
THE INFLUENCE OF PROFIT SHARING, PROMOTION, AND SERVICE ON MEMBERS' DECISION-MAKING IN WORKING CAPITAL FINANCING AT BMT ISTIQLAL WITH COMPANY IMAGE AS AN INTERVENING VARIABLE



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Abstract

This research seeks to examine how profit-sharing, promotional activities, and service quality affect decisions regarding working capital financing at BMT Istiqlal Pekalongan, with corporate image as an intervening variable. The background of this study is based on the strategic role of BMT in providing sharia-based financing for business actors, amid challenges to public image and trust due to external conditions in the sharia microfinance industry. The study employs a quantitative method using the Structural Equation Modeling-Partial Least Squares (SEM-PLS) approach on 100 respondents who are financing customers. The analysis findings indicate that profit sharing has a significant positive effect on customer decisions and corporate image; promotion has a positive but insignificant effect on customer decisions and corporate image; service has a negative and insignificant effect on customer decisions, but a significant positive effect on corporate image. Company image was found to have a significant positive effect on customer decisions and significantly mediated the effect of service on customer decisions, but did not mediate the effects of profit sharing or promotion. These findings indicate the importance of strengthening a fair profit-sharing system, providing quality service, and implementing consistent promotional strategies to enhance trust and financing decisions at BMT Istiqlal.

Keywords: Profit Sharing, Promotion, Service, Company Image, Customer Decisions

INTRODUCTION

The micro, small, and medium enterprise (MSME) sector in Indonesia constitutes a fundamental pillar of the national economy. Statistical records from the Ministry of Cooperatives and MSMEs (2023) indicate that this sector contributes in excess of 60% to the Gross Domestic Product (GDP) and accounts for approximately 97% of total national employment. Nevertheless, MSMEs encounter a predominant constraint, namely the limited availability of access to working capital financing. (Indonesia, 2024)

In the context of Islamic economics, Baitul Maal Wat Tamwil (BMT) operates as a microfinance organization offering sharia-based financing solutions to businesses. One of BMT's flagship products is working capital financing based on profit-sharing agreements (musharabah and musyarakah). Although this product has been widely offered, the level of member participation in taking up financing remains varied. This indicates differences in member preferences that require further analysis.

Member preferences are influenced by various factors. A fair and transparent profit-sharing system is the main attraction in Islamic financing. However, in practice, members' perceptions of this system are still influenced by their understanding, experience, and trust in BMTs. On the other hand, effective promotional strategies and responsive services also play an important role in shaping members' perceptions and decisions in choosing financing.

In addition to these three factors, corporate image is a variable that has the potential to bridge external factors and member decision-making. A positive image, such as a reputation for trustworthiness, professionalism, and community orientation, can strengthen members' trust in the organization, which in turn can influence their decisions in choosing financing products at BMT.

Pekalongan City is known as the cooperative city of Indonesia. BMT is a sharia financial organization established as a cooperative. Data from the Pekalongan City Cooperative and SME Agency indicates there are approximately 125 active cooperatives as of 2024. (PUBLIC COMMUNICATIONS TEAM, 2024) One of them is BMT Istiqlal, which has and operates four branches in Pekalongan City: Kergon, Kuripan, Kertijayan, and Wiradesa.

The current dynamics mean that BMT Istiqlal is not only facing intense competition from other financial organizations but also grappling with significant challenges stemming from the specific local context. In the last two years, the financial performance of Islamic microfinance organizations operating in Pekalongan City and its surrounding regions has been markedly suboptimal. Several Baitul Maal wat Tamwil (BMT) entities in the area have reportedly been compelled to discontinue operations due to severe liquidity constraints, which in turn have hindered their ability to return savings to members.

This phenomenon has directly created an atmosphere of extra caution among the public, and even skepticism about the health and credibility of BMTs in general. As a finding, a company's image is no longer just a "value-added" factor, but has evolved into a crucial foundation of trust. This issue of trust has become the first filter for prospective members before they consider other factors such as profit sharing, promotions, or services.

