

The Effect of Branding, Product Knowledge, and Nisbah on Product Selection Decisions of Bank Aceh Syariah with Purchase Intention as a Mediation Variable

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Abstract

This study aimed to assess the impact of branding, product knowledge, and nisbah on the product selection decisions of Bank Aceh Syariah (BAS), with purchase intention serving as a mediating variable. Utilizing a probability sampling method through a census, the research employed a quantitative approach. A total of 361 questionnaires were distributed in both electronic and hard copy formats to BAS employees. The data analysis was conducted using Structural Equation Modeling (SEM) with AMOS software, and Sobel calculator. The findings reveal that branding, product knowledge, and Nisbah exert a direct influence on the purchase intention of BAS customers. However, when investigating product selection decisions, only product knowledge and purchase intention demonstrated a direct effect, whereas branding and nisbah did not show significant direct impacts. Additionally, purchase intention acted as a mediating variable in the relationships involving the three independent variables and product selection decisions. Specifically, purchase intention fully mediates the effects of branding and nisbah on product selection decisions, while it partially mediates the effect of product knowledge. These results underscore the crucial role of purchase intention in linking consumer perceptions of the factors influencing their final decisions when selecting Islamic banking products.

Keywords: branding, product knowledge, nisbah, purchase intention, product selection decision.

1. Introduction

The progress of Islamic banking to date has not led to empowering developments, both in terms of organization and business volume, compared to the development of conventional banks. Many obstacles and problems are often encountered in the development of Islamic banks. Problems that are often seen include the lack of public awareness of knowledge and perceptions of Islamic banking. In fact, many people still believe that savings in Islamic banks and conventional banks are similar, due to the lack of socialization and public understanding of how Islamic financial institutions work. Islamic banking as one of the economic sectors that carries the concept of customer-centric is expected to be able to meet the needs of its customers in the field of financial transaction services. One of the efforts of Islamic banking to meet the needs of these customers can be started from the process of seeing or identifying in advance what type of product or service is needed by the customer, namely by identifying consumer behavior, because the behavior between consumers in consuming products or services is

different from one another (Temporal & Trott, 2002). In conditions of tight competition, the main thing that must be prioritized is the consumer's decision to choose an online transportation service product, starting with the intention to buy, namely the desire to use the service with various assumptions of choice for the available online transportation services. Increasing competition and rapid changes in technology in online transportation services today greatly determine customer satisfaction and consumer decisions to choose transportation services that are in accordance with customer wishes. The results will greatly affect customer perceptions which will later be assessed by the customers themselves whether it is good or not. Customers will compare the expectations they have with the experience received from the product or service. The current changes and strong competitors between banks require banks to pay more attention to the marketing management used. Therefore, banks need marketing managers who are able to market their products. A marketing manager plays an important role in promoting the products that have been provided, and convincing consumers to use the savings products offered. For this reason, marketing managers must be able to identify and analyze customer behavior when making decisions to save. One of them is through analyzing the influence of the marketing strategy used. With the demand from the community, of course, every bank can realize its vision and mission, including Bank Aceh, which is one of the banks that has been fully converted into a Sharia bank (BAS, 2024).

The fundraising products available at Bank Aceh Syariah (BAS) are Giro Wadiah savings products, Mudarabah Deposits, savings such as Firdaus iB, Seulanga iB, Sahara iB savings (Hajj and Umrah savings), and Tabunganku, and Aneka Guna Savings. Giro Wadiah products are a means of storing funds in the form of rupiah currency at BAS whose fund management is based on Sharia principles with the Wadiah Yad Dhamanah contract, namely using Cheques and Giro Bills. Mudarabah Deposits are a certain term investment in the form of rupiah currency at BAS whose management is based on sharia principles with the Mudarabah Mutlaqah contract, namely a contract between the fund owner and the fund manager. In this case, customers are entitled to receive profit sharing according to the Nisbah (profit-sharing ratio) stated in the contract. Firdaus iB Savings, and Aneka Guna Savings, are savings products where the fund owner gives full trust to the bank to manage their funds with the agreed ratio/portion division. Seulanga iB Savings is a savings that offers term deposits with the benefit of getting points for prize exchange while still getting profit sharing. Tabunganku is a savings that is intended for Sahara Savings is a savings to realize the implementation of the Hajj and Umrah pilgrimage which is managed based on sharia principles.

The phenomenon underlying this research is the low level of consumer decisions in choosing banking service products that are in accordance with consumer desires. This can be seen from the inconsistency of some consumers who still like to move from one bank to another. The low level of consumer decisions in choosing banking service products is triggered by the low level of branding, product knowledge, and knowledge of the Nisbah given by Islamic banking. In addition, the low level of consumer purchasing decisions is also influenced by low-planned behavior. Brand strength influences consumer perception and trust in product quality. Strong branding helps consumers feel confident in the benefits offered by Bank Aceh Syariah, especially in unique Sharia-based products. Consumer decisions to choose Sharia banking in Banda Aceh City are influenced by several factors, one of which is the branding of the Sharia bank. The definition of branding is what consumers think about a product. More broadly, image is defined as the sum of beliefs, images, and impressions that a person has on an object. The

object in question can be a person, organization, group of people, or others that are known. If the object is an organization, it means that the overall beliefs, images, and impressions of the organization from a person are the image (Kotler et al., 2022). The definition of image in (Murdinar et al., 2024) is what consumers think about a product. This includes perceptions and attitudes based on reactions and stimuli related to the company received through the five senses (Peter & Olson, 2020).

