

The Influence of Marketing Communication and Service Quality on Customer Decisions at BJB Syariah KCP Sumber Cirebon

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Article Info	Abstract
<p>Keywords: Marketing Communications, Service Quality, and Customer</p>	<p>Various studies have explored the impact of marketing communications and service quality on customer decisions. In carrying out its operational activities, Sharia banking has several factors that can influence the public to decide to use the products and services offered, these two factors include marketing communications and service quality. Therefore, this research aims to determine the influence of marketing communications and service quality on customers' decisions to use Wadiah IB Maslahah savings. The type of research used is survey research using a quantitative approach. The number of samples in this research was 70 samples. By using the Slovin formula, the standard error used is 0.1 or 10%. The data analysis techniques used are validity tests, reliability tests, classical assumption tests, multiple linear regression tests, multiple coefficient tests, and hypothesis tests in the form of t-tests (partial) and F-tests (simultaneous), where all testing processes use IBM SPSS. The results of this research show that there is a partial positive and significant influence between marketing communication variables on customer decisions. Then there is a significant influence between service quality variables on customer decisions. And simultaneously marketing communication variables and service quality influence customer decision variables.</p>
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1. Introduction

Sharia financial institutions are intermediation institutions that support a country's economy based on Sharia principles. Sharia banking is one part of these Sharia financial institutions. The development of sharia banking in Indonesia shows stable figures and continues to increase compared to other countries. This is because Indonesia is a country where the majority of the population is Muslim (Hayati SR, 2018). The large number of financial institutions in Indonesia and their increasingly rapid development have made Sharia banking one of the Sharia financial institution industries that must be able to develop quickly to increase its existence in society. Apart from that, competition in the financial institution industry is getting tougher, making Islamic banking even more competitive. Business people in Sharia banks must work hard to influence the public to decide to use

the products and services available at Sharia banks (Idris, 2020). Despite these challenges, the influence of intellectual capital, independent directors, academic directors, and sharia supervisory boards on the financial performance of sharia banks has been researched, with intellectual capital found to have a positive influence (Muhammad et al., 2021).

Indonesia is a country with a majority Muslim population, this should be an opportunity for Islamic banks to develop their business (Syahrizal, 2020). However, in reality, until now there are still many Muslim communities in Indonesia who have not used the products and services available at Sharia banks, but there are also currently many Muslim communities in Indonesia who use the products and services available at conventional banks. The slow development of sharia banking in Indonesia is caused by several factors such as a lack of human resources, less competitive products, and inadequate education and outreach. In increasing its existence in the financial industry, Sharia banking must continue to develop various strategies to influence the public to decide to use the products and services available from Sharia banks. The difficulty of Sharia banking in influencing people's decisions to use the products and services offered by Sharia banks can be caused by the large number of people who do not yet know information about Islamic banking products and services (Eriyanti, 2021). BJB Syariah KCP Sumber is one of the sub-branch offices in the Cirebon district. According to BJB Syariah KCP Sumber Customer Service, (2022), there is one savings product that has not reached the target of BJB Syariah KCP Sumber, namely Wadiah IB Maslahah Savings with the number of BJB Syariah KCP Sumber wadiah savings customers only reaching 242 customers in 1 period. The low number of Wadiah IB Maslahah savings customers may be because there are still many people who do not know information about Wadiah IB Maslahah savings.

In informing or marketing its products and services, BJB Syariah KCP Sumber usually provides brochures related to the products and services offered, as well as direct sales by staff to BJB Syariah KCP Sumber customers. Meanwhile, many sharia and conventional financial institutions in Indonesia carry out marketing communication strategies through print and electronic media, this can make people confused in determining which place to use to meet their respective needs (Targaretta, 2018). Therefore, BJB Syariah KCP Sumber must create a more detailed and interesting marketing communication strategy regarding the benefits and advantages of Wadiah IB Maslahah savings so that they are easily understood by the public so that people will be interested and decide to use Wadiah IB Maslahah savings at BJB Syariah KCP Sumber. Apart from marketing communications, service quality is also an important factor that BJB Syariah KCP Sumber must pay attention to. In the research process, researchers discovered the fact that there was still a lack of adequate facilities and infrastructure as well as a lack of personnel from BJB Syariah KCP Sumber which resulted in the service process being hampered. Meanwhile, several Sharia banks certainly have their characteristics in providing services to customers so that they have more value in attracting the hearts of each customer, good service can provide satisfaction and can retain customers to continue using Sharia bank products and services and will also be able to attract interest. potential customers who have just tried these products and services (Patra, 2019). So BJB Syariah KCP Sumber needs to pay attention to the service strategy provided to customers because service is an important action that must be carried out by business people to a person or customer to fulfill each customer's needs and achieve customer satisfaction.

