The Influence of Brand Image and Sharia Promotion on the Community's Decision to Become Members of BMT UGT Nusantara Capem Tegaldlimo Banyuwangi

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Abstract: This study aims to determine the effect of brand image and sharia promotion on people's decisions to become members of KSPPS BMT UGT Nusantara Capem Tegaldlimo. This study uses a quantitative approach with data collection using a questionnaire. The sampling method in this study used random sampling with a sample size of 60 members of KSPPS BMT UGT Nusantara Capem Tegaldlimo. The accumulation of data used in this study is primary data from the questionnaire. The data analysis method used is Validity Test, Reliability Test, Classical Assumption Test (normality test, heteroscedasticity test, and multicollinearity test) and multiple linear regression (t test, f test, r2 determination). The partial test results show that the t-value x1 is 4.743 > t-table value 2.002 and x2 t-value 2.428 > t-table value 2.002, meaning that brand image and sharia promotion have a significant effect on the decision to become a member of KSPPS BMT UGT Nusantara Capem Tegaldlimo and simultaneously show a calculated f-value of 56.893 > f-table value 3.16, so brand image and sharia promotion have a significant effect on the decision to become a member of KSPPS BMT UGT Nusantara Capem Tegaldlimo.

Keyword: Brand Image, Sharia Promotion, BMT

INTRODUCTION

In the era of increasingly developing globalization, all financial institutions are currently experiencing increasingly tight competition in improving product standardization and promotion to meet consumer desires and needs, thus requiring companies to improve their strategies in meeting consumer expectations in order to make a decision for consumers. Decision making is an activity of selecting and assessing various alternatives, and is felt to be suitable for the purpose of feeling consistent with a choice that has been decided which is considered profitable. Then, along with the increasing competitiveness of marketing which is followed by the increasing number of financial institutions that have emerged, therefore companies are starting to race to provide special attention that is superior to their consumers

with the best quality and quantity as well as possible so that later it will provide a form of alternative choice to consumers for determining the best and most appropriate decision later on the products they will use (Aziz & Biisnillah, 2021).

The role of Islamic financial institutions is very important because it is very different from conventional financial institutions, starting from the principles, principles, and roles in economic development can be said to be different from conventional financial institutions. Even according to a survey, Islamic financial institutions in Indonesia are the most numerous in the world. The birth of Islamic banks in the last decade is a manifestation of the community's commitment to implementing Islamic principles in realizing equality, honesty, and justice through a profit-sharing system. The Introduction should present an overview of the topic and illustrate its relevance to current issues. This should be done to introduce the topic clearly and provide enough background for the reader to understand the purpose and contribution of the article (Meranti & Yazid, 2021).

BMT is a financial institution that uses a profit-sharing pattern in its transactions, profit-sharing is a system/way of managing business results between fund providers and fund managers. Profit-sharing can also be called a system where an agreement or joint bond is made in carrying out business activities. In this business, it is agreed that there will be a division of profits that will be obtained between the two parties. In addition, the introduction should also describe the knowledge gap or problem that is the focus of the article. This can be done by referring to previous research results, literature reviews, or empirical situations that occur. In this section, the author should also state the purpose of the article, i.e. what is to be achieved through the research or discussion conducted (Hasan & Sujoko, 2021).

BMT UGT Nusantara Capem Tegaldlimo is located at Jalan Koptu Ruswandi no. 08 Dusun Sumberluhur 14/02 Tegaldlimo Village, Tegaldlimo District, Banyuwangi Regency has a very strategic location. The location of BMT UGT Nusantara Capem Tegaldlimo is close to the Market, close to residential areas, close to supermarkets, and close to Public Facilities such as Mosques, District Offices and Health Centers.

Based on the explanation above, the researcher wants to conduct a study that will analyze the public interest in becoming members of BMT UGT Nusantara Capem Tegaldlimo with the following research objectives: 1) To determine whether the Brand Image and Sharia Promotion factors have a partial effect on the public's decision to become members of BMT UGT Nusantara Capem Tegaldlimo; 2) To determine the extent of the influence of the Brand Image and Sharia Promotion factors on the public's decision to become members of BMT UGT Nusantara Capem Tegaldlimo.

