

## The Influence Of Marketing Mix And Brand Awareness On Banking Customers' Interest In Using Home Ownership Credit Services

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### Article's History:

Received 15 December 2024; Received in revised form 29 December 2024; Accepted 4 January 2024; Published 1 April 2024. All rights reserved to the Lembaga Otonom Lembaga Informasi dan Riset Indonesia (KITA INFO dan Riset).

### Suggested Citation:

Sudirjo, F., Manippi, W. A., Putrianti, F. G., Wahyuningratna, R. N., & Syafral, M. (2024). The Influence Of Marketing Mix And Brand Awareness On Banking Customers' Interest In Using Home Ownership Credit Services. JEMSI (Jurnal Ekonomi, Manajemen, dan Akuntansi). JEMSI (Jurnal Ekonomi, Manajemen, Dan Akuntansi), 10 (2). 794-800.  
<https://doi.org/10.35870/jemsi.v10i2.2379>

### Abstract:

The purpose of this study is to ascertain whether social influence, brand awareness, and sharia marketing mix influence the choice of sharia house ownership financing. Customers who select Sharia KPR items make up the research population. Purposive sampling was the method of sampling employed by the researchers. 100 persons were chosen as the sample size by the researchers. In this study, a questionnaire was utilized as an instrument by the researcher to collect the required data. In this study, the researcher used a quantitative research methodology. data interpretation and analysis with SPSS 23.0 software. The analysis results indicate that the three variables studied, namely social, brand awareness, and sharia marketing mix, significantly influence the decision process for selecting sharia bank customers. Brand awareness also has a significant effect, with a significance level of 0.000. Likewise, the sharia marketing mix variable also has a significant impact. In addition, the F test results show that simultaneously, social variables, brand awareness, and the sharia marketing mix have a significant influence on the decision process for selecting sharia bank customers, as evidenced by the F value of 35.5. These findings illustrate that the combination of these factors as a whole has a strong role in shaping customer preferences for Islamic banking products or services. The author suggests that future research add other variables so that this research can further develop for the academic world in the future. So in this case, it is hoped that the bank needs to understand the social conditions of the target market as a form of marketing research to win the sharia banking market share. Can increase brand awareness in the community to win market share.

**Keywords:** brand awareness, market share, decision process, banking products.

## Introduction

Indonesia is among the top five countries with the largest population in the world in 2018, Indonesia was in fourth place with a population of more than 260 million people, or 3.5% of the total world population (Noviasari & Ikram, 2023). The logical consequence of this large population is the increase in basic human needs in general. Basic human needs, which include the need for food, clothing, and shelter, have become something that cannot be avoided in human life (Liwe, 2023). Each individual requires these basic needs in order to survive. One of the most important needs is the need for housing or housing facilities in the form of a house. Because having a house is every human being's dream for shelter, and a house is a pillar for the growth and development of a good family in terms of welfare, health, and social aspects (Sulistiyowati et al., 2022). The increasing population in Indonesia is causing many problems related to where a person lives in urban areas. The high cost of building a house and the difficulty of finding suitable land in cities are problems that continue and will even continue to increase along with population growth and increasingly growing socio-economic demands (Putrianti, 2013). The increase in population indicates that their housing facilities will be met (Rafiek, 2021). The large number of village environmental arrangements and slum houses that are growing in cities is the most real problem that we can see in connection with the problem of population levels, which are always increasing, and the need for adequate housing for the community (Rafiek et al., 2022).

However, getting a decent house for a family is not easy. The increasingly limited amount of land makes house prices increasingly expensive, making it impossible for many people with average incomes at the regional minimum wage or below the regional minimum wage (Putra & Damanik, 2020). Therefore, efforts to get a house are currently not only done in cash but also by financing activities. Therefore, home ownership loans were born, which were carried out by the banking world (Sumitra et al., 2021). Banks offer a kind of service known as KPR to clients who want assistance in securing home loans. Because so many people wish to own a home, banks have responded by providing a range of financing products, or KPR, to make it easier for consumers to get the house of their dreams (Kelvinia et al., 2021). The public's strong desire to use credit to meet their housing demands is what led to the creation of KPR (Malawat & Putra, 2018). This finance product was initially exclusively managed by conventional financing institutions (Herman et al., 2023). The sharia system is, nevertheless, applied to numerous unique finance products in Indonesia along with the growth of sharia banks in that country. In Indonesia, Islamic banks are still a relatively recent development (Rafiek & Effendi, 2022). Islamic banking functions much like traditional banking does, which is to say that it is a vehicle of intermediation that takes money from those who have more than they need and gives it to those who don't (Rafiek & Nisa, 2023). The same things that traditional banks can offer, such as funding and financing products, can also be offered by sharia banks (Oktafiani et al., 2022).

