

The Role of Islamic Advertising Ethics and Word of Mouth in Building Brand Awareness of Indonesian Islamic Bank Customers

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ABSTRACT

The growth of sharia banking in Indonesia over the last four years continues to show a positive trend, in the 2023 report the Financial Services Authority stated that the market share growth of sharia banking in Indonesia was 10.9 percent of national banking. However, sharia banking has a problem where financial literacy in sharia banking in Indonesia is only 8.9 percent, while conventional banking is at 37.7 percent. The aim of this research is to find out the role of Islamic advertising ethics and word of mouth in building brand awareness. This research uses the SEM analysis method in processing data. The sample selection technique in this research used non-probability sampling with purposive sampling technique. The respondents in this research were 100 people who were customers of Indonesian sharia banks. The results of this research show that Islamic advertising ethics and word of mouth have a positive and significant effect on brand awareness.

Keywords: brand awareness, Islamic advertising ethics, word of mouth

INTRODUCTION

Innovation is an action that needs to be taken by a company or organization to keep

up with the times so that it is expected to sustain and develop (Hu, 2023). Flexible and revolutionary management is needed in response to technological developments. How companies identify and develop ways to answer market needs is what will win the market (Asarekha A., 2022). These business activities consist of various sectors, one of which is the Islamic banking sector. Currently in Indonesia there are 13 Islamic Banks registered with OJK (Otoritas Jasa Keuangan, 2023). The number of competitors in the Islamic banking sector makes it a challenge for Islamic banking itself to continue to innovate in an effort to answer market needs. In the end, it is the strategy in marketing that determines the sustainability and competitive advantage of Islamic banks, in line with this statement according to Kotler & Keller (2007) the essence of winning the market is to answer and try to meet market needs.

In global scope, Indonesia has the potential to compete globally. Islamic Finance Country Index (IFCI) data in 48 countries measured by Number of Islamic Banks, Number of IBFIS, Sharia Supervisory Regime, Islamic Financial Asset, Moslem Population, Sukuk, Education and Culture, Islamic Regulation and Law, Indonesia is ranked first.

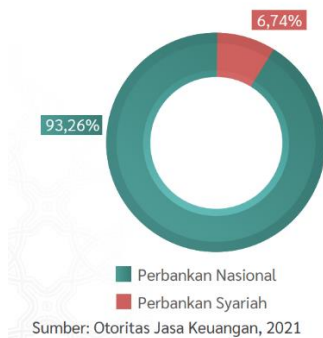
Table 1 Countries with the best Islamic banks in the world

Countries	2019 IFCI	2018 IFCI	2019 IFCI	2018 IFCI	Change
	Rank	Rank	Score	Score	
Indonesia	1	6	81,93	24,13	+5
Malaysia	2	1	81,05	81,01	-1
Iran	3	2	79,03	79,01	-1
Saudi arabia	4	3	60,65	66,66	-1
Sudan	5	11	55,71	17,09	+6
Brunei Darussalam	6	14	49,99	10,11	+8
United arab emirates	7	4	45,31	39,78	-3
Bangladesh	8	10	43,01	17,78	+2

The development of Islamic banking in Indonesia continues to show a positive trend. Based on the latest data published by the Financial Services Authority, the market share of Islamic banks in Indonesia is 10.9 percent of national banking. In the global scope, according to the publication of the Global Islamic Finance Report in 2019 said that Indonesia ranks as the country with the best Islamic banks in the world. However, Islamic banks still find problems that hinder the growth and development of Islamic banks in Indonesia, these problems include the quality and quantity of human resources that are still

lacking, the share of Islamic bank outlets that are still minimal in distribution and the level of literacy in the community that is still minimal, where the level of literacy in Islamic banking is only at 8.9 percent, this figure is far adrift with the level of literacy of conventional banks at 37.7 percent. The market share of Islamic banking in Indonesia based on the latest OJK data posted a growth of 6.74 percent yoy towards national banking, which explains that there was an increase compared to the previous year of 6.51 percent (Otoritas Jasa Keuangan, 2023).