The brand image of BAS is also supported by the subjective nature of its popularity, whereas the only regional bank that plays a role in regional development and the behavior of the Acehese people who are very civilized so that it can give a positive impression that anything related to the activities of BAS can indeed be trusted and will always give a positive meaning from various bad impacts. With this belief and positive impression, customers can control the negative side of a number of bad things that occur and are faced from the services provided by BAS so that feelings of disappointment and the desire to move to other banks can be overcome.

Then regarding customer product knowledge also has an influence on purchase intentions and has an impact on purchasing decisions made by consumers. Knowledge of bank products also influences customer tastes and decisions in choosing a product. (Rachmawati, 2017) states promotion, price, product knowledge, and religious knowledge have a significant positive influence simultaneously on customer decisions to save at a Bank, because if someone already knows what a sharia bank product is, the community will find it easy to choose what product suits their needs. Customers generally have many choices to determine which place, product, and bank to use their services. One way that the Bank can do to attract customers is through promotions, especially regarding the products or services it offers. By promoting the products offered, prospective customers will find it easier to get information about the product. This is considered important because, in the decision-making process, customers will go through the information search stage. At this stage, customers try to find out whether the products offered are appropriate and can meet their needs. The more information they have, the better the customer's knowledge of the products offered. Consumer knowledge encompasses all the information that customers possess about various products and services, as well as related knowledge regarding their roles as consumers (Shinta, 2011). This knowledge influences consumer behavior patterns, as it enables individuals to process new information, evaluate options, and make informed decisions. When it comes to choosing a bank, a customer's understanding of the available products can play a crucial role. The clearer the information about a product, the easier it is for potential customers to assess whether it aligns with their preferences and can satisfy their needs. If they find that the product meets their expectations, they are more likely to consider using it. This is supported by (Fahmi, 2017), who indicates that product knowledge significantly impacts the consumer decision-making process for becoming a customer for a Bank.

Then one of the factors that is no less important that becomes a consumer purchasing decision for Islamic banking is related to the Nisbah offered by Islamic banking. The profit-sharing ratio is something that customers pay attention to before they decide to choose a product. This statement is supported by (Arini, 2019), who found that service, capital requirements, and profit margins influence the decision to take Murabahah financing. (Saputri, 2018) stated that : (1) the product knowledge variable has a positive and significant effect on the decision to become a member, (2) the profit-sharing ratio variable has a positive and significant effect on the

decision to become a member, (3) the service variable is positive and significant on the decision to become a member.

The change in banking status from a conventional to a Sharia system is a sensitive issue in influencing customer loyalty at BAS considering the emergence of erroneous perceptions of the service standards expected from before. The concept of customer loyalty at BAS is a behavior to continue to utilize BAS products and remain loyal to the Sharia policies that will and have been outlined by BAS after switching to the Sharia system. Loyalty is not only retention to continue using BAS products sustainably but also diversification to use other Sharia products that are needed such as internet banking, housing financing, or other products. However, the Sharia system that offers the concept of profit sharing and other more controlled procedures makes some customers unable to accept it happily, resulting in behavior to move and switch to other conventional banks. While some other customers have static behavior without caring about the differences that occur. Business competition in the Sharia financial services sector which is so marked by the presence of Sharia Banks both from the merger of several Sharia Banks and from conventional bank service units, makes the tendency for customers to leave BAS which has previously held the Sharia predicate very vulnerable to occur.

This study aims to describe the description of branding, product knowledge, Nisbah, purchase intention, and product selection decisions of BAS. In addition, this study also aims to test and analyze the effect of branding on customer purchase intention, the effect of product knowledge on customer purchase intention, and the effect of Nisbah on customer purchase intention. Furthermore, this study also examines the effect of branding, product knowledge, and Nisbah on product selection decisions. In addition, this study also analyzes the mediating role of purchase intention in influencing the relationship between branding, product knowledge, and Nisbah on product selection decisions of BAS.

2. Literature Review

2.1 Product Selection Decisions

In this article, product selection decision uses purchasing decision theory. The purchasing decision is a critical decision-making process that involves determining what to buy or not to buy, influenced by previous experiences (Kotler et al., 2022). Consumers are individuals who utilize goods and services available in society for their own benefit, as well as for their families and others, without the intent of resale. According to (Kotler & Armstrong, 2017), the purchasing decision represents a stage in the buyer's decision-making process where the actual transaction takes place. (Kotler et al., 2022) identifies four key indicators of purchasing decisions: product consistency, buying habits, the tendency to recommend products to others, and repeat purchases.