Marketing communications that are less effective and efficient are thought to be a factor in low customer interest, so researchers need to use it as a variable in this research. So the question in this research is, "Does marketing communication influence the decisions of Wadiah IB Maslahah savings customers at BJB Syariah KCP Sumber? Apart from that, the lack of adequate infrastructure and human resources is suspected to be a factor in the lack of customer interest, so researchers need to use service quality as a variable. So the question that arises in this research is, does service quality influence the decisions of IB masalahah with savings customers at BJB Syariah KCP Sumber? And do marketing communications and service quality influence customers' decisions to use IB masalahah with savings at BJB Syariah KCP Sumber? This research academically aims to determine the influence of marketing communications on the decisions of Wadiah IB Maslahah savings customers at BJB Syariah KCP Sumber. Apart from that, to determine the influence of service quality on the

decisions of Wadiah IB Masalahah savings customers at BJB Syariah KCP Sumber, and to determine the influence of marketing communications and service quality on the decisions of Wadiah IB Masalahah savings customers at KCP BJB Syariah Sumber. Meanwhile, practically, this research aims to evaluate the marketing communication model and service quality at BJB Syariah KCP Sumber. In other words, if you want to increase your Wadiah IB Masalahah savings customers, BJB Syariah KCP Sumber needs to carry out an evaluation, one of which is from the aspect of marketing communications and service quality.

2. Research Method

Population is a generalization area consisting of objects or subjects that have qualities and characteristics determined by researchers to be studied and then conclusions drawn (Sugiyono, 2019). In this study, the population is customers who decided to use the Wadiah IB Masalahah savings product which has been registered with BJB Syariah KCP Source. The population taken was the number of Wadiah IB Masalahah savings customers for 1 year in this research data, namely in 2021-2022 there were 242 customers. Meanwhile, samples are research objects or subjects selected from a portion of the population who have characteristics that represent that large group. In this research, researchers used a sampling technique using probability sampling techniques. Probability sampling is a technique used by researchers to provide equal opportunities to all population groups to be selected as sample members (Sugiyono, 2019). In this research, determining the number of samples to be used as respondents will be calculated using the Slovin formula (Siregar, 2015). Based on the results of calculations using the Slovin formula, the number of samples obtained was 70 samples.

The research used is quantitative descriptive. Quantitative descriptive research is a research method that emphasizes theory testing by measuring each variable used with existing data or expressed in the form of numbers obtained from the field (Priadana & Sunarsi, 2021). This research aims to determine the influence of marketing communications and service quality on customers' decisions to use Wadiah IB Masalahah savings at BJB Syariah KCP Sumber this preparation stage includes literature study activities, preparing proposals, and creating research instruments. This stage includes data collection activities. The data in question is data resulting from distributing the questionnaire and the preparation phase this stage includes writing down the research data that has been obtained.

3. Results and Discussions

Validity Test Results

Table 1. Validity Test Result (X1), (X2), and (Y)

Variable	No. Item	r-Hitung	r-Tabel	Information
<i>Marketing Communication (X₁)</i>	1	0,417*	0.1982	Valid
	2	0,767**	0.1982	Valid
	3	0,564**	0.1982	Valid
	4	0,603**	0.1982	Valid
	5	0,758**	0.1982	Valid
	6	0,681**	0.1982	Valid

	7	0,688**	0.1982	Valid
	8	0,681**	0.1982	Valid
	9	0,603**	0.1982	Valid
	10	0,417*	0.1982	Valid
	11	0,767**	0.1982	Valid
	12	0,564**	0.1982	Valid
	13	0,603**	0.1982	Valid
	14	0,758**	0.1982	Valid
	15	0,681**	0.1982	Valid
	16	0,683**	0.1982	Valid
	17	0,681**	0.1982	Valid
Service Quality (X ₂)	18	0,793**	0.1982	Valid
	19	0,920**	0.1982	Valid
	20	0,793**	0.1982	Valid
	21	0,920**	0.1982	Valid
	22	0,920**	0.1982	Valid
	23	0,457**	0.1982	Valid
	24	0,662**	0.1982	Valid
	25	0,732**	0.1982	Valid
	26	0,793**	0.1982	Valid
	27	0,920**	0.1982	Valid
	28	0,793**	0.1982	Valid
	29	0,920**	0.1982	Valid
Customer Decision (Y)	30	0,762**	0.1982	Valid
	31	0,709**	0.1982	Valid
	32	0,818**	0.1982	Valid
	33	0,707**	0.1982	Valid
	34	0,788**	0.1982	Valid
	35	0,581**	0.1982	Valid
	36	0,804**	0.1982	Valid
	37	0,727**	0.1982	Valid
	38	0,818**	0.1982	Valid
	39	0,707**	0.1982	Valid
	40	0,788**	0.1982	Valid

