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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*

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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 community prosperity by making the same amount of money available to buy welfare-supporting goods and services of 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 the lives of 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 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 emerging and adapting to changes in consumer behaviour, with consumers using technology more in their daily lives. Digital banking, originally an application with standard transaction functions, has evolved into an application offering a range of features, including opening savings and investment accounts, cardless withdrawals, point exchange, shopping, and 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 make a cash deposit to open an account. A perfect digital bank is one where a consumer can meet all their needs by simply opening one application, then, with one tap or voice command, approve 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. Interest will also look very good if a person can find an object that he likes right away and is directly related to that desire. An interest must also have a clear object so that, later, it will make it easier for a person to behave and stay directed towards the right object. Saving means saving funds. When consumers decide to save, they use various pieces of information. 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 can help a person become a more frugal person and, of course, a person can learn to manage or control their finances. The purpose of saving is to avoid extravagance. Financial expenses can be adjusted to meet future needs, and saving is beneficial for a person to get used to managing personal money, develop a financial plan, appreciate money, learn discipline, and take pride in themselves. Saving is an action recommended by Islam because it means a Muslim prepares himself for future planning and to face unexpected events (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 these, which is intended to identify the product or service produced, so that it is different from the product or service produced by competitors (Kotler & Keller, 2009). The brand attached to the product is a representation of the image that reflects the behaviour of the consumer who uses it. Islamic branding is in accordance with Sharia principles, emphasizing values such as honesty, respect for accountability, and a core understanding of Sharia (Handayani, 2019). However, the Islamic branding strategy in Indonesia remains suboptimal, as Indonesia has not achieved an optimal position in the global ranking of Islamic banks (Akib, 2023). Islamic branding can be seen through the use of Islamic attributes, such as advertising models for Muslim men and Muslim women. Islamic digital banks can also use the word "sharia" for their company names.

Another factor is lifestyle, the way consumers spend their time, energy, and money on what they consider important. Lifestyle can affect a person's behaviour and ultimately determine their consumption choices. Understanding personality is incomplete without understanding 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 people's lifestyles are becoming more focused on seeking as much pleasure as possible. Lifestyle is an attempt to live in a certain way and to be different from other groups. Lifestyle is closely linked to 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-compliant 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, with all content shared in 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 ultimately failed in their marketing strategy planning and slumped due to a lack of consumer interest in their products (Firmansyah, 2018). In this case, Islamic digital banks need to increase their social media marketing to attract public interest in using them. The researcher will conduct research on this topic by considering the growth potential of the digital era, the significant opportunities in Indonesia's Sharia market, and the desire to understand Indonesian people's behaviour when 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 known as the 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 in response to the development of the digital banking era is realised by expanding internet-based products, services, and applications to tap into the great market potential of the modern generation. The modern generation values mobility, so ease and speed in transactions are their top priorities. 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 these 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 & Keller, 2009). The measurement of Islamic branding variables is based on research by Ali (2022), namely brand importance, brand familiarity, consumer trust, and halal labels.

Lifestyle

Consumers in subcultures, social classes, and the same occupation may have quite different lifestyles. Part of the lifestyle will be shaped by the limited money or 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 that behaviour and by how he/she thinks others will judge him/her if he/she performs it. 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 it must be motivated by pleasure; if that pleasure arises, then a person will consistently engage in it in the future. Interest in carrying out its functions is closely related to thoughts and feelings. Humans make judgments and decisions after choosing to do so (Mufarih, 2020). According to Schiffman and Kanuk (2017), indicators of interest in saving include seeking information about products, considering buying, trying products, wanting to know about products, and wanting to own products.

Social Media Marketing

Social Media Marketing is a digital marketing technique used by companies to disseminate information on social media platforms such as Facebook and Twitter, at minimal or even free cost, to improve the company's brand. This medium is important because it engages and encourages customer communication on the company's website and on social platforms such as Facebook, Twitter, and Instagram, as well as on 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 facilitate analysis and statistical calculations, as it supports complex causal-predictive analyses and can still be estimated with small sample sizes. The researcher used SmartPLS 3.3.9. 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 considered high if its correlation with the measured configuration exceeds 0.70. In this study, the exposure factor limit of 0.70 was set as that used.

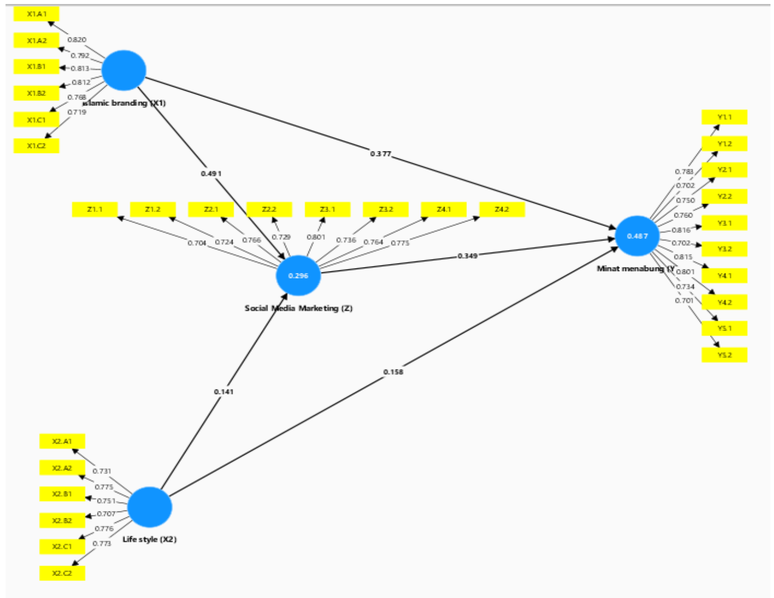

Figure 1 Outer Model Indicator to Dimensions (Description: Minat Menanbung = Interest in saving)

Figure 1 shows the specification model of the latent variables with their respective indicators and outer loading values. The outer model value, or the correlation between the composition and the variable, indicates convergence, as the loading factor 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 configuration's reliability values. 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 value was above 0.70, indicating that the research variable had high reliability.

