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# THE INFLUENCE OF ISLAMIC BRANDING AND LIFESTYLE ON INTEREST IN SAVING WITH SOCIAL MEDIA MARKETING AS AN INTERVENING VARIABLE IN DIGITAL BANKS IN JAMBI CITY

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## ABSTRACT

This study is entitled The Influence of Islamic Branding and Lifestyle on Interest in Saving with Social Media Marketing as an Intervening Variable in Digital Banks in Jambi City. This research aims 1) to analyze the influence of Islamic branding on interest in saving digital banks in Jambi City. 2) to analyse the influence of lifestyle on interest in saving digital banks in Jambi City. 3) To analyse the influence of social media marketing on strengthening the relationship between Islamic branding and interest in saving digital banks in Jambi City. 4) To analyse the influence of social media marketing on strengthening the relationship between lifestyle and interest in saving digital banks in Jambi City. The research method used was a quantitative descriptive analysis of primary data. The analysis tool used was the structural equation modelling (SEM) method using Smart PLS ver. 4, with stages 1. outer model analysis 2. inner model analysis; and 3) indirect effects. The results show that Islamic branding positively and significantly affects interest in saving in Digital Banks in Jambi City. Lifestyle has a positive and significant effect on interest in saving in Digital Banks in Jambi City. Social media marketing can strengthen the relationship between Islamic branching and the interest in saving digital banks in Jambi City. Social media marketing cannot strengthen the relationship between lifestyle and interest in saving digital banks in Jambi.

*Keywords: Islamic Branding, Lifestyle, Social Media Marketing, Interest in saving*

## 1.0 INTRODUCTION

Currently, banks have become digital. Digital transformation requires banks to change their management and operations patterns. The shift from the concept of traditional banks to future banks has encouraged banks, among others, to adjust business strategies, reorganise distribution networks, and encourage banking transactions through digital channels (mobile apps and the Internet), including the use of the latest electronic banking devices, in an effort to improve the customer experience (OJK, 2021). Digital banks increase the prosperity of the community by making the same value of money available to buy welfare-supporting factors with increasing quality. This happens much faster than when humans improved ancient technology that did not use digital technology, such as agricultural technology. Therefore, digital technology is not only transforming the way people do business, but also transforming the world and underprivileged people around the world (Hie, 2021).

The behaviour of Islamic bank customers may change, including the use of digital instruments accompanied by the mass availability of inherent data, resulting in consequences in the form of the inevitable need for transformation for banks. In short, the transformation that has occurred in various financial institutions, especially banking, is driven mainly by the presence of new trends in the form of the digital world. All these changes seem to defeat the old model of banks that has been known so far and give birth to a new style, namely connected banks (Akyuwen, 2020). Digital banks are starting to appear and adjust to changes in consumer behaviour that use technology more in their daily lives. Digital banking, which was originally an application with standard transaction functions, has evolved into an application with various functions, including opening savings and investment accounts, cardless withdrawals, point exchange, shopping, and various other types of transactions (Mufarih, 2020).

The digital transformation of banks needs to make all products, services, and even activities virtual and non-physical. In addition to everything being virtual, digital banks must also connect products with services and activities into one without feeling that there is a connection (seamless); for example, when someone chooses to buy an online e-learning module, it should be able to be paid non-cash and also register without having to fill out a physical form. It will feel strange if, for example, a bank offers its digital banking services, but customers must fill out a physical form and fill in the first balance with a cash deposit. A perfect digital bank is if a consumer can meet all their needs by simply opening one application, then one press or voice command of approval for the product or service they want. Of course, the submission of consumer needs can only be served properly if there is a good way of operating a digital bank behind it, so that interactions can take place quickly, precisely, easily, cheaply, and safely, meet regulations, and open the door to a new business model (Hie, 2021).

Interest is a source of motivation that encourages people to do what they want if they are free to choose from. Interest will also look very good if a person can find an object that he likes right and is directly related to that desire. An interest must also have a clear object so that later it will make it easier where the destination is that a person must behave and stay towards the right object. Saving means saving funds. When consumers make decisions to save, they use various information to make their decision to save. Therefore, the internal affective response and the behaviour itself contain information that can influence consumer decision-making to save (Kotler, 2009).