In this context, BMT Istiqlal is not only required to excel in profit sharing, promotions, and service, but must also work harder to prove that its image as a trustworthy, financially healthy, and professional Islamic financial organization is a reality that must be faced.

Previous studies can serve as important references in understanding the extent to which profit sharing, promotions, services, and company image influence members' decisions regarding financing at BMT Istiqlal. Therefore, this study is important in exploring how these four factors simultaneously influence prospective members' decisions in financing, which is the key to BMT Istiqlal's sustainability in facing the challenges of an ever-changing era.

Moreover, these findings are consistent with a study conducted at BPRS Al Washliyah, which demonstrated that service quality moderates the relationship between corporate image and customers' financing decision-making. (Lubis et al., 2023)

Research conducted by Wina Surya Mada (2024) at Bank Muamalat shows that promotion, service, and profit sharing have a positive or aligned relationship with customer decisions. If Promotion, Service, and Profit-Sharing increase, an improvement in promotion, service quality, and profit-sharing schemes is likely to enhance the likelihood of individuals choosing to become customers of PT Bank Muamalat in Stabat District. Conversely, a decline in these factors is expected to reduce the propensity of prospective customers to engage with the bank. (Marda, 2024)

A study on customers of Bank Syariah Indonesia (BSI) KC Ahmad Dahlan Banda Aceh (Safra, 2023) also shows that customers agree with the profit-sharing system, attractive promotions, and good service quality, making customers' decisions to save at Bank Syariah Indonesia, Tbk KC Ahmad Dahlan stronger.

Furthermore, research undertaken at the Rogojampi Branch of Bank Syariah Indonesia (BSI) (Almas Azhar et al., 2023) identified a strong association between service quality and profit-sharing schemes with customers' interest in saving at Islamic banks. The findings suggest that improvements in both service quality and profit-sharing are positively associated with an increased propensity for customers to deposit their funds at Bank Syariah Rogojampi.

Research conducted on 200 bank customers in Semarang (Sudirjo et al., 2023) shows that service quality influences loyalty. A company image as a moderator is able to moderate service quality towards loyalty. Grounded on the findings of this study, bank managers must ensure that the performance level of all bank components meets customer expectations. In addition, intensified competition affords customers a broader selection of financial organizations. Consequently, to attract and maintain long-term customer relationships, banks must address specific customer needs while conveying strong value signals to foster loyalty.

The findings of the five studies indicate inconsistencies. Some studies found that promotions have a direct influence on customer decisions, while others show an indirect influence through company image. Similarly, there are studies highlighting that excellent service can enhance an organization's image. However, its influence on decision-making is not invariably significant. This gap in findings underscores the need for further research incorporating company image as an intervening variable.

Grounded in the aforementioned background, this research seeks to examine the effects of profit-sharing, promotional activities, and service quality on working capital financing decisions at BMT Istiqlal, incorporating corporate image as an intervening variable. The study aspires to contribute empirically to the advancement of marketing and service strategies within BMT Istiqlal for enhancing the appeal of Islamic financing, while simultaneously enriching scholarly discourse in the domain of Islamic finance.

REVIEW OF LITERATURE

Profit Sharing

The main principle of the Islamic financing system is profit sharing, which governs the allocation of profits between the capital provider (shahibul maal) and the business manager (mudharib) in accordance with the ratio agreed upon at the beginning of the contract. Antonio (2001) states that the profit-sharing system demonstrates fairness, transparency, and benefits for both parties. The two most common types of contracts used in Islamic financial organizations are mudharabah and musyarakah.

Promotion

Promotion refers to the strategic actions undertaken by a company to convey the value and advantages of a product or service, with the intent of shaping consumer behavior and encouraging product adoption (Kotler, P., & Keller, 2016). In Islamic financial organizations, promotion must be in accordance with Islamic values, provide accurate information, and build awareness and interest among members in the product. Marda's research (2024) indicates that effective promotion can influence customer decisions, both directly and indirectly, through company images or branding.