Source: IBM SPSS 22 Data Management, 2023

If the value of $r_{count} > r_{table}$ for degrees of freedom ($df = n-2$), it is known that the value (n) is the number of samples. The number of samples in this study was 70 respondents so it can be measured that the size of df is $70 - 2 = 68$ and alpha 0.01 obtained from $r_{table} = 0.198$. From the results of data processing carried out using the help of IBM SPSS application version 22 as a whole. Marketing Communication, Service Quality, and Customer Decision The variables proposed are valid results. This can be seen at the significance level of 0.1 with a two-way test and the amount of data (n) = 68, then we get $r_{table} = 0.1982$. So that all statements that have a value greater than r_{table} are declared valid and included in the next data measurement.

Reliability Test Results

Table 2. Reliability Test Result Alpha Cronbach

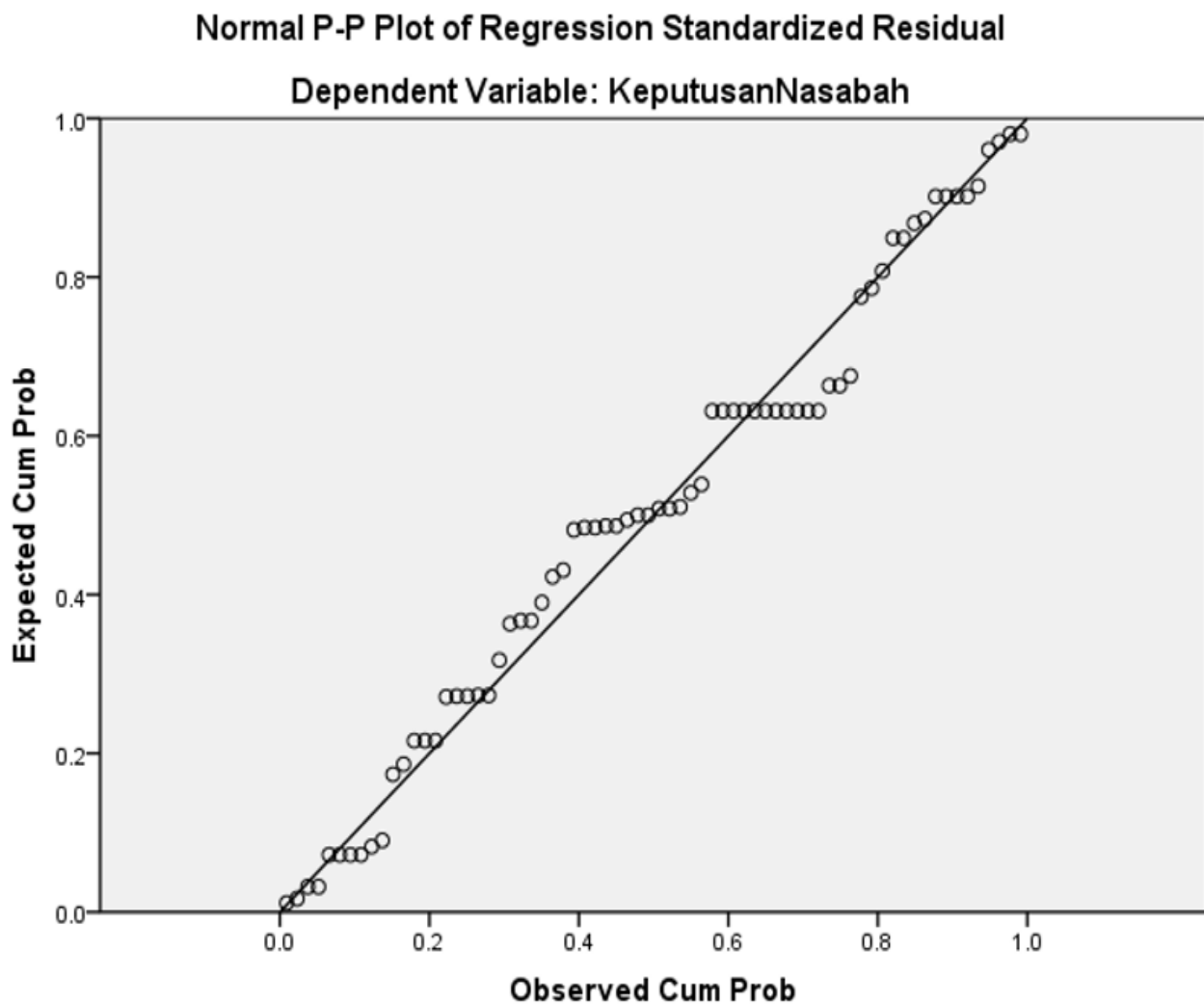
Variable	Cronbach Alpha	Decision	Information
Marketing Communication	0,905	0,60	R Reliable
K Service Quality	0,949	0,60	R Reliable
K Customer decisions	0,920	0,60	R Reliable

