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Research Paper

The Influence of Islamic Branding, Sharia Financial Literacy and Promotion on the decision College Students' STAI RAYA Mlokorejo to use Islamic Financial Institutions Products

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ABSTRACT

The Islamic economy is experiencing rapid development. One indicator that can be seen is the increasing number of banks that open Islamic bank services. This has an impact on the level of public awareness, especially Muslims who want to manage their finances in accordance with religious values. However, even though Islamic banks are now present, there are still many dynamics faced by Islamic banking so that it is necessary to further study the factors that can influence people's decisions to choose to use product services at these institutions. This study aims to analyze and empirically test the research variables that have been formulated in the formulation of problems classified as explanatory research, namely whether there is an influence between Islamic financial literacy (X_1), Islamic branding (X_2), promotion (X_3), on the decision to use Islamic financial institution products (Y). Sampling in this study using Nonprobability sampling in the form of purposive sampling where the determination of the sample by selecting samples among the population in accordance with the wishes of the researcher, namely some students of STAI RAYA Mlokorejo jember who decide to use products in Islamic Financial Institutions. Data analysis is done using Multiple Linear Regression Analysis. Hypothesis testing with the help of Statistical Package For Sciences (SPSS) software version 22. The results of the analysis show that Islamic branding has a significant effect on the decision to use Islamic financial institution products with (Coefisien Standardlize) 0.215 with sig. 0,008 ≤ 0,05. Financial literacy has a significant effect on the decision to use Islamic financial institution products with (Coefisien Standardlize) 0.239 with sig. 0,004 ≤ 0,05. Promotion has a significant effect on the decision to use Islamic financial institution products with

(Coefisien Standardlize) 0.552 with sig. 0,000 ≤ 0,05.

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Introduction

The development and growth of Islamic financial institutions in Indonesia (including banking and non-bank financial institutions) is growing rapidly, with the most notable being the growth in the number and total assets of banking and non- bank financial institutions (Jami 2023a). Currently, the Islamic finance industry is growing rapidly with the emergence of many Islamic financial institutions that provide financial services and products based on Sharia law (Wijanarko dan Rachmawati 2020). Islamic banking is an alternative credit system because Islamic banking applies a profit-sharing system and there is no interest problem. Islamic finance is expected to be a solution to the enormous problems of usury, interest and gharar in the current financial system, which should be avoided in Islamic finance. However, in reality, the market share of Islamic finance is still relatively small (Syahfitri dkk. 2023a). For a Muslim who makes Islam a guide to life, every aspect of his life including choosing financial services is carried out with great care. Religious values play a role in shaping individual perspectives and behavior where the application of Islamic principles both positively and negatively will influence a person's decision to choose or buy halal products and services (Mufidah dkk. 2024). Halal certified products in Islamic branding contribute to increasing customer satisfaction by providing a sense of security in their use. Products that contain Islamic attributes tend to attract Muslim customers, because they are considered more in line with sharia values (Srisulistiowati Db dkk. 2024).

The application of Islamic Branding as a marketing strategy plays an important role in bringing Islamic financial institutions closer to the public. By using the sharia label and Islamic identity, Islamic Branding can show the halalness of operations and products offered. This strategy helps Muslims to selectively choose products that comply with sharia principles (Santi dkk. 2023). So that it can attract customers to save in these Islamic financial institutions. And the use of Islamic branding can have a big influence on product purchasing decisions, which includes choosing Islamic financial products and services (Nasrullah 2015). From the Islamic Banking Snapshot 2024 report released by OJK, it can be seen that the development of the market share of Islamic banks in Indonesia has increased to reach 7.72% from the previous year, which was 7.44% in 2023. Despite the growth, the market share of Islamic banks is still much lower than the dominant conventional banks. This is because many conventional bank users think that conventional banks and Islamic banks are the same.

Indonesian Muslim students play an important role in encouraging the progress of the Islamic economic movement.