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 Cronbach's alpha is reliable; that is, each variable is above 0.70. These results showed that the instruments used in this study were highly consistent and stable. 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 is that it must be greater than 0.50. The AVE results 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, all variables have AVE values greater than 0.5; thus, the variables in this study have good construct validity.

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 variable in the t-test and the significance of the coefficients 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 that if the R-square value obtained ≥0.67 in the structural model, it shows 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 for the saving interest variable of 0.687 indicates that the variability of the saving interest construct explained by the Islamic branding and lifestyle variables is 68.7%, which falls in the good category, while the remaining 31.3% is explained by variables outside those studied in this study. The R-square value for the social media marketing variable, 0.596, indicates that the variability of social media marketing constructs explained by Islamic branding and lifestyle variables is 59.6%, placing it in the medium category, while the remaining variance is explained by variables outside those studied in this study.

Hypothesis Testing

PLS uses simulations to perform statistical tests on each relationship, employing the bootstrap sampling method. Model evaluation was carried out by examining variable importance and influence using bootstrap procedures. Hypothesis testing was conducted using the t-statistic and p-value. For t-table values of 1.66039 and p-values of 0.05. Testing with bootstrapping also aims to minimise prominent issues in research data. The statistical calculation model using bootstrap on SmartPLS (Version 4) is as follows:

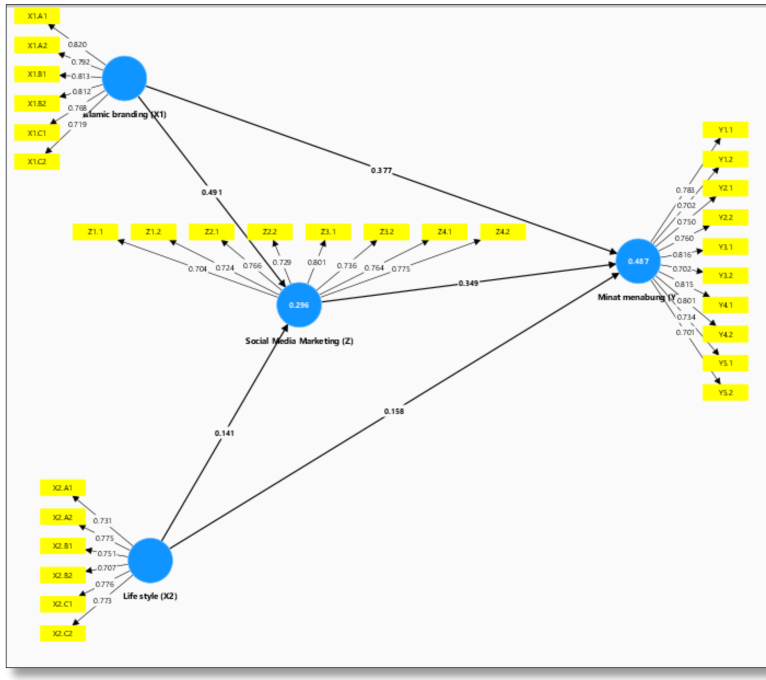

Figure 2 Bootstrapping

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 indicate that the original sample value was not negative, suggesting that Islamic branding and lifestyle variables positively influence 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 affect interest in saving at Sharia Digital Banks in Jambi City. The results of the hypothesis test show that the path coefficient is 0.377, indicating a positive influence. The p-value for the influence of Islamic branding on saving interest is 0.000, and the t-statistic is 3.742; thus, this result is in accordance with the rule of thumb, which is $p < 0.05$ and T-statistic > 1.66039. It can be stated that Islamic branding has a positive and significant effect on interest in saving at Sharia Digital Banks in Jambi City. This means the first hypothesis is accepted: 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 is 0.158, indicating 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 and influence interest in saving at Sharia Digital Banks in Jambi City. The results of the hypothesis test show that the path coefficient is 0.172, indicating a positive influence. The p-value was 0.006, and the t-statistic was 2.766; thus, this result was in accordance with the rule of thumb, which was $p < 0.05$ and T-statistic > 1.66039. It can be stated that social media marketing indirectly mediates 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 the relationship between lifestyle and interest in saving at the Sharia Digital Banks in Jambi City. The results of the hypothesis test show that the path coefficient is 0.049, indicating a positive influence. The p-value was 0.180, and the t-statistic 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, indicating that social media marketing cannot mediate lifestyle changes to save interest.

5.0 CONCLUSION

Islamic Branding has a positive and significant effect on Interest in Saving in Digital Banks in Jambi City, as indicated by the t-test results (p-value = 0.000 < 0.05) and a calculated t-value of 3,742 > the t-table value (1.66039). This shows that as Islamic banking expands, interest in saving with digital banks will also increase. Lifestyle has a positive and significant effect on Interest in saving in Digital Banks in Jambi City, as indicated by the t-test results (p-value = 0.022 < 0.05) and a calculated t-value of 2.289 > the 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 banking and the interest in saving digital banks in Jambi City. Social banks are banking services delivered online, so promotions are conducted through social media. Social Media Marketing cannot strengthen the relationship between Lifestyle and Interest in Saving at Digital Banks in Jambi City.

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