

The effect of service quality on saving decisions with Islamic branding as a moderating variable

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Abstract

As the largest Muslim country in the world, Indonesia is a potential producer market. To maintain and increase consumer confidence in a product is the quality of service. One of the strategies used by business actors, including banks, is implementing an Islamic branding strategy, namely using an Islamic identity in marketing their products. This study examines the effect of service quality on saving decisions with Islamic branding as a moderating variable. This type of quantitative research uses a sample of 94 respondents. The data were collected using a cross-sectional questionnaire distributed. While, statistical testing of research data uses PLS-based Structural Equation Modeling. The study's results support the first hypothesis that the service quality variable significantly affects saving decisions. While the second hypothesis is that Islamic branding variables moderate the relationship between service quality and saving decisions. The results of this study can assist business actors in improving service quality.

Keywords: service quality; saving decisions; Islamic branding; moderating variable.

Introduction

Banking has a vital role in regulating a country's financial system. The bank's core activity is as an intermediary institution, namely channelling funds to debtors through credit, where the funds come from third parties in the form of creditor funds. This process has a high risk, so its management must be at an adequate level so that the potential for bankruptcy can be avoided. According to Law number 10 of 1998, the function of the bank as a forum for collecting and distributing customer funds effectively and efficiently is beneficial in improving people's living standards.

Indonesia is a country with the largest Muslim population in the world. In the Islamic perspective, all activities are regulated, including business and economic activities (Darsono, Sakti, Suryanti, Astiyah, & Darwis, 2017). With a large Muslim population,

Indonesia has a role in building a sharia-based economy. The presence of Islamic banking is a tangible manifestation of efforts to build a sharia economy that aims to help the community's economy in terms of capital which is different from the concept of conventional banking, which applies the interest system. The concept of establishing an Islamic bank is a profit-sharing system used by banks as a source of funds to finance operational activities.

The establishment of Islamic banks for the first time in Indonesia occurred in 1980 when the practice was still very limited. Then in 1991, PT. Bank Muamalat Indonesia was born as a result of the work of the Indonesian Council of Ulama (MUI) to establish a sharia bank. At the beginning of its establishment, Islamic banks still did not have a clear basis on Islamic law and the types of businesses allowed. Therefore, law number 10 of 1998 emphasizes that this country has two banking systems: conventional and sharia. Then, the government of Indonesia (2008) enacted law number 21 of 2008, which regulates Islamic commercial banks and caused an increase in the number of Islamic banks (Otoritas Jasa Keuangan, 2017).

In managing a business such as banking, customer loyalty is the main target so that business continuity can continue (Kamran-Disfaniet al., 2017). Customer loyalty can potentially strengthen marketing strategies because their actions in recommending products attract others to use the banking services. Loyalty results from the organization's work in creating service quality that can increase consumer interest, from customer satisfaction to curiosity to regular customers (Murali, Pugazhendhi, & Muralidharan, 2016). Based on Eid & El-Gohary (2015), sharia principles can perceive service quality by companies that can increase customer satisfaction.

Service quality also plays an important role in providing an impetus to customers to establish a strong bond or relationship with the bank. To maintain and increase customer trust, banks need to maintain a positive image in the eyes of the public. This image can be built through service quality. Without a positive image, the trust that is being and will be built will not work effectively (Kasmir, 2015). In this case, service quality gets a role in which the quality of service received by consumers becomes an assessment of the customer. Service quality can be interpreted as a customer's assessment of a product's or service's advantages or features. Service quality is a customer's comprehensive evaluation process regarding the perfection of service performance.