Market Share Perbankan Syariah



Aset Perbankan Syariah

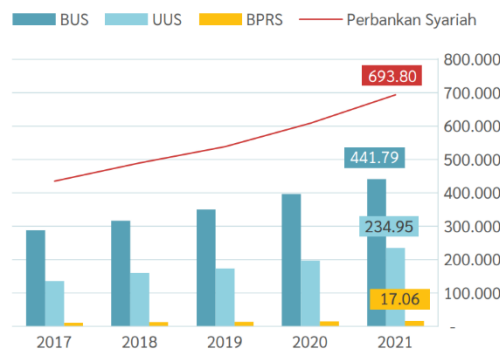


Figure 1 Market share

The gap in literacy levels must be considered by Islamic banks to expand their market share and is expected to have an impact on the development of Islamic banks. Public awareness of Islamic banks needs to be increased to support the growth of Islamic banks and increase Islamic bank literacy in Indonesia. The main dominant factor in building brand awareness is by

advertising and trying to present positive word of mouth communication in the community Pambudi & Seminari, (2016) Advertising has a positive effect on brand awareness, high advertising intensity will affect a person's brand awareness. Islamic banks, which in the implementation of operational activities and the manufacture of their products are based on Islam, of course,

must continue to pay attention to this Islamic foundation. One of them is by presenting advertising that carries the rules of Islamic ethics in it. Advertising based on Islamic ethical values is expected to bring benefits to all parties, so it does not only focus on profit oriented (Zulkifli et al., 2019)

Companies need to present a positive story about their brand in the community, after consumers go through a positive communication process, it is hoped that consumers who do not know the brand will be aware of the brand, meaning that the word of mouth communication process has a positive impact on building consumer brand awareness (Handiki & Mustikasari, 2019). Brand awareness can be interpreted as a person's ability to compare a brand (Anwar & Anggraini, 2021). Kairupan & Yovanda (2021) in their research results state that word of mouth has a significant effect on brand awareness, this is based on the fact that word of mouth is a way of utilizing a person's positive story to other people, considering the many competitors in the same product scope, word of mouth plays a big role in controlling a person's awareness of a particular brand. The research results from Kairupan and Yovanda (2021) are confirmed by the research results from Savage et al., (2020) which state that word of mouth has a significant effect on brand awareness.

Brand awareness itself can be interpreted as how a person's ability to compare a brand in the same product category (Anwar & Anggraini, 2021). Apart from advertising, another supporting factor that can build brand awareness is by presenting positive word of mouth communication, Tjiptono (1996) states that word of mouth is a person's statement both personally and non-personally.

Based on the description above, the objectives of this study are as follows:

1. Analyze the role of Islamic advertising ethics in building brand awareness of Bank Syariah Indonesia customers.

2. Analyzing the role of word of mouth in building brand awareness of Bank Syariah Indonesia customers
3. Analyzing the role of Islamic advertising ethics and word of mouth simultaneously in building brand awareness of Bank Syariah Indonesia customers.

LITERATURE REVIEW [as applicable, remove this section if not required]

Brand

Susanto & Wijanarko (2004) in their book entitled "Power Branding: building superior brands and their supporting organizations" explain that a brand is a symbol associated with a product or service that creates psychological meaning or association Kotler & Keller (2007) defines a brand as a name, term, sign, symbol, or design or a combination of all of them that are intended to identify goods or services from a person or group of sellers to distinguish them from competitors' products or goods. Brands are not just packaging identities, but also include how consumers describe how the brand is. Brand is a medium for a company to develop and maintain consumer loyalty. Tjiptono (1996) explains that brand image is a description of associations and how consumers believe in certain brands.

Brand Awareness

According to Aaker (2013) brand awareness is the ability of a consumer to recognize, recall a brand, that a brand can be distinguished from other brands. Hermawan (2012) brand awareness is the ability of a buyer to recognize or remember about a product or service, also explained that brand awareness is the most important business asset consisting of intangible assets, name (image), company, slogan, symbol, perceived quality, customer base, concern for the brand, all of which are the main factors of the company's future competitive advantage. Malik et al. (2013) state that brand awareness is the possibility that consumers are familiar with the product or company. Chi et al., (2008) state that brand

names are very important in creating brand awareness. According to Durianto (2004) that brand awareness can be achieved and improved in several ways, as follows:

- a. The message conveyed must be easy to understand and remember and must also have a difference with other product brands.
- b. Interpreting slogans or songs that are easy to remember and interesting for consumers to remember.
- c. If the product has a symbol, then the symbol must be associated with the product.
- d. Expansion of information about the brand needs to be done so that the brand is increasingly recognized by consumers.
- e. Brand awareness can be strengthened by using certain cues in accordance with the brand to emphasize the identity of a product.