Service

Service quality denotes the anticipated standard of excellence and the capability to maintain it in order to fulfill customer needs within the context of BMT operations. Good service not only covers practical aspects but also involves collaboration and integration of art that supports the understanding of abstract kinematic concepts. This approach is relevant in showing that service quality significantly influences the image of Islamic financial organizations and can indirectly influence members' decisions.

Corporate Image

Corporate image refers to the collective public perception of an organization, shaped by accumulated experiences, interactions, and information acquired by the community (Kotler, P., & Keller, 2009). In Islamic financial organizations, active student involvement through direct practice, collaboration, and integration of art can help build a deep understanding of abstract kinematics concepts, which ultimately influences their behavior. This approach is relevant. (Lubis et al., 2023) emphasizes that corporate image can act as a mediating variable between external factors (such as service and promotion) and customer decisions.

Customer Decisions

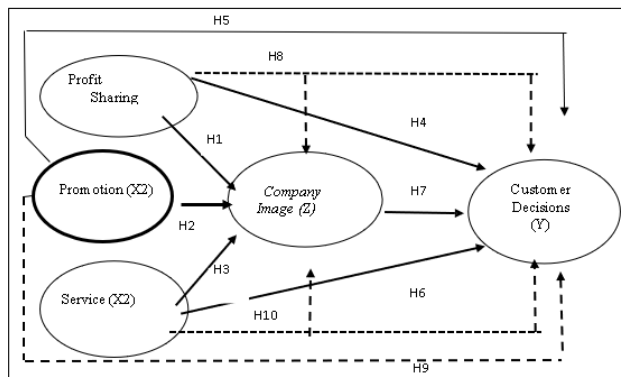
A financing decision is the way members choose the most suitable financing option based on benefits, risks, and alignment with their needs (Kotler, P., & Keller, 2016). In the case of BMT, this decision is based on an assessment of sharia-compliant products, the organization's reputation, service quality, and the potential benefits of the type of contract offered.

Safra's research (2023) indicates that profit sharing, promotions, and service play a significant role in helping members make financing decisions.

Framework

Drawing upon the literature review, prior empirical studies, and the formulation of hypotheses, the conceptual framework underpinning this research is presented as follows:

Figure 1. Theoretical Framework



Formulation of Hypothesis

- H1: There is an effect of profit on the company image among customers of Artomoro grilled chicken products.
- H2: There is an effect of promotion on the company image among members of BMT Istiqlal financing.
- H3: There is an influence of service on company image among members of BMT Istiqlal financing.
- H4: There is an influence of product profitability on customer decisions among members of BMT Istiqlal financing.
- H5: There is an influence of promotion on customer decisions among BMT Istiqlal financing members.
- H6: There is an influence of service on customer decisions among BMT Istiqlal financing members.
- H7: There is an influence of corporate image on customer decisions among members of BMT Istiqlal financing.
- H8: Company image can mediate the influence of profit sharing on customer decisions among BMT Istiqlal financing members.
- H9: Company image can mediate the influence of promotion on customer decisions among members of BMT Istiqlal financing.
- H10: Company image can mediate the influence of service on customer decisions among BMT Istiqlal financing members.

RESEARCH METHOD

This study adopts an associative quantitative approach to analyze the effects of profit sharing, promotion, and service quality on customer decisions, with company image as an intervening variable. The research was conducted at BMT Istiqlal Pekalongan, focusing on customers who received working capital financing.

Variables and Measurement

The study consists of independent variables (profit sharing, promotion, and service quality), an intervening variable (company image), and a dependent variable (customer decision). All variables were measured using validated indicators adapted from prior studies and assessed through a structured questionnaire using a Likert scale.

Population and Sample

The population includes all financing customers of BMT Istiqlal, while the target population comprises working capital financing customers. A total of 100 respondents were selected as the sample, which is sufficient for analysis using Partial Least Squares.

Data Collection

Primary data were collected through questionnaires distributed directly to respondents who had utilized working capital financing services at BMT Istiqlal.