Abror et al. (2019) research shows that service quality positively and significantly affects customer satisfaction. Customers will feel satisfied if they have felt good service quality. In the context of Islamic banks, managers or owners of Islamic banks must pay attention to service quality, such as the bank's ability to assist customers in conducting transactions; Therefore, banks must provide reliable services (e.g., no long queues in processing transactions) and create warm relationships with customers. In addition, research conducted by Fatah & Sunaryo (2016) shows that the service quality variable has a positive and significant effect on saving decisions because of the efforts made by banks to provide the best service to customers so that customers feel comfortable and safe in saving funds. Service is the spearhead of all bank efforts to increase the number of customers who save their funds; with better service, customers will feel comfortable and impact higher savings deposits.

As the world's largest Muslim country, Indonesia is a potential producer market. Manufacturers are aware that Muslim consumers are easy targets for marketing their products. One of the strategies they implement is Islamic branding, namely using Islamic identity (with the words Islam, sharia, Islamic names, *halāl* labels) in marketing their products. Islamic branding consists of three classifications: Islamic brand by compliance, by origin and by customer. In Indonesia in particular, the new government of Indonesia (President Joko Widodo) has made the fields of Islamic finance, *halāl* food industry and *halāl* tourism becoming the main focus in the strategy of developing Indonesia's economic development and development (State of the Global Islamic Economy, 2016).

Along with that, emerging Islamic brands indicate a shift in consumer behaviour. Admittedly, many consumers make the brand they buy or use a manifestation of themselves. In other words, the brand is used as a medium to show its identity to others. It is not surprising that both Muslim and non-Muslim producers compete to develop *halāl* products to gain the Muslim market.

The results of research by Santoso & Adawiyah (2019) show that Islamic branding and religious values affect customer decisions in deciding the use of Islamic financial products at *Bait a-Māl wa at-Tamwīl* (BMT) Amanah Syariah because consumers' decisions to use Islamic banking products are also influenced by Islamic branding and the religiosity of the community. The better the religiosity of the community, the easier it is for Islamic banking

products to be accepted by Muslims, and the more effective the Islamic branding will be. Therefore, Islamic branding must align with efforts to increase people's religiosity, especially public awareness and understanding of *hālāl* and *harām* and the law of usury-based finance.

The difference with previous research in this study uses the moderating variable of Islamic branding because Indonesia, the largest Muslim country in the world, is a potential market for producers. Manufacturers are aware that Muslim consumers are easy targets for marketing their products. One of the strategies they apply is Islamic branding, which uses Islamic identity for marketing their products. From the explanation above, the author is compelled to examine whether service quality affects saving decisions moderated by Islamic branding. This research contributes to determining the quality of service that affects the decision to save and invest. Islamic branding moderates the effect of customer satisfaction on saving decisions.

Literature review

Marketing communication concept

Kotler & Keller (2016) state that marketing communication is a tool company use to inform, persuade, and remind consumers directly and indirectly about the products and brands they sell. Thus, marketing communications is a form of communication that aims to strengthen marketing strategies to reach a wider market segment. Companies use various forms of marketing communications to promote what they offer and achieve financial goals.

Service quality

Service quality is a condition related to products and services to meet customer needs and desires and their accuracy to balance customer expectations. Kasmir (2015) states that there are several criteria for improving the quality of bank services that must be considered by bank employees as follows: (1) dress and appear neat and clean Employees must wear appropriate shirts and pants in attractive combinations; (2) confident, friendly, and full of smiles to customers; (3) greet gently and try to say your name if you know the customer; (4) calm, polite, respectful, and diligent in listening to every customer conversation; (5) speak in good and correct language; (6) passionate in serving customers and demonstrating their abilities; (7) do not interrupt the customer's conversation; (8) able to trust customers and provide satisfaction; (9) ask for help

from capable officers; and (10) know and understand when the customers will be served.

Based on the explanation above, it can be concluded that two main factors influence the quality of service: the expected and perceived service. If the service is as expected, the quality can be perceived as good and satisfactory. Suppose the quality of service received exceeds customer expectations. In that case, the quality of service is perceived as the ideal service quality. Still, if the quality of service received is lower than expected, the service quality is perceived as poor. So the customer's assessment of the quality of service depends on the provider's ability.