Source: IBM SPSS 22 Data Management, 2023

Based on the data table above which is the result of variable reliability tests, it can be concluded that the three research variables can be said to have reliable results, this is because each variable has a Cronbach alpha value greater than the set value (0.60).

Normality Test Results

Figure 1. P-Plot Normality Test Result



Source: IBM SPSS 22 Data Management, 2023

Based on the image of the P-Plot normality test results above, it can be seen that the points are scattered around the diagonal line and follow the direction of the diagonal line, so it can be concluded that the regression model in this research data has a normal distribution so that it meets the normality assumption.

Multicollinearity Test Results

Table 3. Multicollinearity Test Results

Coefficients								
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.625	3.127		.520	.605		
	Marketing Communication	.104	.042	.124	2.513	.014	.826	1.210
	Service quality	.732	.041	.872	17.745	.000	.826	1.210

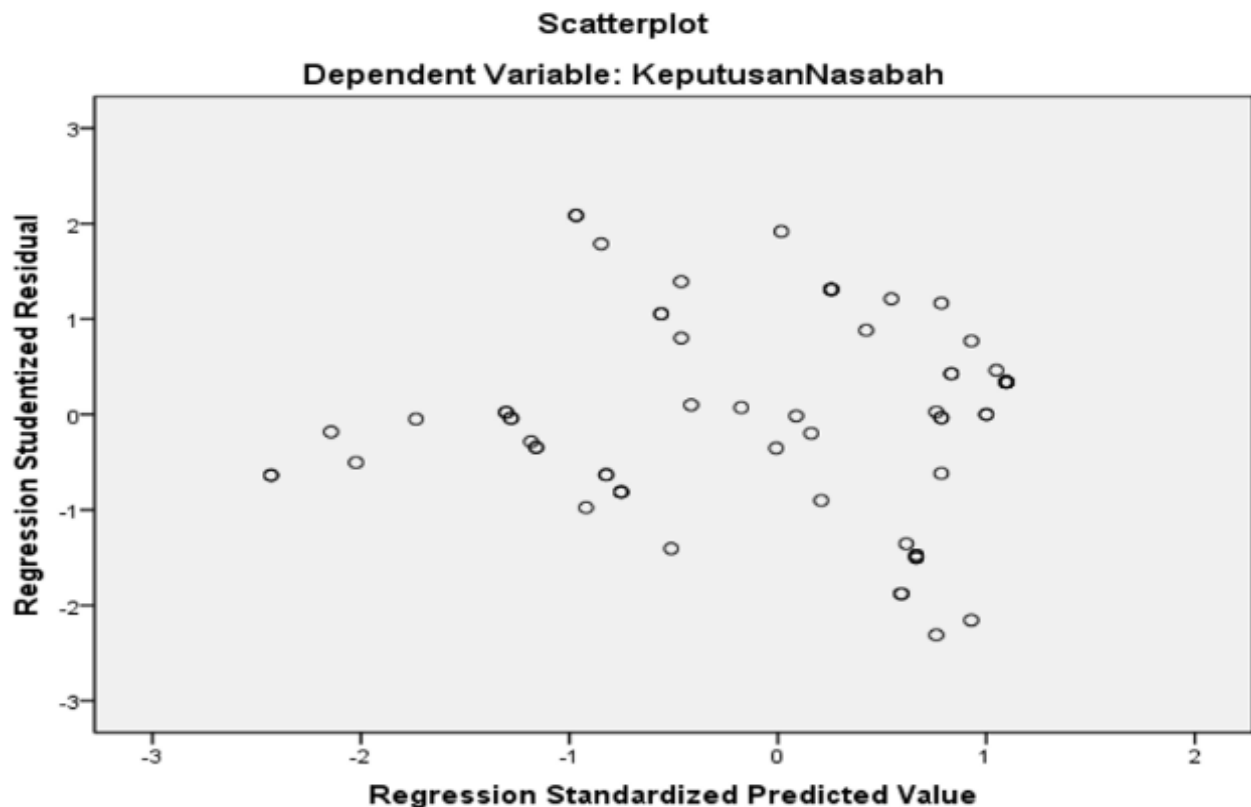
a. Dependent Variable: Customer Decision