Data Analysis

Data analysis was performed using Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) approach via SmartPLS 3.0. This method was chosen due to its ability to handle complex models with relatively small sample sizes and minimal distributional assumptions.

Measurement Model Evaluation

The measurement model was evaluated through convergent validity, discriminant validity, and Average Variance Extracted (AVE). Reliability was assessed using composite reliability, with values exceeding 0.70 indicating acceptable reliability.

Structural Model Evaluation

The structural model was assessed using the coefficient of determination (R^2) to examine the explanatory power of the independent variables. Hypothesis testing was conducted using path coefficients and t-statistics obtained from the bootstrapping procedure. Hypotheses were accepted when the t-value exceeded 1.96 at a 5% significance level.

RESULTS AND DISCUSSION

Validity Test

Validity testing seeks to confirm that the questionnaire instrument effectively measures the intended concept. A questionnaire is deemed valid when its indicators accurately represent the construct under investigation. In the Partial Least Squares (PLS) approach, validity is measured through convergent validity values, which are seen from the loading values of each indicator. Indicators are considered valid if their loading values exceed 0.70. However, according to (Ghazali, 2006), during the initial stage of instrument development, loading values between 0.50 and 0.60 are still acceptable.

Table 2 Findings for Cross Loading

	Bagi Hasil	Citra Perusahaan (Z)	Keputusan Nasabah (Y)	Layanan (X3)	Promosi (X2)
X1.1	0.873				
X1.2	0.819				
X1.3	0.864				
X1.4	0.850				
X1.5	0.880				
X2.1					0.779
X2.2					0.857
X2.3					0.738
X2.4					0.862
X2.5					0.926
X3.1				0.770	
X3.2				0.829	
X3.3				0.889	
X3.4				0.784	
X3.5				0.865	
Y.1			0.883		
Y.2			0.809		
Y.3			0.789		
Y.4			0.872		
Y.5			0.860		
Z.1		0.872			
Z.2		0.703			
Z.3		0.764			
Z.4		0.890			
Z.5		0.822			

Source: Data processed using PLS, 2025.

Grounded on the findings shown in Table 4.9, all constructs in the estimation model satisfy the discriminant validity criteria. This finding demonstrates that the model possesses sufficient capacity to differentiate between constructs, thereby ensuring that the analytical findings are valid for interpretation. In addition, the validity assessment is reinforced by the Average Variance Extracted (AVE) analysis, which measures the proportion of variance in the indicators accounted for by the construct. A construct is deemed valid when its AVE value exceeds 0.50. The AVE findings for this study are displayed in the following table:

Table 3 Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)
X1 (Profit Sharing)	0.735
X2 (Promotion)	0.697
X3 (Service)	0.687
Y (Purchase Decision)	0.771
Z (Company Image)	0.661

Source: Data analysis using PLS, 2025

The findings in Table 3 demonstrate that all research variables, X1 (Profit Sharing), X2 (Promotion), X3 (Service), Y (Customer Decision), and Z (Company Image), exhibited Average Variance Extracted (AVE) values above the 0.50 threshold. This confirms that each indicator adequately represents its corresponding construct, thereby meeting the validity requirement. The lowest AVE value was observed in the Company Image construct (0.661), which remains within the highly acceptable range.

Given that the construct validity criteria have been satisfied through the AVE analysis, the subsequent stage involves reliability testing to assess the internal consistency of

indicators in measuring their respective constructs, ensuring the instrument’s stability and dependability.

Reliability Test

According to Ghozali (2011), a questionnaire can be considered reliable if respondents’ answers to the given statements demonstrate consistency or stability over time. Reliability testing serves to determine the extent to which an instrument can consistently produce stable measurements of a phenomenon. The higher the reliability, the more stable and dependable the measurement findings. In line with Ghozali and Latan (2015:75), a construct is deemed reliable when its Cronbach’s Alpha value exceeds 0.70.