Saving is a positive activity because saving a person can become a more frugal person and, of course, a person can learn to manage or control their finances. The purpose of saving can be used to save with the sense of not being extravagant. Financial expenses can be adjusted to meet future needs, and saving is beneficial for a person to get used to learn to manage personal money, have a financial plan, appreciate money, learn discipline, and take pride in themselves. Saving is an action recommended by Islam because saving means that a Muslim prepares himself for the implementation of future planning as well as to face unwanted things (Dayyan, 2017).

Several factors affect a person's interest in using Islamic digital banks, namely Islamic Branding, Lifestyle, and Social Media Marketing. The first factor related to branding is the name, term, sign, symbol, design, or a combination of the whole which is intended to identify the product or service produced, so that it is different from the product or service produced by competitors (Kotler and Keller, 2009). The brand attached to the product is a representation of the image that represents the behaviour of the consumer who uses the product. Islamic branding is in accordance with Sharia principles, where many values such as honesty, respect for accountability, and core understanding with Sharia principles (Handayani, 2019). However, the Islamic branding strategy in Indonesia is still not optimal, as Indonesia has not reached an optimal position in the ranking of Islamic banks worldwide (Akib, 2023). Islamic branding can be seen through the use of Islamic attributes, such as advertising models for Muslim and Muslim women. Islamic digital banks can also use the word "sharia" for their company names.

Another factor is lifestyle which is a way of life in which consumers spend time, energy, and money on everything that is considered important. Lifestyle can affect a person's behaviour and ultimately determine their consumption choices. Understanding personality is not considered complete if one does not understand the concept of lifestyle. Lifestyle is a newer concept that is more measurable than personality. Lifestyle reflects consumption patterns that describe a person's choice of how they spend their time and money (Ningsih 2021). Currently, it can be seen that the lifestyle of people is

increasing due to the habit of people becoming happy by seeking as much pleasure as possible. Lifestyle is an attempt to make oneself exist in a certain way and be different from other groups. Lifestyle is associated with technological developments, and an increasing number of people rely on technology for various purposes (Rahel, 2020).

Furthermore, Social Media Marketing can help Islamic Branding and Lifestyle factors increase customer interest in saving because the marketing strategy prioritises social media. Companies can take advantage of the increasingly rapid development of digital technology, such as the utilisation of social media as a product promotion medium. Prospective customers can assess Islamic branding through various Sharia digital bank accounts on various social media platforms. In addition, people's lifestyles today often use technology to help with daily needs, including the needs of people's finances. Social media, commonly called social media, is a digital platform used by various parties to communicate, share, create content, and even promote, where all things shared are real time. Social media is a page or application that allows users to create and share content or engage with social networks (Ayesha, 2022).

Companies have been able to increase the sales ratings of their products, some of which have succeeded in attracting consumer sympathy. However, many companies finally found failure in marketing strategy planning and slumped because of the lack of consumer interest in the company's products (Firmansyah, 2018). In this case, Islamic digital banks need to increase social media marketing in order to attract public interest in using Islamic digital banks. The researcher will conduct research on this topic by considering the growth potential of the digital era, the huge opportunities of Indonesia's Sharia market, and the desire to understand the behaviour of the Indonesian people in using Sharia digital banks. The purpose of this research is to analyse the influence of Islamic branding and lifestyle on interest in saving, with social media marketing as an intervening variable in digital banks in Jambi City.

## 2.0 LITERATURE REVIEW

### Bank Digital
The industrial world is entering a new era called Industrial Revolution 4.0. In line with the shift in industrial growth towards digital technology, various activities have begun to shift to follow existing developments. Technological innovations that provide convenience for life have also penetrated the financial world.

### Digital Bank Services
The improvement of digital banking services as a response to the development of the digital banking era is realised by multiplying internet-based products, services, and applications in order to reach the great market potential of the modern generation. The modern generation likes high mobility, so ease and speed in transactions are the top priorities of this generation. In line with the development of this generation, customer satisfaction is the top priority for keeping customers from moving to other banks. Therefore, banks must be able to innovate to provide the best service to their customers (Susilawaty & Nicola, 2020).

