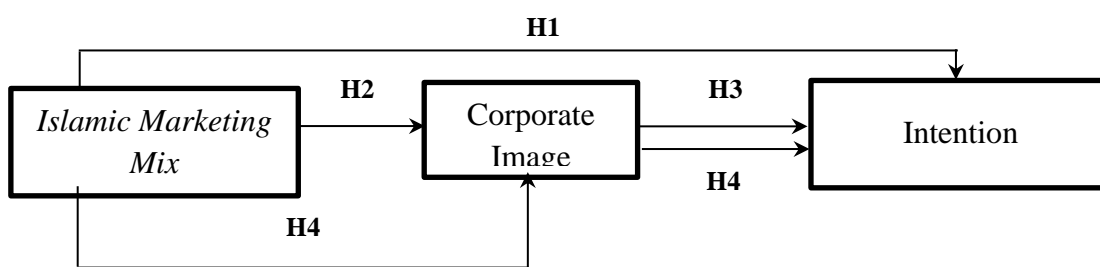


Figure 1. Conceptual Framework

This conceptual framework is an illustration of the existence of research hypotheses that will facilitate the framework of thinking.

III. RESEARCH METHODS

According to the problem under study, this research used quantitative descriptive research. Quantitative research is research based on the philosophy of positivism, used to examine certain populations or samples, sampling techniques are generally carried out randomly, data collection uses research instruments, data analysis is quantitative/statistical in nature with the aim of testing predetermined hypotheses (Sugiyono, 2011). This study aimed to determine the relationship between Islamic Marketing Mix, the intention to become a customer of Bank Syariah Indonesia (BSI) with corporate image as a moderating variable.

The location of this research was in the people of East Java province who are customers of Bank Syariah Indonesia (BSI). This is motivated by the highest number of adherents of Islam in East Java compared to other religions, an increase in market share in Islamic banking, and the merger of Bank Mandiri Syariah, BNI Syariah, and BRI Syariah to become Bank Syariah Indonesia (BSI). The population is a generalized area consisting of objects or subjects that have certain quantities and characteristics determined by researchers to study and then draw conclusions (Sugiyono, 2019). The population in this study was people in East Java Province, both those who have become BSI bank customers and those who have the potential to become BSI bank customers and already have Resident Identity Card (ID Card). Sample is the object or research subject selected to represent the entire population. The sample is part of the population that has certain characteristics or conditions to be investigated. The sampling technique used was convenience sampling. The convenience sampling method is a simple sampling method, namely by taking the units found or as much as possible. In determining the number of samples, researchers used Malhotra's theory. According to Malhotra (2006), the size of the sample taken can be determined by multiplying the number of indicators by 5. So, the number of variables (35) is multiplied by the number 5 so that the required sample is at least 175 samples.

This study used two sources of data, namely primary data and secondary data. The first was primary data. Primary data is a source of research data obtained directly from the original source (not through intermediaries). According to Sugiyono (2011), this primary data is in the form of interview results or it could also be through a questionnaire. In this study, primary data was obtained from distributing questionnaires to people in East Java Province, both those who were already customers of BSI bank and those who had the potential to become customers of BSI bank and of course already had ID Card and met the researcher's criteria and part of this was done by way of interviews. The next one is secondary data. According to Hasan (2002) in Purnomo (2021), secondary data is data taken by researchers from sources obtained from journals, scientific works, previous research, and libraries. In this study, researchers obtained secondary data from journals or books that discussed Islamic marketing mix, customer intention, and company image, population data, and so on.

In this study, researchers used convenience sampling, which is a simple sampling, namely by taking the units found or wherever possible. The considerations taken by the researcher was respondents who already had ID cards, were customers of Bank Syariah Indonesia (BSI) and were resident of the East Java province, as well as from generation Y (those born in 1981-1996) and generation Z (those born in 1997-2012). Data collection methods are techniques to obtain information that is analyzed or processed to draw conclusions. In this study, researchers needed data collection techniques, namely through the distribution of questionnaires.

The independent variable in this study was the Islamic marketing mix, the dependent variable was the public's intention in becoming customers, as well as a mediating variable. The mediating variable was a variable that effects the relationship between the independent variables and the dependent variable (Sugiyono, 2011). The mediating variable in this study was corporate image/image of Bank BSI.

