

**THE INFLUENCE OF DIGITIZATION OF INFORMATION, PROMOTION,
SERVICE QUALITY, AND COMPANY IMAGE ON THE DECISION TO
BECOME A CUSTOMER BASED ON CUSTOMER INTEREST AS A
MODERATION VARIABLE**



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Abstract

Customers' interest in sharia products is influenced by several factors. In addition to easy digital access and good promotion, the perception of service quality and the role of the company's image as a trustworthy institution in accordance with sharia principles also has an important role. This study aims to analyze the influence of digitization of information, promotion, service quality, and company image on the decision to become a customer, with customer interest in using products as a moderation variable. The research is positioned in the context of Islamic banking which is accelerating digital transformation to strengthen competitiveness and attract new customers. A quantitative approach is used to test the relationships between variables through structural equation models. The results of the study show that digitalization of technology, sales promotion, service quality, and company image have a significant positive effect on the decision to become a customer, while certain forms of digitization of information and company image have a negative impact on interest in using products. These findings underscore the importance of designing an integrated digital strategy, which focuses not only on the availability of digital channels, but also on the quality of content, consistency of promotional messages, service standards, and institutional reputation management.

Keywords: Digitalization, Promotion, Service Quality, Corporate Image, Sharia Banking

INTRODUCTION

The Islamic banking industry in Indonesia is currently facing increasingly fierce competition, especially with the emergence of new Islamic banks that have large assets. Currently, there are two sharia business units that have qualified to become new sharia commercial banks, thus enlivening the map in this industry competition. The importance of strengthening the structure of Islamic banking with the presence of new banks with large assets aims to prevent dominance by only a few banks, which is still a characteristic of the current structure of the Islamic banking industry (Primantoro, 2025). This situation results in market share tending to be focused on one large Islamic bank, so that competition in the industry has not taken place in a healthy and equitable manner. In this context, the development of digital technology and information digitization is the main factor in facing fiercer competition, especially in attracting customer interest and their decision to choose Islamic banks (Natazza, 2024). In addition, effective promotion, service quality improvement, and company image are also important factors that influence customers' decisions in choosing Islamic banking products (Nisa, 2022).

Based on statistical data displayed by the Financial Services Authority (OJK), there have been significant developments in the implementation of digital services in Islamic banking in Indonesia in the period from 2020 to 2024. In 2020, the use of sharia digital services was recorded at 35%. However, in 2021, the figure dropped slightly to 33%. After that, a positive trend began to be seen with an increase back to 35% in 2022, reaching 37% in 2023, and breaking through 39% in 2024 (OJK, 2024). Data that supports this problem can be seen from the increase in the use of digital banking services throughout the country reaching a significant number, although the development of digital transaction data is increasing but there are still more or less customers who do not know the benefits of digital transactions in making decisions about choosing banking products (House of Representatives of the Republic of Indonesia, 2021). Although Islamic banks are undergoing digital transformation with mobile banking services and websites, the scope of digital services is still limited for some transaction needs (Nugraha, 2024). This can be due to the lack of satisfactory service quality and the image of a company that has not been able to show a dominant role in building customer trust (Scott, 2018). This challenge needs to be overcome so that digitalization and promotion can contribute maximally to customer decisions and interests in using BTN Syariah products.

Observation of research results (Hasibuan, 2022) revealed that customer interest in sharia products is influenced by several factors. In addition to easy digital access and good promotion, the perception of service quality and the role of the company's image as a trustworthy institution in accordance with sharia principles also has an important role (Muhaimin, 2025). It also revealed that service quality has a major impact on customer satisfaction and customer loyalty, both directly and through customer satisfaction as a connecting variable. Service that is friendly, reliable, responsive, and in accordance with sharia principles is an important element in creating emotional bonds and increasing customer loyalty (Munggaran, 2025). This research corroborates previous results, which show that service quality is a factor that has an impact on customer satisfaction in the banking industry. These findings are in line with research that emphasizes that service quality is a key variable that influences how satisfied customers feel. In addition, the importance of digital innovation in facilitating access and accelerating services, which directly affects customer

experience and satisfaction (Suwaldiyana, 2023) conducted research on the romosi mix and its impact on the choice of customers who use Islamic banks in KC Gresik. The results of this study show that advertising, direct marketing, and public relations have a positive and significant influence on customer choice. On the other hand, although sales promotion and personal sales do not have a significant influence individually, the combination of all promotional elements as a whole has a positive impact on the customer's decision to choose a product.

