

## The Influence of Promotion and Corporate Image on Customers Decisions to Use Haji IB Maslahah Savings at Bank Jabar Banten Syariah

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### ABSTRACT

The decision of customers to engage with Islamic banking products is influenced by factors that cater to their desires and needs, with Hajj being a profound aspiration for every Indonesian Muslim. This study aims to scrutinize the impact of promotion and corporate image on customer decisions regarding the utilization of the Haji iB Maslahah savings product at Bank Jabar Banten Syariah KCP Cikurubuk. Questionnaires were distributed to customers of Mudharabah savings products at the mentioned bank, yielding 20 purposively sampled respondents. The data analysis involved multiple linear regression. The findings indicate that both promotion and corporate image collectively influence customer decisions, supported by F counts > F tables (7.819 > 3.59). On a partial level, promotion significantly impacts customer decisions (t calculate > t table: 3.345 > 2.10092), while corporate image, unfortunately, does not have a significant effect on customer decisions (t calculate < t table: 0.683 < 2.10092). This underscores the critical importance of robust promotion strategies and the ongoing maintenance of a positive corporate image. The implications of this research extend to Islamic banking, urging continual enhancement of promotion efforts and corporate image management to enhance customer decisions in favor of their products.

## 1. Introduction

Indonesia, as a developing country, is mandated to consistently enhance the well-being of its citizens by fostering economic pillars that support equitable and sustained economic growth. The evolution of banking, offering a diverse range of products over time, has become an essential requirement for contemporary society. Banks serve as hubs for various financial transactions, including fund storage, investment, money transfers, payments, collections, and more. The trajectory of banking development now extends into the digital realm (Apriliya, 2023).

Based on Law No. 21 of 2008 concerning Sharia Banking, Sharia banking is everything concerning Sharia banks and Sharia business units, including institutions, business activities, and ways and processes in carrying out business activities themselves. In the fatwa, the Indonesian Ulema Council (MUI) explained that Islamic principles in Islamic banking include the principles of justice and balance ('adl wa tawazun), benefit (maslahah), universalism (alamiyah), and do not contain gharar, maysir, usury, and haram objects (Nurudin et al, 2021).

Bank Jabar Banten Syariah is a viable option for the public seeking Islamic banking services. Initially established as a Sharia Business Unit, the bank carries significant responsibility as a key economic player in Indonesia, dedicated to fulfilling the financial needs of the community. Evolving over a decade, Bank Jabar Banten Syariah transitioned into a Sharia Commercial Bank, aligning with Bank Indonesia's initiatives to expedite the growth of Sharia economics in the country. With a network of 10 Branch Offices and 53 Sub-Branch Offices spanning West Java, Banten, and DKI Jakarta, Bank Jabar Banten

Syariah plays a pivotal role in advancing Islamic banking services. Among its Sub-Branch Offices is Bank Jabar Banten KCP Cikurubuk, strategically located in Tasikmalaya City (Bank Jabar Banten Syariah, 2023).

Bank Jabar Banten Syariah KCP Cikurubuk offers a diverse range of products tailored to meet customer needs in accordance with Sharia principles. These offerings include daily savings deposits, capital activities, and various financing options. Situated strategically near the Cikurubuk traditional market, the branch attracts a diverse customer base, including students, traders, entrepreneurs, and residents from Tasikmalaya City and Tasikmalaya Regency. The products adhere to Sharia principles, covering both fund raising and distribution. Fund raising products at Bank Jabar Banten Syariah KCP Cikurubuk include iB Maslahah savings, iB Maslahah Instant savings, iB Maslahah plan savings, iB Maslahah simple savings, iB Maslahah Hajj savings, and time deposits. Financing products for fund distribution encompass murabahah contracts, musharakah, and home ownership financing.

One of the most popular products is savings products. In Fatwa No. 02/DSN-MUI/IV/2000, the National Sharia Council (DSN) has issued a fatwa stating that justified savings are savings based on the principles of wadiah and mudharabah (Apriliya, 2023). Public interest in Bank Jabar Banten Syariah savings products is quite a lot, this can be seen from the increase in the number of customers every year. This is based on the frequent difficulty of someone in setting aside the money he has, so he prefers his money to be stored in savings products at the bank. Especially for a Muslim who wants his money to be used for worship purposes such as going on Hajj to Baitullah. Therefore, saving at Bank

Jabar Banten Syariah is one alternative to saving money for this purpose by utilizing the iB Maslahah Hajj savings product.

