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The Influence of Marketing Mix, Brand Image and Knowledge onThe Decision to Become a Customer at Bank Syariah Indonesia

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Abstract

Purpose – *This research aims to analyze and identify the influence of the marketing mix, brand image, and knowledge on the decision to become a customer.*

Design/methodology/approach – *This research employs a quantitative approach, using primary data collected from a population of 52 customers of Bank Syariah Indonesia. The data analysis is conducted using Partial Least Square (PLS) with Moderated Regression Analysis.*

Findings - *This study has the results that the marketing mix has an insignificant effect on the decision to become a customer and brand image has a significant effect on the decision to become a customer, then knowledge has a significant effect on the decision to become a customer.*

Resrarch limitations/implications *– This are several limitations in this study that shoud be considered when presenting the findings. First, the respondent were obtained through Whatsapp and Instagram, so the questionnaires were not guided in detail during completion. This may lead to potential subjectivity in the respondents' answers and delays in receiving confirmation from respondents. These factors could limit the generalizability of the study's results. Second, time constraints and limited access to respondents resulted in a sample size that did not meet the initially planned target. Third, this study only considered three main variables – marketing mix,brand image, and knowledge – leeaving other potential factors that may influence the decision to become a customer, such as customer satisfaction, religiosity, or financial literacy, unanalyzed in depth.*

INTRODUCTION

The main difference between conventional and Islamic financial institutions lies in how they generate and distribute profits to customers. In conventional financial institutions, profits are earned through interest, whereas in Islamic financial institutions, profits are shared based on the profit-sharing principle (Sudarsono, 2004). According to the Sharia Banking Law No. 21 of 2008, Islamic Banking refers to everything related to Islamic banks and Sharia units, including institutional structures, business activities, as well as the methods and processes used in caryying ot Islamic banking operations.

According to (Agustin, 2021), an Islamic bank operates in accordance with Islamic Sharia principles, based on the guidelines outlined in the Qur'an and Hadith. Islamic banks play a crucial role as facilitators in all economic activities and whitin the halal industry ecosystem. The Islamic banking industry in Indonesia has experienced rapid development. One exmple of this the Bank Syariah Indonesia.

Considering the prohibitionof *riba* (usury)in Islamic teahings, it is essential for Muslims to be meticulous in choosing financial institutions or conducting transactions to avoid falling into *riba.* Furthermore, as the younger generation and future leaders of the nation, it is crucial to have a deper understanding of *riba* and its implications within financial institutions. For customers, enhancing religiosity is necessary to comprehend how Allah SWT has forbidden *riba* in trad transactions, including those within financial institutions (Sumadi, 2018). However, many young people tend to prefer conventional banking services, perceiving that Islamic banks lack innovative products or sufficient competitive advantages. This perception is exacerbated by the lack of effective promotion and education regarding the benefits of Islamic banking principes, such as fairer profit-sharing and freedom from *riba* (interest). Therefore, improving financial literacy and raising awareness, particularly among the younger generation, is vital to fostering the growth of Islamic banking.

In the banking industry, companies are not only required to improve service quality but must also pay attention to the number of customers choosing to join. The growth in the number of customers has a significant impact on the development of banking business, as an increasing number of customers leads to a greater demand for banking services as supporting tools. One of the key elements contributing to the increase in a bank’s customer base is the marketing mix. Marketing aims to boost the sales of products offered by Islamic banks, including fundraising products, financing products, and servicee offerings. To ensure that marketing outcomes align with the intended objectives, Islamic banks need to have a set of marketing tools that can be effectively manage, known as the marketing mix. This mix consists of four elements: product, price, place, and promotion (Sinaga et al., 2020).

Eeach customer has a different perspective when assesing the performance of a bank. In a market where the power is more in favor of buyers, customers have the freedom to choose from various products or services offered by banks. Therefore, banks ned to provide the best services, because if they fail to do so, customers can easily switch to other banks offering better quality services. To compete and remain relevant, banks must focus on customer stisfaction. This includes providing optimal services, fair profit-sharing, fast and efficient processes, and continuous improvement of product quality (Abdullah, 2003).