Table 3. Variable Operational Definitions

No	Variable	Dimension	Definition	Indicator
1.	Islamic Marketing Mix	Product	Products in Islam must meet the first criteria, they are prohibited from containing fraudulent practices, maysir, and usury (Abuznaid, 2012)	a. The types of products offered by BSI bank meet customer expectations b. Requirements for BSI bank products make it easy for customers c. The products offered by the BSI bank are in accordance with customer needs (Kotler & Keller, 2013)
		Price	Price is an exchange rate that can be equated with money or other goods as benefits derived from a product or service for a person or group at a certain time and place (Huda et al., 2017)	a. BSI bank administration fees are affordable for customers b. BSI bank administration fees are in accordance with product quality c. BSI bank administrative fees according to product benefits (Kotler & Keller, 2013)

No	Variable	Dimension	Definition	Indicator
		Place	Place/location refers to various activities marketing which try expedite and make it easy delivery or distribution of goods and services from manufacturer to consumer (Tjiptono, 2016)	a. The location of the BSI bank is easily accessible to customers b. The location of the BSI bank is in the district/city center c. Strategic location of BSI bank (Tjiptono & Chandra, 2016)
		Promotion	Promotion is a shape communication marketing, with communication intent marketing is marketing activities who try spread information, affect or coax and alert targets enterprise market and its products to want receive, buy, and loyal to which product offered by which company concerned, Tjiptono (2008) in (Purnomo, 2021).	a. Customer know the products of BSI bank from the brochures distributed b. Customer know the products of BSI bank from direct marketing (door to door) by the bank c. Customer found out about BSI bank products through an event (Stanton, 1996) in (Nirmala & Rahayu, 2022)
		People	Humans here is a producer as well as consumers in practice marketing. Muslim marketer must give attention and protection to supplier, employees, partners business, consumer, and society. (Asnawi & Fanani, 2017)	a. BSI bank employees are honest in serving customers b. BSI bank employees are able to carry out their duties professionally c. BSI bank employees have a relationship with customers (Gunara & Sudiby, 2007)
		Process	Process is the way which is conducted marketer for attract consumers by showing how about product or services served up to consumer's hand. (Asnawi & Fanani, 2017)	a. The registration process to become a customer at BSI bank is fast b. The transaction process at BSI bank is fast c. The customer service process at BSI bank is fast (Asnawi & Fanani, 2017)
		Physical Evidence	Physical evidence i.e. a physical condition which company be material consideration society for push so intentioned (Abuznaid, 2012).	a. BSI bank office has adequate parking space b. BSI bank has complete office equipment to support the transaction process c. Bank BSI has brochures to make it easier for prospective customers to choose the available services (Asnawi & Fanani, 2017)
		Promise	Promise is speech which shows capability and awareness for do something (Asnawi and Fanani, 2017)	a. Bank BSI always fulfillls agreements made with customers by not renegeing on them b. BSI bank marketers are committed to customers c. Bank BSI promises to respect customers d. Bank BSI is responsible for the trust given (Gunara & Sudiby, 2007)
		Patient	Patience is the basis from communication the good ones in activities marketing, that communication good (effective and efficient) is basic key for obtain inside success marketing (Abuznaid, 2012)	a. Bank BSI treats customers patiently b. Bank BSI always responds patiently to customer requests c. Bank BSI listens patiently to customer complaints (Abuznaid, 2012)
2.	Corporate Image		Corporate image is an impression, feeling, image from society or the public towards the company, an	a. Bank BSI has professional employees b. Bank BSI has the impression of a modern bank c. Bank BSI serves all segments of society without discriminating

No	Variable	Dimension	Definition	Indicator
			impression that is deliberately created from a product or service offered (Canton, 2012).	d. Bank BSI has employees who pay attention to potential customers (Kotler & Keller, 2013)
3.	Intention		Intentions are something comes up after receiving stimulation from which product he saw, from there intention arises to try the product arrived at finally appeared desire to buy so you can owned (Kotler & Keller, 2013)	a. I am intentioned in becoming a customer of BSI bank because of my own desire b. I am intentioned in becoming a customer of BSI bank because I get influence from other people c. I am intentioned in becoming a customer of BSI bank because being a customer in an Islamic bank is part of implementing Islamic law (Kotler & Keller, 2013)

This study used validity test as the first test instrument. Validity test is used to measure the legitimacy or validity of a questionnaire (Ghozali, 2013). According to Sugiyono (2011), the instrument is said to be valid, meaning that it can be used to measure the object to be measured. It is said to be valid if the questionnaire has a t count $>$ t table (at a significance level = 0.05). Meanwhile, it is said to be invalid if in the t count table $<$ t table. The second was reliability test. Reliability is a stable value reported in research for the same person at different times. If the answers from the respondents who responded to the questionnaire questions are stable in the long run, it can be said that the questionnaire is credible. Reliability testing technique used Cronbach's alpha coefficient (α). If Cronbach's Alpha (α) $>$ 0.6 the research variable is reliable. Meanwhile, if Cronbach's Alpha (α) $<$ 0.6 then the research variables can be unreliable.