While conventional banks use mortgages as one of their banking products, sharia banks also issue similar products. What differentiates them from conventional banks is that they implement this mortgage product with a sharia system. The main difference is in the principles implemented between sharia banking and conventional banking. In sharia banking, the concept is usually based on profit sharing and trading (Anantadajaya et al., 2023). Meanwhile, in conventional banking, there is an interest-based system (Iswanto et al., 2020). The presence of Sharia KPR is, of course, beneficial for some people who care about Islamic religious law, which prohibits the use of usury in every transaction (Sjahrudin et al., 2022). The increase in the distribution of sharia commercial bank financing based on non-business financing receipts in the household category for residential home ownership proves this. However, conventional bank mortgages have not experienced the same level of growth as the rapid development of mortgages at sharia banks (Ardyansyah et al., 2022). The currently high Muslim population in Indonesia does not necessarily make Islamic banks market winners. Islamic banks follow the main principle of prohibiting usury in various forms of transactions (Tubagus et al., 2023). Bank interest is a practice of usury because interest is required in advance when receiving a loan at the initiative of the lender, which arises at the start of the loan. With sharia banking implementing sharia mortgage financing products, this has had a big impact and attracted the attention of customers, especially those who want to buy a house by considering information about applying for mortgage financing at sharia banking. This is very natural for someone who always considers many things when making decisions (Tubagus et al., 2020). This attitude is a reflection of consumer behavior when making choices (Tubagus et al., 2023).

Consumer behavior include actions related to acquiring and utilizing products and services, as well as making decisions on preparation and scheduling the commencement or continuation of activities (Tubagus & Muslim, 2019).

A consumer's behavior is influenced by social variables, including family, social roles and status, and reference groups. Therefore, a variety of opinions regarding how best to use banking services to meet everyday demands can arise from the various social circumstances that each individual consumer faces (Satra et al., 2023). This leads to rivalry, which has a big impact on the market share that can be gained in the banking sector in Indonesia (Bakri et al., 2023). The globalization-era phenomena of competition will further push the Indonesian economic system in the direction of market processes that put marketers in a position to consistently grow and gain market share (Violin, 2022; Violin et al., 2022). Brand equity is one of the resources required to attain this state of affairs. Brand awareness is one of the components of brand equity that any business needs to be able to use (Violin, 2019). The capacity of a potential customer to identify and remember a brand as being a part of a specific product category is known as brand awareness (Heykal, 2014). A brand awareness plan that is effective must be able to articulate the brand's distinctiveness and set it out from the competition.

## **Literature Review**

Consumer behavior is influenced by social elements like role and status, family, and peer groups. Consumer behavior, on the other hand, is defined as the actions of people who are directly involved in acquiring, using, and discarding goods and services, as well as the decision-making process that both precedes and follows the identification of these activities. Consumer behavior is significantly influenced by social roles and status. A person spends their entire life participating in multiple organizational groupings. People's positions are determined by each group according to their status and role. Every role has distinct requirements that people must meet in order to achieve status (Violin, 2022). The aforementioned theory attests to the impact of consumers' own actions, particularly their social context, on their decision-making. Previous studies have discovered a strong and favorable impact of social influences on judgments about what to buy. Social aspects have a major and positive impact on how customers behave when utilizing a good or service (Heykal, 2014). Customers' capacity to recall a certain brand or commercial on their own or after being exposed to key words is known as brand awareness. A brand's position within overall brand equity is determined by the level of brand awareness it has attained. The following are the levels of brand awareness: Not aware of the brand, Top of mind, Brand reminder, and Brand control. At the pinnacle of brand awareness, customers' perceptions of the brand are strongly ingrained, influencing their choice or process of making a purchase (Sutrisno et al., 2023).