The decision to become a bank customer is a crucial factor in suupporting the development and sustainability of a bank amidst increasingly fierce competition. This also applies to Islamic banking, which operates based on trust principles. Therefore, Islamic financial institutions must be able to create high-quality and competitive products in order to compete with other financial institutions (Sa’adah & Sopingi, 2019). Decision-making can also arise within an individual when feelings of pleasure or interest towards something emerge, which is commonly referred to as interest.

One of the mistakes in the marketing mix is pricing, which is a significant issue that can affect customer decisions. Price is one of the key factors considered by consumers or customers when choosing a product or service. In general, consumers tend to seek high-quality products or services at more affordable price. This is because price is seen as a reflection of product or service quality, where higher prices are usually associated with

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expectations of better quality. On the other hand, cost is also an important consideration for consumers. In the context of service industries, such as banking, a company's ability to allocate significant costs to promotions or production often creates the perception that the products offered are of high quality. This can increase customer loyalty toward the product (Putro et al., 2014). Thus, in a competitive banking environment, improper priciing can reduce a bank's competitiveness, as customers tend to switch to other banks offering more attractive prices. Additionally, pricing errors can also result from a lack of understanding of the target market segment. If a bank fails to recognize the characteristics and financial capabilities of the customers it aims to reach, the prices offered may not align with the expectations of the public.

Brand image refers to everything related to the thoughts or perceptions consumers have abouut the brand of a product. Such, perceptions are forme due to strong memories created after experiencing the benefits or usefulness of the product. Therefore, companies with a strong brand image supported by good product quality are likely to dominate the market and implement various marketing strategies (D. E. Putri et al., 2021). In a bank, a good and trustworthy brand image can attract more customers because they feel secure and confident in the quality of services provided. On the other hand, if a bank's brand image is perceived negatively, such as due to unsatisfactory services, customers may hesitate and choose not to engage with the bank (Widiawati, 2020). A company's success in building its brand image greatly depends on the quality of its products, comfort, and the status it offers to consumers. A strong brand image will help the company gain immediate trust from consumers.

Another factor thatt can influence decision-making is knowledge. Knowledge is defined as all the information that customers have about various products and services, as well as knowledge related to these products and services, such a understanding different types of banking products, associated costs, the benefits offered, and the reputation of the bank's image itself, including the function of the product or service from the consumer's perspective(I. Muhammad & Sihotang, 2024). Public knowledge of Sharia banking is still limited, particularly regarding the financing distribution implemented by Islamic banks. Therefore, it is important for banks to provide clear and adequate information to customers so that they can make beneficial decisions.

This study aims to analyze the influence of the marketing mix, brand image, and level of knowledge on the public's decision to become a customer at Bank Syariah Indonesia (BSI). Additionally, this study aims to identify the extent to which marketing mix elements, such as product, price, promotion, and place influence customer decisions. This research also seeks to measure the impact of Bank Syariah Indonesia's brand image, including its reputation, trust, and Islamic values, on the public's knowledge level regarding Islamic banking products and services, including an understanding of Sharia principles, on the decision to become a customer. Thus, this research also aims to explain how the marketing mix, brand image, and level of knowledge interact in influencing the public's decision to hoose Bank Syariah Indonesia (BSI). The results of this study are expected to assist Bank Syariah Indonesia in developing more effective marketing strategies, strengthening its brand image, and providing better education to the public.

Based on the research conducted by Annisa et al., (2023), brand image, promotion, and location have a positive and significant effect on customer decisions. This is supported by R. A. Putri et al., (2024), who also state that Sharia compliance, promotion, and brand image positively influence customer loyalty and decisions. Meanwhile, according to Rachmawati (2020), consumer knowledge, brand image, religiosity, and location have a negative and significant effect on the decision to become a customer.