There are previous relevant studies used in this study, such as research conducted by Supriyadi et al., (2016) on "The Influence of Product Quality and Brand Image on Purchasing Decisions" with the results of product quality and brand image variables together (simultaneously), influencing purchasing decisions, this is because with the guaranteed quality and brand image attached to the Converse brand shoe product, it can influence consumers, especially FISIP Unmer Malang students in making purchasing decisions.

Previous research conducted by Nazaruddin et al., (2021) on "The Influence of Tamara Savings Products and Promotions on Customers' Decisions to Save at KSPPS Baitul Maal Wat-Tamwil (Bmt) El-Uswah Dharmasraya" with the results of testing the product variable (X1) has a positive and significant influence on the decision to save, in the sense that the product has provided good and maximum benefits and has met customer needs so that it greatly influences the decision to save. Such as the type of product. The results of testing the promotion variable (X2) have a positive and significant influence on the decision to save. In this case, promotion is a priority or main preference for customers, promotions on various internet media have been carried out by the cooperative. The results of testing the product variables (X1) and promotion (X2) together have a significant positive effect on customer decisions to save.

THEORETICAL BASIS

Brand Image

Brand Image is an image of a product in the minds of mass consumers. Everyone will have the same image of a brand. The increasingly tight competition in the industrial world today requires companies to be more creative and create a competitive advantage, whether in terms of packaging, products, marketing channels or image, if consumer responses to the offering of a competing product remain the same or ordinary, then consumers will see the brand of a product with a different response. Brand image is a series of associations in the minds of consumers towards a brand, usually organized into a meaning. The relationship to a brand will be stronger if it is based on experience and gets a lot of information. The image or association presents a perception that can reflect objective reality or not. The image formed from this association is the basis of consumer purchasing decisions. The image of the maker (Corporate Image), which is a set of associations that consumers perceive towards the company that makes a product or service. Includes: popularity, credibility, company network, and the user itself. Product / consumer image (Product Image), which is a set of associations that consumers perceive towards a product or service. Includes: product attributes, benefits for consumers, and guarantees. User image, which is a set of associations that consumers perceive towards users who use a product or service. Includes: the user himself, and his social status (Helena, 2019).

Sharia Promotion

Sharia Promotion is a strategic business discipline that directs the process of creating, offering and changing value from an initiator to its stakeholders, which in its entire process is in accordance with the agreement and principles of muamalah (business) in Islam. Sharia Promotion must be based on four basic principles: Divinity (Rubbaniyyah) In the deepest heart, a Sharia marketer believes that Allah SWT. Is always close and supervises him when he is carrying out all kinds of business and he believes that everything, no matter how small, will be held accountable. Upholding noble morals/Ethics (Akhlaqiyah) Sharia marketers highly prioritize moral issues (morals, ethics) in all aspects of their activities. Several cases of corruption in our country show that values and morals are no longer a guideline in doing business. All means are justified as long as they can get the greatest financial profit Being aware of the ever-changing market conditions/Reality (Waqi'iyah) (Fadilah, 2020).

Decision

Decision is a process of tracing problems that start from the background of the problem, identification of the problem to the formation of conclusions and recommendations which are then used and applied as a guideline basis in decision making from several aspects of choice. Decision means choosing one of many alternatives, where there are at least two alternative choices and in practice more than two alternatives where the decision maker or maker must choose one based on certain considerations or criteria (Bagida et al., 2021).

METHOD

This type of research is classified as quantitative research. According to (Siregar, 2018) quantitative research is research based on numbers, data in the form of numbers (values or scores) that are analyzed statistically to provide answers to research statements and hypotheses. In this study, the data comes from primary data with the distribution of questionnaires and sample determination using random sampling techniques. Random sampling is a sampling technique that provides an equal opportunity for the population to be sampled. Determining the number of samples in this study can be done in various ways, one of which is based on the opinion expressed by Ferdinan that in research the number of representatives depends on the

number of indicators multiplied by 5-10. So the number of representative samples in this study is 12x5 = 60 Respondents.