Based on this, this research has *novelty* lies in the simultaneous testing of the influence of digitalization, sales promotion, and service quality on customer interests, by paying attention to the dominant role of company image as a factor that can strengthen or weaken the relationship. In addition, this study also uses the interest in using products as a moderation variable, an approach that has not been widely researched in the Islamic banking literature, thus making a new contribution to the science of Islamic financial services marketing and management. Previous studies have tended to focus on the influence of individual factors, such as service quality or company image separately on purchasing decisions or consumer interest in various sectors. However, there is a research gap that simultaneously and integratively examines the influence of information digitization, sales promotion, service quality, and company image on customer decisions by taking into account the role of moderation of interest in using products, especially in the context of Islamic banking.

The purpose of this study is to analyze and assess how digitization of information, sales promotion, service quality, and company image affect the decision to become a customer, using customer interest as a moderate variable. Thus, this research is expected to provide a clearer picture of the important factors that can increase the number of customers in Islamic banking through a more integrated approach. And this research provides benefits to the Company regarding strategic recommendations in designing effective marketing and digital-based marketing and service policies, as well as strengthening the company's image. In addition, the results of this research can be an academic reference for the development of literature in the field of digital marketing and consumer behavior in the Islamic banking sector, as well as make a practical contribution to the development of products and services that suit the needs and interests of customers.

REVIEW OF LITERATURE

Digitization of Information

Digitalization is the use of information technology in various fields of the economy which includes digital technology, artificial intelligence, internet of things (IoT), and other technologies in industry 4.0 (Aryani, 2024). According to (Indrayani, 2025) The digitalization process in the banking sector provides opportunities for customers to be more independent in using various services. They don't need to be face-to-face with bank staff to do various things, such as opening accounts, executing transactions, and also closing accounts (Laelasar, 2024). In his research, it was stated that digitalization helps Islamic banks to access a wider community by making banking services more efficient, secure, and accessible through digital platforms such as mobile banking, internet banking, and Islamic e-wallets. With digital technology, Islamic banks can provide products and services that are technology-friendly, inclusive, and in accordance with sharia principles, so that Islamic

financial services can be expanded to various circles of society. Digital transformation that affects transaction decisions can be interpreted as a process of major changes that utilize digital technology in information systems and banking services. This has a direct impact on customer behavior and decisions in making transactions (Ningrum, 2023).

Promotion

Promotion is a direct persuasive way using various incentives that can be adjusted. The goal is to encourage customers to buy products immediately and also increase the number of items taken by them (Djiptono, 2008). The main purpose of promotion is to increase sales by informing, convincing, and influencing people to buy products and brands from a company. If marketing activities are carried out effectively, it can influence consumers to buy, use, or consume the product, which in turn will have an impact on increasing the company's sales (Martowinangun, 2019). Sales promotion is an encouragement given to a buyer to buy a product. There are many different types of sales promotions, including lower price offers, discounts through coupons, discounts, contests and sweepstakes, trademarks, trade shows and exhibitions, free samples, and prizes. All of this has an impact on consumer decisions (Firmansyah, 2018). (Hasibuan, 2022) It is stated that sharia sales promotion has a purpose more than just increasing sales. It also focuses on ensuring that any information provided regarding a product or service is accurate, not misleading, and in line with Islamic teachings. With this approach, the promotion aims to create trust as well as lasting relationships with customers, based on fairness and kindness, while avoiding the elements of *gharar* (uncertainty), *riba* (interest), and fraud.