Based on the problem description and the theories outlined, this led the researcher to be interested in conducting a stdy on the influence of the marketing mix, brand image, and knowledge on the decision to become a customer at Bank Syariah Indonesia (BSI).

LITERATUR REVIEW

Marketing mix

The marketing mix plays a crucial role in influencing customers to purchase the products or services offered in the market. The marketing mix is defined as an effective marketing tool within a company, which can be controlled to influence the target market's response and demonstrate the succes of marketing efforts (Baihaqqy, 2023). According to Melati (2021), the marketing mix is a set of controllable marketing variables that a company combinies to produce the desired response in the target market. It encompasses everything a company can do to meet the demand for its products. Similarly, Assauri (2013) defines the marketing mix as a combination of variables or activities that form the core of the marketing system—variables that can be controlled by the company to influuence buyers' or consumers' reactions. The marketing mix consists of four components, commonly referred to as the 4P: produt, price, place, and promotion. Based on these definitions, the researcher concludes that the marketing mix is a fundamental strategy for companies to manage marketing elements to influence the target market's response effectively.

These four components of the marketing tools reflect how sellers utilize available marketing tools to influence buyers,. From the marketer's perspective, each marketing tool is designed to provide maximum benefit to the customer. Therefore, a successful company is one that can meet customer needs in an economical and practical manner, while also utilizing effective communication.

Research by (Rosanti & Rahayu, 2023; Sa'adah & Sopingi, 2019; Sinaga et al., 2020; Thamrin & Suwandi, 2022) emphasizes that the marketing mix has a positive influence on customer decisions. However, this contrasts with the findings of (Fauziah & Kenedi, 2024), which indicate that the marketing mix negatively affects customer decisions.

Brand image

Brand image refers to a set of associations perceived by consumers about a particular brand. Brand image can assist marketers in accumulating a group of loyal consumers for a specific brand to encourage repeat purchases. Whit a positive brand image, companies can build consumer trust (Daud, 2021). According to another definition by (Candra et al., 2023), brand image is the consumer's perception of a product's brand, shaped by information gathered from the consumer's experiences using the product. Companies with a strong brand image supported by high-quality products can dominate the market and implement

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various marketing strategies (Putri et al., 2021). Previous studies by (R. Muhammad et al., 2022; Pratiwi, 2020; Rosita et al., 2022; Wahyu et al., 2023) concluded that brand image positively influences customer decisions. However, this contrasts with the findings of Rachmawati, (2020), which revealed that brand image negatively affects customer decisions, where potential customers form negative perceptions of the brand through word-of-mouth, leading to a negative brand image.

The measurement of brand image, according to Kotler & Keller (2016), can be conducted through:

1. Strength of Brand Associations

The strength of a brand is based on its physical attributes, which give it and advantage over other brands,. Factors included in this category of strength are the physical appearance, product price, functionality of all provided facilities, and the quality of supporting product features. When a consumer actively interprets the meaning of information about a product or service, stronger associations are formed in the customer's memory. The significance of bbrand associations in a customer's memorryy depends on hoow the brand is perceived and considered.

2. Uniqueness of Brand Associations

The uniqueness of brand associations refers to the distinctive attributes of a brand that set it apart from other brands. While some associations may overlap with competing brands, unique associations highlight the differentiating factors that distinguish one brand from others. This impression iss derived from attributes that offer differentiation compared to other products. Factors in this category include price variation, service variation, appearance, brand name, and the physical aspects of the product.

3. Favorability

Favorability refers to how easy it is for a bbrand to be pronouunced and remembered by customers. It also includes the alignment between the brand perception in the consumer's mind and the image the company expects for that brand. A favorable brand image is one that resonates well with sonsumers, creating positive associations and a strong emotional connection that enhances the brand's appeal.