Customer satisfaction indicators used in this study are: (1) the bank service room is clean and comfortable; (2) bank employees can be relied on to handle customer problems; (3) bank employees are fast and precise in serving customers; (4) the customer feels safe when they are transacting at the bank; and (5) bank employees serve every customer with full attention

Islamic branding concept

Santoso & Adawiyah (2019) provides an alternative perspective using branding. Branding is a strategic point of view, not a specific set of activities. Branding is considered important for creating customer value, not just images. In addition, branding is a key tool for creating and maintaining a competitive advantage. At the same time, the brand is a culture that circulates in society as a conventional story. Therefore, an effective brand strategy must address the four distinct components of brand value. Brands must also be "engineered" into the marketing mix.

From the perspective of Alserhan et al. (2016), authentic Islamic brands are *halāl* products produced in Islamic countries and aimed at Muslim consumers, while traditional Islamic brands originating from Islamic countries and targeting Muslim consumers are considered *halāl*; the third is inbound Islamic brands which are *halāl* brands targeting Muslim consumers but originating from non-Islamic countries and outgoing Islamic brands which are *halāl* brands originating from Islamic countries but not necessarily targeting Muslim consumers. Islamic branding indicators used in this study are: (1) using bank products because they have Islamic brands; (2) using bank products because they have a well-known brand; (3) influencing customer's belief in the products to be used; and (4) using the *halāl* label on every product or service it provides.

Customer decision saving

Consumer purchasing decisions are basic psychological processes that play an important role in understanding how consumers make customer saving decisions; they are smart companies trying to understand the customer's saving decision process in full, namely all their experiences in learning, choosing, using and even getting rid of products. The buying process begins long before the actual purchase and has consequences in the aftermath (Philip Kotler & Armstrong, 2014).

Decision-making is an individual activity directly involved in obtaining and using the goods offered. The decision to save is a process of solving the problem of purchasing a product which consists of problem recognition, information search, evaluation of alternatives, purchase decisions and behaviour after purchase. There are five stages in the buying decision process model, which are as follows (Philip Kotler & Armstrong, 2014).

According to Kotler & Keller (2016), consumer decision is a basic psychological process that plays an important role in understanding consumers' purchasing decisions. Kotler & Keller (2016) also explain that there are five stages in consumer decisions to buy products or services: problem recognition, information search, evaluation, purchase decisions and post-purchase behaviour. The indicators of saving decisions used in this study are: (1) saving in the bank according to the customer's needs; (2) trying to find information about savings products at the bank; (3) savings products at the bank have many advantages; (4) deciding to save at the bank; and (5) satisfying to save at the bank.

The effect of service quality on saving decisions

The customer's desire to meet the need for savings is related to expectations of the quality of services offered by banking sector service companies. The customer's decision to save represents the relationship between the customer's perceived expectations and the company's performance. Self-service is provided as a step to provide satisfaction to customers. According to Ratminto and Winarsih (2005), the level of customer satisfaction will measure service quality success. If the service provided to customers is satisfactory and by what they expect and need, it means that customers will feel satisfied, which will have a good impact on the company. The company's name will increase by providing friendly, fast, thorough, good and accurate services to satisfy customers (Andespa, Wisanggara, Rasyad, & Adif, 2019). So the service

quality must be considered to increase public confidence in the products offered. The study results of Handida & Sholeh (2019) state that the service quality variable has a significant and positive effect on a decision to use Islamic banking products and services for the Islamic community of the Special Region of Yogyakarta. The same was found in research by Shobirin, Fathoni, and Minarsih (2016), Mandasari (2015), and Mariana, Suharminingsih, & Sutopo (2015). Therefore, the authors hypothesize:

H1: Service quality has a positive effect on saving decisions.