Their excellence in mastering technology and information will provide added value to efforts to spread the Islamic economic and financial system. In the future, Islamic banks must target millennial generation and Generation Z customers so that they want to save in Islamic banks. The development of Islamic banks in Indonesia faces many obstacles, including the level of literacy, Islamic branding, and promotions related to Islamic banking (Jaelani dan Mutaqin 2023a). In Islamic banking, an understanding of Islamic finance proves essential. Based on the results of the national survey of Islamic financial literacy by OJK Indonesia in 2024 recorded an index of 39.11%, up from 39% in 2023. Despite the increase, this figure is still far below general financial literacy which reached 65.43%, indicating the slow development of Sharia financial literacy. The low level of Sharia financial literacy has an impact on the utilization and consumption of Sharia financial services, as well as contributing to the reduced market share of the Sharia financial industry, especially in the Sharia banking sector. Sharia financial literacy is expected to not only increase public understanding, but also shape student behavior in managing finances wisely, choosing profitable halal investments, and avoiding fraudulent investments (Jamila dkk. 2024). In general, customers have certain criteria in determining product choices, especially in their decision to use Islamic banking services (Syahfitri dkk. 2023b). Financial literacy aims to improve the quality of individual financial decision making, encourage changes in attitudes and behaviors in managing finances for the better, and prevent a person from making mistakes in making financial decisions (Jaelani dan Mutaqin 2023b). Other factors that can influence the development of Islamic banks can be seen from their promotions. If the promotion that is seen or heard attracts their attention, then it can trigger many users of Islamic bank products.Promotion serves as a means to communicate the advantages of products and services and convince potential customers to use them. The main objective is to increase market share, stabilize market value, position products and services, and form a positive image of Islamic Banking. Therefore, promotion must be carried out efficiently in order to achieve the desired target market. Service quality affects students' decisions in choosing Islamic Banking. Good service increases comfort and satisfaction, encourages sustainable use, and maintains customer loyalty (Fitriansyah dan Haryanti 2025).

Customer decisions in choosing products, including Islamic banking services, are influenced by various qualifications and personal reasons. For students, this is important because they are required to improve their knowledge and skills, including

in managing finances independently. Saving in Islamic banks is a strategic step in controlling their finances. College students are a potential market share for banks in increasing the number of customers. From the description above, the authors have an interest in conducting research with the title "The Influence of Islamic Branding, Sharia Financial Literacy and Promotion on the Decision College Students STAI RAYA Mlokorejo to use Islamic Financial Institution Products."

Hypotheses Development

A. Islamic branding has a significant influence on the decisions collage students to use Islamic Financial Institution Products (H_1)

Islamic branding is a relatively new marketing concept, in which brands are built based on Islamic sharia principles. In practice, Islamic branding emphasizes values such as honesty, responsibility, and conformity with Islamic teachings. The main objective of applying this concept is to attract Muslim consumers by offering products or services that are not only halal, but also reflect Islamic values in their marketing behavior and communication (Ilham M. dan Firdaus F. 2020). In running a business, Islamic branding plays an important role because it becomes the company's unique identity in marketing products, while also attracting consumer interest. Islamic branding, which is commonly found today, is one of the market segmentation efforts carried out by companies that provide products or services. The measurement of Islamic branding is as follows: The importance of brands, Level of familiarity with brands, Consumer trust, and The existence of halal labels (Abidin; 2014).

Previous studies examining Islamic branding have stated that there is a positive and significant influence of Islamic branding variables on college students' decisions to use Islamic banking services (Ardiyanto dan Widana 2024). Islamic branding variables significantly influence college students' decisions in choosing Islamic financial services (Wijanarko dan Rachmawati 2020).

B. Sharia Financial Literacy has a significant influence on the decisions collage students to use Islamic Financial Institution Products. (H_2)

Literacy is a person's ability to read, write, understand, and manage information. Sharia financial literacy is an extension of general financial literacy that incorporates Islamic principles. Its aspects include personal financial management such as saving for the future and emergency funds, financial planning such as retirement, investment, and insurance, as well as social assistance such as waqf, infaq, and almsgiving. Additionally, it includes understanding zakat and inheritance distribution (Djuwita dan Yusuf 2018).

Low levels of financial literacy reflect problems in understanding, attitudes, and behaviors related to finance.