Knowledge

Knowledge is the understanding aimed at achieving scientific truth about a specific object, obtained through certain approaches, perspectives, methods, and system (Setiawan, 2017). According to philosophy, knowledge results from the relationship between the subject and the object (Rahman et al., 2020). Another definition from (Salam & Akbar, 2023) explains that knowledge is a continuous determination carried put by an individual, which undergoes reorganization due to new understanding. Previous studies, such as those by (I. Muhammad & Sihotang, 2024; Roisiyatin & Raudatun Nisa, 2021; Yuliani, 2022), suggest that knowledge positively of knowledge and customer awareness simultaneously on customer decisions in choosing product at Bank Syariah Indonesia (Aisyah & Arif, 2023). Howeer, this does not align with the findings of (Alfikaromah & Nurhidayati, 2023; kotimah, 2021), which indicate that knowledge negatively influences customer decisions.

This implies that not all theories suggesting that knowledgge affects decisions align with empirical findings. This discrepancy is evidenced bby the discoveries in this study.

Knowledge as outlined in the Consumer Decision-Making Theory, plays a crcial role in the decision-making process, which consists of five stages:

1. Problem Recognition
2. Information Search
3. Alternative Evaluation
4. Purchase Decision
5. Post-Purchase Evaluation

In the framework, knowledge is particulary vital during the information search and alternative evaluation stages. Customers with a solid understanding of sharia principles and Islamic financial products are more likely to favor Islamic banks because they can evaluate the benefits of these offerings compared to other alternatives. This underscores the significance of educating the public about sharia-compliant products to enhance their ability to make informed and meaningful financial decisions.

Hypothesis development

In the banking context, this decision is not solely based on individual needs but also on perceptions of services quality, marketing strategies, brand image, and knowledge of banking products. These factors play a crucial role in shaping an individuals confidence and preferences before deciding to use a banks services. Based on the explanation above, the researcher formuuates the following hypothesis:

H_1: The Marketing mix negatively affects the Decision to Become a Customer at Bank Syariah Indonesia

The marketing mix, through its components of product, price, place, and promotion, influence consumer decision-making by aligning offerings with customer preferences (Kotler & Keller, 2016). Astudy conducted by Fauziah & Kenedi (2024) found that the marketing mix has a negative and significant effect on the decision to become a customer. Islamic banks can attract customers by offering appealing products at competitive prices with effective promotions. However, the pricing strategy must reflect the perceived value for customer. If prices are set too high without clear justification, customers may feel that they are not receiving equivalent value for the cost incurred. Conversely, excessively low prices may raise doubts about the quality of the products or services offered. In a competitive banking environment, improper pricing can reduce a bank's competitiveness.

H_2: Brand image has a positive influence on the Decision to Become a Customer at Bank Syariah Indonesia

Brand image can be defined as consumers' perceptions and beliefs about a brand of goods or services that strengthen brand superiority and enhance a positive,accurate, and

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consumer-oriented image of the products and services offered. Brand image is a representation, resemblance, main impression or general outline, even a perception that individuals hold about something. Therefore, brand image can be maintained (Zulianto, 2019). A study conducted by Wahyu et al., (2023) indicates that brand image has a positive and significant influence on the decision to become a customer. This finding is reinforced by research from Rosita et al., (2022), which also confirms that brand image positively and significantly affects customer decision. This suggests that customers who are accustomed to a particular brand tend to maintain their loyalty to its brand image. A bank must establish a brand image that reflects positive values, high-quality services, trust, and professionalism—factors that make customers feel secure when depositing their funds or utilizing the bank's services. A negative brand perception will impact customer trust and damage the bank's reputation. Winning customers' loyalty depends on how satisfied they are with the excellence of the products and services provided.