Data analysis was using Partial Least Square (PLS). From the hypotheses and research design that have been described, the researcher chose to use the partial least squares (PLS) method to analyze the collected data. The reason researchers chose the PLS method was because the conceptual framework in this research model shows the relationship between Islamic marketing mix and intention to become a customer, the relationship between Islamic marketing mix and corporate image, the relationship between corporate image and intention in becoming a customer, and the relationship between Islamic marketing mix and intention in becoming a customer mediated by corporate image, and then this study used latent variables that were measured using indicators. PLS is a good way to look at concept/construct/factor indicators, variance-based SEM uses the PLS method, which means it is a multivariate analysis technique that allows a series of analyzes of several latent variables to be carried out simultaneously to achieve statistical efficiency, and the last PLS is a robust method and does not rely on many estimates. This study used a mediating variable. In testing mediation, the effect of mediation was tested using the path analysis method. The mediation test aims to detect the position of the intervening variable. To test the significance of the indirect effect, it is necessary to test the t value of the ab coefficient. The calculated t value is compared with the t table value. If the t count $>$ t table, it can conclude the mediating effect.

IV. RESULTS AND DISCUSSION

Description of Respondent Data Characteristics

Respondents in this study were resident in East Java Province, both those who have become BSI bank customers and those who have the potential to become BSI bank customers and of course already have ID Card. The collection was carried out by distributing questionnaires through the Google form and interviewing several respondents. Respondents obtained from distributing questionnaires were 175 filled in by respondents from several cities in East Java, namely:

Table 4. City of The Respondent

No.	City	Total	Percentage (%)
1.	Malang	66	38%
2.	Pasuruan	11	6%
3.	Kediri	11	6%
4.	Lamongan	9	5%
5.	Sidoarjo	7	4%

6.	Surabaya	6	3%
7.	Batu	5	3%
8.	Banyuwangi	5	3%
9.	Lumajang	4	2%
10.	Gresik	4	2%
11.	Bojonegoro	4	2%
12.	Ponorogo	3	2%
13.	Sampang	3	2%
14.	Nganjuk	3	2%
15.	Bondowoso	3	2%
16.	Tuban	3	2%
17.	Probolinggo	2	1%
18.	Mojokerto	2	1%
19.	Probolinggo	2	1%
20.	Trenggalek	2	1%
21.	Magetan	2	1%
22.	Bangkalan	2	1%
23.	Sumenep	2	1%
24.	Blitar	2	1%
25.	Tulungagung	2	1%
26.	Madiun	2	1%
27.	Pasuruan	1	1%
28.	Pamekasan	1	1%
29.	Jember	1	1%
30.	Ngawi	1	1%
31.	Mojokerto	1	1%
32.	Situbondo	1	1%
33.	Pacitan	1	1%
34.	Jombang	1	1%
	Total	175	100%

From the table above it can be concluded that this research was filled by 175 respondents consisting of 34 regencies/cities in East Java with the numbers listed in the table. Most of the respondents were dominated by people in Malang city with a total of 66 respondents with an average value of 38%. Then the following data related to the age of the respondents in the research sample obtained.

Table 5. Respondent's Age

Age	Total	Percentage (%)
17-25 Th (Gen Z)	153	87,4 %
26-40 Th (Gen Y)	14	8 %
> 40 Th (Gen X)	8	4,6 %
Total	175	100 %

In the table above it can be seen that the respondents were dominated by Generation Z or those aged 17-25 years with a total of 153 respondents or 87.4%. While respondents aged 26-40 years or those who are Generation Y totaled 14 respondents with a percentage of 8%, and respondents aged more than 40 years amounted to 8 respondents or 4.6%.

Next is the presentation of the validity test was convergent validity. Convergent validity is a measurement model test that measures the magnitude of the correlation between constructs and latent variables.