Hajj iB Maslahah Savings is a savings product of Bank Jabar Banten Syariah that uses the principle of mudharabah, in the form of third-party deposits whose withdrawals can only be made when the customer is about to perform Hajj or by an agreed agreement. This savings product aims to help facilitate customers in supporting their needs to carry out the Hajj. This service in the field of Hajj savings is carried out to meet the growing market share. With the collaboration between Islamic banking and the Ministry of Religious Affairs, people are now very enthusiastic about this Hajj savings product (Maulid & Amirsyah, 2021).

This study analyzes customers of Hajj iB Maslahah savings (mudharabah savings products), because it is one of the outstanding products at Bank Jabar Banten Syariah KCP Cikurubuk, because this product has a larger number of customers than other products.

With the advancement of sharia products, namely Hajj savings, it is increasingly attracting the attention of Muslim customers in Indonesia. However, competition continues to occur between Islamic and conventional banking to foster consumer interest in a product. Some of the efforts made to attract consumers are by promoting and providing the best service. Islamic banks must be able to have a superior promotional strategy in marketing their products, especially in products that support the needs of Muslim customers such as Hajj savings. Promotional strategies are needed as a tool to influence people who can use their products.

A promotion strategy is also a marketing mix used to offer products or services to the public (Alexandrescu & Milandru, 2018). The main purpose of promotion is to explain

a product offered. So after introducing the product, consumers will get information from the product and will gain interest obtained from the promotion which causes consumer decisions to buy or use the product (Apriliya, 2023).

Maintaining a favorable corporate image is crucial in influencing customer decisions to use products or services offered by Islamic banking, such as the iB Maslahah Hajj savings product at Bank Jabar Banten Syariah KCP Cikurubuk. The corporate image, representing the overall perception of the company, plays a significant role in consumer considerations. Factors like cleanliness and service quality contribute to shaping this image, impacting consumers' trust in the company. Bank Jabar Banten Syariah's mission to excel in Hajj savings further emphasizes the importance of building a positive corporate image to foster trust, especially in Hajj finance. Hence, a good corporate image, coupled with effective promotion, becomes instrumental in influencing customer decisions to opt for iB Maslahah Hajj savings. Customers' decisions, viewed as actions resulting from an evaluation process and knowledge of available alternatives, are pivotal for increasing the customer base and enhancing the bank's presence in the community. Recognizing these factors, Bank Jabar Banten Syariah KCP Cikurubuk should prioritize promotion and consistently uphold its corporate image to better cater to customer needs and strengthen its position. This study delves into a comprehensive analysis of how promotional factors and corporate image collectively influence customer decisions regarding the iB Maslahah Hajj savings product, providing insights that can enhance promotion strategies and service improvements for the benefit of the community.

This study employs a quantitative descriptive approach, utilizing numerical data for both independent (promotion and corporate image) and dependent variables (customer's decision). The research focuses on customers utilizing Hajj iB Maslahah savings at Bank Jabar Banten Syariah KCP Cikurubuk Tasikmalaya. Primary data is collected through questionnaires, employing purposive sampling to select 20 customers from a population of 4890 Mudharabah savings customers at Bank Jabar Banten KCP Cikurubuk. Respondents provide insights into their decisions regarding Hajj iB Maslahah savings, considering the promotion and corporate image analysis of Bank Jabar Banten Syariah KCP Cikurubuk. The collected data is processed and analyzed using SPSS software version 26, employing multiple linear regression for hypothesis testing to determine the influence between independent and dependent variables.

## **2. Literature Review**

Good scientific paper research is research that is supported by relevant concepts and theories from various sources so that it then provides a comprehensive picture related to the variables or topics discussed in the research. This section is an important step because it helps ensure that new research builds on existing knowledge and contributes to the overall understanding of the topic. The following is an explanation of concepts and theories related to the variables in the study.