H_2: Knowledge positively influences the Decision to Become a Customer at Bank Syariah Indonesia

Consumer knowledge encompasses all information possessed about various products and services, as well as other relevant details relateed to them. As consumer knowledge increases, they can evaluate products based on multiple aspects and differentiate between brands more effectively (Casriyanti, 2020). A high level of knowledge among customers can lead to well-informed decision-making and has been proven to have a significant impact. The better the public 's understanding of Islamic banking, the more likely they are to use the products offered by Bank Syariah Indonesia. For instance, customers who are knowledgeable about the contracts (akad) used in Bank Syariah Indonesia will have a deeper understanding of how Islamic banking operates, enabling them to choose products that align with their financial needs. This study demonstratesthat knowledge plays a crucial role in influencing the decision to become a customer. This finding is consistent with (Yuliani, 2022) research on the impact of knowledge on customer decision-making, which indicates that knowledge has a positively and significantly influences customer decisions. This suggests that knowledge plays a vital role in shaping an individual's decision to become a customer. The higher the level of knowledge a person has regarding the products, services, or principles offered, the more likely they are to choose to become a customer. Knowledge also provides a better understanding, helps consumers evaluate their choices, and increases confidence in the decisions they make.

RESEARCH METHOD

This study aims to examine the influence of marketing mix, brand image, and knowledge as independent variables on the decision to become a customer as the dependent variable. The research employs a quantitative method with a correlational study approach to identify significant relationships between the investigated variables (Sekaran, 2009). The population of this study consists of 52 customers of Bank Syariah Indonesia from varios regions across Indonesia.

The sample of this stdy consists of 52 respondents, determined based on the

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minimum sample size criteria for PLS-SEM analysis according to Hair, et., al (2011), which states that the minimum sample size be 10 times the greatest number of structural paths leading to a particular construct. The data collected in this study are primary data. Primary data refers to information obtaineed directly from the source, without intermediariees. In this study, the data collectin method applied is through a survey using a questionnaire (Dzikrullah & Majid, 2024).

Data collection used a non-probability sampling technique with a purposive sampling method, where respondents were selected based on a specific criterion, namely being a customer of Bank Syariah Indonesia. Although the non-probability sampling method has limitations in terms of generalizing research results, this method was chosen due to the limited access to the population of customers in various regions. Data collection through Whatsapp and Instagram provides efficiency and accessibility. To address the risk of bias, strategies such as method diversification, data validation, and statistical corrections were applied, allowing the researcher to minimize bias and ensure that the research results are more representative and relevant.

Table 1. Pengukuran Variabel

Concept	Variable	Dimension	Source
Independent Variables	Marketing Mix	1. Product 2. Price 3. Place 4. Promotion	(Sinaga et al., 2020)
	Brand Image	1. Superiority of the associative aspect 2. The power of brand association 3. Uniqueness of brand association	(Wahyu et al., 2023)
	Knowledge	1. Product knowledge 2. Purchasing knowledge 3. Knowledge of use	(Roisiyatin & Raudatun Nisa, 2021)
Dependent Variables	Decision to become a customer	1. Problem recognition 2. Information search 3. Evaluate alternatives 4. Post behavior	(Alfikaromah & Nurhidayati, 2023)

This research uses the Partial Least Square (PLS) method, an approach within Structural Equation Modeling (SEM) that is flexible because it does not require data to follow a normal distribution and is free from multicollinearity among dependent variables (Ghozali, 2016). PLS was chosen because it can explain the relationship between latent variables while simultaneously validating theories and supporting complex research model analysis. Below is the linear equation model in regresssion for this study:

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$$DBC = \beta_1 MM + \beta_2 BI + \beta_3 KLG + \varepsilon$$

RESULTS

Respondent Demographics

The research selected 52 customers of Bank Syariah Indonesia as the sample for this study. Among the respondents, 25 were male and 27 were female, with the majority aged between 17 and 25 years old. Out of this number, 15 were entrepreneurs, 22 were private employess, 1 was a lecturer/educator, 1 was a freelancer and 13 were student/collagee student. Additionally, 36 respondeents had been customers for less than 1 year, while 16 had been customers fore more than 1 year.

