



## Brand Image on Customers Decisions to Choose Mudharabah IB Fajar Savings at PT. BPRS Fajar Sejahtera Bali

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**Abstract:** *The formulation of the problem in this research is: Does the quality of bank service influence the customer's decision to choose IB Fajar Mudharabah Savings at PT. BPRS Fajar Sejahtera Bali? This type of research is quantitative research and data collection methods by distributing questionnaires and documentation. The research subjects used a population of 2,764 customers and a sample of 30 customers. The analysis in this research uses IBM SPSS 25. The results of this research show there is an influence between service quality on the customer's decision to choose where  $t_{count} > t_{table}$  is  $3.549 > 1.695$ . There is an influence of service quality on customers' decisions to choose IB Fajar Mudharabah Savings at PT. BPRS Fajar Sejahtera Bali.*

**Keywords:** *Bank Service Quality, Customer, Research*

### INTRODUCTION

The Grand Strategy for Sharia Banking Development contains six important points, first; implementation of a new vision and understanding of sharia banking as beyond banking, second; the new sharia bank imaging program includes aspects of positioning, differentiation and branding, third; new, more accurate mapping program, fourth; varied product development programs, fifth; service quality improvement program, and sixth; wider and more efficient socialization and education programs. The researcher was interested in reviewing more about two of the six points because the researcher felt they were very relevant to conditions in the field.

Established since 1994, PT. BPRS Fajar Sejahtera Bali is the only Sharia People's Financing Bank in Bali. Name of PT. BPRS Fajar Sejahtera Bali should be quite familiar among the Balinese people, but this is not the case in reality. Most people are not familiar with this Sharia People's Financing Bank.

So how can people decide to choose the product being offered if the name is still unfamiliar or they don't even know it? Of course, doubts will arise in the minds of customers, because they do not yet know and are familiar with the Fajar Sejahtera Bali Sharia People's Financing Bank, which has a distinctive red and green logo. Another thing is that if the public is familiar with the bank's brand, of course there will be no doubt in the customer's decision to choose the product offered, especially at IB Fajar Mudharabah Savings.

Apart from brand image, good service quality is also important in influencing customers' decisions in choosing products. It is not necessarily only supported by branding on

a large scale, but the quality of service must be improved from day to day, in order to meet the needs of customers.

Especially in the midst of the current Covid-19 pandemic, prospective customers will be more careful than before in choosing a financial institution where they entrust their money. Therefore, the author is interested in further analyzing brand image and service quality on customer decisions for Mudharabah iB Fajar Savings at PT. BPRS Fajar Sejahtera Bali.

The choice of locus was due to PT. BPRS Fajar Sejahtera Bali is the only Sharia Financing Bank in Bali and is one of the sharia financial institutions that has a role in driving the micro economy in areas that are less likely to be reached by sharia commercial banks. So that people in even remote areas can improve their standard of living in order to realize shared prosperity.

## **RESEARCH METHOD**

In accordance with the title stated, namely " Brand Image on Customers' Decisions to Choose IB Fajar Mudharabah Savings at PT. BPRS Fajar Sejahtera Bali", then the approach in this research is a quantitative approach with a descriptive type. According to Burhan Bungin, research using a quantitative descriptive format has the aim of describing, summarizing various situations and conditions, or various variables that arise which are the object of research. In general, this research uses inductive statistics in the process of analyzing research data.

Based on the explanation above, this research uses a descriptive approach with a quantitative research type because the author wants to know the varied responses from customers and dig deeper into the influence of brand image and service quality on customers' decisions to choose Mudharabah iB Fajar Savings at PT. BPRS Fajar Sejahtera Bali.

Etymologically, population comes from the English word population, which means the number of residents. The population in this research is customers of the Fajar iB Mudharabah Savings product, totaling 2,764 customers. In determining the sample, a precise calculation must be made of the sample size that represents all or most of the population. Thus, from a total population of 2,764 customers, a sample size of 349 research samples (respondents) was obtained. The sampling technique uses probability sampling. The analysis in this research uses IBM SPSS 25

## **RESEARCH RESULTS AND DISCUSSION**

Brand image influences customers' decisions to choose IB Fajar Mudharabah Savings at PT. BPRS Fajar Sejahtera Bali. The results of the t test on variable significant influence on

the Customer's Decision to Choose iB Fajar Mudharabah Savings at PT BPRS Fajar Sejahtera Bali.

1. Based on the regression test in the t test carried out, it can be concluded that the Sig probability is 0.154. Sig value  $< 0.05$  ( $0.000 < 0.05$ ) and  $t_{count} > t_{table}$  ( $1.466 > 2.017$ ) then the Brand Image variable ( $X_1$ ) has a significant influence on Customer Satisfaction of iB Fajar Mudharabah Savings at PT BPRS Fajar Sejahtera Bali
2. Based on the results of the multiple linear regression test, it is known that the independent variables consisting of Brand Image simultaneously or together have a significant influence on the Customer's Decision to Choose iB Fajar Mudharabah Savings at PT BPRS Fajar Sejahtera Bali . The results of data processing using SPSS version 25 found that the results of the research showed that the multiple linear regression test found  $Y = \alpha + \beta_1 X_1 + \beta_2$  dependent (Customer Choice Decision) of -1.683.

## CONCLUSION

From the results of the data analysis that has been carried out, the author will provide several suggestions regarding the results of this research which may be useful for all parties. Suggestions are as follows:

PT. BPRS Fajar Sejahtera Bali as the only Sharia People's Financing Bank in Bali must always build a good brand image in the eyes of customers, as well as maintain, improve and improve product quality with the aim of increasing the number of customers who choose to save at BPRS. Also maintaining the savings pick-up service by collectors considering that most customers live outside Badung Regency. Apart from that, what is also very important to maintain and improve is the quality of service, such as maintaining accuracy in providing services to customers. As well as paying more attention to building facilities, employee appearance is improved so that they always look better in the future, and can further maintain customer trust.

Apart from that, what is also very important to maintain and improve is service quality, such as maintaining accuracy in providing service to customers. As well as paying more attention to building facilities, employee appearance is improved so that they always look better in the future, and can further maintain customer trust. It is hoped that future researchers can continue this research with further conclusions resulting from this research and it is hoped that looking for factors that cannot be explained by the author, namely 18.5%, are recommended for research.

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