Word Of Mouth

Tjiptono (1996) defines word of mouth as a person's statement either personally or non-personally. If in word of mouth it is more inclined to recommend products or services personally or without coercion, but in testimonials it only contains information on impressions when using certain products or services to the general public. Zhu & Zhang (2010) define that word of mouth is an informal communication about the evaluation of goods and services. Word of mouth is nine times more influential than conventional advertising, this is because in word of mouth communication someone tends to provide an honest perspective on a product (Li et al., 2023). According to Teddy Pawitra (2001) consumer knowledge of a product or company is mostly due to word of mouth communication.

Islamic advertising ethics

In Indonesia, there are three terms used to refer to advertising but in meaning have the same essence, namely: billboard, billboard, and advertisement. The word billboard comes from the Dutch word *reclame*. Advertising comes from the Dutch *advertentie*, which also refers to English,

namely advertising (Fourqoniah & Aransyah, 2020). Kotler & Armstrong (2008) define advertising as any form of non-personal presentation and promotion of ideas, goods and services from a particular sponsor that requires payment. Sawant (2012) reveals that advertising provides encouragement to consumers who are still hesitant about a brand or product, so that advertising can reduce these doubts and make consumers buy the product. Advertising must also be effective so that it reaches the public and gets more attention from the public so that it can attract the attention of potential consumers to find out the object or subject of the advertisement and hope that these consumers will buy what is advertised.

Ethics is one of the branches of philosophy, ethics can be defined as a set of rules of principles, values, and character virtues on a matter (Nooh, 2012). While Islamic business ethics is a set of principles, norms or rules where business people must commit to the rules that have been set both in terms of management and operations. Ethics in the Quran has not shown as a structure that stands alone and separate from other structures, as understood from science and morals (Azizah, 2013).

It can be understood that Islamic advertising ethics is a process of conveying information about a product or service based on Islamic ethical rules, it is hoped that the implementation of Islamic advertising ethics will bring products or services advertised not only get profit oriented but also bring goodness or benefit to all aspects.

MATERIALS & METHODS

Data collection technique

Because it is not known with certainty and detail about the number of populations, sampling is carried out which will become research respondents. The sample is part of the number of characteristics possessed by the population. The sample selection technique in this study uses non-probability sampling, namely samples taken based on certain considerations and uses purposive

sampling techniques in determining the sample. Purposive sampling itself is sampling using certain considerations in accordance with the desired criteria to be able to determine the number of samples to be studied (Sugiyono, 2015). Because it is not known with certainty about the population, a sample is drawn to determine the number of respondents. The sample size for this study was determined using the Lemeshow formula due to the unknown population size (Nanincova, 2019). The number of samples based on the results of the formula above was 96.04 respondents and rounded up to 100 respondents. The number of respondents to be used in this study were 100 respondents.

Data analysis method

The data analysis method in processing respondent data will use Structural Equation Modeling-Partial Least Square (SEM-PLS). Partial Least Square (PLS) is one of the methods used in variant-based SEM statistics designed to solve multiple regression, when specific problems occur in the data, such as small research sample sizes, missing data and multicollinearity. The advantage of the SEM method is that it can be used on small sample sizes. On the other hand, the SEM (Structural Equation Modeling) method was chosen because it was proven in previous studies where SEM was used to test statistical models in the form of causal relationships. Sholihah & Salamah (2015) explain that Structural Equation Modeling (SEM) is a multivariate analysis method that can be used to describe the simultaneous linear relationship between observational variables (indicators) and variables that cannot be measured directly (latent variables). Latent variables are unobserved variables or cannot be measured (unmeasured) directly, but must be measured through several indicators. There are two types of latent variables in SEM, namely endogenous (η) and exogenous (ξ). The SEM (Structural Equation Model) model is the second generation of multivariate analysis techniques that allow

researchers to test the relationship between complex variables both recursive and non-recursive to obtain a complete picture of the entire model (Ghozali, 2018).