Quality of Service

Service quality is how good a service is expected and how to control the level of excellence in order to meet consumer expectations with good service quality, the company can create customer satisfaction (Puput, 2023). Quality of service *tangible* (real) refers to the extent to which the company can provide good service to its customers that can be felt physically. This good service includes the physical appearance of the building, existing facilities, supporting technology equipment, staff appearance, and other facilities that provide convenience to consumers according to their expectations (Wulandari, 2020). Responsiveness or *responsiveness* is one aspect of service quality. This relates to the extent to which staff or service officers have the ability and willingness to promptly and accurately assist customers, as well as quickly respond to their needs and requests (Rismawati, 2020). Empathy is one of the important elements in quality service. This is a useful source of information for management to improve service quality. Bank staff need to show concern and understand the needs and problems of customers personally and individually (Elsa, 2020). *Insurance* (Guarantee) in services related to quality involving knowledge, politeness, skills, and ability of employees in providing services. This aims to build customer trust and confidence in the company or service provider. This dimension also includes effective communication, good attitude, and protection from risks that could make customers feel hesitant. This guarantee aims to assure customers that the service they receive is reliable and professional, so that it can increase the overall customer's trust and satisfaction (Setiyawan, 2021).

Company Image

A company's image is an impression formed in people's minds and a reflection of the company's various activities in the public eye. This impression is built on the information,

reactions, and experiences received by the community (Rondonuwu, 2016). The company's image is a reputation or positive impression felt by the public regarding Islamic banks, which includes the public's view of reliability, conformity with sharia principles, and the quality of service from banks. When the company's image is in good condition, people feel more confident and confident to choose Islamic banks as a place to store their money or to make transactions (Sandi, 2022). The image of a company is a shared view of stakeholders regarding the identity and reputation of Islamic banks, which can be seen from the conformity of service quality and financial performance with Islamic values. A good image can improve competitiveness, attract new customers, and expand business networks, so that it becomes a strategic asset for the bank's continuity and sustainable development (Sundari, 2021). Emotions and moral values are two important elements that are interrelated in shaping the image of Islamic banks. Feelings reflect the psychological and physical reactions a person experiences in response to a particular stimulus. In the context of an Islamic bank, this involves feelings such as trust, comfort, calm, and security that customers or the public feel towards the bank. This positive feeling can increase customer loyalty and create a long-term relationship based on the principles of fairness and honesty in accordance with sharia values (Mujib, 2025).

Decision to Become a Customer

Consumer decision is a process that combines knowledge to assess two or more different options, and then decide on one of them (Meinawati, 2023). The decision to become a customer of an Islamic bank involves the application of digital technology which aims to facilitate interaction and banking services in accordance with sharia principles. This way, customers can make decisions more easily and conveniently. The digitalization process includes the use of digital information systems, such as mobile banking, internet banking, and other online services, which increase accessibility, transaction speed, and transparency in services. Success in digitalization also increases customer trust in Islamic banks, as technology helps in time management, offers better services, and protects personal data. This has a positive impact on customers' views on service quality, which ultimately influences their decision to become customers of Islamic banks with higher satisfaction and loyalty (Laelasari, 2024). According to (Zardila, 2019) The decision to become a customer of an Islamic bank is greatly influenced by sales promotions. This promotion serves as an important way of marketing communication to introduce and explain the products of Islamic banks. This is useful to attract the attention of the public to prefer and take advantage of the services offered by Islamic banks. If sales promotion is carried out properly, it will have a positive and significant impact on people's decisions to become customers of Islamic banks. This is done by strengthening the attractiveness of the product and convincing potential customers of the benefits of Islamic bank services in accordance with Islamic principles. The decision to become a customer of an Islamic bank related to the quality of service can be interpreted as the choice of an individual or group to choose and utilize the services of an Islamic bank based on their assessment of the quality of service offered. The quality of this service includes several important factors such as trust, satisfaction, ease of access, and suitability of services with sharia principles (Kamila, 2017).