Table 4 Cronbach's Alpha

	Cronbach's Alpha
X1 (Profit Sharing)	0.91
X2 (Promotion)	0.890
X3 (Service)	0.885
Y (Purchase Decision)	0.898
Z (Company Image)	0.870

Source: Data analysis using PLS, 2025

Grounded on the findings presented in Table 4, all research variables demonstrate Cronbach’s Alpha values above the 0.70 benchmark, confirming that each construct satisfies the predetermined reliability standards. Among these, the Profit Sharing variable (X1) recorded the highest value of 0.910, reflecting an exceptionally high level of internal consistency in measuring its respective indicators. Furthermore, variable X2 (Promotion) has a value of 0.890, X3 (Service) of 0.885, Y (Purchase Decision) of 0.898, and Z (Company Image) of 0.870. These findings confirm that the research instrument has adequate stability and reliability for further analysis.

Structural Model Testing (Inner Model)

After discriminant validity was established, the structural model (inner model) was evaluated by examining the path coefficients and their significance levels (Ghozali, 2008). The model’s explanatory power was assessed using the Adjusted R², which indicates the proportion of variance in the endogenous constructs explained by the predictor variables, as presented in Table 5.

Table 5 Adjusted R-Square

	R Square	Adjusted R-Square
Y (Purchase Decision)	0.808	0.800
Z (Company Image)	0.814	0.808

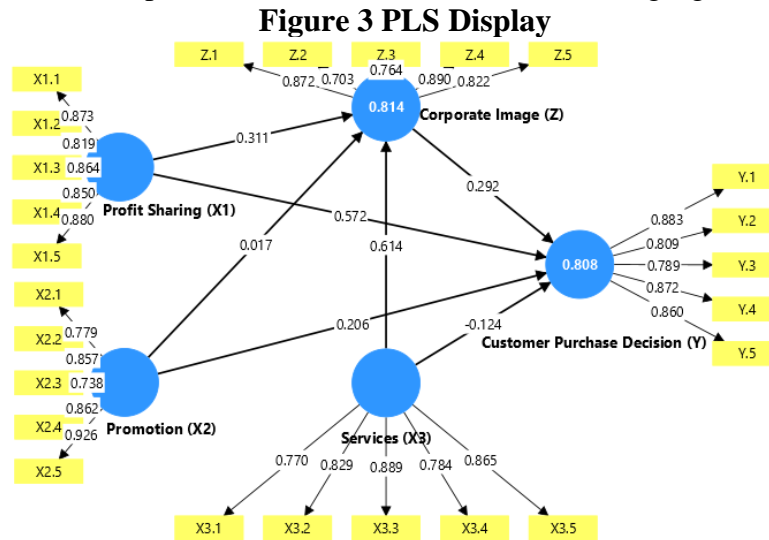
Source: Data processing using PLS, 2025

Referring to Table 5, the Adjusted R² values indicate that Purchase Decision is explained by 80.0% and Company Image by 80.8% of the variance in the model. Based on Chin’s (1998) criteria, both values exceed 0.67, confirming that the research model has strong explanatory and predictive power.

Research Model

After confirming that the Adjusted R² values indicate strong explanatory power, hypothesis testing was conducted using path coefficient analysis to examine the direction, magnitude, and significance of relationships among variables based on t-statistics and p-

values. The PLS analysis also produced a structural model displaying indicator loadings and inter-construct relationships, which are illustrated in the following figure 3.



Source: Data processing with PLS, 2025

Hypothesis testing as part of the present research was carried out by comparing the t-statistic values with the t-table value at a significance level of 5% ($\alpha = 0.05$). A hypothesis is accepted if the t-statistic exceeds the t-table value or if the p-value is less than α . This criterion serves to determine the significance of the relationships between variables in the research model. The detailed findings of hypothesis testing, indicating whether each hypothesis meets these criteria, are presented in Table 6.