### ***Savings Haji iB Maslahah***

The iB Maslahah Hajj savings product is one of the products at Bank Jabar Banten Syariah which is specifically intended for individual customers in preparation for Hajj

expenses, managed professionally and safely, by sharia (Bank Jabar Banten Syariah, 2023). The principle used in this product is the mudharabah contract. This is Maslahah Hajj Savings Account an innovation in Islamic banking products that helps customers in carrying out their financial planning to register as prospective pilgrims. With this in Maslahah Hajj savings product, customers can save at Bank Jabar Banten Syariah in collaboration with the Ministry of Religion as a recipient of Hajj deposits. According to Rahma (2017), increasing customer interest in choosing Hajj savings products includes planning a comprehensive marketing strategy, a broad market, and increasing promotional activities.

### **Promotion**

According to Kotler et.al (2012), the definition of promotion is "Promotion means activities that communicate the merits of the product and persuade target customers to buy it." meaning that promotion is an activity that communicates the benefits of a product and persuades target consumers to buy the product (Familmaleki et al., 2015). Phillip Kotler defines promotion as activities carried out by companies to communicate the benefits of their products and convince consumers to buy (Rangkuti, 2019).

In practice in banking, Kashmir (2008) explains that four means of promotion can be used in promoting services or products. The means of promotion broadly include advertising such as the installation of billboards (signboards), banners in strategic locations or brochure printing; sales promotion such as giving souvenirs, gifts, and other mementos to loyal customers; reliability such as participating in exhibitions, social services, sponsorships, or other social activities; and personal selling such as face-to-face directly explaining bank products to customers in detail (Fajriyah, 2013).

Thus, promotion serves as a strategy to influence the interest and decision of customers or consumers to use the products offered. So in this study related to independent variables and dependent variables, hypotheses can be formed as follows.

### **H1 : Promotion Affects Customer Decision**

#### ***Corporate Image***

The definition of Corporate Image according to Smith in Marketing Communication says that "Corporate image is the people's perception of an organization", meaning that corporate image is many public perceptions about an organization. Frank Jefkins said that corporate image is an impression of an organization formed by knowledge and experience (Nurwanto, 2015).

The perception of good and bad companies in the eyes of consumers is inseparable from the image of a company such as the external environmental conditions of the company which is one of the considerations of consumers choosing a company, this is related to the comfort or not of consumers towards a company both comfort from service and physical environmental conditions such as cleanliness (Shove, 2003). Corporate image influences the minds of consumers through a combination of advertising effects, public relations, physical image, and experience.

A good corporate image must be able to produce quality products and quality services. With customer decisions and satisfaction, a good company image can convince to choose its products. This study related to independent variables and dependent variables, hypotheses can be formed as follows.

### **H2 : Corporate Image Influences Customer Decisions**



### **Customer Decision**

George R. Terry mentioned that decisions can be interpreted as the selection of alternative behavior from two or more existing alternatives. While the definition of decision according to James A.F Stoner is the selection between various alternatives. In contrast to the definition mentioned by Davis, a decision is a definite answer to a question (Tueanrat et al., 2021).

According to the Law of the Republic of Indonesia, Number 21 of 2008 concerning Sharia Banking the definition of a customer is a party who uses the services of a Sharia bank and/or Sharia Business Unit. Thus, customer decisions are a person's decision-making process in choosing products and using bank services. There are several stages that customers usually do in purchasing decision behavior, Kotler stated that purchasing decisions include recognizing problems; searching for information; evaluating options; purchasing decisions; and post-purchase behavior (Kotler et al., 2012).

Several factors influence purchasing decisions, consisting of external factors such as culture and social class; internal factors such as economic environment, lifestyle, and personality; as well as psychological factors such as motivation and perception. In customer decisions to use bank products, several factors that can influence include service quality, knowledge, religiosity, reputation, promotion, brand ideal, and company image (Abhimantra et al., 2013)

The existence of promotional factors that function can help remind customers of products, so that promotions also influence customers to buy and finally promotions will improve the company's image in the eyes and minds of its customers (Familmaleki et al.,

2015). So, in this study related to independent variables and dependent variables, hypotheses can be formed as follows.

### **H3 : Promotion and Corporate Image influence Customer Decision**

Referring to the results of previous research analysis which states that promotion and corporate image have an influence on customers' decisions to use Hajj iB Maslahah savings. The better the promotion and corporate image of Bank Jabar Banten Syariah KCP Cikurubuk, it means that the more customer decisions are to use Hajj iB Maslahah savings. The frame of mind can be seen in figure 1.