Normality Testing, Convergent Validity and Reliability Testing

The fundamental assumption of multivariate analysis is normality. The data are considered normal if the skewness value is in the range of ±1.96 at a significance of 0.05 (Hair et al., 2018). The data is deemed normal since, according to the table, the normality test indicates that each variable's skewness value is less than 1.96. In the meantime, the data processing findings demonstrated that all indicators and dimensions created latent variables, with loading factor >0.7 and AVE >0.5 meeting the validity of convergence (Hair et al., 2019). Additionally, the reliability test revealed that each variable had Cronbach's alpha and composite reliability values greater than 0.7, indicating the dependability of the data. All things considered, the assessment of the measurement model (outer model) verifies that all dimensions and indicators originate from latent variables.

The Hypothesis Test

This study uses the Partial Least Square (PLS) method to examine the relationship between independent variables and the decision to become a customer. The hypothesis is that as the marketing mix, brand image, and knowledge in Bank Syariah Indonesia increase, more potential customers will decide to become customers of Bank Syariah Indoensia. The findings of the tests (with and without novelty) are presented in the following table:

Table 2. T test results (Individual)

$$DBC = \beta_1 MM + \beta_2 BI + \beta_3 KLG + \varepsilon$$

Variable	Prediction	*Original Sample(O)*	*P Values*
MM -> DBC	-	0.274	0.045
BI -> DBC	+	0.511	0.000
KLG -> DBC	+	0.324	0.000
R-squared	0,636		

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Adjusted R-squared	0,614

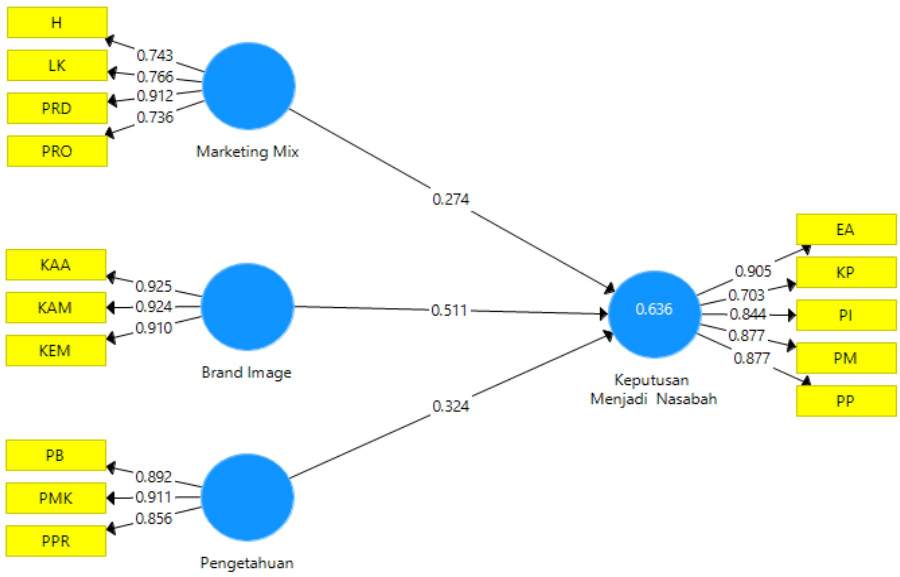
Source: Data Processing Results, 2024
Caption: MM = Marketing Mix; BI = Brand Image; KLG = Knowledge; DBC = Decision to become a customer.

Explanatory

R^2 is used to measure the extent to which variations in the independent variables influence the dependent variable, while the path coefficient value indicates the level of significance in hypothesis testing (Abdillah & Jogiyanto., 2015). An R^2 value greater than >0.67 for endogenous variable in the structural model indicates a strong influence of exogenous variables on endogenous. If the result falls within the range of 0.33 – 0.67, it , it is classified as moderatee, whereas a result between 0.19 – 0.33 is considered weak.