Table 6. Hypothesis Test Findings

Relationship Between Variables	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	t-Statistics	p-Values
X1 (Profit Sharing) → Y (Customer Decision)	0.572	0.574	0.073	7.861	0
X1 (Profit Sharing) → Z (Company Image)	0.311	0.314	0.131	2.371	0.018
X2 (Promotion) → Y (Customer decision)	0.206	0.208	0.122	1.684	0.092
X2 (Promotion) → Z (Company Image)	0.017	0.018	0.114	0.145	0.884
X3 (Service) → Y (Purchase Decision)	-0.124	-	0	0.929	0.353
X3 (Services) → Z (Company Image)	0.614	0.608	0.112	5.461	0
Z (Company Image) → Y (Customer Decision)	0.292	0.284	0.113	2.583	0

Source: Data processing with PLS, 2025

Drawing upon the data analysis findings, the findings of the tests for each hypothesis formulated previously can be seen, namely:

1. The Effect of Profit Sharing on Customer Decisions

The test findings indicate that the profit-sharing variable has a positive and significant effect on customer decisions, with a t-statistic value of 7.861 (> 1.96) and a p-value of 0.000 (< 0.05). This finding indicates that the more competitive and transparent the profit-sharing system is, the greater the tendency for customers to make decisions to use the organization's products or services. This is in line with the principle of fairness in Islamic banking, which constitutes a key determinant in capturing customer interest.

2. The influence of profit sharing on company image

Data analysis shows that profit sharing has a positive and significant influence on company image, with a t-statistic of 2.371 and a p-value of 0.018. These findings confirm that the implementation of fair and consistent profit sharing can strengthen the public's positive perception of the organization's standing. In a competitive context, the clarity of the profit-sharing scheme is one of the indicators of an organization's credibility in the eyes of customers.

3. The Impact of Promotion on Customer Decisions

Promotional activities exhibit a positive association with customer decision-making, as evidenced by a t-statistic of 1.684 and a p-value of 0.092, indicating a near-significant relationship despite exceeding the conventional 0.05 threshold, this value indicates a positive trend that the more intensive and targeted the promotional activities are, the greater the likelihood that customers will decide to use the services. Informative, creative, and Sharia-compliant promotional strategies can strengthen this effect.

4. The influence of promotion on company image

The test findings indicate that promotion does not significantly influence company image (t-statistic 0.145; p-value 0.884). This finding suggests that promotional efforts have not been optimal in shaping positive long-term perceptions among the public. This may be due to the temporary nature of promotions, whose impact on image requires consistency and sustained communication strategies.

5. The influence of services on customer decisions

The service variable demonstrates a negative yet statistically insignificant influence on customer decision-making, as indicated by a t-statistic of 0.929 and a p-value of 0.353, suggesting that service quality is not a prevailing determinant in customers' product usage decisions. Possible causes include the presence of other, more dominant factors, such as profit margins or promotions, in influencing customer decisions.

6. The influence of service on company image

The analysis reveals that service exerts a positive and statistically significant impact on company image, as evidenced by a t-statistic of 5.461 and a p-value of 0.000. This finding underscores that responsive, courteous, and Sharia-compliant service plays a pivotal role in enhancing public perception, thereby making service quality improvement a strategic imperative for sustaining organizational reputation.

7. The Influence of Company Image on Customer Decisions

Company image has a positive and significant influence on customer decisions, as evidenced by a t-statistic of 2.583 and a p-value of 0.010. This finding reinforces the view that positive perceptions of a company will increase trust and encourage customers to make decisions to use the products and services offered. In other words, a good company image serves as a reputation asset that can directly influence customer decision-making behavior.