Source: IBM SPSS 22 Data Management, 2023

Based on the data table above which is the result of variable reliability tests, it can be concluded that the three research variables can be said to have reliable results, this is because each variable has a Cronbach alpha value greater than the set value (0.60).

Heteroscedasticity Test Results

Figure 2. Heteroscedasticity Test Results



Source: IBM SPSS 22 Data Management, 2023

Based on the description of the heteroscedasticity test results above, it can be seen that the points scattered above and below or around the number 0 and the distribution of these points do not form a wavy pattern, widen, narrow, then widen again. so it can be concluded that the regression analysis in this study is free from symptoms of heteroscedasticity, so the regression model is suitable for use.

Multiple Linear Regression Test Results

Table 4. Multiple Linear Regression Test Results

Coefficients								
Model	Unstandardized Coefficients		Standardized Coefficients	Correlations			Collinearity Statistics	
	B	Std. Error	Beta	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	1.625	3.127					
	Marketing Communication	.104	.042	.124	.487	.293	.112	.826 1.210
	Service quality	.732	.041	.872	.924	.908	.793	.826 1.210

a. Dependent Variable: Customer Decision

Source: IBM SPSS 22 Data Management, 2023

Based on the results of the multiple linear regression test above, it can be seen that the results of managing this research data follow the formula $Y = a + b_1 X(1) + b_2 X(2) + 0.732 X_2 + 0.1$. The regression equation can be interpreted as follows:

1. The constant value is 1.625, which means that if the value of the Marketing Communication and Service Quality variable score is absent or equal to 0, then the customer decision score will not change.
2. The coefficient of the marketing communication variable () has a positive value of 0.104, which means that the influence of marketing communication on customer decisions is positive and quite strong. If the marketing communication score improves, customer decisions will also improve. b_1
3. The coefficient of the service quality variable () has a positive value of 0.731, which means that the influence of service quality on customer decisions is positive and strong, if the service quality score increases then customer decisions will also increase.

Test The Model

Table 5. R² Test Result (Coefficient of Determination)

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.931 ^a	.866	.862	1.738

a. Predictors: (Constant), Service quality, Marketing Communication

b. Dependent Variable: Customer Decision

Source: IBM SPSS 22 Data Management, 2023

Based on the table regarding the results of the coefficient of determination test above, it is known that the R-value in the coefficient of determination test table is 0.866. This proves that there is a strong relationship between the independent and dependent variables. Meanwhile, to find out the value of the coefficient of determination, use the following formula:

$$KD = (R^2) \times 100\%$$

$$KD = 0,931^2 \times 100\%$$

$$KD = 0,866 \times 100\%$$

$$KD = 86,6\%$$

Based on the table above, the value = 0.866, so it is known that the coefficient of determination is 0.866. Thus it can be seen that simultaneously there is an influence between the Marketing Communication variable (X1) and the Service Quality variable (X2) on the customer decision variable (Y) by 86.6% and the remaining 13.4% is influenced by other variables or factors. R_{square}