Customer Interest in Using Products

Interest is usually defined as the choice to use or buy a particular product or service. The buying process is the steps in making decisions about what to buy or decide not to buy,

which is based on previous activities such as needs and available money (Assauri, 2018). According to (Mauritius, 2022) In his research, among the factors that affect customer interest, convenience is an important element that reflects how easily customers feel when using products or services from Islamic banks. This aspect includes ease of application, simple requirements, strategic and easily accessible location, and ease of understanding and using products. In addition, a fast and clear service process also contributes. All of these conveniences have a big impact on customer interest, as they prefer products that provide convenience without many technical, administrative, or complicated process barriers (Irawan, 2024). Explaining that promotional factors play an important role in attracting customer interest in Islamic bank products. This serves as a way to lure potential customers to be more interested in the various products provided by Islamic banks. Good promotion can increase people's understanding of the products and services offered, and this can affect their interest in using these products. (Dewi, 2024) Stating the customer's interest in using the product quality of service plays an important role by covering all characteristics or aspects of the services provided by the Islamic bank, which should meet or even exceed customer expectations. These include reliability, response, assurance, empathy, and physical evidence. Good service is an important thing that affects customers' interest in using Islamic bank products. This is because customers usually choose financial institutions that can provide services that are fast, accurate, trustworthy, and in accordance with sharia principles.

RESEARCH METHOD

This research method uses a quantitative approach with a survey design to test the influence of digitization of information, promotion, service quality, and company image on the decision to become a BTN Syariah customer, with customer interest in using BTN Syariah products as a moderation variable. The research population is prospective and customers of BTN Syariah in East Java. Primary data is collected through questionnaires that are distributed online and offline. In this study, a *purposive sampling technique* was used by distributing a questionnaire to BTN Syariah customers, which was then selected by a random sample of 222 respondents to ensure representation. Data collection is taken over a period of one month. Data analysis was carried out using Structural Equation Modeling (SEM) with the help of Smart PLS software to test the relationship between independent variables, moderation variables, and dependent variables. This systematic approach to data collection and analysis is based on a robust theoretical framework, with the aim of generating findings that are not only statistically valid but also relevant and applicable in the context of customer decision-making. The analysis will focus on the individual contribution of information digitization, promotion, service quality, and company image to the customer's decision to become a customer. In addition, this study will examine the role of customer interest as a moderation variable that can strengthen or weaken the relationship between the four independent variables and the decision to become a customer, thereby providing a deeper understanding of the factors that affect customer loyalty and preference in the banking or financial services industry.

The analysis process begins with the specification of a conceptual model based on strong theory so that the relationship between variables such as digitization of information, sales promotion, service quality, company image, customer interest, and decision to become a customer can be clearly depicted. The customer interest variable is used as a moderation

variable that affects the relationship between independent variables and the decision to become a customer. Furthermore, data was collected using a questionnaire instrument with indicators representing each variable. After the data is collected, a validity and reliability test is carried out to ensure that the indicator measures the variables properly, with the criteria of factor loading, AVE, composite reliability, and Cronbach's alpha values that must be met. The analysis was followed by the evaluation of the measurement model (outer model) to validate the relationship between indicators and constructs, and the evaluation of the structural model (inner model) to test the relationship between variables and the influence of moderation of customer interest through the calculation of variable interactions. Significance testing was performed by bootstrapping to obtain path coefficient, t-statistics, and p-value values. The results of the analysis are then interpreted to assess the influence of each variable on the decision to become a customer and how the customer's interest strengthens or weakens this influence, accompanied by an evaluation of the R-square value as a measure of the strength of the model. This approach allows researchers to understand the complex relationships between variables as well as the significant role of moderation in the context of digital marketing and services in a systematic and reliable manner.