### Islamic Branding
Brand is defined as a name, term, sign, symbol, design, or a combination of the whole that is intended to identify the product or service produced so that it is different from the product or service produced by a competitor. Thus, a brand is a dimension-enhancing product or service that differentiates it from other products or services designed to satisfy the same needs (Kotler and Keller, 2009). The measurement of Islamic branding variables refers to research conducted by Ali (2022), namely, brand importance, brand familiarity, consumer trust, and halal labels.

### Lifestyle
Consumer behaviours of sub-cultures, social classes, and the same occupation may have quite different lifestyles. A part of the lifestyle will be formed by limited money or limited time that consumers have. Companies that aim to serve consumers with limited finances will create cheaper products and services. A person's daily lifestyle needs are expressed in the activities, interests, and opinions concerned (Nugraha, 2021). Based on lifestyle theory, lifestyle indicators, according to Nasib (2021), consist of Activities, Interests, and Opinions.

### Interest in Saving
Interest in using is a person's desire (interest) to use a certain behaviour. A person's interest in behaviour is predicted by his/her attitude towards his behaviour and how others think he/she will judge him if he/she performs such behaviour. Interest is also the mind's constant tendency to pay attention to and remember an activity. Therefore, a person who is interested in an activity and pays attention to that activity must be based on pleasure; if that pleasure arises, then a person

will consistently use it in the future. Interest in carrying out its functions is closely related to thoughts and feelings. Humans make judgments and decisions after choosing and making them (Mufarih, 2020). According to Schiffman and Kanuk (2017), the indicators of interest in saving include interest in looking for information about products, considering buying, interest in trying, wanting to know products, and wanting to own products.

**Social Media Marketing**

Social Media Marketing is a digital marketing technique carried out by companies by disseminating information using platforms on social media in the form of Facebook and Twitter, with minimal costs, even free, to improve the company's brand. This medium is important because it engages and encourages customer communication on the company's own website or a social presence such as Facebook, Twitter, Instagram, publisher sites, blogs, and forums (Ayesha, 2022). According to Gunelius (2011), the indicators are Content Creation, Content Sharing, Connecting, and Community Building.

## 3.0 METHODOLOGY

The data analysis method used is quantitative descriptive analysis, which determines the influence of Islamic branding and lifestyle on interest in saving with social media marketing as an intervening variable in digital banks in Jambi City, through statistical calculations, based on questionnaire answers from respondents. Structural equation modelling (SEM) was used for statistical analysis. Structural equation modelling (SEM) is used to analyse the data. SEM is a multivariate analysis in the social sciences whose variables consist of latent variables or constructs (which cannot be calculated directly) and manifest variables or indicators (which can be directly calculated). SEM-PLS is used to make it easier to analyse and perform statistical calculations, as this analysis method can be used for complex causal-predictive analysis, and the model can still be estimated with a small sample size. The researcher used the SmartPLS 3.3.9 software. PLS testing was performed using measurement and structural model tests. The PLS analysis goes through three stages: Outer Model Analysis (Measurement Model), Inner Model Analysis (Structural Model), and Indirect Effect (Ghozali, 2013).

## 4.0 FINDINGS AND DISCUSSION

**Assessing the Measurement Model (Outer Model)**

There are three criteria for data analysis using SmartPLS (Version 4) to assess the outer model: Convergent Validity, Discriminant Validity and Composite Reliability.