2.2 Purchase Intention

Purchase intention is an important concept used to analyze consumer behavior. Typically, before making a purchase, consumers gather information about the product based on their personal experiences or insights from their environment. Once they have collected this information, consumers evaluate the product, assess their options, and make purchasing decisions by comparing different products and weighing their considerations. Purchase intention is closely linked to consumer purchasing decisions, as it serves as a predictor of an

individual's likelihood to engage in or refrain from purchasing behavior. According to (Ferdinand, 2002), purchase intention can be identified through the following indicators:

a. Transactional

This indicates a person's desire or inclination to buy a specific product, reflecting the consumer's intention to make that purchase.

b. Referential

This describes a person's tendency to recommend a product to others. A consumer with strong purchase intention is likely to suggest that those around them also consider buying the same product.

c. Preferential

This intention conveys an individual's primary preference for a particular product, indicating a strong choice.

d. Explorative

This intention characterizes the behavior of someone who actively seeks out information about products of interest, looking for information that supports the positive attributes of those products.

2.3 Branding

Branding represents the overall perception of a brand, shaped by information and past experiences associated with it. According to (Setiadi, 2013), branding is closely related to consumer attitudes, which encompass beliefs and preferences about a brand. Consumers who hold a positive image of a brand are more inclined to make a purchase. Essentially, branding consists of the beliefs, ideas, and impressions an individual forms towards a brand, meaning that consumer attitudes and actions are heavily influenced by branding. Branding can be viewed through the following aspects (Kotler et al., 2022):

1. The superiority of brand association is a crucial factor in forming a brand image, wherein the product excels in the competitive landscape.
2. The power of brand association pertains to how information is retained in the consumer's memory and how it becomes a lasting element of branding. This relationship solidifies the connection between the product/brand and the consumer, ensuring that the brand is easily recognizable and remains relevant amid intense competition. While building a brand's popularity into a well-known entity is a challenging task, it serves as a vital key to shaping consumers' brand images.

2.4 Product Knowledge

According to (Waluyo & Pamungkas, 2003), product knowledge encompasses all accurate information stored in a consumer's memory, which aligns with their perception of that knowledge. Consumers who possess a higher level of product knowledge tend to make more informed choices that meet their expectations; thus, an increase in consumer knowledge during the purchasing process enhances their ability to make satisfying decisions. Bracks as cited in (Lin & Lin, 2007) identifies three methods for measuring product knowledge:

1. Subjective Knowledge refers to the consumer's self-assessment of their understanding of a product.
2. Objective Knowledge pertains to the actual level and type of product knowledge stored in the consumer's memory, referred to as factual knowledge.
3. Experience-based Knowledge is derived from previous experiences related to purchasing or using a product.

2.5 Nisbah

The sharia prohibition on usury has the consequence of eliminating interest completely. Therefore, there is an alternative that reflects fairness in the cooperation of both parties, namely the sharing of risks and benefits of economic actors, with profit sharing. According to foreign terminology, Nisbah is called profit sharing (Kartika, 2017), is interpreted as the distribution of bonuses for trade carried out based on profits achieved in the previous year. The amount of profit sharing is determined based on the agreement of the cooperation partners. The size of the ratio is influenced by considering the contribution of each party and the prospect of profit from the cooperation, as well as the level of risk that may arise.

The profit-sharing principle is a common feature and foundation of all Islamic financial operations. The profit-sharing principle in savings determines the amount of profit or income for each party. Profit sharing is carried out according to a proportional comparison level and there is no fixed amount. For example, the agreed profit-sharing ratio is 70:30. It concludes that the profit-sharing achieved by Shahibul Mal (capital owner) is 30%. But for Mudarib (fund manager) it is 70%. This shows that the Islamic economic system is based on cooperation and not just determining the value. In this profit-sharing system, the amount of profit achieved is not always the same and can depend on the profit achieved. If the profit achieved is large, then the amount of profit sharing achieved will also be large, and vice versa if the profit achieved is small, then the profit-sharing ratio achieved will also be small. Therefore, this profit-sharing scheme will certainly influence product selection decisions in choosing loans at Islamic financial institutions. Based on the object being studied, the Nisbah measurement is explained by (Yuliani, 2019), namely:

1. Explaining the Understanding of Profit Sharing
2. Provides an example of understanding profit sharing
3. Classify
4. Conclude

2.6 Influence Between Variables

Branding on Purchase Intentions

(Sudomo, 2013) found that branding can provide a positive and significant impact in creating customer purchase intentions. This was also expressed by (Wibisono, 2012) that branding implementation can create a significant positive impact on consumer purchase intentions. This was also expressed by (Goenawan, 2014) that branding implementation has a positive impact on increasing consumer purchase intentions.

Product Knowledge on Purchase Intentions

Knowledge of a product can also affect consumer purchasing interest. Knowledge of a product in business is very important. This is useful so that consumers can know well the products that will be purchased and used. Companies must provide knowledge about the products that will be sold to consumers, in addition, the benefits and advantages of the product must be explained by using media to market the product. This is done so that the products offered can be right on target. Research conducted by (I. Hameed et al., 2024) found that there is a positive influence between product knowledge and product purchase intention. The research is a verification of what has been previously found in research conducted by (F. Hameed et al., 2023). Consumer knowledge about a product can also help build trust in a brand or product category as a whole. Consumers who have good knowledge about a product tend to have more confidence in the quality, performance, or benefits promised by the product. This can influence their decision to purchase the product, as well as the possibility of making repeat purchases in the future.