RESULTS AND DISCUSSION

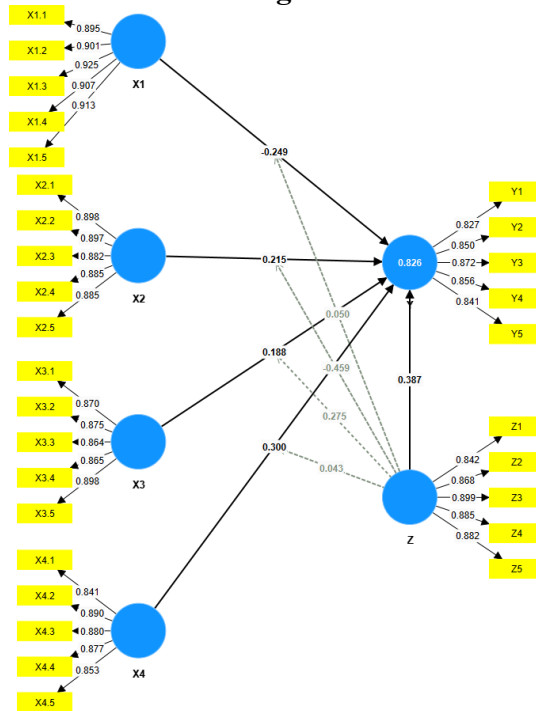
The results of the questionnaire, which have been distributed through google form, were obtained by 222 respondents with criteria including gender, age, domicile, education level, occupation and length of time as a customer. Based on the results of the collection, respondents were dominated by BTN Syariah customers with 56.3% female sex larger than the number of men who were only 43.7%. The highest age of the entire sample was 21 years with a percentage of 12.2%. The most respondents came from Surabaya, which was 55 people. The last level of education was dominated by 53.6% of high school/vocational school graduates and 46.4% of S1/S2/S3 graduates. In terms of employment, the majority of respondents work as private employees with a total of 36 people. In addition, most of the respondents have been customers for more than 3 years, showing a considerable level of loyalty and attachment to the services provided. In this study, the process of testing the moderation variables with SmartPLS was carried out in two main steps, namely the assessment of the outer model and the inner model. These measures provide broad benefits in Structural Equation Modeling (SEM) analysis based on Partial Least Square (PLS). The outer model, as the first stage, focuses on verifying the validity and reliability of indicators against latent variables. This ensures that the measurement instrument is accurate, free from bias, and able to accurately represent constructs before proceeding to structural relationship analysis. One of its main benefits is that it prevents misunderstandings that arise from improper measurements, so that the overall model becomes more robust and reliable. Furthermore, the inner model evaluates the causal relationships between latent variables, including the influence of moderation, through criteria such as R-square and path significance, which measure the predictive strength and relevance of the hypothesis. This two-stage approach allows for a clear separation between measurement quality and structural testing, improves the accuracy of results especially on small samples or non-normal data, and facilitates gradual modification of the model to achieve optimal goodness-of-fit. Thus, this

process not only strengthens the validity of the research conclusions but also supports robust moderation testing in the context of PLS-SEM.

Outer Model (Measurement Model)

The outer model, as the first stage, focuses on verifying the validity and reliability of indicators against latent variables. This ensures that the measurement instrument is accurate, free from bias, and able to accurately represent the construct before proceeding to structural relationship analysis (Ilma, 2024).

Figure 1.
Overall Scale Image of Outer Model



Source: SmartPLS 4.0 output

Validity test

Convergent Validity (Convergent Validity)

All indicators X1, X2, X3, X4, Y, and Z have a loading of around 0.84–0.91 which is above the general limit of 0.70, so the reliability of the indicators is adequate and each item is worth maintaining. It can be seen in the outer loading table that all variables have been successfully explained by the indicator so that they meet the requirements of convergent validity.

Outer Loading

According to (Hair, 2018) An indicator is considered valid if the outer loading value is > 0.70. Based on table 1, the outer loading value of all constructs is >0.70 so that all constructs are declared valid in a convergent manner.

Table 1.
Outer Loading Analysis Results

	Digitization	Promotion	Quality of Service	Company Image	Client decision	Customer Interest
X1.1	0.895					
X1.2	0.901					
X1.3	0.925					
X1.4	0.907					
X1.5	0.913					
X2.1		0.898				
X2.2		0.897				
X2.3		0.882				
X2.4		0.885				
X2.5		0.885				
X3.1			0.870			
X3.2			0.875			
X3.3			0.864			
X3.4			0.865			
X3.5			0.898			
X4.1				0.841		
X4.2				0.890		
X4.3				0.880		
X4.4				0.877		
X4.5				0.853		
Y1					0.827	
Y2					0.850	
Y3					0.872	
Y4					0.856	
Y5					0.841	
Z1						0.842
Z2						0.868
Z3						0.899
Z4						0.885
Z5						0.882