Hypothesis Testing

Table 6. Partial Test Result (t-Test)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.625	3.127		.520	.605
	Marketing Communication	.104	.042	.124	2.513	.014
	Service quality	.732	.041	.872	17.745	.000

a. Dependent Variable: Customer Decision

Source: IBM SPSS 22 Data Management, 2023

It is known that the value of the t-table is determined based on the significance level value used with degrees of freedom $dk = n-2$, $70-2 = 68$ and error rates of 0.1 or 10% and the 2-party test (two-sided) obtained t_{table} of 1.66757. It is known that the value for the Marketing Communication variable (X1) is 2.513 and the value is 0.014. So we can get a comparison of the values $(2.513) > (1.66757)$ so that it can be stated that it is rejected and accepted. This is followed by the statement that $(0.014) < 0.1$, which means rejected and accepted. This means that the marketing communication variable (X1) partly has a positive and significant effect on the customer's decision variable on the Wadiah IB Maslahah savings product (Y). $t_{count} > t_{tabel}$ H_0 H_a $sig_{count} < 0.1$ H_0 H_a It is known that the value for the service quality variable (X2) is 17.745 and the value is 0.000. so we can get a comparison of the values $(17.745) > (1.66757)$, so it can be declared rejected and accepted. This is followed by the statement that $(0.000) < 0.1$, which means rejected and accepted. This means that the Service Quality variable (X2) has a positive and significant effect on the customer's decision variable on the Wadiah IB Maslahah savings product (Y). $t_{count} > t_{tabel}$ H_0 H_a $sig_{count} < 0.1$ H_0 H_a

Simultaneous Test Results (Test F)

Table 7. Simultaneous Significance Test Result (F Test)

ANOVA ^b			
	Sum of Squares	Df	Mean Square
	1309.730	2	654.865
	202.342	67	3.020
	1512.071	69	

a. Predictors: (Constant), Service quality, Marketing Communication
 b. Dependent Variable: Customer Decision

Source: IBM SPSS 22 Data Management, 2023

It is known that $df1$ (numerator) is the number of independent variables while $df2$ (cause) is obtained from $(n-k-1 = 70-2-1)$ which is 67. So the value of $df1 = 2$ and $df2 = 67$ with a two-way significance value of 0.1 then the value is 2.17. And based on the F anova test result table, a value of (216.841) was obtained with a significance level of 0.000. Based on these results, the value of $(216,841) > (2.17)$. So it is rejected and accepted, and this is confirmed by statements $0(0.000) < 0.1$,

then it is rejected and thus it can be stated that the variables of Marketing Communication and Service Quality simultaneously affect customer decision variables on Wadiah IB Maslahah savings products at BJB Syariah KCP.

Discussion

The Influence of Marketing Communications on Customers' Decisions in Using *Wadiah IB Maslahah Savings* at BJB Syariah KCP Sumber

The influence of marketing communications on customers' decisions in using Wadiah IB Maslahah savings at BJB Syariah KCP Sumber Judging from the results of the t-test, the marketing communication variable partially has a positive and significant effect on the customer decision variable regarding the Wadiah IB Maslahah savings product. The results of this research are also in line with research conducted by Syamsudin & Fadly, (2021), which states that marketing communications partially influence customer decisions regarding Wadiah IB Maslahah savings. Marketing communications play an important role in influencing consumer decisions, with various factors at play Praude, (2022), highlights the changing landscape of marketing communications, including the increasing importance of the Internet and direct marketing Rawal, (2017), emphasizes the need for detailed consumer information, including their needs, motives and lifestyles, as well as the impact of integrated marketing communications on decision making. Judging from the results of the t-test, the marketing communication variable partially has a positive and significant effect on the customer decision variable regarding the Wadiah IB Maslahah savings product. The results of this research are also in line with research conducted by Salim, (2022), which states that marketing communications partially influence customer decisions regarding Wadiah IB Maslahah savings. Marketing communications play an important role in influencing consumer decisions, with various factors at play, highlighting the changing landscape of marketing communications, including the increasing importance of the Internet and direct marketing (Rawal, 2017). Emphasizes the need for detailed consumer information, including their needs, motives, and lifestyles, as well as the impact of integrated marketing communications on decision-making.

In the ever-evolving landscape of the financial services industry, the role of marketing communications is becoming increasingly important in shaping consumer decisions. The emergence of digital marketing communications, driven by the evolution of digital shopping and information technology, further increases the role of marketing communications in the consumer decision-making process (Bílková, 2021). This research paper aims to explore the influence of marketing communications on customers' decisions in utilizing the Wadiah IB Maslahah savings product offered by BJB Syariah KCP Sumber, one of the leading Sharia banking institutions in Indonesia. Marketing communications play an important role in influencing customer decisions in choosing financial products and services. In the case of Sharia banking institutions such as BJB Syariah KCP Sumber, the influence of marketing communications on customers' decisions to make use of the Wadiah IB Maslahah savings product becomes more significant. By conducting a comprehensive analysis, we aim to provide valuable insights that can help in optimizing marketing communication strategies for Islamic financial products, which will ultimately provide benefits for customers and banking institutions.