Table 7. Mediation Test Findings

Relationship Between Variables	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	p-Values
X1 (Profit Sharing) → Z (Company Image) → Y (Purchase Decision)	0.091	0.087	0.049	1.842	0.066
X2 (Promotion) → Z (Company Image) → Y (Purchase Decision)	0.005	0	0.035	0.138	0.890
X3 (Service) → Z (Company Image) → Y (Purchase Decision)	0.179	0.174	0	2.231	0.026

Source: Data processing using PLS, 2025

Based on the mediation analysis findings shown in Table 7, the relationship between variables was tested to see the role of company image as an intervening variable between the independent variable and customer decisions. The findings of this study are described as follows:

- 1. The Effect of Profit Sharing on Customer Decisions Mediated by Company Image**

The findings indicate that the mediating effect of company image on the relationship between profit sharing and customer decisions produces a t-statistic of 1.842 and a p-value of 0.066 (> 0.05). This suggests that company image does not significantly mediate this relationship. While the relationship is positive in direction, enhancements in profit sharing have yet to substantially strengthen corporate image to a level that meaningfully influences customer decision-making.
- 2. The Influence of Promotion on Customer Decisions Mediated by Company Image**

The findings reveal that the mediating effect of company image on the relationship between promotion and customer decisions yields a t-statistic of 0.135 and a p-value of 0.890 (> 0.05). These findings indicate that company image does not exert a statistically significant mediating influence in this relationship. In other words, the promotional efforts undertaken have not been sufficient to build a company image that can influence customer decisions, so the impact of promotion tends to be direct or influenced by factors outside the company image.
- 3. The influence of service on customer decisions mediated by company image**

Testing the service channel on customer decisions through corporate image produced t-statistics of 2.231 with a p-value of 0.026 (< 0.05). These findings indicate that company image acts as a significant mediator in the relationship between service and customer decisions. This finding suggests that improving service quality can

shape a more positive company image, and this positive image ultimately encourages customers to make decisions to use the products or services offered.

Discussion

The discussion findings are then presented systematically in the following section.

1. The Influence of Profit Sharing on Customer Decisions

The findings show that profit sharing has a positive and statistically significant effect on customer decisions ($t = 7.861$; $p < 0.05$), indicating that competitive, transparent, and fair profit-sharing schemes increase customers' willingness to choose financing services at BMT Istiqlal Pekalongan. This result is consistent with previous studies.

2. The impact of profit-sharing on corporate image

The results show that profit sharing has a positive and significant effect on corporate image at BMT Istiqlal Pekalongan ($t = 2.371$; $p < 0.05$). This finding is consistent with Faozan (2022), Febrian and Irawati (2024), and Rosita (2025), who reported that fair and transparent profit-sharing practices strengthen corporate image in Islamic microfinance institutions.

3. The influence of promotion on customer decisions

The results indicate that promotion has a positive but statistically insignificant effect on customer decisions at BMT Istiqlal Pekalongan ($t = 1.684$; $p > 0.05$). This finding is in line with Nurhakiki (2022), Marda (2024), and Sari et al. (2022), who reported a positive role of promotion in influencing customer decisions in Islamic financial institutions, although its significance may vary across contexts.

4. The influence of promotion on company image

The results indicate that promotion does not have a significant effect on the corporate image of BMT Istiqlal Pekalongan ($t = 0.145$; $p > 0.05$). This finding is consistent with Amalia and Aini (2023) and Rahayu et al. (2022), who reported that promotional activities without continuity and alignment with brand identity do not significantly shape corporate image in Islamic microfinance institutions.

5. The influence of service on customer decisions

The results show that service quality has a negative but insignificant effect on customer decisions at BMT Istiqlal Pekalongan ($t = 0.929$; $p > 0.05$). This finding is consistent with Susanti and Fitriani (2023) and Hidayat et al. (2022), who reported that customer decisions in Islamic microfinance institutions are more strongly influenced by economic benefits than by service quality.

6. The influence of service on company image

The results indicate that service quality has a positive and significant effect on the corporate image of BMT Istiqlal Pekalongan ($t = 5.461$; $p < 0.05$). This finding is consistent with Wahyuni and Ningsih (2024) and Rahmawati et al. (2023), who found that sharia-compliant and ethical service quality significantly strengthens corporate image in Islamic financial institutions.