Marketing is an activity in business that involves creating value and enables individuals to grow and benefit from it. This is accomplished by adhering to the Islamic akad muamalah, or business transaction agreement, and doing it with honesty, fairness, transparency, and sincerity. Identification and satiation of social and personal needs are processes that are connected to marketing (Satra et al., 2023). In the meanwhile, businesses employ a collection of marketing instruments called the marketing mix to consistently meet their marketing objectives inside the target market. In this case, what is the marketing mix strategy carried out by each sharia bank based on sharia principles in the world of sharia banking, which is currently very competitive, in conveying the intent of their marketing strategy so that it can be accepted and understood by consumers or customers who will choose a sharia bank (Tubagus et al., 2023). Thus, this will always be related to consumer behavior in the decision-making process of choosing a sharia bank. What things are considered and what things actually attract consumers' attention when choosing a sharia bank when viewed from the perspective of the sharia bank marketing mix strategy that is accepted by consumers.

## **Methodology**

A population is a broad category made up of items or persons chosen for study based on specific quantities and attributes that the researcher determines and then draws conclusions from. Customers who select Sharia KPR items make up the research population. The population's size and makeup are taken into consideration when choosing the sample. The sample was chosen by the researchers using the purposive sampling technique. 100 persons were chosen as the sample size by the researchers. In this study, a questionnaire was utilized as an instrument by the researcher to collect the required data. Quantitative research is the sort of research method employed in this study; its requirements are methodical, premeditated, and structured from the outset to the development of the research design. We saved the

primary data from data gathering in a Microsoft Excel file before doing any analysis. Microsoft Excel was used not just for data management but also for data management on responder characteristics. Following the primary data's entry into Microsoft Excel, the data was examined and evaluated using the SPSS (Statistical Package for Social) 23.0 program. The individual parameter significance test (t test) in this investigation employed a two-way analysis (two-tail test).

### Case studies

Regression analysis results indicate that customer decisions and independent variables (X1, X2, and X3) have a favorable association. Despite the negative significance of the constant number (1.7), the adoption of a Likert scale (range 1–5) assures that the independent variables cannot equal zero. This suggests that decisions made by customers may be influenced by variables other than the measured independent variables. Additionally, the regression results demonstrate that social characteristics (X1) positively impact customer decisions, suggesting that recommendations from friends or family may strengthen the inclination to make a choice. Aside from that, brand awareness (X2) also has a positive effect, meaning that the likelihood that customers will select a product increases with its brand awareness. Additionally, the marketing mix's influence (X3) also contributes positively, suggesting that sharia-compliant marketing components can enhance consumer decision-making. Thus, the conclusion of this analysis is that social factors, brand awareness, and the sharia marketing mix have a significant positive impact on customer decisions. These findings can provide valuable guidance in designing more effective marketing strategies and understanding more deeply the factors that influence customer decisions, especially in the context of financial products.

The independent factors (social, brand awareness, and marketing mix) all have a substantial impact on the selection decision process at the same time, according to the findings of the Anova or F test, as indicated by the f-value of 35.5. Moreover, the p-value, or likelihood of significance, is 0.000, which is extremely low. The alternative hypothesis (Ha), which asserts that there is an effect, can thus be accepted and the null hypothesis (H0), which claims there is no effect, rejected. From this, we can infer that social factor, brand recognition, and the sharia marketing mix all work together to have a big influence on the financial goods that consumers choose. These influences are not only individual but also simultaneous, demonstrating the importance of these factors collectively influencing consumer decisions. These findings not only make a substantial contribution to understanding the factors that influence customer decisions but also have practical implications for designing more effective marketing strategies. Marketing strategies that carefully consider social variables, brand awareness, and the sharia marketing mix can increase the attractiveness of financial products in the eyes of customers. Thus, the results of this Anova test can be a strong basis for making strategic decisions in the finance industry.

The strong correlation coefficient (R) value of 0.8 suggests that there is a close association between the dependent variable (consumer choice process) and the independent variables (social, brand awareness, and marketing mix). A positive correlation in this situation means that changes in the independent variable will affect the dependent variable in proportion, and vice versa. Put another way, a rise in the importance of social variables, brand awareness, or the marketing mix will probably result in an increase in the decision-making process for customers. Furthermore, the independent variables tested, namely social, brand awareness, and sharia marketing mix, explain 50% of the variability in the customer decision process, as illustrated by the adjusted R squared coefficient of determination (R<sup>2</sup>) of 0.5. These factors can explain half of the variation in the customer decision process, as indicated by the figure of 50%. However, the regression model used in this study fails to explain 50% of the variance, suggesting that factors beyond the independent variables may influence the customer decision process. Additionally, there may be other factors beyond the scope of the studied independent variables that can influence the customer decision process. So, even though these results give us a good idea of how independent variables affect each other, more research and looking at other factors could help us learn more about how customers make decisions, especially when it comes to financial products.

