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### The Effectiveness Of Digital Marketing And The Consistency Of Islamic Branding On Customer Interest In Using The BSI Mobile Application

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#### ABSTRACT

*This research aims to assess the impact of Digital Marketing and Islamic Branding on Customer Interest in using the BSI mobile application. Conducted on 100 BSI mobile customers, quantitative research using multiple linear regression and analysis using SPSS 26. Data was collected through questionnaires. The results show that Digital Marketing and Islamic Branding have a positive and significant effect on Customer Interest. The findings confirm that both play an important role in shaping customer interest, with Islamic Branding which includes BSI's positive image in implementing sharia principles, sharia-based products and halal labels providing an overall positive impact. Thus, it can be concluded that the influence of Digital Marketing and Islamic Branding on Customer Interest in using the BSI mobile application has proven to be significant.*

**Keywords:** *Digital Marketing, Islamic Branding, Customer Interest*

#### ABSTRAK

Penelitian ini bertujuan untuk menilai dampak Digital Marketing dan Islamic Branding terhadap Minat Nasabah dalam penggunaan aplikasi BSI mobile. Dilakukan kepada 100 nasabah BSI mobile, penelitian kuantitatif dengan regresi linier berganda dan analisis menggunakan SPSS 26. Data dikumpulkan melalui kuesioner. Hasilnya menunjukkan bahwa Digital Marketing dan Islamic Branding berpengaruh positif dan signifikan terhadap Minat Nasabah. Temuan menegaskan bahwa keduanya memainkan peran penting dalam membentuk minat nasabah, dengan Islamic Branding yang mencakup citra positif BSI dalam penerapan prinsip syariah, produk berbasis syariah, dan label halal memberikan dampak positif secara keseluruhan. Dengan demikian, dapat disimpulkan bahwa pengaruh Digital Marketing dan Islamic Branding terhadap Minat Nasabah dalam penggunaan aplikasi BSI mobile terbukti signifikan.

**Kata Kunci:** Digital marketing, islamic branding, minat nasabah



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## INTRODUCTION

As time goes by, developments in technology and marketing in the business world, both in the financial sector, especially banking, are currently increasing. This is due to the development of patterns of economic and environmental systems. Technological developments have made it easier and faster to access digital marketing for consumers, allowing them to find out about products and their advantages quickly. Every company or business person generally develops a special strategy in promoting their products. The use of appropriate marketing and media management strategies aims to reach the target market, with the hope of increasing sales volume and company profits. One popular approach is the application of *digital marketing*.

The use of digital marketing as a promotional tool makes it easier for consumers to access various products presented by a company. The advantages of attractive content, design and sentence structure can motivate consumer interest in the product, as well as create positive responses through customer reviews. This can act as a factor that influences consumers' decisions in choosing this product (Dela and Muhammad, 2023). Digital marketing is a method of marketing communication between companies and consumers via digital platforms. Thus, marketing messages can be conveyed to consumers efficiently and quickly in the context of *digital marketing activities* (Sanjaya & Tarigan 2009).

In this context, the role of technology is crucial because it encourages the shift of human civilization to the digital age, simplifying the tasks carried out by humans. According to Novayanti (2016) in the world of banking, the use of *digital marketing* is expected to create opportunities to develop connections with customers and increase the number of customers. In the *digital marketing era*, the desired approach is not only focused on product promotion, but also emphasizes the importance of the relationship between banks and customers, both before and after they become customers.

According to Krisnawati (2018), digital marketing is an effort to promote company products through electronic media, with the aim of increasing brand awareness and sales. This method involves digital marketing communication between companies and consumers, with a simple, practical and efficient approach to deliver marketing activities quickly (Oktaviani, 2018). Business people utilize this digital marketing service with the main aim of introducing and promoting their products, thereby facilitating consumer access to the various products offered by the company. This approach aims to attract consumers' attention to the product being promoted, while creating a positive response from them. Therefore, the bank plans to improve the quality of its services to customers, including by expanding the range of banking services. This is due to the positive impact of implementing digital marketing strategies which influence the growth in the number of customers.