Nisbah on Purchase Intentions

Similar to the understanding of the contract, the profit-sharing ratio also has an important relationship with financing, the profit-sharing ratio is the division of business results carried out by both parties between the financing institution as the owner of the funds and the debtor as the manager of the funds. The understanding of profit sharing can be understood as a condition where someone fully understands what profit sharing is (Khairunnisa & Mustikawati, 2020). Therefore, the higher the level of understanding of the ratio, the greater the considerations that customers have in deciding to finance. Additionally, as customers begin to compare profit sharing with interest in financing, it will increasingly impact their decisions when selecting financing options. In a study by (Yuliani, 2019) there were findings that showed that knowledge or understanding of the profit-sharing ratio had a positive influence on interest in using Musyarakah financing. This shows that the higher the level of understanding of profit sharing, the greater the interest in using Musyarakah financing.

Branding On Product Selection Decisions

Positive branding will make consumers like a product with the brand in question continuously and for producers good branding will strengthen their brand with competing brands. Brands have an impact as an important differentiator between products so that consumers can more easily recognize the products offered (Mudzakkir & Nurfarida, 2014). Branding is very important in choosing a product or service offered by a company because by having branding that is easily recognized by consumers or a well-known brand, consumers can rely on the product or service and can allow consumers to give trust to the products or services offered by the company (Putri, 2021) also found that there is a direct influence between brand image and decisions.

Product Knowledge On Product Selection Decisions

Knowledge means everything that is known or everything that is known about something. According to (Notoatmodjo, 2007), knowledge or cognition is a very important domain for the formation of someone's actions (overt behavior). Product knowledge encompasses the range of information that consumers possess about a particular product. According to (Kotler et al., 2022), consumers' behavioral patterns are shaped by their level of knowledge. This knowledge enables consumers to process new information, consider their options, and make informed decisions. Based on Kotler's theory, it is clear that the decision-making process of consumers

is significantly influenced by their understanding, particularly their knowledge of the product in question. Knowledge about a product can be in the form of knowledge about the characteristics or attributes of a product or knowledge about the benefits of a product or service. There are several previous studies that prove that product knowledge has an influence on customer decision-making. Among them are research conducted by (Dewi et al., 2015), research conducted by (Widowati & Mustikawati, 2018), and research conducted by (Fahmi, 2017). The three studies showed that consumer knowledge about a product has a significant influence on customer decision-making.

Nisbah on Product Selection Decisions

The profit-sharing ratio is crucial in determining how profits are shared in Islamic banks, as it reflects the mutual agreement between the two parties involved in the transaction. Nisbah is a typical pillar in a contract of Mudharabah, which is not in the sale and purchase agreement. This Nisbah reflects the compensation that is entitled to be received by both parties in the Mudharabah, the Mudharib receives compensation for his work, while the Shahibul Maal receives compensation for his capital participation. This profit ratio can prevent disputes between the two parties regarding how to share profits. Previous research by (Fajriyati, 2018) stated the influence of brand image and profit-sharing ratio on customers' decision to save in Islamic Banks, and the result is that the profit-sharing ratio variable has no influence on customer's decision to save, while the brand image and profit-sharing ratio variables simultaneously have a significant influence on customer's decision to save.

Purchase Intentions on Product Selection Decisions

High consumer satisfaction from consumers regarding the products they have purchased and/or after consumers receive the service provided by the company, will have an impact on increasing consumer loyalty to the services provided, this indicates that high satisfaction tends to have an impact on increasing consumer loyalty to always use banking products. The level of satisfaction possessed by consumers, will have an impact on consumer loyalty in using the company's services in the future. Customer satisfaction plays a vital role in fostering a harmonious relationship between producers and consumers, and it also serves as a strong foundation for repeat purchases. As noted by (Tjiptono, 2017), customer satisfaction or dissatisfaction reflects a customer's response to the perceived discrepancies (disconfirmation) between their previous expectations and the actual performance of a product. In today's increasingly competitive landscape, a growing number of producers are dedicated to meeting consumer needs and desires. This evolving dynamic compels businesses to focus on customer satisfaction as a primary objective, as evidenced by the increasing number of companies pledging their commitment to enhancing purchasing decisions.

Purchase Intention on The Branding Impact on Product Selection Decisions

Branding holds significant importance in the minds of consumers, serving as a reference point in their process selection decisions. Effective branding can enhance the perceived value for consumers, ultimately influencing their choices when purchasing or using a specific brand. Conversely, if a brand has a negative reputation among consumers, it is likely to deter them from buying or engaging with that brand. Thus, companies must be strategic in shaping their brand image, ensuring they attract consumers and cultivate a positive perception in their minds. Furthermore, brands play a crucial role in shaping consumer perceptions and facilitating

marketing communication activities. This communication typically occurs among consumers themselves. Strong branding fosters positive word-of-mouth, where customers share their experiences with a brand's products or services, often recommending them to others.