The SPSS tests in this research are validity and reliability tests, classical assumption tests include normality tests, multicollinearity tests and heteroscedasticity tests. In this questionnaire, a Likert scale is used which consists of strongly agree, agree, disagree, disagree and strongly disagree. The Likert scale is a scale designed to allow respondents to answer various levels of each object to be measured. The data analysis technique in this research is descriptive analysis which is calculated using quantitative analysis consisting of: multiple linear regression analysis, coefficient of determination, hypothesis testing in the form of the F test and t test.

RESULTS AND DISCUSSION
Data Analysis Techniques Instrument Test
a. Validity Test, Validity test is used to test the validity of the questionnaire.
b. Reliability Test, to measure the consistency of the construct or research variable, and in the questionnaire it is said to be reliable if a person's answer to the question is consistent or stable over time. A variable is said to be reliable if it has an Alpha value > 0.60.
c. Classical Assumption Test
d. Multicollinearity Assumption Test The guidelines for a regression model that is free from multicollinearity are as follows:
   If the tolerance value is greater than 0.10, then there is no multicollinearity.
   If the tolerance value is less than 0.10, then there is multicollinearity.
   If the VIF value is less than 10.00, then there is no multicollinearity.
   If the VIF value is greater than 10.00, then there is multicollinearity.

Validity Test
Validity tests are carried out to find out whether an instrument is said to be valid or invalid in measuring a research variable, for example on questionnaire (Slamet & Wahyuningsih, 2022).

Table 1. Uji Validitas Brand Image (X1), Promosi Syariah (X2) & Keputusa (Y)

Variabel	Item Pernyataan	Person Correlation	Significant 2 Tailed	Keterangan
Brand Image (X1)	X1.1	0,679**	0,000	Valid
	X1.2	0,756**	0,000	Valid
	X1.3	0,823**	0,000	Valid
	X1.4	0,720**	0,000	Valid
Promosi Syariah (X2)	X2.1	0,779**	0,000	Valid
	X2.2	0,731**	0,000	Valid
	X2.3	0,782**	0,000	Valid
	X2.4	0,803**	0,000	Valid
Keputusan Menajdi Anggota (Y)	Y.1	0,844**	0,000	Valid
	Y.2	0,753**	0,000	Valid
	Y.3	0,783**	0,000	Valid
	Y.4	0,803**	0,000	Valid
	Y.5	0,798**	0,000	Valid

Source: Data Processed by the author, (2024).

Table 1. The results of the validity test show that all statement items are valid if r count > r table, r table is taken from n-2 which is 58 and produces an r table of 0.254. the results of the validity test above are declared valid because they show a calculated r result that is greater than r table, meaning that all statement items can be used as research instruments. If r count <r table then the data or statement is invalid.

Reliability Test

Table 2. Uji Reliabilitas Brand Image (X1), Promosi Syariah (X2) & Keputusa (Y)

Variabel	Cronbach's Alpa	Rule Of Thumb	Keterangan
Brand Image (X1)	0.730	0.6	Reliabel
Promosi Syariah (X2)	0.763	0.6	Reliabel
Keputusan (Y)	0.853	0.6	Reliabel

Source: Data Processed by the author, (2024)

Table 2 above shows that Cronbach's Alpha Brand Image (X1), Sharia Promotion (X2) and Decision (Y) > 0.60, namely 0.730 (X1), 0.763 (X2) and 0.853 (Y). So it can be concluded that the statement construct which is the variable Brand Image (X1), Sharia Promotion (X2) and Decision (Y) is reliable. In this test, it can be seen that a construct or variable is said to be reliable if it gives a Cronbach's Alpha value > 0.60.

Classical Assumption Test

The classical assumption test is a statistical requirement that must be met in multiple linear regression analysis based on ordinary least squares (Setya Budi et al., 2024).