*Convergent Validity*

The external model, the first stage of the convergence validity assessment, was evaluated with a measurement model using a reflection indicator based on the correlation between the item score/component score estimated by SmartPLS software (Version 4). The individual reflectance is said to be high if the correlation with the measured configuration is greater than 0.70. In this study, the exposure factor limit of 0.70 was set as that used.
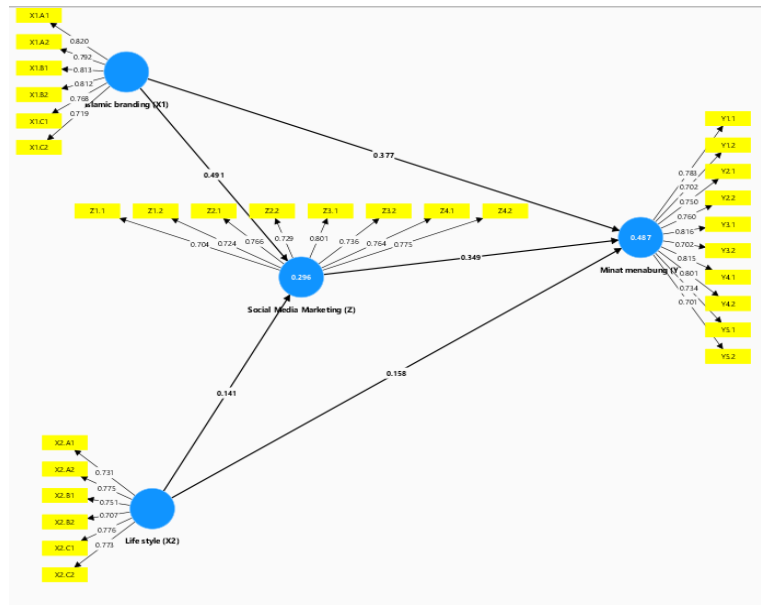
Description: Minat Menanbung = Interest in saving

**Figure 1 Outer Model Indicator to Dimensions**

Figure 1 shows the specification model of the latent variables with their respective indicators and outer loading values. The value of the outer model, or the correlation between the composition and variable, satisfies the validity of convergence because the loading factor value is greater than 0.70. Furthermore, this study will continue to the next stage of validity testing. Thus, it can be concluded that the indicator is valid or feasible.

## *Composite Reliability*

Reliability criteria can also be determined from the reliability values of the configuration. If the configuration value was 0.70. High configuration reliability. Table 5.9 Shows the confidence composite values for all the variables.

**Table 1 Composite Reliability Values**

| Variabel | *Composite Reliability* |
|---|---|
| Interest in saving (Y) | 0.919 |
| *Social Media Marketing* (Z) | 0.895 |
| *Islamic branding* (X1) | 0.881 |
| *Lifestyle* (X2) | 0.854 |

Source: Data processing with PLS (2024)

Table 1 shows that the value of the composite reliability of a variable is declared qualified if it has a value >0.70. Based on the results of the composite reliability calculation in this study, the number was above 0.70, which means that the research variable had a high reliability value.

## Cronbach's Alpha Values

The data from the results of Cronbach's alpha test were as follows:

**Table 2 Cronbach's Alpha Test Results**

| Variabel | *Cronbach's Alpha* |
|---|---|
| Interest in saving (Y) | 0.878 |
| *Social Media Marketing* (Z) | 0.848 |
| *Islamic branding* (X1) | 0.917 |
| *Lifestyle* (X2) | 0.890 |

Source: Data processing with PLS (2024)

The results of the above test show that the Cronbach's alpha results are reliable; that is, each variable is above 0.70. These results showed that the consistency and stability of the instruments used in this study were high. Thus, all constructs or variables in this study are good, and the statements used to measure each variable have good reliability.

**AVE Scores**

AVE value was used to assess the validity of a construct. The AVE criterion for a variable to be considered valid must be greater than 0.50. The output results of the AVE values are shown in the following table.

**Table 3 AVE Score Results**

| Variable | AVE Scores |
|---|---|
| Interest in saving (Y) | 0.621 |
| *Social Media Marketing* (Z) | 0.567 |
| *Islamic branding* (X1) | 0.574 |
| *Lifestyle* (X2) | 0.563 |

Source: Data processing with PLS (2024)

Based on the table above, it can be seen that all variables have an AVE value of more than 0.5; thus, the variables in this study have a good validity construct.

**Testing the Structural Model (Inner Model)**

The internal or structural model is tested to determine the relationship between the configuration, significance, and determination coefficient of the survey model. The structural model was evaluated using the R-squared (R-square) of the dependent configuration of the t-test and the significance of the coefficient of the structural path parameters.