The aim of Islamic Business aims to increase significantly, both in terms of profits and general welfare, by optimizing *Falah*. In the context of Islamic business, the main considerations are the benefits obtained by the entire community and priority factors in Islamic countries. *Digital marketing* has received recognition from an Islamic perspective, as long as sharia principles are adhered to. The aim is to ensure that in running an online business, *falah* (life prosperity) and maximum profits can be achieved. Muslims can achieve success in the business world and obtain blessings in the afterlife by achieving these goals. Achieving optimal *falah* requires adherence to Sharia principles, which involve four main prohibitions, namely the prohibition of usury, *maisir*, *gharar*, and the sale of prohibited products. Yusof Qardawi (1993) in Hartini, Et al (2022) states in his book *The Lawful and Forbidden in Islam*, "Islam does not prohibit trade unless it involves injustice, fraud, exorbitant profits, or promotes something that is haram. et al (2019) is research on the relationship between *digital marketing* and consumer purchasing interest shows that *digital marketing strategies* involving websites, social media, email and AdWords advertising are positively related to consumer purchasing interest, although the level of engagement via email tends to lower. This perception formation process is directly related to brand image. According to Salim (2014), brand image is the main aspect that consumers want from a product. The special appearance of the packaging, accompanied by a logo and attractive features, allows consumers to easily differentiate it from similar products. Apart from that, brand image also has an impact on customer interest in using the product. According to Kotler & Keller (2009:259), brand image is a consumer's view or belief, which is reflected through a strong connection in the consumer's mind.

Image can influence consumer in choose brand or product certain in accordance with his wish. A product can attract consumer interest if it has a strong brand identity. Branding has a significant place in consumers' minds and is not a tool to compete in determining which product is better, but rather to determine who can form a better perception (Nasrullah, 2015). Islamic marketing strategies are carried out by utilizing or integrating elements of Islamic identity, such as halal labels, Islamic names, and sharia principles, in an effort to market their products with the aim of building consumer trust. In a business context, gaining trust from customers is an essential first step for companies that want to have a loyal customer base (Rauyruen & Miller, 2007).

Based on survey results from the Indonesian Internet Service Providers Association (APJII), in the 2022-2023 period, the number of internet users in Indonesia reached 215.3 million people, showing an increase of 2.67% compared to the previous period which recorded 210.03 million users. This percentage is equivalent to 78.19% of Indonesia's total population of 275.77 million people. This figure has increased by 1.17% points compared to the 2021-2022 period which previously reached 77.02%. In gender categorization, the internet penetration rate for

men reached 79.32%, outperforming the penetration rate for women which reached 77.36%. The internet penetration rate in urban areas reached 77.36% in that period, which is slightly better than rural areas which reached 79.79%. The survey conducted by APJII together with SRA Consulting involved 8,510 respondents throughout Indonesia during 10-27 January 2023. The survey method used multistage random sampling with a margin of error of 1.14% and a confidence level of 95%.

By using digital strategies, customers can access all information about the products offered anytime and anywhere. Thus, *digital marketing* plays a role in increasing the number of customers and strengthening customer loyalty. This *digital marketing* approach is an effective communication method for creating public awareness and involvement in the products offered. Customer satisfaction according to an Islamic perspective includes evaluating the extent to which products, both goods and services, meet expectations in accordance with the principles of Islamic law. The level of satisfaction depends on the quality of service provided by the company. In general, customers want friendly and quality service. However, with the existence of these digital services, there are still some customers who do not have or even know about the digital application. In an interview with one of the BSI bank customers, Sari (2023) revealed that they had never downloaded the BSI Mobile service application, and there were still many again customers who are not yet aware of the existence of the BSI Mobile application service. With its existence, BSI makes Indonesia a center for significant sharia economic development, confirming this country as having the largest Muslim population in the world. This achievement is not only a global identity for Indonesia, but also a source of pride and great potential to become a country that leads in sharia economic development (Rizal, 2020).

Based on the background stated above, the author is interested in researching and finding out whether there is an influence from digital marketing with the digital convenience of online financial transactions without having to go to the bank directly and Islamic branding with the Islamic features provided by Bank Syariah Indonesia towards BSI Bank customers' interest in using the BSI Mobile application at Bank Syariah Indonesia.