The influence of service quality on saving decisions is moderated by Islamic branding

Islamic branding presents itself as a *halāl* logo in a religious form described as an expression of religious beliefs and practices. Eid and El-Gohary (2015) stated in their research that religiosity as a reflection of Islamic branding could strengthen the relationship between service and customer satisfaction, making them decide to save at the bank. Islamic financial institutions have created a good image in various aspects, such as Islamic branding related to sharia compliance, a well-known reputation of Islamic financial products, Islamic service quality and professionalism of Islamic financial institution management. This increases customers' chances to choose Islamic financial products and services. Research result Fitriya (2017) stated that Islamic branding can significantly encourage customers to take an attitude in deciding the desire to save because respondents from various circles have realized the importance of caution in choosing a product. The main thing that must be considered is Islamic branding which guarantees the quality of the product; besides that, consumers have also realized that Islamic branding has become a necessity not only for health factors but also for the need to maintain chastity in worship. Similar results are shown by Amen (2019), Faizah and Masrevaistuti (2018); Fajriatin (2019). Therefore, the authors formulate the following hypothesis:

H2: Islamic branding strengthens the positive relationship between service quality and the decision to save.

Research methods

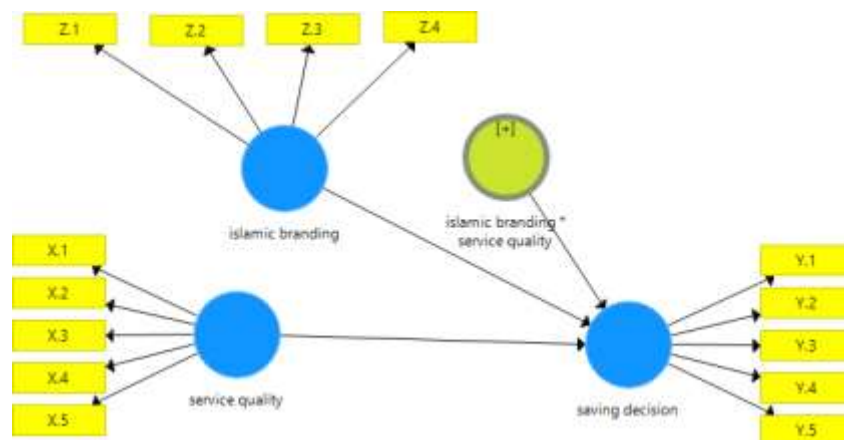
This type of research is quantitative by using a survey in the form of a questionnaire as a data collection technique. To obtain the necessary data, the data collection method used in this study was to distribute questionnaires using online media, namely Google

Forms. The researcher distributed questionnaires using online media because of the current situation of the Covid-19 pandemic and to avoid the spread of Covid-19. The sampling technique is purposive sampling, namely by considering certain criteria: (1) respondents have sharia savings accounts; and (2) the customer has been active in making transactions in the last three months.

Table 1. Research Sample Data

Information	Amount
Questionnaire distributed	100
The questionnaire that cannot be processed	(6)
Number of research samples	94

In this study, 94 respondents met the criteria to be used as samples. To measure the opinion of respondents, using a Likert scale. The test of this research uses PLS-based Structural Equation Modeling. The first step before testing the hypothesis is to test its validity and reliability. The factor loading value on each indicator can be seen to test the validity of the research instrument used. The convergent validity test is indicated by the factor loading value of each minimum indicator > 0.6 (Hair, Black, Babin, & Anderson, 2010), while the reliability test is indicated by a minimum Cronbach alpha value of 0.6 (Cooper & Schindler, 2014).