*R-Square* (*Coefficient determination*)

The determination coefficient (R-squared) measures the extent to which an endogenous variable is affected by other variables. The assessment of the R-square category is if the R-square value obtained ≥0.67 in the structural model shows that the influence of extrinsic variables on intrinsic variables in the good category. If the score obtained is 0.33-0.67, it is in the medium category, and the score of 0.19-0.33 is in the weak category. The results of the R-Square test are shown in the following table:

**Table 4 R-Square Value Results**

| Variable | R-square | R-square adjusted |
|---|---|---|
| Interest in saving (Y) | 0.687 | 0.671 |
| *Social Media Marketing* (Z) | 0.596 | 0.582 |

Source: Data processing with PLS (2024)

Based on the table above, the R-square value of the saving interest variable of 0.687 means that the variability of the saving interest construct that can be explained by the Islamic branding and lifestyle variables is 68.7% with the good category, while the rest is explained by variables outside the variables studied in this study. The R-square value of the social media marketing variable of 0.596 means that the variability of social media marketing constructs that can be explained by Islamic branding and lifestyle variables is 59.6% with the medium category, while the rest is explained by variables outside the variables studied in this study.

**Hypothesis Testing**

PLS uses simulations to perform statistical tests on each relationship, using the sample bootstrap method. Model evaluation was carried out by examining the importance of determining the influence between variables through bootstrap procedures. Hypothesis testing was conducted by testing the t-statistics and p-values. For t-table values of 1.66039 and p-values of 0.05. Testing with bootstrapping also aims to minimise prominent research data issues. The statistical calculation model using bootstrap on SmartPLS (Version 4) is as follows:
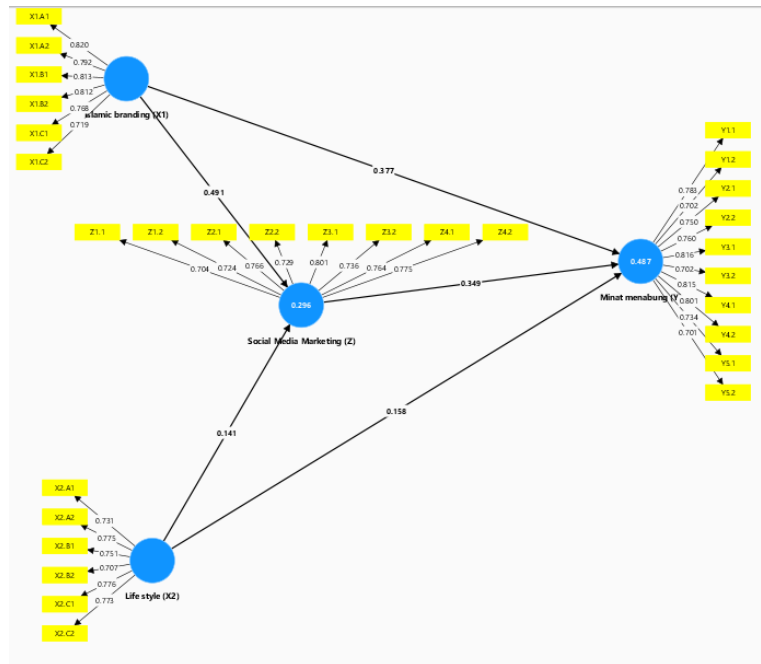
**Figure 2 Bootstrapping**

Description: Minat Menanbung = Interest in saving

The following is a table of calculations from the result for inner weight, presenting the estimated output of the calculation of the value of the hypothesis as follows:

**Table 5 Bootstrapping Hypothesis Test**

|  | Original sample (O) | Sample mean (M) | Standard deviation (STDEV) | T statistics (|O/STDEV|) | P values |
|---|---|---|---|---|---|
| *Islamic branding* (X1) -> Interest in saving (Y) | 0.377 | 0.379 | 0.101 | 3.742 | 0.000 |
| *Lifestyle* (X2) -> Interest in saving (Y) | 0.158 | 0.164 | 0.069 | 2.289 | 0.022 |

Source: Data processing with PLS (2024)

Based on the data processed by SmartPLS (Version 4), a simulation was used to perform statistical tests of each relationship using the bootstrap method. The results show that the original sample value was not negative, which shows that Islamic branding and lifestyle variables have a positive influence on the savings interest variables. Based on the p-values above, with p-values <0.05, the results show that Islamic branding variables affect interest in saving at Sharia Digital Bank in Jambi City with a p-value of 0.000<0.05. Lifestyle variables affect interest in saving at Sharia Digital Banks in Jambi City, with p-values of 0.022 to <0.05.