This indicates the need for various efforts to improve literacy, one of which is through the development of more effective measurement methods and more in-depth research on financial literacy. Financial literacy measures the extent to which a person understands financial concepts and has the ability and confidence to manage personal finances, both for short-term decisions and long-term planning, taking into account economic conditions. This literacy includes awareness and knowledge of various financial instruments and their application in daily life and the business world. Therefore, there are four indicators of financial literacy, including: Knowledge, Ability, Attitude, and Trust (Remund 2010; Susetyo dan Firmansyah 2023).

Previous studies examining Islamic financial literacy have found that there is a positive and significant influence of Islamic financial literacy variables on the decisions of college students in Jabodetabek to use Islamic banking services (Syamsuri dan Noor 2023).

C. Promotion has a significant influence on the decisions collage students to use Islamic Financial Institution Products (H_3)

Promotion is one of the important elements in the marketing mix that plays a major role in supporting product or service sales. In addition to being a means of communication between companies and consumers, promotion also aims to influence consumer decisions to buy or use products according to their needs. This process is carried out through various media and promotional tools (Sania dkk. 2025). Essentially, promotion is a form of communication and marketing activity that aims to convey information, influence, and persuade the target market to recognize, purchase, and continue to choose the products offered by the company (Adila dan Subari 2024). There are four types of indicators that can be used to measure the effectiveness of promotion : Advertising, Promotion, Personal selling, and Publication (Kotler dkk. 2015).

Previous studies examining promotion have found that there is a positive and significant influence, with promotional variables having an effect on people's interest in conducting transactions at Islamic banks. The existence of promotions can raise public awareness of Islamic financial institutions, and this is what generates interest in conducting transactions at Islamic banks (Jami 2023b).

Method

The method used in this research is a quantitative method. This type of research is explanatory research, which explains the relationship between research variables and tests hypotheses that have been formulated based on theoretical studies (Sugiono 2013). In this case, the study explains the causal relationship between three variables formed based on theory, namely Islamic Branding, Islamic financial literacy, and promotion on the decision of STAI RAYA Mlokorejo college students in using Islamic financial institution products.

Research Design

The data analysis methods used in this research are the Panel Data Regression Model. Interaction testing uses an analytical approach that maintains sample integrity and provides a basis for determining the influence of moderator variables. The following is the model equation in panel data regression analysis:

$$Y = \alpha + \beta 1X1 + \beta 2X2 + \beta 3X3 + ei$$

Where :

Y = Decision to use Islamic Financial Institutions Products α = Constant

β = Regression Coefficient X1 = Islamic Branding

X2 = Sharia Financial Literacy X3= Promotion

ei = Error

Participants/Sample Selection and Data Sources (Second Heading)

The population in this study were college students at STAI RAYA Mlokorejo Jember who used Islamic financial institution products. The sampling technique used was purposive sampling, which is a technique of determining samples by selecting samples from the population according to the researcher's wishes (the purpose or problem in the study) (Nursalam 2019). So that the sample can represent the characteristics of the population that has been known previously. The sampling criteria in this study were college students at STAI RAYA Mlokorejo Jember who use Islamic financial institution products.

This research was conducted in June 2025. The location of this research was at the STAI RAYA (Sekolah Tinggi Agama Islam Raden Abdullah Yaqin) Jember campus. This research was obtained from primary data obtained through the distribution of questionnaires to active STAI RAYA college students from the 2023-2024 batch. The total population is not known with certainty due to the large number of STAI RAYA Mlokorejo Jember college students, so the sample size was determined as much as possible based on Ferdinand's opinion which states that the sample size is determined by multiplying the number of indicators by five to ten. This study uses 17 indicators, so it uses (17 X 6 = 102). Therefore, the sample size for this study is 102 samples (Darna dan Herlina 2018).

Instrumentation/Data Collection (Second Heading)

The data collection instruments in this study were obtained by conducting a survey using questionnaires. Questionnaires, often referred to as survey forms, are a method of data collection conducted by providing or submitting a set of written questions or statements to respondents (Herlina 2019). The scale often used in questionnaire design is the Likert scale, which contains five levels of response options for quantitative analysis purposes, so the responses given are scores (Umar 2002).

Table 1. Likert scale

No.	CRITERIA	SCORE
1.	Strongly agree	5
2.	Agree	4
3.	Neutral	3
4.	Disagree	2
5.	Strongly Disagree	1

(Source : Husen,Business Research Methods, 2018)

Data Analysis/Estimating Model/Variable Measurement (Second Heading)

Data analysis is the processing, presentation, interpretation, and analysis of data obtained from the field, with the aim of ensuring that the data presented is meaningful, so that readers can understand the results of the research (Martono 2010).