Purchase Intention on The Product Knowledge Impact on Product Selection Decisions

Customer knowledge influences people's choices to choose a particular service model to solve existing problems or desires. Everyone in a local area must have specific knowledge about each accessible service model, in addition to the service company that offers the service. It is conceivable that some customers know well the advantages and disadvantages of each service company that provides a benefit model and do not prevent that there are also many people who do not really see how the service model is controlled by the company. Customer perception also plays an important role in shaping customer decisions to use a type of service from a service company. Every customer can certainly be encouraged to choose a service model, but will not always have the same understanding of the service used. Clearly, there are many people who will decide to use services to meet their needs or desires, without reducing the pleasure of using the service model. There are also people who tend to service models with elegant and luxurious ideas, although, in the marketing environment, various companies also offer comparative service models with more affordable prices and the best quality of assistance (Gampu et al., 2015).

Purchase Intention on The Nisbah Impact on Product Selection Decisions

Furthermore, understanding the profit-sharing ratio is also another important factor that can influence the decision to choose financing. Profit sharing is a mechanism carried out by fund managers (Mudharib) in an effort to obtain results and distribute them back to the fund owner (Shahibul Mal) according to the mutually agreed contract. This is because the profit-sharing ratio is a factor that determines the extent to which profits or losses will be shared between the party providing the financing and the party receiving the financing which occurs due to the willingness of each party without coercion.

The results of (Sarina, 2024), show that understanding the profit-sharing ratio has a significant influence due to several strong reasons, namely that understanding the profit-sharing ratio can reflect the principles of justice and equality, both the borrowing party and the financing party have a balanced interest in the profits and losses generated. Then, the application of the profit-sharing ratio can also provide flexibility in the payment structure, depending on the performance of the project or business. This can be an attractive alternative for parties who want to avoid fixed payments amid the current economic uncertainty. By understanding and considering these aspects, borrowers can make better decisions in choosing the type of financing that suits their needs and financial situation.

2.7. Hypothesis

From several theories explained above, the hypothesis determined in this research is as follows.

H1 : significantly, branding influences purchase intentions

H2 : significantly, product knowledge influences purchase intentions

H3 : significantly, nisbah influences purchase intentions

H4 : significantly, branding influences process selection decisions

H5 : significantly, product knowledge influences process selection decisions

H6 : significantly, nisbah influences process selection decisions

H7 : significantly, purchase intentions influences process selection decisions

H8 : significantly, branding influences process selection decisions through purchase intentions

H9 : significantly, product knowledge influences process selection decisions through purchase intentions

H10 : significantly, nisbah influences process selection decisions through purchase intentions

3. Method

This research was conducted in Banda Aceh City, at BAS's Main Branch Office. The objects of this research are branding, product knowledge, Nisbah, purchase intention, and product selection decisions on Islamic banking products. Population refers to a generalized area comprised of objects or subjects that possess specific qualities and characteristics identified by researchers for study, leading to the formation of conclusions (Sugiyono, 2017). In essence, the use of research samples is permissible within research procedures, provided that the sample accurately represents the population (is representative) and that the sampling technique employed is appropriate. This study utilizes the saturated sampling technique, which involves selecting the entire membership of a population as the sample. The sample for this research consists of 361 employees. There are two primary justifications for conducting a census: first, a census is feasible when the population is relatively small; and second, it is warranted when the population elements are highly heterogeneous. In this study, data collection was conducted by distributing questionnaires. The questionnaires will be given to respondents with Likert scale choices, 1 (strongly disagree) to 5 (strongly agree). The data analysis tool in this study is Structural Equation Modeling (SEM) with AMOS software (Ghozali, 2018), and Sobel calculator.

4. Result And Discussion

4.1. Validity and Reliability Test

This study involved 361 respondents who were employees of BAS in Banda Aceh. The results of distributing questionnaires to respondents were then processed for analysis. The validity of the data in this study was assessed using statistical methods, specifically through the Pearson product-moment correlation coefficient test, with the assistance of the SPSS program. The analysis results indicate that all statements in the questionnaire were deemed valid, as they demonstrated a significance level below 5%. When conducted manually, the correlation values for each statement were compared to the critical value of the product-moment correlation. The findings revealed that all statements had correlation values exceeding the critical threshold of 0.1654 (refer to the Critical Values of R Product-Moment Correlation for $n = 361$). This confirms that the statements in the questionnaire are significant and possess construct validity. In statistical terms, there is internal consistency, meaning that the statements measure the same aspect.

Table 1. Validity Test

Indicator		Variable	Coeff.	Critical Value	Result
				(N=361)	
1	A1	Product Selection Decision	0.740	0.113	Valid
2	A2		0.762		
3	A3		0.771		
4	A4		0.749		
5	B1	Purchase Intention	0.841	0.113	Valid
6	B2		0.799		
7	B3		0.810		
8	B4		0.763		
9	C1	Branding	0.762	0.113	Valid
10	C2		0.810		
11	C3		0.649		
12	D1	Product Knowledge	0.786	0.113	Valid
13	D2		0.850		
14	D3		0.793		
15	E1	Nisbah	0.705	0.113	Valid
16	E2		0.652		
17	E3		0.709		
18	E4		0.749		

According to Table 1, all variables used in this study were found to be valid since their correlation coefficients exceed the critical value of the product-moment correlation (0.1654). Consequently, all questions included in the questionnaire are valid for further in-depth research. Thus, all indicator items from each variable in this study meet the requirements for additional testing.