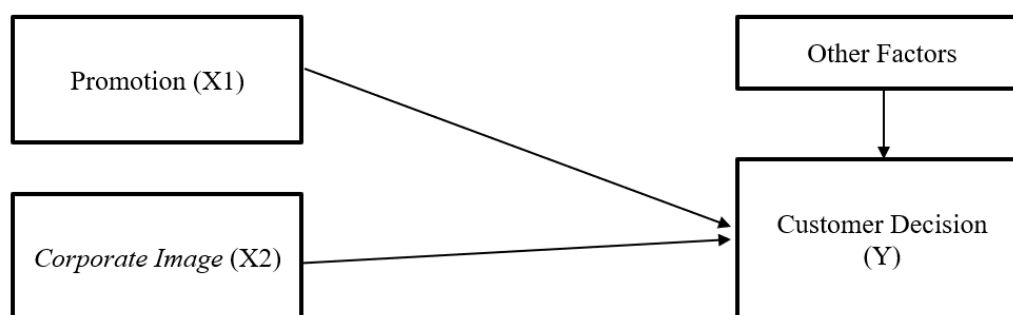


Figure 1. Frame of Thought

Thus, based on figure 1 frame of mind can help researchers to get a mature concept so that it can then be used to explain every problem in the research, and can connect every variable in the research by forming hypotheses.

### **3. Result and Discussion**

This section will describe the results of research that have been obtained through statistical calculations and discussions analyzed through theory and previous research results.

#### **Research Results**

The results of the study contain the results of the classical assumption test, the results of multiple regression tests, the results of multiple correlation tests, the results of the coefficient of determination test, and the results of hypothesis tests.

### Classical Assumption Test

The classical assumption test is a requirement that must be considered in conducting multiple linear regression analysis based on *ordinary least square (OLS)* to ensure that the regression model obtained is the best, in terms of estimation accuracy and consistency so that the regression equation can be ascertained whether or not the regression equation is valid (Snee, 1977). Thus, a classical assumption test is needed on the data that has been processed.

### Normality Test

The normality test is used to see whether the regression model of the dependent variable and the independent variable both have normal distributed residuals or not so that regression analysis can be carried out. A good regression model is a regression model whose residuals are normally distributed (Snee, 1977). Normal data have a significant value  $> 0.05$ . The technique used in the normality test is the Kolmogorov-Smirnov test table. The calculation results using the SPSS for Windows V. 26 application are as follows table 1.

**Table 1**  
**Normality Test**  
**One-Sample Kolmogorov-Smirnov Test**

N		20
Normal Parameters <sup>a,b</sup>	Mean	,0000000
	Std. Deviation	1,30949815
Most Extreme Differences	Absolute	,118
	Positive	,074
	Negative	-,118
Test Statistic		,118
Asymp. Sig. (2-tailed)		,200 <sup>c,d</sup>

Source: SPSS version 26 output

Based on the results of the *Kolmogorov-Smirnov* normality test using the SPSS V. 26 application above, it can be seen that the data that have been tested have a normal distribution. This is because the calculation results are  $0.2 > 0.05$ . Because the result is greater than 0.05, it can be concluded that regression analysis can be performed.

### Multicollinearity Test

The multicollinearity test is a linear relationship between independent variables in multiple regression (Daoud, 2017). The multicollinearity test is intended to test whether the

regression model found a correlation between each variable. A good regression model should not have correlations among independent variables. If these variables are correlated, it can be said to be an original variable, where the independent variable whose correlation value between independent variables is equal to zero (Daoud, 2017).

The multicollinearity test is carried out with tolerance and VIF (Variance Inflation Factor) values. The regression model is said to experience multicollinearity if the tolerance value  $\leq 0.10$  with a VIF value of  $\geq 10$ . The results of the multicollinearity test through SPSS V. 26 are as follows.