Validity is the degree of accuracy or suitability of an instrument used to measure what is to be measured, as well as the extent to which the instrument performs its measuring function.Validity indicates the extent to which a measuring instrument measures what it is supposed to measure. The level of validity of an instrument indicates the extent to which the data collected does not deviate from the description of the variable being studied. By using a validity instrument, the research results automatically become valid. The minimum requirement for an item to be considered valid is that its validity index value is ≥ 0.3. Therefore, all statements with a correlation level below 0.3 must be revised because they are considered invalid (M.Sc dan M.Si 2021).

Reliability testing is how consistent test scores are from one measurement to the next. Reliability testing is used to test the consistency of questionnaire measurement results, which is closely related to the issue of trust. A test is said to have a level of

trust if it provides accurate results. The threshold value used to assess acceptable reliability is Construct reliability with a value > 0.6, then all questions are reliable. In other words, the instrument is valid and can be used. But if Construct reliability with a value < 0.6 means that all questions are unreliable.

Results

Before analyzing the data from the questionnaire responses (primary data), the validity of the instrument (question items) was tested to determine the suitability of the question items for use in the study. The instrument was tested using SPSS 22 software.

Discussion

A. Validity and Reliability test

Tabel 2. Recapitulation of Validity Calculations *Islamic Branding* (X_1)

No	Variables	Correlation Item question	Pearson corelation	Sig. (2-tailed)	Description
1.	*The importance of branding* ($X_{1.1}$)	X.1.1.1	0,325	0,001	Valid
2.		X.1.1.2	0,263	0,008	Valid
3.		X.1.1.3	0,377	0,000	Valid
4.	*Level of familiarity with the brand* ($X_{1.2}$)	X.1.2.1	0,457	0,000	Valid
5.		X.1.2.2	0,300	0,002	Valid
6.		X.1.2.3	0,469	0,000	Valid
7.	*Consumer trust* ($X_{1.3}$)	X.1.3.1	0,472	0,000	Valid
8.		X.1.3.2	0,511	0,000	Valid
9.		X.1.3.3	0,393	0,000	Valid
10.	*The existence of halal labels* ($X_{1.4}$)	X.1.4.1	0,557	0,000	Valid
11.		X.1.4.2	0,288	0,003	Valid
12.		X.1.4.3	0,418	0,000	Valid

Source: Data processed by the author

Tabel 3. Recapitulation of Validity Calculations *Sharia Financial Literacy* (X_2)

No	Variables	Correlation Item question	Pearson corelation	Sig. (2-tailed)	Description
1.	*Knowledge* ($X_{2.1}$)	X.2.1.1	0,294	0,003	Valid
2.		X.2.1.2	0,322	0,001	Valid
3.		X.2.1.3	0,541	0,000	Valid

4.	*Ability* ($X_{2.2}$)	X.2.2.1	0,387	0,000	Valid
5.		X.2.2.2	0,394	0,000	Valid
6.		X.2.2.3	0,420	0,000	Valid
7.	*Attitude* ($X_{2.3}$)	X.2.3.1	0,367	0,000	Valid
8.		X.2.3.2	0,350	0,000	Valid
9.		X.2.3.3	0,367	0,000	Valid
10.	*Trust* ($X_{2.4}$)	X.2.4.1	0,416	0,000	Valid
11.		X.2.4.2	0,293	0,003	Valid
12.		X.2.4.3	0,342	0,000	Valid

Source: Data processed by the author

Tabel 4. Recapitulation of Validity Calculations *Promotion* (X_3)

No	Variables	Correlation Item question	Pearson corelation	Sig. (2-tailed)	Description
1.	*Advertising* ($X_{3.1}$)	X.3.1.1	0,455	0,000	Valid
2.		X.3.1.2	0,503	0,000	Valid
3.	*Promotion* ($X_{3.2}$)	X.3.2.1	0,540	0,000	Valid
4.		X.3.2.2	0,404	0,000	Valid
5.	*Personal selling* ($X_{3.3}$)	X.3.3.1	0,429	0,000	Valid
6.		X.3.3.2	0,319	0,001	Valid
7.	*Publication* ($X_{3.4}$)	X.3.4.1	0,330	0,001	Valid
8.		X.3.4.2	0,490	0,000	Valid
9.		X.3.4.3	0,509	0,000	Valid