**Figure 1.** Research Framework

Results and discussion

Based on the results of distributing questionnaires with data collection techniques, as many as 94 questionnaires answered by respondents were successfully returned and could be processed as research samples. The first step before testing the hypothesis is to

test its validity and reliability. The validity test results on the questionnaire indicators or questions show that some do not meet the minimum factor loading value or are invalid, namely indicators on the independent variable of service quality; three indicators pass the validity test of a total of 5 indicators. In the independent variable of saving decisions, there are five research indicators into three valid indicators. The moderating variable of Islamic branding is from 4 indicators to 3 indicators. Hair et al. (2010), so it can be concluded that the research indicators passed the validity test. The next testing stage is reliability, which is indicated by the Cronbach alpha value, composite reliability, and Average Variance Extracted (AVE) > 0.6 (Cooper & Schindler, 2014). If these criteria are met, this study is declared reliable and meets the requirements for a regression test. The results of the reliability test are shown in Table 2.

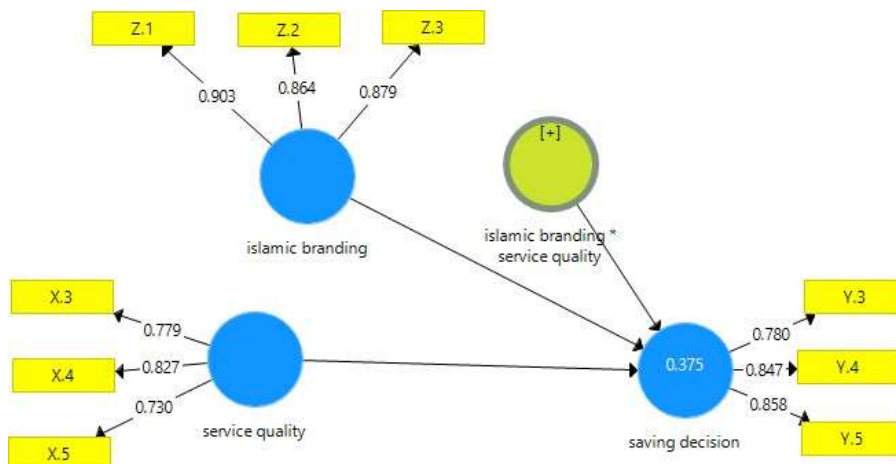


Figure 2. Item loading factor of each indicator

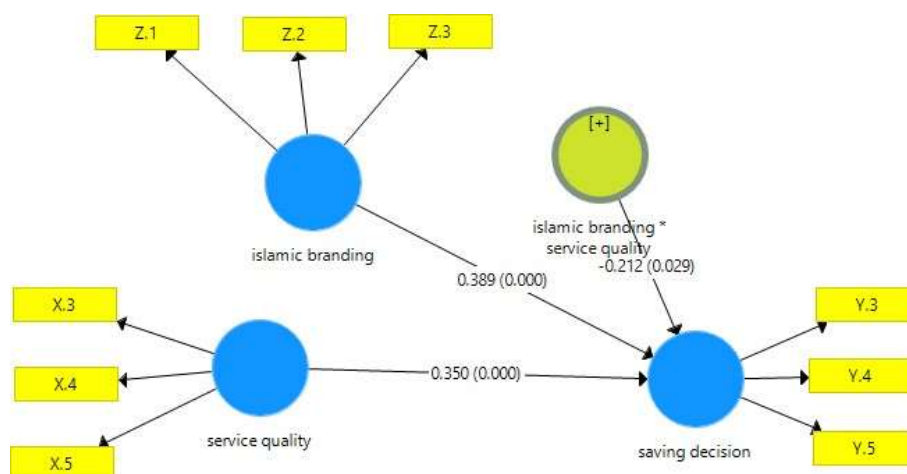
Table 2. Descriptive Statistics Test Results

Items	Quality of service (X)	Islamic branding (Z)	Saving decision (Y)
X.3	0.779		
X.4	0.827		
X.5	0.730		
Z.1		0.903	
Z.2		0.864	
Z.3		0.879	
Y.3			0.780
Y.4			0.847
Y.5			0.858

Table 3. Reliability test results

Items	Alpha Cronbach	Composite Reliability	Extracted Mean Variance (AVE)
Quality of service (X)	0.792	0.823	0.608
Saving decision (Y)	0.771	0.868	0.687
Islamic branding (Y)	0.859	0.914	0.779