Source: SmartPLS 4.0 output

AVE (Average Variant Extracted)

Table 2.
AVE (Average Variant Extracted) Results

Variables / Constructs	Average variance extracted (AVE)
X1 (Digitization)	0.825
X2 (Promotion)	0.791
X3 (Quality of Service)	0.764

X4 (Company Image)	0.754
Y (Customer Decision)	0.721
Z (Customer Interest)	0.766

Source: SmartPLS 4.0 output

The Average Variance Extracted (AVE) value for the entire construct is in the range of 0.721 to 0.825, which means that each construct has exceeded the >0.50 limit as a criterion for meeting the convergent validity (Hair, 2018). These findings show that the proportion of indicator variance that can be explained by latent constructs is relatively high, so that the statement items on the questionnaire are able to represent the measured theoretical concepts consistently. Thus, the research instrument is considered to have good measurement quality and can be used for further analysis because each construct has met the requirements for statistical validity of the construct

Discriminant Validity

Discriminant validity is used to assess the degree to which a measure (or construct) differs significantly from another measure that theoretically should not be related.

Table 3.
Validitas Discriminant Results

	Digitization	Promotion	Quality of Service	Company Image	Customer satisfaction	Customer Interest
X1	0.908					
X2	0.881	0.889				
X3	0.815	0.853	0.874			
X4	0.677	0.765	0.833	0.868		
And	0.472	0.619	0.713	0.829	0.849	
	0.488	0.609	0.698	0.845	0.854	0.875

The discriminant validity test was carried out using the Fornell–Larcker criteria. The test results showed that the square root value of AVE in each construct was greater than the correlation of that construct with the other constructs, so that all latent variables in the model met the criteria of discriminant validity. These findings indicate that each construct is able to adequately distinguish itself from the other constructs in the model, and thus the instrument used has good discriminating capabilities (Hair, 2018).

Reliability Test

There are two dimensions used for reliability testing, namely Cronbach's alpha and Composite reliability. Cronbach's alpha is used to determine reliability and compare the covariance between the components of the instrument with the total variance. Meanwhile, Composite reliability (rho_c) is used to see the consistency level of each construct by looking at the reliability value of the composite.

Table 4.
Results of Cronbach's Alpha and Composite Reliability Values

	Cronbach's alpha	Composite reliability (rho_c)
X1	0.947	0.959

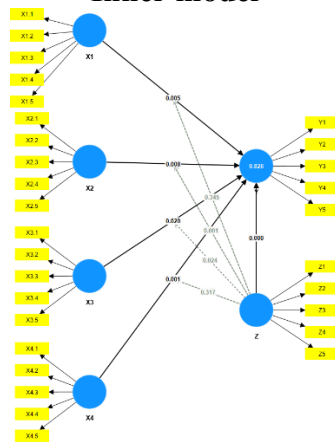
X2	0.934	0.950
X3	0.923	0.942
X4	0.918	0.939
And	0.903	0.928
With	0.924	0.942

From the table above, it can be seen that all constructs have a Cronbach Alpha value and Composite Reliability > 0.70, so all constructs are declared to have a high level of reliability.

Inner Model (Structural Model)

Inner models in analysis aim to test the structural relationships or causality between latent variables, including direct, indirect, and total influences between exogenous and endogenous variables.

Figure 2.
Inner model



R Square

R-square is used to assess the influence of independent latent variables on dependent latent variables and find out if there is a significant influence.

Table 5.
R Square

	R-square	R-square adjusted
Y (Customer's decision)	0.826	0.819

The R-square value of 0.826 indicates that 82.6% of the variation in the dependent variable Y can be explained by the independent variables in the model used. Meanwhile, the adjusted R-square value of 0.819 indicates that after taking into account the number of predictors in the model, the proportion of Y variation that can still be explained by independent variables remains high, at 81.9%.