Source: Data processed by the author

Tabel 5. Recapitulation of Validity Calculations Decisions collage students to use Islamic Financial Institution Products (Y_1)

No	Variables	Correlation Item question	Pearson corelation	Sig. (2-tailed)	Description
1.	*Introduction to needs* ($Y_{1.1}$)	Y.1.1.1	0,325	0,001	Valid
2.		Y.1.1.2	0,263	0,008	Valid
3.	*Information search* ($Y_{1.2}$)	Y.1.2.1	0,457	0,000	Valid
4.		Y.1.2.2	0,300	0,002	Valid
5.		Y.1.2.3	0,469	0,000	Valid
6.	*Evaluation*	Y.1.3.1	0,472	0,000	Valid
7.		Y.1.3.2	0,511	0,000	Valid

8.	*of alternatives* ($Y_{1.3}$)	Y.1.3.3	0,393	0,000	Valid
9.	*Purchase decision* ($Y_{1.4}$)	Y.1.4.1	0,557	0,000	Valid
10.		Y.1.4.2	0,288	0,003	Valid
11.		Y.1.4.3	0,418	0,000	Valid
12.	*Post-purchase behavior* ($Y_{1.5}$)	Y.1.5.1	0,418	0,000	Valid
13.		Y.1.5.2	0,418	0,000	Valid
14.		Y.1.5.3	0,418	0,000	Valid

Source: Data processed by the author

Based on the validity test results for each indicator in each variable, it was found that each question item in the questionnaire had contract validity, or internal consistency. This means that the variables were able to measure the aspects that were intended to be measured.

Tabel 6. Recapitulation of Reliability Calculations

No	Indicator Variables	value α	Decree α	Description
1.	*Islamic Branding* (X_1)	0,652	0,6	Reliabel
2.	*Sharia Financial Literacy* (X_2)	0,689	0,6	Reliabel
3.	*Promotion*(X_3)	0,696	0,6	Reliabel
5.	Decision (Y)	0,720	0,6	Reliabel

Source: Data processed by the author

The threshold value used to assess acceptable reliability is Construct reliability with a value > 0.6, then all questions are reliable. In other words, the instrument is valid and can be used. But if Construct reliability with a value < 0.6 means that all questions are unreliable.

B. Inferential Test Statistics

Tabel 7. Inferential Test Statistics

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6,764E-15	,078		,000	1,000
	Zscore: X1R Islamic branding	,215	,080	,215	2,689	,008

Zscore: X2R Literacy	,239	,081	,239	2,969	,004
Zscore: X3R promotion	,552	,081	,552	6,852	,000

a. Dependent Variable: Zscore: Y1R Decision

Source: Data processed by the SPSS version 22

From the results of the above research, it is known that:

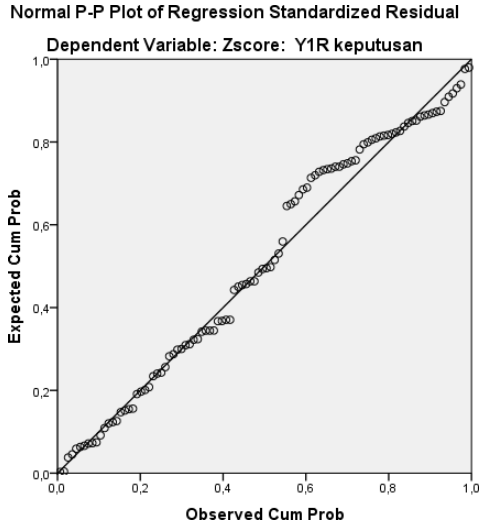
1. The first hypothesis states that Islamic Branding has a significant effect on the decision of STAI RAYA Mlokorejo Jember college students in using Islamic financial institution products is accepted. This is proven by the path analysis results which show a beta value (Standardized Coefficients) of 0.215 with a positive value, with a sig. of 0.008 ≤ 0.05.