According to (Ghozali, 2016), the adjusted R-squared is used to measure the extent to which variations in the dependent variable can be explained by the independent variables, while the remaining variance is attributed to other factors not included in the model. The adjusted R-squared value ranges from 0 to 1; the closer it is to 1, the greater the ability of the independent variables to predict the dependent variables, and the closer it is to 0, the more limited this ability becomes. If the adjusted R-squared value is aqual to 0, R^2 value is used instead.

In this model, the R-squared is 0.636, while the Adjusted R-squared value is 0.614. The R-squared result for the variable decision to become a customer is 0.636, which falls within the moderate catgory. This indicates that 63.6% of thhe variation in th decision to become a customer is explained by the influence of marketing mix, brand image, and knowledge. Meanwhile, the remaining 36.4% is explained by other variables not included in this study. The following figure illustrates this:



Gambar 1 Evaluasi Outer Model

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DISCUSSIONS

The marketing mix has a negative and significant effect on the decision to become a customer

The results of this study indicate that the marketing mix has a negative influence on the decision to become a customer. This finding aligns with previous research by Fauziah & Kenedi (2024), which als concluded that the marketing mix negtively impacts customer decision-making. The marketing mix serves as an essential marketing tool within a company, allowing it to control various elements to influence target market responses. An effective marketing strategy can enhance the appeal of Islamic banks amidst competition with conventional banks.

The negative impact found in this study may be attributed to several factors, such as perceptions of ncompetitive pricing, less relevant promotional strategies, and a lack of education about Islamic banking. The results indicate that respondents tend to express concerns about non-transparent administrative fees, such as interbank transfer fees that remain relatively high compared to some other banks. Although Bank Syariah Indonesia provides a mobile banking services designed to offer convenience by allowing customers to access services anytime and anywhere in the application lead to transaction dlays, affecting customer satisfaction and trust in the bank's digital services.

Brand image has a positive and significant effect on the decision to become a customer

This study shows that brand image plays a crucial role in the decision to become a customers. This finding aligns with previous research by (R. Muhammad et al., 2022; Pratiwi, 2020; Rosita et al., 2022; Wahyu et al., 2023), which states that brand image positively influuences the decision to become a customer. Brand imagge affects customer decisions, indicating that customers who are accustomed to a particular brand tend to remain consistent witth the brand image of a specific product.

Based on respondent feedback, the associative advantage indicator shows that customers choose Bank Syariah Indonesia's products because they offer various benefits. With these advantages, Bank Syariah Indonesia can attract public interest by providing secure, reliable, and customer-oriented financial solutions. Regarding the brand association strength indicator, when consumers actively interpret product or service information, stronger associations are formed in their memory. Bank Syariah Indonesia maintains a positive brand image by consistenly applying Sharia principles in all its services, managing finances fairly, without interst (riba), and transparently—allowing customers to feel more secure and confident.

Therefore, the bank maintain a brand image that reflects positive values, high-quality services, trust, ad professionalism—key factors that make customers feel secure in depositing their or using the services offered. A negative customer experience can lead to a poor brand imagee, affecting the bank's reputation. Winning customer's trust depends on their satisfaction with the excellence of the product and services provided.

Knowledge has a positive and significant effect on the decision to become a customer

This study indicates that knowledge plays a crucial role in the decision to become a customer. This finding aligns with previous research (I. Muhammad & Sihotang, 2024;

Roisiyatin & Raudatun Nisa, 2021; Yuliani, 2022), wich also concluded that knowledge positively influences that decision to become a customer. Knowledge refers to the uunderstanding of facts, both natural and social, that are generally accepted and systematically appllied (Idri, 2015).

Based on respondents' responses, the product knowledge indicator shows that customers are aware of the products and services offered by Bank Syariah Indonesia, such as savings accounts, deposits, financing, and investment services that are free from riba. Additionally, customers are familiar with various types of savings account at Bank Syariah Indonesia, such as BSI Easy Wadiah savings and Hajj savings, which are designed to facilitate customers's financial planning. Refarding the usage knowledge indicator, customers understand how to utilize BSI's services and products; covering variousaspects such as conducting transactions via ATM or mobile banking, understanding the profit-sharing system, and using financing and investment services in accordance with Sharia principles. With a strong understanding of these principles, customers can maximize banking facilities, avoid transaction errors, and feel more comfortable and confient in using Bank Syariah Indonesia's services. Furthermore, product knowledge helps customers choose financial products that best suit their needs, whether for saving, investing, or obtaining halal financing that aligns with Islamic principles.