RESULT

Respondent Characteristics

A summary of the characteristics or profiles of respondents who meet the criteria can be seen in table 12. Respondents in this study consisted of 63 men and 37 women. The age of the respondents was dominated by the age range 18-29 years with a total of 65 respondents, followed by the age range 30-39 as many as 23 respondents, and the age range 40-49 years as many as 11 respondents, and 1 respondent who was more than 50 years old. Diploma / S1 / S2 / S3 education is the last education that has the most respondents in this study as many as 64 respondents, followed by the last education taken at the high school level as many as 36 respondents. Furthermore, there were 10 respondents with jobs as civil servants / TNI / POLRI, 19 respondents as students, 45 respondents as self-employed, 18 respondents as entrepreneurs, and 8 respondents as housewives.

The SEM statistical method used in this study is PLS (Partial Least Square). PLS analysis is a multivariate statistical technique that compares multiple dependent variables with multiple independent variables. This PLS statistical method is appropriate for use in testing the predictive effect of the relationship between variables in a model. In addition, PLS can also be run with a small sample size and does not require various assumptions and can test the research model with a variety of assumptions. Various assumptions and can test research models with a weak theoretical basis. Then the information generated using PLS is more efficient and easy to interpret. PLS does not require data to spread normally.

Outer Model

Convergent Validity

The convergent validity test is carried out by looking at the loading factor value of each indicator against its construct. For confirmative research, the loading factor limit used is 0.7, while for exploratory research, the loading factor limit used is 0.6

and for development research, the loading factor limit used is 0.5 (Ghozali, 2018). Because this research is development research, the loading factor limit used is 0.5. loading factor limit used is 0.5.

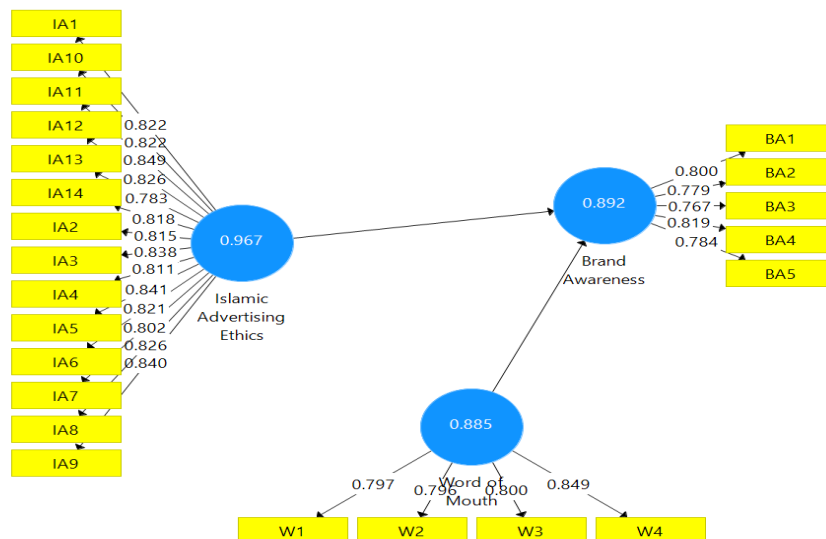


Figure 2 Result SEM-PLS

Discriminant Validity

Discriminant validity is carried out to ensure that each concept of a latent variable is different from other variables. The model has good discriminant validity if the AVE square of each exogenous construct (value

on the diagonal) exceeds the correlation between these constructs and other constructs (value below diagonal) or 0.50 (Ghozali, 2015). The results of the discriminant validity test are obtained as follows by table 1 :

Table 2 Discriminant Validity Test Results

	Islamic Advertising Ethics	Word of mouth	Brand awareness
Islamic Advertising Ethics	0.791		
Word of mouth	0.790	0.822	
Brand awareness	0.753	0.758	0.811

Construct reliability

Construct reliability can be assessed from the Crombachs Alpha value and the Composite Reliability value of each construct. The recommended composite reliability and Cronbachs alpha values are more than 0.7. However, in development

research, because the loading factor limit used is low (0.5), the low composite reliability and Cronbachs alpha values are still acceptable as long as the requirements for convergent validity and discriminant validity have been met (Ghozali, 2015).