To evaluate the reliability of the questionnaire used in this study, a reliability test based on Cronbach's Alpha was conducted. This method is commonly employed in social science research to assess questionnaires. The analysis helps interpret the correlation between the newly created scale and existing variable scales. The purpose of the reliability testing in this study is to determine the consistency of the measurement results over time. This is achieved by calculating the Cronbach's Alpha coefficient using the SPSS program. The results are presented in Table 2, which indicates that the instrument used in this study is reliable, as the alpha value is greater than 0.60 (Malhotra, 2011).

Table 2. Reliability Test

No.	Variable	Indicator	Cronbach Alpha	Ket
1.	Branding (X ₁)	4	0.747	Reliable
2.	Product Knowledge (X ₂)	3	0.814	Reliable
3.	Nisbah (X ₃)	3	0.694	Reliable
4.	Product Selection Decision (Y)	4	0.737	Reliable
5.	Purchasing Intention (Z)	4	0.654	Reliable

The reliability analysis presented in Table 2 reveals the Cronbach's alpha values for each respondent perception variable. Specifically, the Branding variable (X₁) has an alpha value of 0.747, the Product Knowledge variable (X₂) shows an alpha value of 0.814, the Nisbah variable has an alpha of 0.694, the Purchase Intention variable (Z) yields an alpha value of 0.737, and the Product selection decisions variable (Y) achieves an alpha of 0.654. These results indicate that the reliability measurements of the research variables satisfy the credibility criterion set by Cronbach's Alpha, with all alpha values exceeding the threshold of 0.60.

This study employs a causality relationship model to investigate the proposed hypotheses, utilizing Structural Equation Modeling (SEM) as the analytical technique. The choice of SEM is justified by its capability to identify the dimensions of constructs while simultaneously measuring the strength and nature of the relationships among the identified factors (Ferdinand, 2014). As detailed in Chapter III, this research model comprises 28 indicators aimed at assessing the causal relationships between the hypothesized variables.

4.2. Structural Test

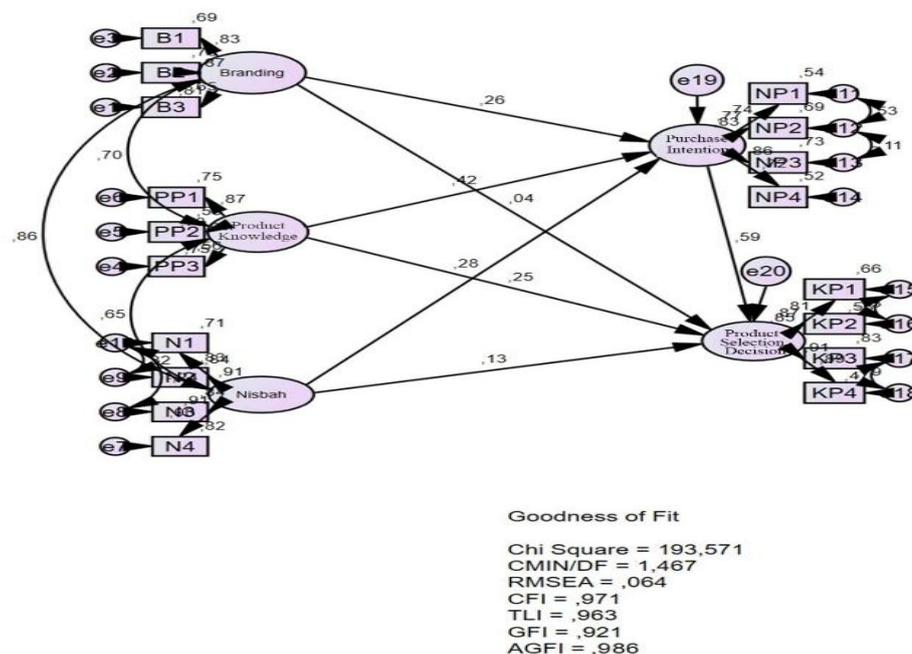


Figure 1. Structural Test

Figure 1 explains that there is an influence of each variable, namely branding, product knowledge, and Nisbah on process selection decisions and also an indirect influence on process selection decisions through purchase intentions.

Direct Effect

Testing results of the 7 research hypotheses for the direct effect, is shown in Table 3 below.