The high level of knowledge possesses by customers can lead to positive decisions and has been proven to have a significant impact. As public knowledge of Islamic banking increases, the desire of customers to use the product offered by Bank Syariah Indonesia also rises. This suggests that with greater awareness and understanding of Islamic banking principles, customers are more likely to make informed and favorable decisions regarding the bank's offerings.

CONCLUSIONS

(1) The marketing mix has a negative and significant effect on the decision to become a customer at Bank Syariah Indonesia. (2) Brand image has a positive and significant effect on the decision to become a customer at Bank Syariah Indonesia. (3) Knowlede has a positive and significant effect on the decision to become a customer at Bank Syariah Indonesia.

Theoretical Implications

The results of this study are expected to make a significant contribution to enriching academic literature, particularly in the context of Islmamic banking marketing. This research can be used to develop a more comprehensive theorical model to understand the influence of the marketing mix, brand image, and knowledge on the decision to become a customer. By considering the marketing mix,brand image, and knowledge as independent variables and the decision to become a customer as the dependent variable, this study can serve as a reference for ffuture research to explore similar relationships, both within the context of Islamic banking and in other industry sectors.

Managerial Impliactions

This study indicates that banks need to deevelop the marketing mix, brand image, and consumer knowledge to enhance decision-making. Banks should offer products that are

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priced competitively with effective promotions. Additionally, building a strong brrand image through quality services and a good reputation will increase public trust. For example, Bank Syariah Indonesia utilizes digital and social media to showcase its commitment to Sharia principles and its contribution to supporting an economy based on fairness. This campaign can highlight the advantages of Islamic services over conventional ones, such as transparency, business ethics, and Sharia compliance, which can help build trust and customer loyalty.

Banks also need to offer educational programs as a strategic step to enhance customer knowledge. Foe instance, the bank can organize seminars, online training, or educational content on digital platforms that discuss the principles of Islamic banking, such as contracts (akad). By combining a strong brand image with well-educated customers, Bank Syariah Indonesia can strengthen its position in the market and improve its competitiveness.

Policy Implications

Based on the results of this research, policies that can be implemented by banks to increase the number of customers include the need to establish policiees for developing innovative products that meet customer needs. Additionally, pricing policiees must be compeitive to attract more custoomers. Improving serice quuality is essential, where banks need to ensure a service standard that is friendly, fast and professional in order to increase customer trust. Banks should also establish broarder financial eduaction for the public, through social media or seminars. As potential customers gain a better understanding of the benefits of banking services, they will feel more confident in making the decision to become customers.

Limitations

The limitations of this study include the measurement of all research variables—marketing mix, brand image, and knowledge regarding the decision to become a customer—using questionnaires distributed via Whatsapp and Instagram without accompanying completion guidelines. This may have led to potential biases in respondent's objectivity when answering the questionnaire. Additionally, time constraints and limited access to respondents resulted in a sample size that did not meet the initial target. Furthermore, the relatively small size may affect the generalizability of the findings. A small sample can weaken the analysis of relationship between variables, potentially preventing the resuts form fully representing the broader population.

Suggestion

For future researchers, it is recommended to expand the number of variables to enhance variability and use different research objects for more targeted analysis. Increasing the number of respondent criteria will also allow for more detaild findings. Additionally, future studies should involve a lerger and more diverse sample to produce more representative results and strengthen the validity of the findings. Furthermore, incorporating a wider range of data collection methods, such as interviews or direct observations, can provide deeper insights into the factors influencing the decision to become a customer.

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