## **METHOD**

The research method used in this study is a quantitative method. In this research, the location chosen as the research location is Bank Syariah Indonesia which is located in Bekasi City, West Java. The reason for choosing this location is because there are still many people in the city of Bekasi who do not know the BSI Mobile application, therefore in accordance with the title of this research, namely "The influence of *digital marketing* and *Islamic branding* on customer interest in using the BSI Mobile application" so that this research can find out how influential it is. *digital marketing* and *Islamic branding* on interest in using the BSI Mobile

application . Based on calculations using the Lemeshow formula, the minimum sample size required is 96.04. Therefore, the sample size for this research has been rounded to 100 respondents. This research is a step in developing theory with the aim of gaining a deeper understanding of the problem being researched. According to Sugiyono (2018:13) quantitative data is a research method based on positivistic (concrete data), research data in the form of numbers that will be measured using statistics as a calculation test tool, related to the problem being studied to produce a conclusion.

## RESULTS AND DISCUSSION

According to Sugiyono (2015), the use of regression analysis is to predict whether the condition of the dependent variable will increase or decrease if two or more independent variables are manipulated (increase or decrease their value), so that multiple regression can be carried out if there are more than two independent variables. In this research, the regression equation is used to assess how much influence the independent variables, namely Digital Marketing, Islamic Branding, have on customer interest in using the BSI MOBILE application.

**In this research, the regression formula used is:**

$$Y = a + b_1X_1 + b_2X_2 + e \dots\dots\dots (1)$$

**Where:**

Y = BSI Customer

a = Coefficient

b1-b4 = Regression Coefficient

X1 = Digital Marketing

X2 = Islamic Branding

E = Standard Error

In this research, the results of the multiple linear regression analysis test were obtained as follows:

**Table 1. Results of Multiple Linear Regression Analysis**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	5,434	2,804		1,938	0.056		
1 X1.TOTAL	0.312	0.075	0.404	4,180	0,000	0.474	2,108
X2.TOTAL	0.429	0.101	0.409	4,235	0,000	0.474	2,108

a. Dependent Variable: Y.TOTAL

Source : Results Primary Data Processing SPSS version 26.0

Based on Table 1 shows results from the equation model regression linear multiple, namely:

$Y = 5.434 + 0.312X_1 + 0.429X_2$ . This shows that:

1. Value constant amounting to 5,434 which is mark permanent and influential positive towards Interest Customer on customers BSI Mobile KCP BSI application in Bekasi City with assumption Digital Marketing and Islamic Branding variables have mark fixed coefficient.
2. If Digital Marketing value experienced change on unit certain, then it will increase Interest Customer amounting to 0.312 units certain with assumption that variable other in this research model no experience the same change.
3. If the value of Islamic Branding experienced change on unit certain. Then it will increase Interest Customer 0.429 units certain with assumption that variable other in this research model no experience the same change.

**Table 2. Results of Determination Coefficient**

Model	Adjusted R Square
$Y = a + b_1 X_1 + b_2 X_2 + e$	0.562

Source : Results Primary Data Processing SPSS version 26.0

Based on Table 2 above, in the model the R<sup>2</sup> value shows a value of 0.562, meaning that the ability of the Digital Marketing and Islamic Branding variables in explaining customer interest is 56.2%, while the remaining 0.438 or 43.8% is a value outside the variables in this research.