In the ever-evolving landscape of the financial services industry, the role of marketing communications is becoming increasingly important in shaping customer decisions. The emergence of digital marketing communications, driven by the evolution of digital shopping and information technology, has further increased the role of marketing communications in the intake process decision consumer. This research aims to explore the influence of marketing communications on customers' decisions in using the Wadiah IB Maslahah savings product offered by BJB Syariah KCP Sumber, one of the leading Sharia banking institutions in Indonesia. Marketing communications play an important role in influencing customer decisions in choosing financial products and services. In the case of Sharia banking institutions such as BJB Syariah KCP Sumber, the influence of marketing

communications on customers' decisions in utilizing Wadiah IB Maslahah savings products is becoming increasingly significant. By conducting a thorough analysis, we aim to provide valuable insights that can help in optimizing marketing communications strategies for Islamic financial products, ultimately benefiting customers and banking institutions.

The Influence of Service Quality on Customers' Decisions in Using *Wadiah IB Maslahah* Savings at BJB Syariah KCP Sumber

Judging from the results of the t-test, the Service Quality variable partially has a positive and significant effect on the Customer Decision variable regarding the *Wadiah IB Maslahah* savings product. The results of this research are also in line with research conducted by (Eriyanti, 2021), (Subhan, 2020), and (Al-Haqqi, 2022) which states that service quality in general partially influences customers' decisions in using Wadiah IB Maslahah savings products. Research consistently shows that service quality significantly influences customer decisions (Alshurideh, 2022). Both emphasize the increasing importance of service quality in customer decision-making, with high-quality service increasing customer satisfaction and the company's competitive advantage (Lee, 2013). Further supports this, highlighting the role of service quality in shaping customer behavior and its impact on profitability. Judging from the results of the t-test, the Service Quality variable partially has a positive and significant effect on the Customer Decision variable regarding the Wadiah IB Maslahah savings product. The results of this research are also in line with research conducted by Eriyanti, (2021), which states that service quality in general partial to Fitriany, (2022) which states that service quality partially influences customers' decisions in using Wadiah IB Maslahah savings products. Research consistently shows that service quality significantly influences customer decisions emphasizing the increasing importance of service quality in customer decision-making, with high quality service increasing customer satisfaction and the company's competitive advantage (Lee, 2013). Further supports this, highlighting the role of service quality in shaping customer behavior and its impact on profitability.

In addition to the impact of marketing communications, it is important to investigate the influence of service quality on customers' decisions regarding the Utilization of *Wadiah IB Maslahah* savings at BJB Syariah KCP Sumber. The quality of services provided by banking institutions can significantly influence customer satisfaction and their choice to invest in Sharia financial products (Setyadi, 2023). Service quality covers various aspects such as the efficiency of account management, ease of carrying out transactions, and the availability of knowledgeable and helpful staff. Understanding how these factors influence customer decisions is critical for BJB Syariah KCP Sumber to improve the overall customer experience and attract more individuals to utilize Wadiah IB Maslahah savings products. By examining the relationship between service quality and customer decisions, this research can provide valuable insights that assist in improving the overall Sharia financial product offering at BJB Syariah KCP Sumber, ultimately leading to greater customer satisfaction and loyalty.

Apart from the impact of marketing communications, it is important to investigate the influence of service quality on customer decisions regarding the use of Wadiah IB Maslahah savings at BJB Syariah KCP Sumber. The quality of services provided by banking institutions can significantly influence customer satisfaction and their choice to invest in Islamic financial products (Setyadi, 2023). Service quality covers various aspects such as the efficiency of account management, ease of carrying out transactions, and the availability of knowledgeable and helpful staff. Understanding how these factors influence customer decisions is very important for BJB Syariah KCP Sumber to improve the overall customer experience and attract more people to take advantage of Wadiah IB Maslahah savings products. By examining the relationship between service quality and customer decisions, this research can provide valuable insights that assist in improving the overall offering of Sharia financial products at BJB Syariah KCP Sumber, which ultimately leads to greater customer satisfaction and loyalty.