**Table 2**  
**Multicollinearity Test**

Coefficients <sup>a</sup>			
Model		Tolerance	BRIGHT
1	PROMOTION	,549	1,820
	CORPORATE IMAGE	,549	1,820

a. Dependent Variable: CUSTOMER DECISION

Source: SPSS version 26 output

In the table 2 above, the tolerance value is  $0.549 > 0.1$  with a VIF value of  $1.82 < 10$ . So it can be concluded that the absence of multicollinearity in the variable or  $H_0$  is accepted, which means that it can be said to pass the multicollinearity test.

### Autocorrelation Test

The autocorrelation test is used to test whether there is a correlation between the confounding error in period  $t$  and period  $t-1$  in the linear regression equation. One way to detect autocorrelation is by conducting the Durbin-Watson (DW) test. The calculation results using the SPSS V.26 application are as follows.

**Table 3**  
**Autocorrelation Test**

Model Summary <sup>b</sup>					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,692 <sup>a</sup>	,479	,418	1,384	2,368

a. Predictors: (Constant), CORPORATE IMAGE, PROMOSI

b. Dependent Variable: CUSTOMER DECISION

Source: SPSS version 26 output

Based on the table 3 above, it is known that the Durbin-Watson number is 2.368, it can be known that there are no symptoms of autocorrelation

### Heteroscedasticity Test

The heteroscedasticity test shows that variable variance is not the same for all observations. If the variance of the residuals of one observation to another remains, then it is called homoscedasticity. A good regression model is one in which homoscedasticity or heteroscedasticity does not occur (Sugiyono, 2015). Avoid heteroscedasticity when the sig value  $> \alpha 0.05$ , or by looking at the scatterplot. The calculation results on the SPSS V. 26 application are as follows.

**Table 4**  
**Heteroscedasticity Test**

		Coefficients <sup>a</sup>				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	2,599	1,183		2,196	,042
	PROMOTION	-,012	,093	-,039	-,126	,901
	CORPORATE IMAGE	-,090	,088	-,315	-1,025	,320

a. Dependent Variable: ABS\_RES

Source: SPSS version 26 output

Based on the table 4 above, it can be seen that the Customer Satisfaction variable with a value of  $0.042 < 0.05$ , the Promotion variable with a value of  $0.901 > 0.05$ , and the Corporate Image variable with a value of  $0.32 > 0.05$ . That is, the regression model avoids heteroscedasticity on independent variables, namely promotion and corporate image. While the regression model on the decision variable heteroscedasticity occurs. Meanwhile, based on the scatterplot graph, it can be seen that there has been a spread of data points that are not patterned, and it can be said that the data avoids heteroscedasticity.

### Descriptive Statistics

The descriptive statistical analysis method is a statistical analysis that provides a general overview of the characteristics of each research variable as seen from the mean, minimum, and maximum values (Nasution, 2017). This descriptive analysis was carried out in a study aimed at presenting research object data (Sugiyono, 2015). The results of data calculations in this study using SPSS V. 26 are as follows.

Based on the table 5, an interpretation was obtained with the number of samples in the study as many as 20 respondents who were customers of Bank Jabar Banten Syariah KCP Cikurubuk who used Hajj iB Maslahah savings in 2023. The result of this descriptive

statistical analysis is that the promotion variable has a minimum value of 12, a maximum value of 21, and an average value of 16.6. The *corporate image* variable has a minimum value of 10, a maximum value of 18, and an average value of 14.8. While the customer's decision variable has a minimum value of 13, a maximum value of 20, and an average value of 16.65.

**Table 5**  
**Descriptive Statistical Test Results**  
**Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
PROMOTION	20	12	21	16,60	2,349
CORPORATE IMAGE	20	10	18	14,80	2,484
CUSTOMER DECISION	20	13	20	16,65	1,814
Valid N (listwise)	20				

Source: SPSS version 26 output

### Double Linear Regression Test

A Multiple linear regression test is a regression model used to understand the relationship between one dependent variable and two or more dependent variables (Osborne & Waters, 2019). The results of multiple linear regression tests in this study using SPSS V.26 are as follows table 6.