Hypothesis test results

**Figure 3.** Hypothesis Test Results

Testing the first hypothesis shows that the Service Quality variable has a significant positive effect on the saving decision variable with a P-Value value of 0.000 (<0.05), and the coefficient value is 0.350. This shows that the first hypothesis is supported. The customer's desire to decide to save is related to the expectation of services that banking companies can provide. When a prospective customer decides to save, the expectation of service quality felt by the bank has met the expectations that make it the reason for deciding to save. According to Metawa & Almosawi (1998), if the services provided by bank competitors are better, more profitable for customers and have a variety of attractive products, then this is the main reason customers switch banks. Customers will be interested and decide to use Islamic banking products if the quality of services and services offered is diverse and feels more profitable. Providing good and friendly service quality will satisfy customers so that customers become loyal and will positively impact the company.

In this study, respondents' answers related to the quality of Islamic banking services chose well on average. From this information, respondents strongly agree that the service room is

clean and comfortable, bank employees who can be relied on to handle customer problems, bank employees who are fast and precise in handling customers, customers who feel satisfied when transacting and friendly bank employees in serving customers. This becomes an attraction for customers so that it can influence their decision to save in an Islamic bank. This follows a previous study conducted by Mandasari (2015), Mariana (2015), Sarwita (2017), and Yogiarto (2015).

To test the second hypothesis, it was found that the Islamic branding variable could negatively moderate the relationship between the service quality variable and the customer's decision to save, which was indicated by a P-Value of 0.000 (<0.05) with a coefficient value of -0.212, the second hypothesis is stated to be supportive. Islamic branding can weaken the positive relationship between service quality and saving decisions. Based on Zamani-Farahani & Musa (2012), Islamic branding displayed by banks impacts the perception of socio-cultural values perceived by potential customers. When a person is declared to have a good level of religiosity, then the individual is declared to have an adequate level of obedience and belief in Islam, manifested in good religious practices. Therefore, prospective customers will demand higher service quality standards shown by the bank, following prospective customers' needs in deciding to save in a bank based on sharia branding beliefs. Thus, people with higher religiosity will perceive service quality as higher than those with lower religiosity. And respondents strongly agree with Islamic branded bank products and provide the products used, and the bank uses the *ḥalāl* label on the products or services it provides. This is in line with the theory from Temporal (2011), which states that "Islam can be considered as a separate brand, with a unique image." As a branding, Islam accommodates a large segment of Muslim consumers, who have shared values, the same needs and the desire of the whole world. For Muslims, the 'Islam' brand is a way of life, and '*ḥalāl*' is the global Islamic branding for food, just like the words; *Ramaḍan*, *hajj*, *jihād*, *zakāt*, and others.

Conclusion

Based on the results of the tests that have been carried out above, it can be concluded that the independent variable service quality on saving decisions has a significant positive effect with a P-Value value of 0.000 (<0.05) and a coefficient value of 0.350 because customer expectations in saving are related to

expectations, on the quality of services offered by banking companies. When the customer decides to save, it shows that the customer's expectations for service quality can be realized by the bank so that it affects the customer's decision and the customer will be interested and decide to use sharia banking products if the quality of services and service products offered is diverse and is considered more profitable. The bank must provide good and friendly service quality,

This research suggestion is expected to maintain and to improve the application of Islamic branding and the quality of banking services to gain customer trust and foster customer loyalty. The Islamic banking sector can increase the value of the Islamic branding variable by consistently practising Islamic branding that puts forward Islamic values and uses Islamic logos or attributes to make it easier for customers to remember so that the community is gradually expected to receive education and have principles to prioritize the value of worship in muamalah with In addition, for further researchers is expected to add variables that have not been studied so that they can provide new information such as religious behaviour, satisfaction, electronic service quality.

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