The Influence of Marketing Communications and Service Quality on Customers' Decisions in Using *Wadiah Ib Masalahah* Savings at Bjb Syariah Kcp Sumber

Based on the results of the F anova test, it can be stated that the variables of marketing communication and service quality simultaneously or together have a significant positive influence in influencing customer decision variables in using Wadiah IB Masalahah savings products. Based on the results of the F anova test, it can be stated that the variables of marketing communication and service quality simultaneously or together have a significant positive influence in influencing customer decision variables in using Wadiah IB Masalahah savings products. The R-value in multiple linear regression has a large correlation, namely 0.931, meaning that there is a strong relationship between marketing communication variables and service quality on customers' decisions to use the Wadiah IB Masalahah savings product at 93.1%. The R square value is 0.866, meaning that the role of marketing communication variables and service quality and influencing customers' decisions to use Wadiah IB Masalahah savings products is 86.6%, and the remaining 13.4% is influenced by other factors. The R-value in multiple linear regression has a large correlation, namely 0.931, meaning that there is a strong relationship between marketing communication variables and service quality on customers' decisions to use the Wadiah IB Masalahah savings product at 93.1%. The R square value is 0.866, meaning that the role of marketing communication variables and service quality in influencing customers' decisions to use Wadiah IB Masalahah savings products is 86.6%, and the remaining 13.4% is influenced by other factors. Other factors that can influence customers' decisions in using IB masalahah with savings are price, promotion, and location factors according to research conducted by Polla, (2018). The influence of marketing communications and service quality on customer decisions is a complex and multifaceted problem. (Gao, 2020) found that perceived service quality, especially safety, repair, empathy, and tangibility, significantly impacts online booking decisions for star-rated hotels (Alshurideh, 2022). Further emphasized the importance of high service quality and transparency in increasing customer satisfaction.

Other factors that can influence customers' decisions in using IB *masalahah with* savings are price, promotion, and location factors according to research conducted by Taroreh, (2018). The influence of marketing communications and service quality on customer decisions is a complex and multifaceted problem (Gao, 2020). Found that perceived service quality, especially safety, repair, empathy, and tangibility, significantly impacts online booking decisions for star-rated hotels. Further emphasized the importance of high service quality and transparency in increasing customer satisfaction. When we study the influence of marketing communications and service quality on customers' decisions in using Wadiah IB Masalahah savings at BJB Syariah KCP Sumber, it is very important to carry out a comprehensive analysis of customer perceptions and behavior. Understanding how marketing communications and service quality intersect in shaping customer decisions will provide valuable insights for BJB Syariah KCP Sumber to refine its strategies and offerings. Additionally, it is important to explore the alignment between marketing communications messages and the service quality experienced by customers. By conducting this research, we aim to contribute to improving Sharia banking services at BJB Syariah KCP Sumber by providing actionable recommendations derived from a holistic understanding of the influence of marketing communications and service quality on customer decisions (Alshurideh, 2022).

When we study the influence of marketing communications and service quality on customers' decisions in using Wadiah IB Masalahah savings at BJB Syariah KCP Sumber, it is very important to carry out a comprehensive analysis of customer perceptions and behavior. Understanding how marketing communications and service quality intersect in shaping customer decisions will provide valuable insights for BJB Syariah KCP Sumber to refine its strategies and offerings. Additionally, it is important to explore the alignment between marketing communication messages and the service quality experienced by customers. By conducting this research, we aim to contribute to improving Sharia banking services at BJB Syariah KCP Sumber by providing actionable recommendations derived from a holistic understanding of the influence of marketing communications and service quality on customer decisions.

4. Conclusions

Partial marketing communications have a significant positive influence on customers' decisions to use Wadiah IB Maslahah savings. Service quality partially has a significant positive influence on customers' decisions to use Wadiah IB Maslahah savings. Marketing communication and service quality simultaneously or together have a significant positive influence on customers' decisions to use Wadiah IB Maslahah savings. If marketing communications and service quality have been carried out well, then the public will decide to use Wadiah IB Maslahah savings so that KCP Sumber BJB Syariah can increase the number of Wadiah IB Maslahah savings customers by the predetermined targets. The suggestion from the findings of this national research is that companies must improve good marketing communications again by utilizing technology by current developments. Such as creating advertisements using Instagram, Facebook, TikTok, and the like. Where the marketing communications use celebrities or TikTokers. The company improves furniture with better quality. By using high-quality raw materials. Especially by innovating furniture in terms of motifs, designs, and colors, the company is expected to increase its speed in responding to consumer complaints and making appropriate guarantees.

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