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THE EFFECT OF DIGITAL MARKETING AND BRAND IMAGE ON CUSTOMERS' DECISIONS TO USE THE KAFALAH PRODUCTIVE FINANCING PRODUCT

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Abstract

This study aims to analyze the effect of Digital Marketing and Brand Image on customers' decisions to use the Kafalah Productive Financing product at PT Jaminan Pembiayaan Askrindo Syariah Medan Branch, both partially and simultaneously. This study employed a quantitative method with an associative approach based on the positivist philosophy. The research population consisted of 2,389 customers of PT Jaminan Pembiayaan Askrindo Syariah Medan Branch, with a sample of 99 respondents determined using the Slovin formula. Data were collected through questionnaires that had been tested for validity and reliability. Data analysis was conducted using IBM SPSS version 25, including classical assumption tests, coefficient of determination (R^2) analysis, t-tests, and F-tests. The results showed that Digital Marketing had a significant effect on customers' decisions to use the Kafalah Productive Financing product. Furthermore, Brand Image had a significant effect on customers' decisions to use the Kafalah Productive Financing product. Simultaneously, Digital Marketing and Brand Image significantly affected customers' decisions to use the Kafalah Productive Financing product. These findings indicate that improving digital marketing strategies, supported by the development of a positive brand image, can be an important factor in increasing customers' decisions to use the Kafalah Productive Financing product.

Keywords: Digital Marketing, Brand Image, Customer Decision, Kafalah Productive Financing

INTRODUCTION

Sharia financing is one of the important pillars of the Islamic financial system in Indonesia and plays a significant role in supporting national economic growth. Unlike conventional financing systems that use interest-based mechanisms, sharia financing is implemented based on Islamic principles that emphasize fairness, transparency, partnership, and risk sharing. In practice, sharia financing uses various contracts (*akad*), such as murabahah (sale and purchase), mudharabah (profit sharing), musyarakah (partnership), ijarah (leasing), and kafalah (guarantee), all of which must comply with sharia principles and regulations.

PT Jaminan Pembiayaan Askrindo Syariah (Askrindo Syariah) is a company engaged in sharia-based financing guarantees. The company was established on November 29, 2012, in Jakarta, and officially commenced operations on February 26, 2013. Askrindo Syariah was established as a subsidiary of PT Asuransi Kredit Indonesia (PT Askrindo) to meet the need for a guarantee institution that applies sharia principles in Indonesia. The establishment of the company was driven by the rapid development of the Islamic banking and financing industry, which requires the support of guarantee institutions operating in accordance with sharia principles.

Askrindo Syariah provides various guarantee products based on the kafalah contract, including Kafalah Consumer Financing, Kafalah Productive Financing, and Kafalah Suretyship. These products are intended to support micro, small, medium-sized, and commercial financing, as well as project financing provided by Islamic financial institutions and other business partners. In addition, the company continues to develop digital services through Online Service Application (OSA), Digital Signature, and the MAASya mobile application as part of its digital transformation strategy to improve the quality of services provided to partners and customers.

Askrindo Syariah has branches throughout Indonesia, including the Medan Branch, which is located at Jalan Sei Belutu No. 93, Padang Bulan Selayang I Subdistrict, Medan Selayang District, Medan City. The Medan Branch was first established and commenced operations as one of the company's initial marketing networks in 2014. The continued operation of the Askrindo Syariah Medan Branch indicates the sustained interest of the community in utilizing the services provided by Askrindo Syariah.

Customers' decisions to use the Kafalah Productive Financing product represent the outcome of a consideration process undertaken before selecting sharia-based financing guarantee services. The Kafalah Productive Financing product provides guarantees to Islamic financial institutions for financing extended to productive business actors, thereby helping minimize financing risks. Customers' decisions to use this product are influenced by various factors, including service quality, trust in the guarantee company, ease of the process, product benefits, guarantee fees, and recommendations from other parties. The number of customers using the product can be seen in the following data:

Table 1.
Number of Customers Using the Kafalah Productive Financing Product, 2021–2025

Year	Number of Customers	Growth Percentage
2021	1.275	-
2022	1.364	6,98%
2023	1.451	6,38%
2024	1.397	-3,72%
2025	1.526	9,23%