**Table 3. t test results**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	5,434	2,804		1,938	0.056		
1 X1.TOTAL	0.312	0.075	0.404	4,180	0,000	0.474	2,108
X2.TOTAL	0.429	0.101	0.409	4,235	0,000	0.474	2,108

a. Dependent Variable: Y.TOTAL

Source : Results Primary Data Processing SPSS version 26.0

Based on the output above is known mark t-count variable X1 (Digital Marketing)  $4,180 > 1,983$  and value significance count  $0.000 < 0.050$ . This shows that exists influence significant between Digital Marketing and Interest Customer. Next value is also known t-count variable X2 (Islamic Branding)  $4.235 > 1.983$  and value significance calculate  $0.000 < 0.050$  so concluded that Islamic Branding has influence significant to Interest Customer

**Table 4. F Test Results (Simultaneous Test)**

ANOVA <sup>a</sup>					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	1359,212	2	679,606	64,391	,000 <sup>b</sup>
Residual	1023,778	97	10,554		
Total	2382,990	99			

a. Dependent Variable: Y.TOTAL  
b. Predictors: (Constant), X2.TOTAL, X1.TOTAL

Source : Results Primary Data Processing SPSS version 26.0

Based on the results from table 4 So it can be seen that the results of the significance in the F test are 0.000, which value is smaller than 0.05 ( $0.000 < 0.05$ ), so it can be concluded that in this research the Digital Marketing & Islamic Branding variables have a joint (simultaneous) influence on Customer Interest.

Based on results data study did get results discussion:

These findings highlight the success of Digital Marketing, which has a significant impact on customer engagement. Based on the results of research conducted, there are findings that indicate a significant influence between Digital Marketing and Customer Interest. This can be seen from the t-calculated value of variable X1 (Digital Marketing) of 4,180, which is much greater than the t-table value of 1,983. Apart from that, the calculated significance value of 0.000 is also smaller than the specified significance level (0.05).

The findings of this research indicate that Islamic Branding has a significant influence on Customer Interest, as reflected in the t-calculated value of the variable (0.050). It is important to note that the positive factors of Islamic Branding play a central role in influencing Customer Interest. BSI's positive image regarding the implementation of sharia principles is a strong foundation for customer trust. BSI's compliance with sharia principles is not only reflected in sharia-based products, but is also recognized through the halal label which strengthens customer confidence in the integrity and sanctity of transactions.

Results study show that digital marketing and Islamic branding together together have significant influence \_ to interest customers . Mark significance F test of more than 0.000 small from level specified significance (0.05) which shows that both of them have influence in a way simultaneous to interest customers . Next , Digital Marketing via various characteristics positive like reduced time transactions , promotions advantages and convenience communication with banks also contributing in form perception positive customers to service banking . On at the same time , sharia brands , incl image deep BSI positive application principle sharia , products

based sharia , and the halal label, provide contribution positive to benefit customers in a way whole .

Combination Advantages of Digital Marketing and Islamic Branding. Factors that create Power pull more big for customers . Awareness of halal transactions , trust to image sharia and features Islamic on BSI Mobile application becomes factor decisive key interest customer. Customer No only impressed with efficiency and comfort service , but also because harmony with values Sharia , so create a comprehensive and positive experience .

By Because that , this result gives contribution important to direction strategy marketing of Indonesian Sharia Bank . This confirms that impact positive to interest customers No come from one factor just but results a combination of innovative Digital Marketing and consistent Islamic Branding .

Study previously support results this research , Based on research conducted by Maria, Furkan , and Herman on 2019 , concluded that digital marketing has positive and significant impact \_to interest consumer . Next , results research carried out by Ambarwati on 2015 also showed that image brand give positive and significant influence to interest purchase .

## CONCLUSION

Based on the research results and discussion , it can be concluded that

1. The research results confirm that Digital Marketing has a significant influence on customer interest in using BSI Mobile product applications. Transaction speed, service efficiency and easy interaction through digital marketing strategies create a positive experience for customers, providing added value in increasing customer interest.
2. Findings show that Islamic Branding, with BSI's positive image regarding the implementation of sharia principles, sharia-based products, and halal labels, plays a key role in shaping customer interest. Sharia identity in products and conformity of Islamic values with banking services are important factors that strengthen trust and increase customer interest.
3. The combination of Digital Marketing effectiveness and Islamic Branding consistency simultaneously has a significant effect on Customer Interest. A holistic marketing strategy that combines digital innovation with an Islamic identity creates a comprehensive experience for customers, strengthens positive perceptions, and builds strong relationships between banks and customers. This provides guidance for Bank Syariah Indonesia to design an integrated marketing strategy to increase customer interest in BSI Mobile products.

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