This study demonstrates that social factors have a rather substantial impact on the method used to choose bank clients. The significance of 0.006, which denotes acceptance of the alternative hypothesis (Ha) and rejection of the null hypothesis (H0), is demonstrated by statistical tests with a t-count of 2.9. These findings are consistent

with other research that demonstrates the considerable influence of attitude variables, individual characteristics, and social influences on purchasing decisions both concurrently and partially. The interpretation of these results demonstrates that social factors significantly influence how bank customers are chosen. The somewhat substantial influence indicates that customers' decisions to select products or services from Islamic banks are significantly influenced by social factors, such as family recommendations and interactions with the social milieu. The study's findings thus lead to the conclusion that social factors are important in affecting the process of choosing Islamic bank clients. These findings have important implications for developing marketing and service strategies for banks because understanding social factors can help increase product marketing success and better meet customer needs and preferences.

This study offers proof that the brand awareness variable influences the process of choosing bank clients in a partially meaningful way. Statistical tests using a t-count of 6.7 support the significance of 0.000, permitting acceptance of the alternative hypothesis ( $H_a$ ) and rejection of the null hypothesis ( $H_0$ ). This result is consistent with earlier studies' findings, which demonstrate that customer decision-making is simultaneously and partially influenced by brand awareness, product diversity, and product quality. Interpretation of these results indicates that brand awareness has an important role in influencing the decision process for selecting Islamic bank customers. The partially significant influence shows that the level of brand awareness of banking products or services has a significant impact on customers' decisions to choose them. Thus, the conclusion of this research is that the brand awareness variable plays a crucial role in influencing the decision process for selecting bank customers. These findings can make a significant contribution to banks in designing more effective marketing strategies and increasing brand recognition among customers. Understanding the importance of brand awareness can help Islamic banks strengthen their brand image, increase product attractiveness, and ultimately increase customer satisfaction and loyalty.

This research provides evidence that there is a partially significant influence of marketing mix variables on the decision process for selecting bank customers. The significance of 0.002 is confirmed by statistical tests with a t-count of 3.3, which supports the rejection of the null hypothesis ( $H_0$ ) and acceptance of the alternative hypothesis ( $H_a$ ). This result is in line with earlier studies that demonstrate the marketing mix has a big impact on how consumers make decisions. The interpretation of these findings suggests that customers' decisions about banks are significantly influenced by components of the marketing mix, including distribution, price, promotion, and principle-compliant items. The success of banks in implementing appropriate sharia marketing strategies appears to contribute positively to customer preferences and decisions. Therefore, the marketing mix variables positively and significantly influence the decision process for selecting bank customers. These findings have important practical implications for designing more effective marketing strategies to increase customer attraction and loyalty in finance sector. Understanding the importance of the marketing mix can help banks achieve their marketing goals and meet customer expectations and values.

## Conclusion

The analysis's findings led to the following deductions election decision-making is significantly influenced by social variables to a partially extent. The choosing process is significantly impacted by the brand awareness variable, albeit only to a partial extent. The selection decision-making process is significantly impacted by marketing mix elements to a partially. Social factors, brand awareness, and the marketing mix all have a simultaneous impact on the selection decision-making process, according to the F test results. Research on social variables, brand awareness, and sharia marketing mix in the mortgage selection process needs to continue to be carried out with other research objects so that there are more references to research results on social variables, brand awareness, sharia marketing mix, and decision processes. The author also suggests that future research add other variables so that this research can further develop for the academic world in the future. So in this case, it is hoped that the bank needs to understand the social conditions of the target market as a form of marketing research to win the sharia banking market share. Can increase brand awareness in the community to win market share. Companies must continue to receive awards for achieving the best brand in the financing category so that people can trust and be aware of the brand they own. One way is by introducing products through interesting content on social media,



because in this era of increasingly developing technology, social media is an important part of a brand's marketing. Through social media, a brand can interact with consumers and potential consumers directly. The research results indicate that marketing mix variables significantly influence the selection decision process. So, in this case, it is hoped that the bank can organize a better marketing strategy by paying attention to every marketing mix factor that is guided by Islamic law and conducting surveys on market targets.

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