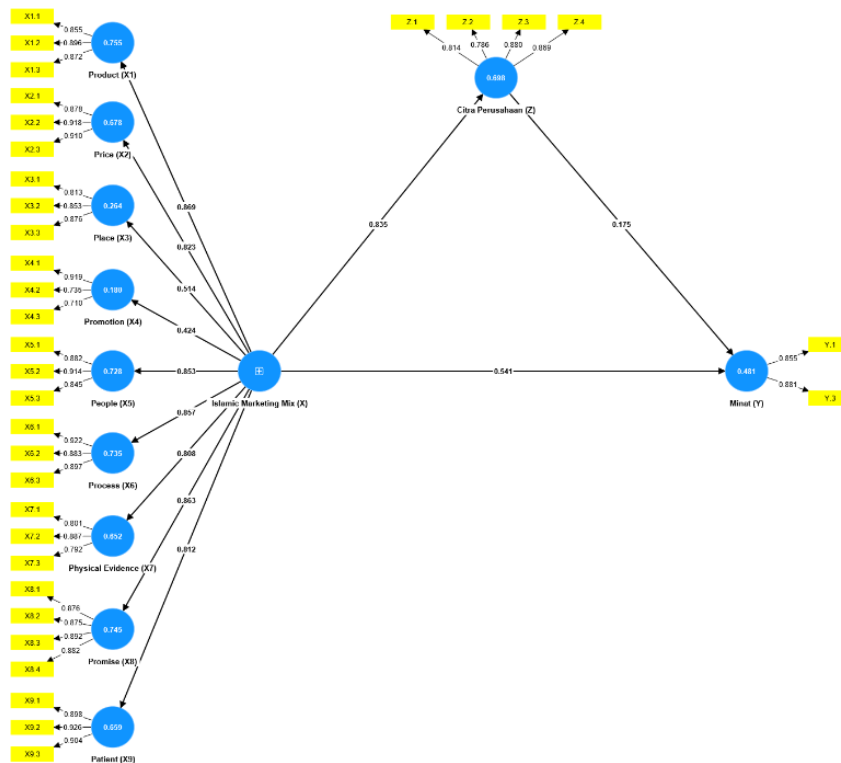


Figure 2. Outer Model

Testing the data using PLS in the Convergent Validity test showed the results of all indicators of the variables used in this study, namely Islamic Marketing Mix, Intentions, and Corporate Image having a loading factor > 0.5. This shows that each indicator in this study is valid, in which each value is highly correlated. Further explanation about discriminant validity. Discriminant validity is a measurement model with reflective indicators that are assessed based on cross loading measurements on constructs (Anuraga et al., 2017).

Table 6. AVE Value and AVE Square Root

	AVE	AVE Root
Islamic Marketing Mix (X)	0.464	0,681
Intention (Y)	0.754	0,868
Corporate Image (Z)	0.702	0,837

Based on table 4, all constructs had an AVE root value above 0.50. The construct that has the smallest construct value was the Islamic Marketing Mix variable with a value of 0.681, while the largest construct was the Intention variable of 0.868. The following section was the reliability test, namely composite reliability test and Cronbach’s alpha. Composite reliability is an index that indicates the extent to which a measuring instrument can be trusted to be relied on. Data that had composite reliability > 0.7 has high reliability. Cronbach's alpha is a reliability test that is used to strengthen the results of composite reliability and also to measure the lower limit of the reliability value of a construct. A variable can be declared reliable if it has a Cronbach's alpha value > 0.70.

Table 7. Composite Reliability and Cronbach’s Alpha

	Composite Reliability	Cronbach's Alpha
Islamic Maketing Mix (X)	0.958	0.952
Intention (Y)	0.860	0.774
Corporate Image (Z)	0.904	0.858

All of variables shows that the results of Composite Reliability and Cronbach's Alpha were > 0.70. it can be concluded that each variable already has good reliability.

Hypothesis Test

1. Direct Testing

Based on table 8 shows the results of the hypothesis test directly, namely as follows.

- a. Islamic Marketing Mix for Intention had a T-Statistic value of $4.420 > 1.96$. This shows that the Islamic Marketing Mix has a direct effect on Intention.
- b. Islamic Marketing Mix for Corporate Image had a T-Statistic value of $26,291 > 1.96$. This shows that the Islamic Marketing Mix has a direct effect on corporate image.
- c. Corporate Image of Intention had a T-Statistic value of $1.34 < 1.96$. This shows that corporate image has no direct effect on intention.