Based on Table 1, the number of customers using the Kafalah Productive Financing product fluctuated during the 2021–2025 period. In 2022, the number of customers increased by 6.98% compared with the previous year, followed by another increase of 6.38% in 2023. However, in 2024, the number of customers decreased by 3.72%. This condition indicates that customers' decisions to use the Kafalah Productive Financing product have not yet been fully stable. Various factors may contribute to this condition, including increasing competition among guarantee institutions, limited public understanding of the benefits of sharia financing guarantee products, and the company's digital marketing strategies that have not yet been fully optimized. In 2025, the number of customers increased again by 9.23%, indicating improvements in marketing strategies as well as increasing public demand for productive financing guarantee services.

One factor that is presumed to influence customers' decisions is digital marketing. Digital marketing refers to marketing activities that utilize digital media to create, communicate, and deliver value to customers effectively. According to Sugiharto (2019), digital marketing encompasses the use of websites, social media, search engine marketing, content marketing, email marketing, and mobile marketing as means of building relationships with consumers. An effective digital marketing strategy facilitates prospective customers' access to information regarding product benefits, application procedures, and the advantages of services offered by the company, thereby potentially increasing their decision to use the product.

The importance of digital marketing in influencing customers' decisions is supported by research conducted by Epitri et al. (2023), which found that digital marketing had a positive and significant effect on customers' decisions at PT Pegadaian. The study explained that the better the implementation of digital marketing, the higher the likelihood that members of the public would decide to become customers of Islamic financial institutions. Similar findings were reported by Sanyoto and Sudarwanto (2023), who examined the effect of digital marketing and brand image on purchasing decisions for Bibit Islamic mutual funds. Their study demonstrated that digital marketing had a positive and significant effect on consumers' decisions to use Islamic investment products. However, the characteristics of the Kafalah Productive Financing product differ from those of Islamic banking and investment products because they involve a financing guarantee mechanism. Therefore, the effect of digital marketing on customers' decisions regarding sharia-based guarantee products still requires empirical verification and warrants further investigation.

In addition to digital marketing, brand image is also presumed to influence customers' decisions to use the Kafalah Productive Financing product. According to Kotler et al. (2019), brand image refers to the set of consumer perceptions associated with a brand, reflected through the strength, favorability, and uniqueness of brand associations. A positive brand image can increase public trust in a company and consequently influence decisions to use a particular service product.

Subagiyo (2026) demonstrated that brand image had a positive and significant effect on customers' decisions when selecting financing at BMT Sahara Tulungagung. The better the company's image in the eyes of the public, the greater the likelihood that people will decide to use Islamic financial services. This finding is further supported by

Fajri et al. (2022), who found that brand image had a positive effect on members' decisions to use productive financing at BMT Al-Barokah Kaladawa Tegal. The study explained that a positive institutional image can increase members' confidence in utilizing the productive financing offered. Furthermore, research by Asfaq Ubayyu Aji et al. (2024) concerning customers' decisions to use financing at KSPPS Al Husna Secang Branch also showed that brand image had a positive effect on decisions to use Islamic financing products.

REVIEW OF LITERATURE

CUSTOMER DECISION

According to Astuti and Miguna (2020), a purchase decision is a process undertaken by consumers in selecting, evaluating, and deciding to purchase a product or service based on their needs, perceived value, and experiences. According to Alma (2018), a purchase decision is a decision-making process undertaken by consumers, beginning with recognizing a need, searching for information, evaluating alternatives, making a purchase, and evaluating the experience after the purchase. According to Wibowo and Priansa (2017), a purchase decision is a consumer's decision to select a product or service that is considered capable of providing the best benefits compared with other alternatives based on their needs, desires, and capabilities. According to Philip Kotler (2018), purchase decisions or customer decisions can be measured through six indicators, namely product choice, brand choice, dealer or channel choice, purchase timing, purchase quantity, and payment method. The explanation of each indicator is as follows.