7. The influence of corporate image on customer decisions

The results show that corporate image has a positive and significant effect on customer decisions at BMT Istiqlal Pekalongan ($t = 2.583$; $p < 0.05$). This finding is consistent with Hidayat and Putri (2024) and Prasetyo et al. (2023), who reported that a strong corporate image enhances customer trust, loyalty, and decision-making in Islamic financial institutions.

8. The Influence of Profit Sharing on Customer Decisions Mediated by Company Image

The results indicate that corporate image does not significantly mediate the relationship between profit sharing and customer decisions at BMT Istiqlal Pekalongan ($t = 1.842$; $p > 0.05$). This finding is consistent with Rahmawati and Setiawan (2023), who reported that although profit-sharing schemes enhance customer satisfaction, their impact on corporate image requires support from other factors.

9. The Influence of Promotion on Customer Decisions Mediated by Company Image

The results indicate that promotion does not significantly influence customer decisions through company image at BMT Istiqlal Pekalongan ($t = 0.135$; $p > 0.05$), indicating that corporate image does not mediate the relationship between promotion and customer decisions. This suggests that existing promotional activities have not been sufficiently consistent or integrated to shape a positive organizational image capable of influencing customer decision-making. This finding is in line with Fitriani and Nugroho (2024), who emphasize that the effectiveness of promotion in building image depends on continuity, message differentiation, and alignment with brand values. Therefore, BMT promotional strategies should be integrated with image-building efforts to foster sustainable customer trust and loyalty.

10. The Influence of Service on Customer Decisions Mediated by Company Image

The results show that service quality significantly influences customer decisions through corporate image ($t = 2.231$; $p < 0.05$), confirming the mediating role of company image at BMT Istiqlal Pekalongan. This indicates that responsive, friendly, and Sharia-compliant services strengthen positive organizational perceptions, which subsequently drive customers' decisions to use financial products and services. This finding is consistent with Rahmawati and Putra (2023), who reported that superior service quality enhances customer satisfaction and perceived mutual benefits, ultimately influencing purchasing decisions. Overall, these results highlight the importance of integrating service quality improvement with consistent image-building strategies to sustain customer trust and loyalty.

CONCLUSION

1. **The findings of the first hypothesis test** indicate that profit sharing has a positive and significant effect on customer decisions at BMT Istiqlal Pekalongan. This means that the hypothesis stating that the better the profit sharing, the higher the customer decisions, **is accepted**.
2. The findings of the second hypothesis test show that profit sharing has a positive and significant effect on company image. This means that the hypothesis stating that the better the profit sharing, the higher the company image, is accepted.
3. The findings of the third hypothesis test show that Promotion has a positive but insignificant effect on customer decisions. This means that the hypothesis stating that the better the Promotion, the higher the customer decisions, is rejected.
4. The findings of the fourth hypothesis test indicate that Promotion has a positive but insignificant effect on Company Image. This means that the hypothesis stating that if Promotion improves, Company Image will increase is rejected.

5. The findings of the fifth hypothesis test show that Service has a negative and insignificant effect on Customer Decisions. This means that the hypothesis stating that the better the Service, the better the Customer Decisions, is rejected.
6. The findings of the sixth hypothesis test show that Service has a positive and significant effect on Company Image. This means that the hypothesis stating that as Service improves, Company Image increases, is accepted.
7. The findings of the seventh hypothesis test show that Company Image has a positive and significant effect on customer decisions. This means that the hypothesis stating that the better the Company Image, the higher the customer decisions, is accepted.
8. The findings of the eighth hypothesis test show that Profit Sharing has a positive but insignificant effect on customer decisions through Company Image. This means that the hypothesis stating that the better the Profit Sharing, the higher the customer decisions through Company Image, is rejected.
9. The findings of the ninth hypothesis test show that Promotion has a positive but insignificant effect on customer decisions through Company Image. This means that the hypothesis stating that the better the Promotion, the better the customer decisions through Company Image, is rejected.
10. The findings of the tenth hypothesis test indicate that Service has a positive and significant effect on customer decisions through Corporate Image. This means that the hypothesis stating that better Service leads to increased customer decisions through Corporate Image is accepted.

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