**Table 6**  
**Double Linear Regression Test Results**

		Coefficients <sup>a</sup>				
		Unstandardized Coefficients		Standardized Coefficients	t	Say.
Model		B	Std. Error	Beta		
1	(Constant)	8,262	2,325		3,553	,002
	PROMOTION	,610	,182	,790	3,345	,004
	CORPORATE IMAGE	-,118	,173	-,161	-,683	,504

a. Dependent Variable: CUSTOMER DECISION

Source: SPSS version 26 output

The regression equation from the results of the data above is

$$Y = 8.262 + 0.182X_1 - 0.161X_2$$

Based on table 6 equation, we get the following conclusion.

1. A constant value of 8.262 indicates that if the promotion variables ( $X_1$ ) and *corporate image* ( $X_2$ ) are constant or fixed, then the customer's decision value is 8.262 units.

2. The regression coefficient of the promotion variable ( $X_1$ ) is 0.61, indicating that if the promotion variable increases by one unit, the customer's decision value will increase by 0.61 units.
3. The regression coefficient of the corporate image variable ( $X_2$ ) is -0.118 indicating that if the corporate image variable increases by one unit, the customer's decision value will decrease by 0.118 units, because the direction of influence caused by *corporate image* on customer decisions is negative.

### Double Correlation Test

Multiple correlation analysis is a statistical method used to evaluate the relationship of one dependent variable with two or more independent variables simultaneously. The purpose of this analysis is to understand the degree or direction of the relationship between these variables, as well as to identify the relative contribution of each independent variable to the dependent variable (Osborne & Waters, 2019). The calculation results using the SPSS V.26 application are as follows.

**Table 7**  
**Double Correlation Test Results**  
**Correlations**

		CUSTOMER DECISION	PROMOTION	CORPORATE IMAGE
Pearson Correlation	CUSTOMER DECISION	1,000	,682	,369
	PROMOTION	,682	1,000	,671
	CORPORATE IMAGE	,369	,671	1,000
Sig. (1-tailed)	CUSTOMER DECISION	.	,000	,055
	PROMOTION	,000	.	,001
	CORPORATE IMAGE	,055	,001	.
N	CUSTOMER DECISION	20	20	20
	PROMOTION	20	20	20
	CORPORATE IMAGE	20	20	20

Source: SPSS version 26 output

Based on the table 7 above, this analysis in its calculation uses the Pearson correlation coefficient. It can be seen that the correlation in the corporate image variable of 0.369 shows that the relationship between *corporate image* and customer decisions is low because the value is in the interval 0.20 – 0.399. While the correlation value in the promotion variable of 0.682 shows that the relationship between promotion and customer

decision is strong because the value is in the interval 0.60 – 0.799, it can be seen from the interpretation of correlation analysis.

### Results of the Coefficient of Determination

Coefficient of determination analysis often known as R-squared is a measure used in regression analysis to evaluate the extent to which the variation of the dependent variable can be explained by the independent variable in the regression model. In statistical terms, the coefficient of determination is the sum of squares described divided by the sum of total squares. The results of calculating the coefficient of determination using the SPSS V.26 application which analyzes the influence of promotion and corporate image on customer decisions are as follows.

**Table 8**  
**Coefficient of Determination Test Results**

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,692 <sup>a</sup>	,479	,418	1,384

a. Predictors: (Constant), CORPORATE IMAGE, PROMOSI  
b. Dependent Variable: CUSTOMER DECISION

Source: SPSS version 26 output

Based on the table 8 above, the value of the coefficient of determination (R-square) is 0.479 or 47.9%. This means that 47.9% of variations in customer decisions can be explained by promotions and *corporate image*. The remaining 52.1% was explained by other variables not studied in the study.

### Hypothesis Test Results

Hypothesis test analysis is used to test the correctness of hypotheses about the influence of promotion variables and *corporate image* on customer decisions. This hypothesis test consists of a t-test (Partial) and a simultaneous F-test.

#### Test t (Partial)

The t hypothesis test is used to test the statistical significance of individual regression coefficients in linear regression models, to partially see the effect of the independent variable on the dependent variable. The following is the calculation result of the t-hypothesis test which calculates the effect of promotion and corporate image on partial customer decisions (individuals) according to the SPSS V. 26 application.