1. Product Choice
   Product choice refers to the decision of consumers or customers to select a product or service that best suits their needs and desires. Before making a purchase, customers consider the benefits, quality, features, and ability of the product to fulfill their needs. The greater the perceived benefits of a product or service, the greater the likelihood that customers will decide to choose the product.
2. Brand Choice
   Brand choice refers to customers' decisions to select a particular brand over competing brands. This decision is influenced by brand image, company reputation, product quality, level of trust, and customers' experiences with the brand. A brand with a positive image and a high level of public trust is more likely to be selected by customers.
3. Dealer or Channel Choice
   Dealer or channel choice refers to customers' decisions regarding the place or medium used to obtain a product or service. In the digital era, customers can choose various service channels, such as branch offices, marketing agents, digital applications, official websites, and other electronic platforms. Ease of access, convenience, service speed, and transaction security are important considerations in determining the purchasing channel.
4. Purchase Timing
   Purchase timing refers to customers' decisions regarding when to purchase or use a particular product or service. This decision is influenced by perceived needs, economic conditions, promotional offers provided by the company, or particular circumstances that encourage customers to make an immediate purchase. Choosing the appropriate time can provide greater benefits for customers.
5. Purchase Quantity
   Purchase quantity refers to customers' decisions regarding the amount of a product or service to be purchased or used. In the context of financial services, this indicator can be interpreted as customers' decisions to use more than one type of product or service offered by the company or to increase the value of transactions according to their needs. Purchase quantity reflects the level of customers' confidence in the benefits provided by the company.
6. Payment Method
   Payment method refers to customers' decisions regarding the payment method considered to be the easiest, safest, and most appropriate for their needs. Along with technological developments, customers have various payment alternatives, such as bank transfers, mobile banking, digital wallets (*e-wallets*), virtual accounts, debit cards, credit cards, and other electronic payment methods. The ease and security of payment methods are among the factors influencing customers' decisions to use a company's products or services.

DIGITAL MARKETING

According to Rachmad et al. (2023), digital marketing is a marketing activity that utilizes digital technology to create, communicate, and deliver value to customers through various digital platforms. According to Chaffey and Ellis-

Chadwick (2019), digital marketing is the application of digital technologies, digital media, and digital data to achieve marketing objectives through the development of effective relationships with customers. According to Astuti and Amanda (2020), digital marketing refers to the use of the internet, social media, search engines, mobile devices, and other digital media to promote products or services and establish long-term relationships with customers. According to Sugiharto (2019), digital marketing can be measured through six main indicators, namely website, search engine marketing (SEM), social media marketing, email marketing, mobile marketing, and content marketing. These six indicators are used to measure the effectiveness of digital marketing activities carried out by companies in reaching and interacting with customers.

1. Website
   A website is a digital medium used by companies to provide information about products, services, company profiles, and various services that can be accessed by customers through the internet. An effective website should have an attractive appearance, be easy to use, provide fast access, and offer complete and accurate information. A website often serves as a primary source for customers seeking information before deciding to use a particular product or service.
2. Search Engine Marketing (SEM)
   Search Engine Marketing (SEM) is a digital marketing strategy conducted through search engines such as Google, Bing, or Yahoo to increase a company's visibility on the internet. SEM aims to make a company's website or information easily discoverable by prospective customers when they conduct searches using specific keywords. The easier a company is to find through search engines, the greater the opportunity to attract new customers.
3. Social Media Marketing
   Social Media Marketing refers to marketing activities that utilize social media platforms such as Instagram, Facebook, TikTok, X (Twitter), LinkedIn, and YouTube to promote a company's products or services. Social media enables companies to interact directly with customers, establish closer relationships, increase brand awareness, and disseminate information quickly to a broad audience.
4. Email Marketing
   Email Marketing is a marketing strategy conducted through electronic mail (*email*) to provide information, promotions, special offers, and other forms of communication to customers. The use of email marketing helps companies maintain relationships with customers, increase customer engagement, and provide more personalized information according to customers' needs.
5. Mobile Marketing
   Mobile Marketing refers to marketing activities that utilize mobile devices such as smartphones and tablets to reach customers. This strategy can be implemented through mobile applications, short message services (SMS), application notifications (*push notifications*), and various digital services accessible through mobile devices. Mobile marketing has become increasingly important because a large proportion of the public now accesses information and conducts transactions through mobile devices.
6. Content Marketing
   Content Marketing is a marketing strategy that focuses on creating and distributing valuable, relevant, and useful content for customers. Such content may include articles, videos, infographics, podcasts, and other educational materials designed to provide information while attracting customers' attention. High-quality content marketing can increase customer trust, strengthen brand image, and encourage customers' decisions to purchase or use a company's services.