Table 3 Reliability Test Results

	Cronbach's Alpha	rho_A	Reliabilitas Komposit	Rata-rata Varians Diekstrak (AVE)
Brand Awareness	0.849	0.849	0.892	0.624
Islamic Advertising Ethics	0.963	0.964	0.967	0.676
Word of Mouth	0.826	0.826	0.885	0.657

Inner Models

Direct effect or often referred to as direct effect is the effect of exogenous variables directly on endogenous variables. In the PLS SEM analysis, the significance and direction of the direct effect is seen from the p value, t statistics and path coefficients that connect endogenous to exogenous. If the p value is obtained <0.05 and T statistics> 1.96 (t value two tail, α 5 percent), it is

concluded that the exogenous variable has a significant effect on endogenous with the direction of influence in accordance with the sign attached to the path coefficient. Furthermore, if the p value is obtained > 0.05 and T statistics < 1.96 (t value two tail, α 5 percent), it is concluded that the exogenous variable does not have a significant effect on the endogenous (Effort et al., 2018).

Table 4 Direct effect

	Sampel Asli (O)	Rata-rata Sampel (M)	Standard Deviation (STDEV)	T Statistic (O/STDEV)	P Values
<i>Islamic Advertising Ethics -> Brand Awareness</i>	0.341	0.374	0.149	2.294	0.022
<i>Word of Mouth -> Brand Awareness</i>	0.594	0.564	0.147	4.046	0.000

Based on the test results, the following results were obtained:

IAE -> BA

Islamic advertising ethics has no effect on brand awareness, this statement is indicated by the sig value. P value 0.022 <0.05 and T Statistics 2.294 > 1.96 and a positive path coefficient of 0.341 these results indicate that the higher the value of advertising based on Islam, the more brand awareness will increase.

WoM -> BA

Word of Mouth has a positive and significant effect on brand awareness, this statement is indicated by the sig value. P values 0.000 <0.05, while the T statistic value is 4.046 > 1.96 and a positive path coefficient of 0.594, which means that the better the word of mouth interaction, the higher the brand awareness, and vice versa, the lower the word of mouth interaction, the lower the brand awareness.

Table 5 F test

	Brand Awareness	Islamic Advertising Ethics	Word of Mouth
Brand Awareness			
Islamic Advertising Ethics	0.222	-	-
Word of Mouth	0.672	-	---

The coefficient of determination is at 0-1, where the value of 0.02 is said to be small, 0.15 is categorized as medium, and the value > 0.35 is categorized as large. The conclusion of the F-Square test in table 24 shows that Islamic advertising ethics has a value of 0.222, meaning that Islamic advertising ethics has a moderate effect. While the F-Square value of word of mouth is 0.672, it has a large effect on brand awareness.

DISCUSSION

The influence of Islamic advertising ethics in building brand awareness

Based on table 4, the results obtained Sig value. 0.022 <0.05 and the statistical T value of 2.294 > 1.96 and the path coefficient value of 0.341, these results indicate that Islamic advertising ethics has an effect in building customer brand awareness, and the proposed hypothesis is accepted because the Sig value <0.05. This means that the advertising carried out by Bank Syariah Indonesia based on Islamic ethics has increased the awareness of Bank Syariah Indonesia customers. Someone feels

that the advertisement published by Bank Syariah Indonesia has provided the information needed by someone related to what features can be used if you buy a product, how to use the advertised product, and what benefits might be obtained from the product.

Audila & Saraswati (2021) state that the airing of an advertisement needs to be increased in frequency and the addition of elements of advertising creativity so that consumers are further interested in knowing more about what is being advertised. An advertisement must have attractiveness, this includes content and design and content that can be easily understood, besides that the media in loading advertisements must also be considered in order to get the target that has been set (Sukma et al., 2015). An advertisement that contains elements of Islamic religion has a tendency to be well received by someone who is not an adherent of Islam, this is because an advertisement contains positive things and does not harm others (Hussin et al., 2015). The results in this study are in line with previous research from (Putri et al., 2019), (Pambudi & Seminari, 2016), (Nursyecha et al., 2021), (Zulfikar & Subarsa, 2019) which state that advertising can build brand awareness.