1. Normality Test

Table 3. Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		60
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.61089161
Most Extreme Differences	Absolute	.100
	Positive	.100
	Negative	-.082
Test Statistic		.100
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Source: Data Processed by the author, (2024)

Table 3. The results of the normality test in the table above using Kolmogorv-Smirnov (K-S), the results of the SPSS output table show a Kolmogorv-Smirnov value of 0.200> 0.05. So it can be concluded that the residual value is normally distributed.

2. Heteroscedasticity Test

Table 4. Uji Heteroskedastisitas

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.011	.948		.011	.991
	BRAND IMAGE	.056	.083	.138	.673	.504
	PROMOSI SYARIAH	.022	.081	.056	.273	.786

a. Dependent Variable: Abs_RES

Source: Data Processed by the author, (2024)

Table 4. Based on the results of the heteroscedasticity test in the table above, it is known that the significant value (X1) of the Brand Image variable is 0.504 > 0.05, the significant value (X2) of the sharia promotion variable is 0.786 > 0.05 so that it is worthy of being studied and the research is free from symptoms of heteroscedasticity.
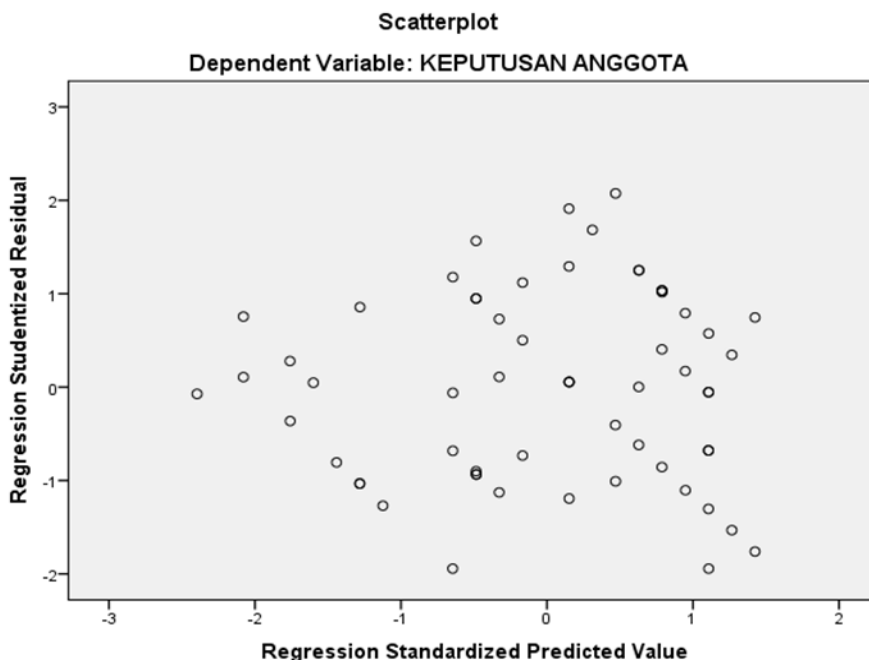

Figure 1. Grafik Scatterplot
Source: Data Processed by the author, (2024)

Figure 1. From the scatterplot graph in the image above, it can be seen that the points are spread randomly, and are spread both above and below zero on the Y axis. This can be concluded that there is no heteroscedasticity in the regression model.

3. Multicollinearity Test

Table 5. Multicollinearity Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.066	1.751		.609	.545		
	BRAND IMAGE	.726	.153	.570	4.743	.000	.406	2.465
	PROMOSI SYARIAH	.361	.149	.292	2.428	.018	.406	2.465

a. Dependent Variable: KEPUTUSAN ANGGOTA

Source: Data Processed by the author, (2024)

Table 5. From the results of the Multicollinearity Test in the table above, it shows that the tolerance value for the Brand Image variable (X1) is 0.406 > 0.10, and the VIF value is 2.465 < 10, for the Sharia promotion variable (X2) the tolerance value is 0.406 > 0.10 and the VIF value is 2.465 < 10. From the explanation of the results of the multicollinearity test, it can be concluded that there is no multicollinearity.