BRAND IMAGE

According to Kotler et al. (2019), brand image refers to the perceptions formed in consumers' minds regarding a brand as a result of their experiences, marketing communications, and interactions with the company. According to Aaker (2018), brand image is a set of associations embedded in consumers' memories concerning a brand that distinguishes it from competing brands and provides additional value to customers. According to Laksana (2019), brand image is consumers' perception of a brand, reflected through associations stored in consumers' memories concerning the attributes, benefits, and image of the brand. According to Aaker (2018), brand image can be measured through three main indicators, namely strength of brand association, favorability of brand association, and uniqueness of brand association. These three indicators are explained as follows.

1. Strength of Brand Association
   Strength of brand association refers to the degree of strength of information, experiences, and perceptions stored in consumers' memories regarding a particular brand. Strong brand associations are developed through experiences with products or services, promotional activities conducted by the company, service quality, and consistent marketing communications. The stronger the associations consumers have with a brand, the easier it is for the brand to be remembered and selected when consumers need similar products or services. In the context of financial services, the strength of brand association can be reflected in customers' confidence that the company has a good reputation, operates professionally, and can be trusted.
2. Favorability of Brand Association
   Favorability of brand association refers to the degree of consumers' positive evaluations of a brand based on the benefits, quality, and value provided by the company. Consumers develop positive perceptions when a brand is able to meet their needs, provide satisfactory services, and offer greater benefits compared with competitors. The higher the level of consumers' favorability toward a brand, the greater the likelihood that consumers will select and repeatedly use the company's products or services. In service companies, brand favorability can be developed through service quality, trust, ease of digital services, and customer satisfaction.
3. Uniqueness of Brand Association
   Uniqueness of brand association refers to the distinctive characteristics or specific advantages that differentiate a brand from competing brands. Such uniqueness may include product innovation, service quality, corporate identity, technology used, or value-added features that are not possessed by competitors. Brand uniqueness is an important factor in creating competitive advantage because it provides consumers with a reason to choose one brand over another. In the Islamic financing industry, brand uniqueness can be manifested through the implementation of sharia principles, professional services, digital service innovation, and the company's commitment to providing security and trust to customers.

RESEARCH METHOD

This study employed a quantitative method based on the philosophy of positivism to test the proposed hypotheses through statistical analysis (Sugiyono, 2022). The research was conducted at PT Jaminan Pembiayaan Askrindo Syariah, Medan Branch. The population consisted of 2,389 customers of PT Jaminan Pembiayaan Askrindo Syariah, Medan Branch. The sample was determined using the Slovin formula, resulting in a total sample of 99 customers. Data were collected using questionnaires whose quality was first assessed through validity and reliability tests. The validity test was conducted by comparing the calculated *r* value with the critical *r* value at a 5% significance level, while reliability was measured using Cronbach's Alpha coefficient, with a criterion of > 0.60 (Joko Prambudi, 2021).

Data analysis was performed using IBM SPSS version 25 and included classical assumption tests consisting of normality, multicollinearity, and heteroscedasticity tests (Ghozali, 2018). Subsequently, a coefficient of determination (R^2) analysis was conducted to measure the ability of the independent variables to explain variations in the dependent variable. Hypothesis testing was then performed using the *t*-test to determine the partial effects and the *F*-test to determine the simultaneous effects among the research variables (Ghozali, 2018).

RESULTS AND DISCUSSION

OUTER MODEL TESTING (MEASUREMENT MODEL)

The measurement model was evaluated using SmartPLS 3.0 to assess the validity and reliability of the research instruments.