The hypothesis to see specific indirect effects is shown in the following table.

**Table 6 Specific Indirect Effects Hypothesis Test**

|  | Original sample (O) | Sample mean (M) | Standard deviation (STDEV) | T statistics (|O/STDEV|) | P values |
|---|---|---|---|---|---|
| *Islamic branding -> social media marketing -> Interest in saving* | 0.172 | 0.170 | 0.062 | 2.766 | 0.006 |
| *Lifestyle -> social media marketing -> Interest in saving* | 0.049 | 0.055 | 0.037 | 1.341 | 0.180 |

Source: Data processing with PLS (2024)

Islamic branding is suspected to have an effect on interest in saving at Sharia Digital Banks in Jambi City. The results of the hypothesis test show that the path coefficient has a positive value of 0.377, indicating that it has a positive influence. The p-values that form the influence of Islamic branding on saving interest are 0.000, and the t-statistical value is 3.742; thus, this result is in accordance with the rule of thumb which is $p < 0.05$, and the T-statistic $> 1.66039$. So it can be stated that Islamic branding has a positive and significant effect on the interest in saving at Sharia Digital Banks in Jambi City. This means that the first hypothesis is accepted which states that Islamic branding affects saving interest.

It is suspected that lifestyle affects the interest in saving at the Sharia Digital Bank in Jambi City. The results of the hypothesis test show that the path coefficient has a positive value of 0.158, indicating that it has a positive influence. The p-values that form the influence of lifestyle on saving interest are 0.022, and the t-statistical value is 2.289; thus, this result is in accordance with the rule of thumb which is $p < 0.05$, and the T-statistic $> 1.66039$. So it can be stated that lifestyle has a positive and significant effect on interest in saving at Sharia Digital Banks in Jambi City. This means that the second hypothesis is accepted which states that lifestyle affects interest in saving.

It is suspected that social media marketing can mediate Islamic branding against the Interest in Saving at Sharia Digital Banks in Jambi City. The results of the hypothesis test show that the path coefficient has a positive value of 0.172, indicating that it has a positive influence. The p-values were obtained at 0.006, and the t-statistical value was 2.766; thus, this result was in accordance with the rule of thumb which was $p < 0.05$, and T-statistic $> 1.66039$. So it can be stated that social media marketing provides an indirect mediation influence on the relationship between Islamic branding and interest in saving at Sharia Digital Banks in Jambi City.

It is suspected that social media marketing can mediate lifestyle to interest in saving at the Sharia Digital Banks in Jambi City. The results of the hypothesis test show that the path coefficient has a positive value of 0.049, indicating that it has a positive influence. The p-values were obtained at 0.180, and the t-statistical value was 1.341; thus, this result was in accordance with the rule of thumb which was $p > 0.05$, and T-statistic $< 1.66039$. Thus, social media marketing cannot mediate lifestyles to save interest. This means that the fourth hypothesis is rejected which indicates that social media marketing cannot mediate lifestyles to save interest.

## 5.0 CONCLUSION

Islamic Branding has a positive and significant effect on Interest in Saving in Digital Banks in Jambi City, which can be seen based on the results of the t-test that obtained a p-value of $0.000 < 0.05$, and a t-calculated value of $3,742 > $ t-table (1.66039). This shows that if Islamic branching increases, interest in saving in digital banks will also increase. Lifestyle has a positive and significant effect on Interest in Saving in Digital Banks in Jambi City, which can be seen based on the results of the t-test, which obtained a p-value of $0.022 < 0.05$, and a t-calculated value of $2.289 > $ t-table (1.66039). This shows that, if lifestyle increases, interest in saving in digital banks will also increase. Social Media Marketing can strengthen the relationship between Islamic branching and the interest in saving digital banks in Jambi City. Social banks are banking services that are carried out online, so promotions are carried out through social media. Social Media Marketing cannot strengthen the relationship between Lifestyle and Interest in Saving at Digital Banks in Jambi City.

## 6.0 ACKNOWLEDGEMENT

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