Hypothesis Testing
1. Multiple Linear Analysis Test

Table 6. Multiple Linear Analysis Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.066	1.751		.609	.545
	BRAND IMAGE	.726	.153	.570	4.743	.000
	PROMOSI SYARIAH	.361	.149	.292	2.428	.018

a. Dependent Variable: KEPUTUSAN

Source: Data Processed by the author, (2024)

$Y = a + bX1 + bX2$

Decision to Become a Member (Y)

$Y = 1.066 + 0.726 + 0.361$

1. The a value of 1.066 is a constant or condition when the Member Decision variable has not been influenced by other variables, namely the Brand Image variable (X1) and the Sharia Promotion variable (X2). If there is no independent variable, the Member Decision variable will not change.
2. bX1 (regression coefficient value X1) of 0.726, indicates that the brand image variable has a positive influence on the Member Decision, which means that every 1 unit increase in the brand image variable will affect the Member Decision by 0.726, assuming that other variables are not examined in this study.
3. bX2 (regression coefficient value X2) of 0.361, indicates that the Sharia Promotion variable has a positive influence on Member Decisions, which means that every 1 unit increase in the Sharia Promotion variable will affect Member Decisions by 0.361, assuming that other variables are not examined in this study.

2. T Test

Table 7. T Test

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.066	1.751		.609	.545
	BRAND IMAGE	.726	.153	.570	4.743	.000
	PROMOSI SYARIAH	.361	.149	.292	2.428	.018

a. Dependent Variable: KEPUTUSAN

Source: Data Processed by the author, (2024)

Sign Value. < 0.05
Count t value > Table t value
T table = t (a / 2 : 60-2-1)
a = 5% = t (0.05 / 2 : 57)
          = 0.025 : 57
          = 2.00247 / 2.002

Table 7. According to the table above, the results of the t test or partially show that the significance value of the influence of Brand Image (X1) on Member Decisions (Y) is 0.000 < 0.05 and the count t value is 4.743 > t table value 2.002, then HO1 is rejected and Ha1 is accepted. This means that there is a significant influence of Brand Image on Member Decisions.

The table above also shows the results of the t-test (X2) or partially that the significance value of the influence of Sharia Promotion (X2) on Member Decisions (Y) is 0.018 <0.05 and the calculated t value is 2.428> t-table value of 2.002, then HO2 is rejected and Ha2 is accepted. This means that there is a significant influence of Brand Image on Member Decisions.

3. F Test

Table 8. F Test

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	305.630	2	152.815	56.893	.000^b
	Residual	153.103	57	2.686		
	Total	458.733	59			

a. Dependent Variable: KEPUTUSAN

b. Predictors: (Constant), PROMOSI SYARIAH, BRAND IMAGE

Source: Data Processed by the author, (2024)

X1 dan X2 terhadap Y
Nilai sign, < 0.05
Nilai F Hitung > Nilai F table, Nilai F table = 3.16

Table 8. The table above, it can be seen that the influence of Brand Image (X1) and Sharia Promotion (X2) on Member Decisions (Y) is 0.000 < 0.05 and f count 56.893> f table value 3.16. This proves that HO3 is rejected and Ha3 is accepted. This means that there is a significant influence of Brand Image (X1) and Sharia Promotion (X2) on Member Decisions (Y).

4. Coefficient of Determination Test (R2)

Table 9. Coefficient of Determination Test (R2)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.816ᵃ	.666	.655	1.63891

a. Predictors: (Constant), PROMOSI SYARIAH, BRAND IMAGE

Source: Data Processed by the author, (2024)

Table 9. the output above, the Adjusted R Square value is 0.655, which means that the influence of Brand Image (X1) and Sharia Promotion (X2) on Member Decisions (Y) at KSPPS BMT UGT Nusantara Tegaldlimo is 65.5%, while 34.5% is explained by other variables that are not discussed in the regression model of this study.