**Table 9**  
**Test Results t (Partial)**  
**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Say.
		B	Std. Error	Beta		
1	(Constant)	8,262	2,325		3,553	,002
	PROMOTION	,610	,182	,790	3,345	,004
	CORPORATE IMAGE	-,118	,173	-,161	-,683	,504

a. Dependent Variable: CUSTOMER DECISION

Source: SPSS version 26 output

Based on the table 9 above, it shows that the T-Statistic value for the promotion variable is 3.345 with a significance of 0.004, which means that the  $t\text{-value}_{\text{calculated}} > t_{\text{table}}$  is  $3.345 > 2.10092$  with a significant value of  $0.004 < 0.05$ . So it can be concluded that H1 is accepted, which means that the promotion affects the customer's decision partially. As for the *corporate image* variable, t-count is obtained by -0.683 with a significance of 0.504, which means that  $t_{\text{count}} < t_{\text{table}}$  is  $0.683 < 2.10092$  with a significant value of  $0.504 > 0.05$ . So it can be concluded that H2 is rejected, which means that *corporate image* has no influence on the customer's decision partially.

### Simultaneous F Test

The simultaneous F test is used to see how much influence the independent variable has on the dependent variable simultaneously. The decision-making criteria in the F test are simultaneous by comparing  $F_{\text{calculate}} > F_{\text{table}}$  at a significant level of  $5\% < 0.05$ , so that the hypothesis can be accepted. The simultaneous F test in its calculations tests the statistical significance of the overall regression model or the difference between the groups in the analysis of variance (ANOVA). The following are the results of the simultaneous F test that occurred in the calculations in this study using SPSS V. 26.

**Table 10. Simultaneous F Test Results**

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Say.
1	Regression	29,969	2	14,985	7,819	,004 <sup>b</sup>
	Residual	32,581	17	1,917		
	Total	62,550	19			

a. Dependent Variable: CUSTOMER DECISION

b. Predictors: (Constant), CORPORATE IMAGE, PROMOSI

Source: SPSS version 26 output

Based on the table 10 above, it can be seen that the significance value obtained is 0.004, this shows that the significance is smaller than 0.05. While the value of F-count is 7.819, which means that  $F_{\text{count}} > F_{\text{table}}$  is  $7.819 > 3.59$ . Thus, it can be concluded that H3 is accepted, which means that simultaneously promotion and *corporate image* have a significant effect on the customer's decision to use the iB Maslahah Hajj savings product at Bank Jabar Banten Syariah KCP Cikurubuk.

## Discussion

The discussion contains a comprehensive explanation using previous theories and research in this study.

### **Analysis of the Influence of Promotion on Customer Decisions to Use Hajj iB Maslahah Savings Products at Bank Jabar Banten Syariah KCP Cikurubuk**

Promotion plays a pivotal role in the success of marketing programs, serving as an activity aimed at introducing the distinctive features of banks to attract and persuade potential buyers to make informed purchases (Ardinindya et al., 2021). Defined as a one-way flow of information or persuasion guiding individuals or organizations toward actions that foster exchanges in marketing, promotion is a crucial element in influencing customer decisions. Bank Jabar Banten Syariah KCP Cikurubuk employs various promotional strategies for marketing the iB Maslahah Hajj savings product, including brochure distribution, open tables at events, collaboration with KBIH (Hajj Guidance Group), and the ball pickup system. The bank conducts direct field marketing through socialization events about Hajj savings products in educational environments and company agencies. Notably, Bank Jabar Banten Syariah KCP Cikurubuk has expanded the target market for Hajj products to include children, a shift from the previous focus on adults.

The study underscores the significance of promotion in influencing customers' decisions to use Hajj savings products. The research findings confirm the initial hypothesis (H1) that promotion has a substantial impact on customers' decisions at Bank Jabar Banten Syariah KCP Cikurubuk. The t hypothesis test results reveal a calculated value of 3.345 with a significance of 0.004, where the calculated t value exceeds the t-table value ( $3.345 > 2.10092$ ) with a significance level of  $0.004 < 0.05$ . Consequently, H1 is accepted, signifying

that promotion influences customer decisions in part. The extensive promotion of Hajj iB Maslahah savings at Bank Jabar Banten Syariah KCP Cikurubuk significantly influences customer decisions, highlighting that broader promotional efforts by Islamic banks increase the likelihood of customer decisions to use Hajj savings products.