Table 8. Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values
Islamic Marketing Mix (X) -> Intention (Y)	0.541	0.532	0.122	4.420	0.000
Islamic Marketing Mix (X) -> Corporate Image (Z)	0.835	0.834	0.032	26.291	0.000
Corporate Image (Z) -> Intention (Y)	0.175	0.184	0.130	1.340	0.180

Based on table 9, there was no mediating effect between Islamic Marketing Mix and Intention through the mediating variable, namely Corporate Image. This was based on the T-Statistics value of $1.32 < 1.96$, and the P Values of $0.186 > 0.05$. This indicates that there is no mediating effect. In other words, corporate image is unable to mediate Islamic marketing mix on intention

2. Indirect Testing

Table 9. Specific Indirect Effect (Mediation Effect)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values
Islamic Marketing Mix (X) -> Corporate Image (Z) -> Intention (Y)	0.146	0.154	0.110	1.324	0.186

The Effect of Islamic Marketing Mix on Intention in Becoming a Customer

Based on the results of the study, it shows that the Islamic marketing mix had an effect on the intention to become a customer. It can be interpreted that products, prices, promotions, places, people, processes, physical evidence, promises and patience have a strong influence so that people are intentioned in becoming customers at Bank Syariah Indonesia. There are many factors that cause people to be intentioned in becoming customers of Bank Syariah Indonesia. From the reference indicators and the results of the questionnaires that have been distributed, these factors include the products offered by BSI bank in accordance with the needs of the community, administrative costs at BSI bank in accordance with the quality of the products provided, the location of the BSI bank which is in the center of the Regency/City, promotions from the brochures provided are also able to attract public intention, employees professional BSI bank, fast BSI bank in dealing with customers, BSI bank has complete office equipment to support the transaction process, BSI bank promises to respect customers and the patience of BSI bank employees in listening to customer complaints. In other words, the influence of the Islamic marketing mix on the intention in becoming a customer is caused by a series of socio-economic activities that have succeeded in meeting the needs of the community with marketing aspects, especially an efficient Islamic marketing mix that is in accordance with the marketing theory put forward by (Kotler & Keller, 2013).

The results of this study are in accordance with research conducted by Salis & Solekah (2019) that the marketing mix variable has a dominant influence on the intention of the Bawean people to become customers at sharia partner banks. Furthermore, Khan (2020) also showed that the entire marketing mix has a significant effect on public intention. According to the results of the research conducted by Merik & Akkas (2021), simultaneously all aspects of the marketing mix have a significant effect on consumer decisions. Azizuddin et al., (2020) in his research stated that Islamic marketing mix has a positive effect on consumer buying intention. Also justified by Firdaus et al., (2022) that the Islamic marketing mix has a positive effect on consumer intention.

The Effect of Islamic Marketing Mix on Corporate Image

Based on the results of the study, it shows that the Islamic marketing mix had an effect on corporate

image. This can be interpreted that the Islamic Marketing Mix implemented by Bank Syariah Indonesia is able to influence the company's image. The corporate image comes from four aspects, namely the professional impression brought by bank BSI, the modern impression, serving all segments and attention to customers. In its implementation, nine variables of the Islamic Marketing Mix can affect the company's image, especially the image of BSI bank. The first product, a product that is good and in accordance with what is needed by the community will be able to improve the company's image. However, if the product provided is not in accordance with the needs of the community, the company's image will also decrease. Then the other aspects are affordable administrative costs, strategic location, promotion according to the product, honest bank employees, not falsifying promises during promotions and so on. If it's good, the company's image will rise. However, if the examples of the aspects above do not match the elements in the Islamic marketing mix, then the company's image will also decrease. On the other hand, the Islamic marketing mix, which is actually intended for a marketing concept that will be able to influence public intention, also has an impact on the good and bad of the company's image.

The above is also in accordance with the theory put forward by Kotler & Keller (2013) that image comes from people's perceptions of a company. Therefore, companies must design their identity to shape their image in society, to create a good image, companies always do more to improve their image, for example through the Islamic marketing mix concept which in its implementation is also able to improve the company's image.

This research is in line with research conducted by Dahmiri (2018) which stated that the marketing mix influences student satisfaction which is mediated by brand image. Siregar & Harahap (2019) also stated that brand image can moderate the effect of the marketing mix on customer loyalty. As well as in Setyowati et al., (2020), the brand image can mediate the relationship between product, price, location, promotion, people, process and physical evidence for hospital selection through brand image.