F-square

F-square is a measure of effect size that shows the magnitude of the relative influence of an exogenous variable (predictor) on the endogenous variable, calculated from the change in the R-square value when the variable is included or excluded from the model. F-square

values are categorized as small (0.02), medium (0.15), and large (0.35 or more), with values below 0.02 considered to have no significant effect.

Table 6.
F-Square

	X1	X2	X3	X4	And
X1					0.066
X2					0.041
X3					0.034
X4					0.079
And					
With					0.193
Z x X3					0.060
Z x X1					0.003
Z x X2					0.109
Z x X4					0.002

In the output result, the F-square displayed shows the contribution of each variable to other variables in the model. The value of F-square on Y is largest owned by the variable Z (0.193), followed by Z x X2 (0.109), X1 (0.066), Z x X3 (0.060), X4 (0.079), X2 (0.041), and X3 (0.034). The two lowest values are Z x X1 (0.003) and Z x X4 (0.002), which indicate a very small contribution. Thus, the Z variable had the most contribution effect on the Y variable in the model, while the Z x X1 and Z x X4 interactions had a very small and almost insignificant influence. A low F-square value indicates the effect of the predictor variable on Y is weak, while a higher value such as Z and Z x X2 indicates a more important role in explaining the variation of Y in the research model.

Discussion

The findings of this study provide broad insights into the factors that influence the interests of their particular customers in purchasing decisions. The results of the study show that Digitalization of technology, sales promotion, service quality and Company image have a significant positive impact on customer decisions in line with (Putri, 2024). This shows that the application of various forms of digitalization, such as the use of applications, websites, and digital marketing channels, makes it easier for customers to find information, compare products, and make transactions, thereby increasing their tendency to make purchases. Therefore, companies are advised to improve the quality of content and digital marketing activities that are informative, persuasive, and consistent, so that they can build trust, clarify the benefits of products/services, and encourage customer purchase and repurchase intentions.

Interestingly, the findings in this study are that the digitization of information and company image has a negative impact on customer interest in using products. These results imply that the form, quality, or way of presenting digital information that the company is currently using may not be in accordance with customer needs and expectations, so instead of increasing trust, it creates confusion, risk perception, or inconvenience. Second, the image of a company formed through digital channels can be perceived as less professional, less secure, or inconsistent with the values expected by customers, thus giving rise to doubt, lowering trust, and ultimately weakening interest in using products. Thus, these findings

indicate the need for a thorough evaluation of information digitization strategies and corporate image management, so that the presence of digital channels is no longer a barrier, but can function as a driver of customer interest.

Involvement in this research is very important for Islamic banks that want to improve information digitization services. Not only an improvement in the digitization of information, but also a role in sales promotion, service quality, and company image. These findings imply that digital transformation efforts cannot be carried out partially, but must be designed as an integrated strategy that integrates the presentation of product information, marketing communication activities, service standards, and the formation of an institutional image in accordance with Sharia values and customer expectations. Thus, strengthening information digitization needs to be followed by the consistency of promotional messages, improving the competence of frontliner services and digital services, and managing the company's reputation in the digital space in order to be able to encourage customer interest and trust in Islamic banking products. In the next study, it is recommended to expand the variables studied, for example, by including the factors of customer digital literacy, risk perception, or sharia compliance as mediation and moderation variables that can enrich understanding of the relationship between information digitization, sales promotion, service quality, company image, and customer interest.

CONCLUSION

The conclusion that can be drawn from the results of this study is that customers' interest and decisions in using Islamic banking products are significantly influenced by technological digitalization, sales promotion, service quality, and company image. The application of the right digital technology, supported by effective promotions, quality services, and a positive institutional image, has proven to be able to make it easier for customers to obtain information, compare products, and transact, thereby encouraging an increase in purchase intentions and decisions. However, this study also found that the digitization of information and company image that is not managed properly can actually have a negative impact on customer interest, because it causes mismatches with expectations, risk perceptions, and decreased trust. Therefore, digital transformation in Islamic banking must be designed as an integrated strategy that not only focuses on the provision of digital channels, but also on the quality of information content, consistency of promotional messages, service standards, and institutional reputation management so that the presence of digital services really becomes a driver, not an obstacle, for customer interests.

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