2. The second hypothesis stating that literacy has a significant effect on the decision of STAI RAYA Mlokorejo Jember college students to use Islamic financial institution products is accepted. This is proven by the path analysis results which show a beta value (Standardized Coefficients) of 0.239 with a positive value, with a sig. of 0.004 ≤ 0.05.

3. The third hypothesis states that promotion has a significant effect on the decision of STAI RAYA Mlokorejo Jember college students to use Islamic financial institution products is accepted. This is proven by the path analysis results which show a beta value (Standardized Coefficients) of 0.552 with a positive value, with a sig. of 0.000 ≤ 0.05.

C. Normality Test

Figure 1. Normality Test



The histogram graph shows a right-skewed distribution pattern, meaning that the data is normally distributed, and the P-Plot image shows that the points follow and approach the diagonal line, leading to the conclusion that the regression model meets the assumption of normality.

D. Multicollinearity test

Tabel 8. Multicollinearity test

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	Zscore: X1R Islamic branding	,951	1,052
	Zscore: X2R Literacy	,937	1,068
	Zscore: X3R Promotion	,936	1,068

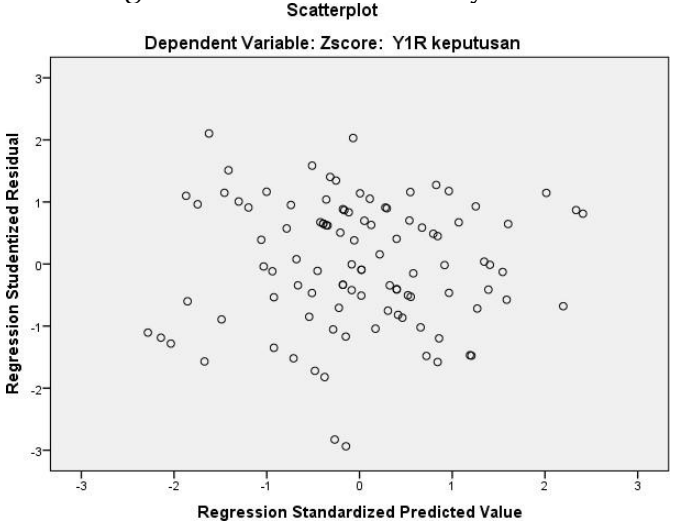
a. Dependent Variable: Zscore: Y1R Decision

Source: Data processed by the SPSS version 22

From the table above, it can be concluded that there is no multicollinearity in the data in this study, because the VIF value is ≤ 10 and the Tolerance value is ≥ 0.1.

E. Heteroscedasticity Test

Figure 2. Heteroscedasticity Test



The figure shows that the lines have randomly scattered points and do not cluster in one place, so the data used in this study has fulfilled the classical assumption of heteroscedasticity using a scatterplot graph.

Conclusion

A. Islamic Branding has a significant effect on the decision of STAI RAYA Mlokorejo Jember college students to use Islamic financial institution products. Based on the SPSS program output, the direct path coefficient (Standardized Coefficients) beta is 0.215, which is positive, with a sig. of 0.008 ≤ 0.05. So, it can be concluded that the first hypothesis, which states that Islamic branding has a significant effect on the decision of STAI RAYA Mlokorejo Jember college students to use Islamic financial institution products, is accepted.

B. Literacy has a significant effect on the decision of STAI RAYA Mlokorejo Jember college students to use Islamic financial institution products. Based on the SPSS program output, the direct path coefficient (Standardized Coefficients) beta of 0.239 is positive, with sig. 0.004 ≤ 0.05. Thus, it can be concluded that the second hypothesis, which states that literacy has a significant effect on the decision of STAI RAYA Mlokorejo Jember college students to use Islamic financial institution products, is accepted.

C. Promotion has a significant effect on the decision of STAI RAYA Mlokorejo Jember college students in using Islamic financial institution products is accepted. Based on the SPSS program output, the direct path coefficient (Standardized Coefficients) beta is 0.552, which is positive, with a sig. of 0.000 ≤ 0.05. Thus, it can be concluded that the second hypothesis, which states that promotion has a significant effect on the decision of STAI RAYA Mlokorejo Jember college students to use Islamic financial institution products, is accepted.

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