Muslims have a different attitude in assessing an advertisement compared to other believers, this is an interesting phenomenon to study further (Purnama & Safira, 2017). In Islamic law has provided detailed ethical guidelines and can be used as an appropriate standard for advertising practices, this can be sourced from the Qur'an and sunnah (Haque et al., 2010).

The effect of word of mouth in building brand awareness

Based on table 4, the results obtained Sig value. $0.000 < 0.05$ and a statistical T value of $4.046 > 1.96$ and a path coefficient value of 0.594, these results indicate that word of mouth has an effect in building brand awareness, and the proposed hypothesis is accepted because the Sig value < 0.05 . This means that the results of the calculation of

this research hypothesis show that word of mouth has a positive and significant effect in building brand awareness.

Word of mouth presents direct communication related to the product that is the context of the conversation, someone tends to believe more when hearing direct testimony from people closest to them because it is felt to be more objective and honest. Maria et al., (2019) word of mouth communication is felt to have its own strength in building brand awareness because it contains honest and objective expressions in assessing something. Dewi & Prabowo, (2023) state that a person's tendency to buy a product comes from the recommendation of the closest person. Word of mouth communication is very important in business because it serves as a reliable tool to assess the quality of a product/service before someone buys or uses a product (Sonda & Balqiah, 2023).

Discuss findings of your study with relevant reasoning along with proper citations/references.

The influence of Islamic advertising ethics and word of mouth in building brand awareness

According to Salloum et al.,(2019) the coefficient of determination is at 0-1, where the value of 0.02 is said to be small, 0.15 is categorized as medium, and the value > 0.35 is categorized as large. The conclusion of the F-Square test in table 5 shows that Islamic advertising ethics has a value of 0.222, meaning that Islamic advertising ethics has a moderate effect. While the F-Square value of word of mouth is 0.672, it has a large effect on brand awareness.

From these results it can be interpreted that someone feels that the advertisement published by Bank Syariah Indonesia has provided the information needed by someone relating to what features can be used if you buy a product, how to use the advertised product, and what benefits might be obtained from the product. Based on the calculation results in table 5, it can be interpreted that Islamic advertising ethics

has a moderate effect on brand awareness. Meanwhile, word of mouth communication is very important in business because it serves as a reliable tool to assess the quality of a product/service before someone buys or uses a product (Sonda & Balqiah, 2023). Based on these reasons and looking at table 4, word of mouth has a large effect on brand awareness.

Managerial Implications

The advertising presented by Bank Syariah Indonesia has been able to make someone feel that the message contained in the advertisement is conveyed quite well. This can be interpreted that Bank Syariah Indonesia has been able to provide clear information related to what features or tools and how a person can use or access the advertised product, besides that the benefits of an advertised product can also be understood by someone.

In this regard, the researcher formulates alternatives that can be interpreted by Bank Syariah Indonesia in relation to building customer brand awareness. Recommendations that can be given include the following:

1. Active and massive in advertising existing products in various social media, prioritizing Islamic ethics in making advertisements, and paying attention to advertisements must provide clear information related to what features can be used and how to use them and what benefits are obtained from these products or services.
2. Prioritizing customer satisfaction by presenting excellent services and services. Because, from this satisfaction, someone will present positive word of mouth communication and recommend it to the closest person.

CONCLUSION

1. The results showed that Islamic advertising ethics has a positive and significant effect on brand awareness. Information in clear advertisements related to features and how to use and

the benefits obtained from the product or service used gives a positive impression to customers.

2. The results of this study concluded that positive word of mouth communication can build a person's brand awareness because the communication that occurs is based on a recommendation from someone close to them such as family or friends so that they assume that the recommendation is honest and in accordance with the actual situation.
3. The results of the study concluded that a person who sees an advertisement presented by Bank Syariah Indonesia still needs a recommendation or communicates with the person closest to them, but the presence of an advertisement makes someone have knowledge that it turns out that Bank Syariah Indonesia has this product and has a tendency to find out about the product.

Declaration by Authors

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