These findings align with prior research (Nuraeni & Fitriani, 2020; Malik et al., 2021; Adam, 2022), emphasizing the impact of promotions on customer decisions. However, they contrast with Dianah's (2013) study, "The Influence of Promotion and Perception on Customer Decisions in Choosing Islamic Banks," which posits that promotions do not influence customer decisions.

Maintaining a positive corporate image is another crucial factor impacting customer decisions in utilizing products or services offered by Islamic banking institutions. The corporate image represents the overall perception of a company formed through information and experiences. The study emphasizes that a good corporate image, reflected in factors like cleanliness and service quality, is essential for retaining and attracting customers to use Bank Jabar Banten Syariah KCP Cikurubuk's products, especially Hajj savings. The positive corporate image aligns with the bank's mission to make Hajj savings a superior offering, fostering public trust in the company and its Hajj finance services.

In conclusion, both promotion and corporate image are influential factors in shaping customer decisions to use the iB Maslahah Hajj savings product at Bank Jabar Banten Syariah KCP Cikurubuk. The study highlights the importance of strategic promotion and maintaining a positive corporate image to enhance customer decisions, thereby increasing the bank's presence and customer base. These insights can guide the bank in refining its promotional strategies and improving services to better meet customer needs, particularly in the context of Hajj finance.

### **Analysis of the Influence of *Corporate Image* on Customer Decisions to Use Hajj iB Maslahah Savings Products at Bank Jabar Banten Syariah KCP Cikurubuk**

In addition to strategic promotions, maintaining a positive corporate image is imperative for Bank Jabar Banten Syariah KCP Cikurubuk to effectively address customer

needs and desires. A favorable corporate image significantly influences customer decisions in opting for products or services offered by Islamic banking institutions. Corporate image, defined as a set of associations perceived by consumers about companies providing products or services (Ponirah et al., 2021), is particularly critical in the banking sector, where customer interactions play a crucial role. Polite greetings, reprimanding services, and friendly smiles contribute to the positive corporate image of a bank.

In the context of the Hajj savings product, Bank Jabar Banten Syariah has positioned it as part of its future mission, contributing to the development of the Islamic economic ecosystem, especially in Hajj finance. This strategic mission not only aligns with the bank's objectives but also fosters public trust in the institution. However, the company must navigate internal and external factors that can impact its image during the mission's implementation. Thus, maintaining a positive corporate image remains crucial throughout this journey.

Contrary to expectations, the research findings indicate that corporate image does not exert a significant influence on customers' decisions to use Hajj savings products at Bank Jabar Banten Syariah KCP Cikurubuk. The hypothesis (H<sub>2</sub>) proposing a positive impact of corporate image on customer decisions is rejected, as evidenced by a t-count of -0.683 with a significance level of 0.504. This indicates that the calculated t value is less than the t-table value ( $0.683 < 2.10092$ ) with a significance value of  $0.504 > 0.05$ . Consequently, it can be concluded that H<sub>2</sub> is rejected, implying that corporate image has no partial influence on customer decisions.

These findings align with the research by Pabbajah et al (2019), which asserted that a company's image does not significantly affect customers' decisions to save in Hajj savings products. However, this contrasts with other studies (Novitasari, 2017; Kartika et al., 2019; Rais et al., 2022), which suggested a significant impact of corporate image on customer decisions. The variance in results underscores the multifaceted nature of corporate image and its intricate relationship with customer decisions, urging further exploration and consideration of diverse factors that may influence this dynamic.

#### 4. Conclusion

This study establishes a significant relationship between turnover intention and job performance in the commercial banking sector in Zimbabwe. The four pillars of decent work are identified as moderators in this relationship, suggesting that a perceived decent working environment minimizes turnover intention and enhances job performance. The findings underscore the importance of organizations creating and promoting decent working conditions to retain employees and boost overall job performance. Aligning with the recommendation on the role of social protection and social dialogue in fostering decent working conditions and increased productivity, this study emphasizes the need for organizations to prioritize employee well-being. Specifically, providing facilities such as insurance and medical aid is crucial, as both the nature of employment opportunities and social protection significantly influence employee job performance. In light of the current volatile, uncertain, complex, and ambiguous business environment in Zimbabwe, promoting decent work in the banking sector emerges as an imperative strategy for sustaining employee performance and navigating the challenges of the contemporary business landscape.

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