The Effect of Corporate Image on Intention in Becoming a Customer

Based on the results of the study, it shows that corporate image had no effect on the intention to become a customer. There are several factors that cause corporate image to have no effect on intention in becoming a customer. First, from the results of the interviews it can be concluded that there are eight people who are intentioned in becoming customers of BSI bank because of the encouragement of Islamic law. This cannot be denied anymore, because Allah SWT has also said in Surah Al-Baqarah verse 275:

وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا

It means: "Allah has justified buying and selling and forbidding *riba*."

Therefore, from Allah SWT's command to stay away from *riba*, it makes people intentioned in becoming customers of Islamic banks, especially BSI banks, due to the factor of religious law, not the factor of corporate image. Furthermore, from the results of interviews, six respondents stated that they were intentioned in becoming customers of BSI bank due to obligations to the institution. We also find that several institutions require their members to become customers at certain banks. This is also one of the factors why corporate image has no effect on intention in becoming customers, then the last four respondents said that they were intentioned in becoming customers because of emotional factors within them, not from the company's image. It can be concluded that in this study corporate image has not been able to influence the public to become customers at BSI bank. This is in line with research conducted by Prihandini (2018) that the company image variable partially has no effect on customer intention in using mudharabah products.

The Effect of Islamic Marketing on Intention in Becoming a Customer Mediated by Corporate Image

Based on the results of the study it can be concluded that there is no influence of Islamic marketing mix on the intention to become a customer of BSI bank which is mediated by corporate image. This is because most people who are customers of BSI bank are still dominated by other factors besides corporate image. The results of the interviews show that, the community is intentioned in becoming customers because of a series of Islamic marketing mix variables that have been successfully carried out, then there is also the encouragement factor from the institution where the community works, encouragement from Islamic law and so on. Some of these things cause the company's image to have little effect on public intention in becoming BSI bank customers.

BSI is a sharia bank that has been merged from three banks, namely BRI Syariah bank, BNI Syariah

bank, and Mandiri Syariah bank. Each of the three banks has actually brought a fairly good corporate image. The merger of three banks to become BSI bank was still a question mark at the beginning, whether this company's image could influence and mediate public intention in becoming customers through Islamic marketing mix. Then, the second thing that needs to be understood is that this research examines the marketing mix based on an Islamic perspective or what is called the Islamic marketing mix. While the variables used were 9P plus two pure Islamic variables, namely promise and patience based on the theory put forward by (Abuznaid, 2012). In its implementation, there has been a lot of research on Marketing Mix but not on Islamic Marketing Mix which has only been researched by a few people. This research was also conducted at BSI bank, which incidentally is a company that uses sharia principles. This research examined whether the image of sharia on BSI was a mediating effect on the latest Islamic Marketing Mix variable on the intention to become a customer, and was also being unique since it used new sharia-based variables on sharia targets as well.

Several studies related to the "image" variable which mediates, Dahmiri (2018) stated that the marketing mix influences student satisfaction which was mediated by brand image. This was also in line with research by Setyowati et al., (2020) that brand image can mediate the relationship between product, price, location, promotion, people, process, and physical evidence for hospital selection through brand image. However, this research is an update and turns out that there is no influence on corporate image as mediator of Islamic marketing mix to intention in becoming a customer of Bank Syariah Indonesia in East Java.

V. CONCLUSION

This study can be concluded that there is an influence on Islamic marketing mix on the intention to become a customer, there is an effect of Islamic marketing mix on corporate image, there is no effect on corporate image on intention in becoming a customer, and finally there is no effect on corporate image as a mediator of the Islamic Marketing Mix on the intention in becoming a customer of an Bank Syariah Indonesia in East Java. This is a renewal in that the new Islamic Marketing mix variable, which is also a sharia variable, has not been able to provide a mediating effect on companies whose notes are also sharia (BSI). Then, people's interest is more affected because of marketing alone even without any mediation from the company's image.

So from this research, suggestions can be taken, first for Bank Syariah Indonesia itself, especially in the East Java region, to correlate well between the Islamic marketing mix and the corporate image of BSI banks, maintain the Islamic marketing mix as a marketing tool used to achieve targets, and evaluate things that what things have not been able to influence the public to become customers at BSI bank. Recommendations for further research are to add other variables in measuring intention in becoming a customer, develop this research model and add other factors, and take samples from other Islamic bank customers with a wider coverage and with a larger population.

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