DISCUSSION

The Influence of Brand Image (X1) on the Decision to Become a Member (Y) at KSPPS BMT UGT Nusantara Capem Tegaldlimo

The results of the multiple linear regression test show that the magnitude of the regression coefficient of the Brand Image variable is positive, meaning that Brand Image is directly proportional or in the same direction as Member Decisions, and the results of the T test statistic (partial test) show that the Sharia marketing variable with a t-value of 4.743> 2.002 or a significance value of 0.000 is less than 0.05, meaning that Brand Image has a significant effect on the Decision to become a Member of KSPPS BMT UGT Nusantara Capem Tegaldlimo. This shows that the better the Brand Image given, the greater the Decision to become a member. So that hypothesis one (H1) which states that brand image has a positive and significant effect on the Decision to become a Member of KSPPS BMT UGT Nusantara Capem Tegaldlimo can be accepted. The results of this study are relevant to previous research conducted by Edi Junaedi et al. (2022) which stated that brand image has a positive and significant effect on Member Decisions.

The Influence of Sharia Promotion (X2) on the Decision to Become a Member (Y) at KSPPS BMT UGT Nusantara Capem Tegaldlimo

Based on the interpretation above, the results of the explanation regarding the influence between sharia marketing variables on Member Decisions can be seen. The sharia marketing variable with a t-value of 2.428> 2.002 or a sig value less than 0.05 (0.000 <0.05), it can be concluded that Ho is rejected and Ha is accepted, which means that sharia marketing has a significant partial influence on the decision to become a member at KSPPS BMT UGT Nusantara Capem Tegaldlimo. Based on the results of data processing, it can be seen that sharia marketing influences the decision to become a member at KSPPS BMT UGT Nusantara Capem Tegaldlimo. The results of this study are in line with Nazaruddin et al. (2021) where simultaneously the product and promotion variables have a significant effect on the Decision of Customers to Save at KSPPS BMT UGT El-Uswah Dharmasraya.

The Influence of Brand Image (X1) and Sharia Promotion (X2) on the Decision to Become a Member at KSPPS BMT UGT Nusantara Capem Tegaldlimo

Based on the results of the f test, the calculated f value of 56,893 is greater than the f table of 3.16, and the significance is 0.000 <0.05, so it can be concluded that brand image and sharia promotion have a simultaneous effect on the decision to become a member. Furthermore, the results of the determination test are 0.655 or 65.5%. Thus, the magnitude of the influence of the variables Brand Image (X1) and Sharia Promotion (X2) on Member Decisions (Y) at KSPPS BMT UGT Nusantara Capem Tegaldlimo is 65.5%. While the remaining 34.5% is determined by other variables not discussed in this study.

CONCLUSION

Based on primary data obtained from distributing questionnaires, a reliability test was also carried out to determine respondents' answers to consistent statements over time. And then a validity test was carried out with the aim of measuring the validity of the questionnaire. The results of both stated that all statements in each variable were reliable and valid. In the classical assumption test which includes the normality test, heteroscedasticity test, and multicollinearity test, it was proven that in the regression model there was no correlation between independent variables and no heteroscedasticity and it was stated to be normally distributed. Based on the description of the discussion, the following conclusions can be drawn:

1. The results of the Brand Image variable test (X1) have a positive and significant influence on the decision to become a member, in the sense that the brand image has provided good and maximum benefits and has met the needs of members so that it greatly influences the decision to become a member.
2. The results of the sharia promotion variable test (X2) have a positive and significant influence on the decision to become a member. In this case, sharia promotion is a priority or main preference of members, promotions in various internet media have been carried out by the cooperative.
3. The test results of the brand image (X1) and sharia promotion (X2) variables in the F test (simultaneous) Brand Image (X1) and Sharia Promotion (X2) on Member Decisions (Y) are 0.018 <0.05 and f count 56.893> f table value 3.16. This proves that HO is rejected and Ha is accepted. This means that there is a significant influence of Brand Image (X1) and Sharia Promotion (X2) on Member Decisions (Y). Together they have a significant positive effect on the decision to become a member at KSPPS BMT UGT Nusantara Tegaldlimo.

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