Table 3. Regression Weights

		Estimate	S.E.	C.R.	P
Product_Knowledge	<--- Branding	0.273	0.101	2.700	.007
Purchase_Intention	<--- Product_Knowledge	0.411	0.064	6.409	***
Purchase_Intention	<--- Nisbah	0.219	0.066	3.325	***
Selection_Decision	<--- Branding	0.043	0.089	0.482	.630
Selection_Decision	<--- Product_Knowledge	0.243	0.067	3.634	***
Selection_Decision	<--- Nisbah	0.099	0.058	1.696	.090
Selection_Decision	<--- Product_Knowledge	0.593	0.101	5.877	***

Source: Processed Primary Data, (2023)

The analysis of the influence of Branding on Purchase Intention revealed a significant value of 0.007. This indicates that Branding does indeed have an effect on Purchase Intention, as the significance value is below the 0.05 threshold (H1 is accepted). Furthermore, the impact of Branding on Purchase Intention is quantified at 0.273, or 27.3%, suggesting that higher levels of Branding initiatives correspond with an increased likelihood of Purchase Intention. In terms of Product Knowledge, the influence test showed a significance value of 0.000, highlighting that Product Knowledge significantly contributes to enhancing Purchase Intention (H2 is accepted). The effect size of Product Knowledge on Purchase Intention is noted at 0.411, or 41.1%. This implies that greater Product Knowledge leads to a higher likelihood of Purchase Intention. Additionally, the Nisbah influence test on Purchase Intention produced a significance value of 0.000, which indicates that the Nisbah also positively impacts Purchase Intention (H3 is accepted). The results suggest that increasing the Nisbah level will result in greater Purchase Intention.

Contrastingly, when examining the influence of Branding on Product selection decisions, the significance value was found to be 0.630, concluding that Branding does not significantly affect Product selection decisions, as the value exceeds 0.05 (H3 is rejected). Conversely, the influence of Product Knowledge on Product selection decisions yielded a significance of 0.000, confirming that it positively affects Product selection decisions (H5 is accepted), with an effect size of 0.243, or 24.3%. This result indicates that an increase in Product Knowledge results in enhanced Product selection decisions. Furthermore, the Nisbah's influence on Product selection decisions was assessed and found to have a significance value of 0.090, leading to the

conclusion that the Nisbah does not significantly affect Product selection decisions (H6 is rejected). Lastly, the impact of Purchase Intention on Product selection decisions was significant, with a value of 0.000. This highlights that Purchase Intention significantly influences Product selection decisions (H7 is accepted), showing a substantial effect size of 0.593, or 59.3%. This indicates that higher Purchase Intention directly correlates with improved Product selection decisions.

Indirect Effect

Next, the results of the indirect effect test are discussed as follows.

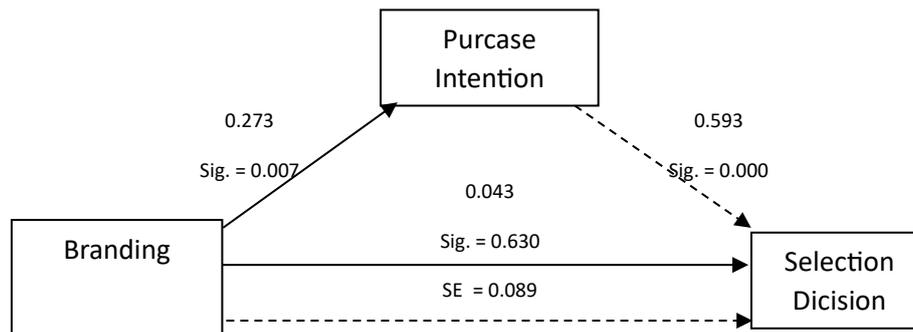


Figure 2. H8 Model

The H8 results of the Sobel test indicated a value of 2.455, with significance at $\alpha = 0.014$. This suggests that Purchase Intention serves as a mediating variable between Branding and Product selection decisions (H8 is accepted). Since Branding does not have a direct significant effect on Product selection decisions directly (because H4 is rejected), consequently, the role of Purchase Intention here is as a full mediation, which indicates that the relationship between Branding and Product selection decisions is entirely mediated by Purchase Intention. The Sobel value results can be seen in Table 4 as follows.

	Input:		Test statistic:	Std. Error:	p-value:
a	0.273	Sobel test:	2.45527676	0.06593513	0.01407762
b	0.593	Aroian test:	2.42640921	0.06671958	0.01524907
s _a	0.101	Goodman test:	2.48519979	0.06514124	0.01294787
s _b	0.101	Reset all	Calculate		

Figure 3. Sobel test of H8

Furthermore, the structural test for the mediating role of the Purchase Intention variable in the relationship between product knowledge and product selection decision (H9) can be explained in the following way:

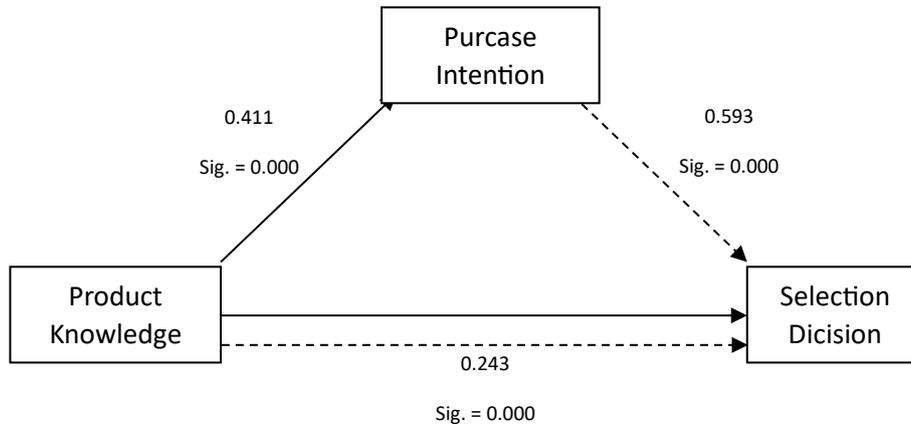


Figure 4. H9 Model

From the Sobel test, the results obtained were 4.333 and significant at $\alpha = 0.0001$. Thus, Purchase Intention is proven to act as a mediating variable between Product Knowledge and Product selection decisions (H9 is accepted). Because product knowledge has a significant effect on Product selection decisions directly (because H5 is accepted), then the role of purchase intention here is as a partial mediation. Partial mediation means that both directly and indirectly product knowledge (X2) has a significant effect on product selection decisions. The Sobel test results can be seen in Table 5 as follows:

Input:		Test statistic:		Std. Error:	p-value:
a	0.411	Sobel test:	4.33322659	0.05624515	0.00001469
b	0.593	Aroian test:	4.30489065	0.05661538	0.00001671
s _a	0.064	Goodman test:	4.36212955	0.05587248	0.00001288
s _b	0.101	Reset all	Calculate		

Figure 5. Sobel test of H9

Next, the test result of the purchase intention mediating effect on the Nisbah influence on product selection decisions (H10) can be seen as follows.

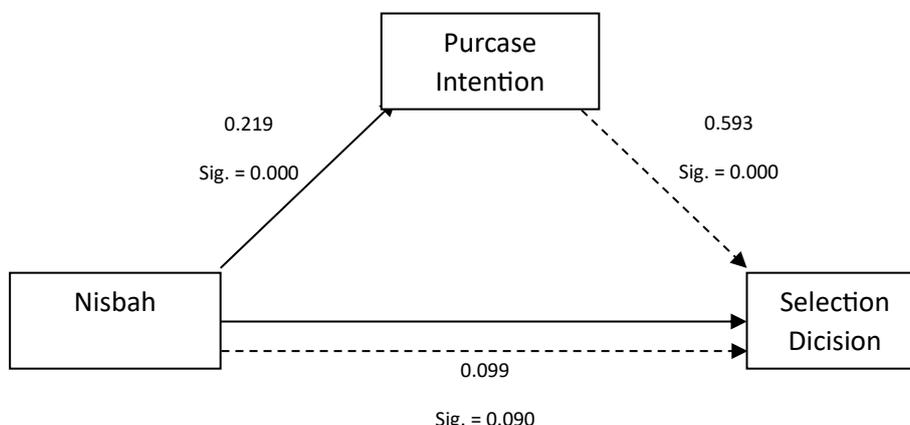


Figure 6. H10 Model

The Sobel test calculation yielded a value of 2.888, which is statistically significant at $\alpha = 0.003$. This indicates that Purchase Intention serves as a mediating variable between the Nisbah and Product selection decisions (H10 is accepted). Since Nisbah does not have a direct significant effect on Product selection decisions (because H6 is rejected), It shows that Purchase Intention here is proven to act as full mediation. Full mediation suggests that the connection between the Nisbah and Product selection decisions is entirely facilitated by Purchase Intention. The Sobel test is detailed in Table 6.

Input:		Test statistic:	Std. Error:	p-value:
a	0.219	Sobel test: 2.88876414	0.0449559	0.00386759
b	0.593	Aroian test: 2.85752141	0.04544743	0.00426964
s _a	0.066	Goodman test: 2.92105457	0.04445894	0.00348849
s _b	0.101	Reset all	Calculate	

Table 7. Sobel test of H10

5. Conclusion

The findings indicate that branding has an influence on purchase intentions, while product knowledge also affects purchase intentions. Additionally, the nisbah has an impact on purchase intention. However, branding does not directly influence process selection decisions, whereas product knowledge does. The nisbah does not affect process selection decisions either. Importantly, purchase intention significantly influences process selection decisions. It fully mediates the impact of branding on these decisions and partially mediates the influence of product knowledge. Furthermore, purchase intention fully mediates the effect of the nisbah on process selection decisions. These results suggest that the purchasing decision reinforcement model is shaped by the interplay of branding, product knowledge, nisbah, and purchase intention. The novelty of this study lies in the variables examined, which help bridge gaps in existing theory. However, the limitations include the number of variables and the scope of the subjects involved. Future research related to the variables discussed in this article may benefit from these findings as a reference. Practical recommendations that emerge from this study include:

1. BAS can conduct a re-evaluation of the branding elements used and focus on increasing brand appeal, emotional value, and communication that is relevant to the target market.
2. BAS needs to re-socialize the community and determine customer segmentation to identify groups that are more responsive to profit-sharing ratios (Nisbah).

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