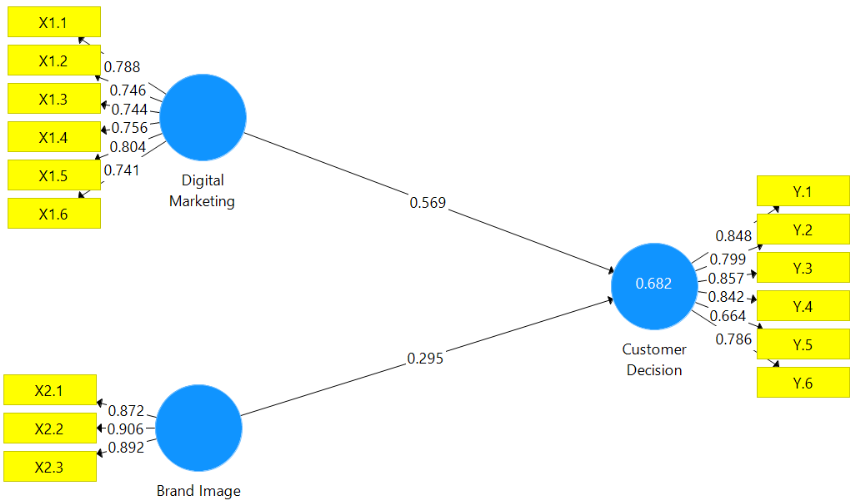

Figure 1. Initial Outer Model

Source: Data Analysis Using SmartPLS

1. Validity Test

This study used SmartPLS 3.0 to assess the validity and reliability of the research instruments. The validity of the data was evaluated through convergent validity, based on the loading factor values, and discriminant validity, based on the cross-loading values.

a. Convergent Validity

Convergent validity in a measurement model with reflective indicators is assessed based on the correlation between item scores/component scores and construct scores calculated using PLS. For preliminary-stage research involving the development of measurement scales, loading values ranging from 0.50 to 0.60 are considered acceptable (Ghozali & Latan, 2015). In this study, a loading factor threshold of 0.70 was applied. The results of the convergent validity assessment using the loading factor obtained from the SmartPLS 3.0 algorithm are presented in Table 2.

Table 2.
Results of the Validity Test Using Loading Factors

	Digital Marketing	Brand Image	Customer Decision
X1.1	0,788		
X1.2	0,746		
X1.3	0,744		
X1.4	0,756		
X1.5	0,804		
X1.6	0,741		
X2.1		0,872	
X2.2		0,906	
X2.3		0,892	
Y.1			0,848
Y.2			0,799
Y.3			0,857
Y.4			0,842
Y.5			0,664
Y.6			0,786

Based on Table 2, all loading factor values exceeded the threshold of 0.60. Therefore, it can be concluded that all indicators in this study meet the validity criteria. Accordingly, the indicators can be used to measure the respective research variables.

b. Discriminant Validity

Discriminant validity assesses whether a construct is sufficiently distinct from other constructs in the model. It can be evaluated by comparing the Average Variance Extracted (AVE) of each construct with its correlations with other constructs. A construct is considered to have adequate discriminant validity when the square root of its AVE is greater than its correlations with other constructs in the model. The results of the discriminant validity assessment using cross-loading values are presented in Table 3.

Tabel 3

Cross Loading **Values**

	Digital Marketing	Brand Image	Customer Decision
X1.1	0,788	0,605	0,535
X1.2	0,746	0,673	0,536
X1.3	0,744	0,438	0,635
X1.4	0,756	0,628	0,714
X1.5	0,804	0,629	0,544
X1.6	0,741	0,708	0,672
X2.1	0,628	0,872	0,621
X2.2	0,742	0,906	0,685
X2.3	0,771	0,892	0,701
Y.1	0,729	0,634	0,848
Y.2	0,689	0,572	0,799
Y.3	0,644	0,620	0,857
Y.4	0,624	0,619	0,842
Y.5	0,528	0,610	0,664
Y.6	0,649	0,574	0,786

Based on Table 3, the cross-loading values of each indicator show a higher correlation with their respective constructs than with the other constructs. Therefore, it can be concluded that all indicators meet the discriminant validity criteria.

2. **Reliability Test**
An instrument is considered reliable when the Average Variance Extracted (AVE) is greater than 0.50, Cronbach's Alpha is greater than 0.60, and Composite Reliability is greater than 0.70. The results of the reliability assessment based on Average Variance Extracted (AVE), Cronbach's Alpha, and Composite Reliability are presented in Table 4.

Tabel 4
AVE, Cronbach's Alpha, and Composite Reliability

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Brand Image	**0,869**	**0,872**	**0,920**	**0,792**
Customer Decision	**0,887**	**0,892**	**0,915**	**0,643**
Digital Marketing	**0,857**	**0,860**	**0,893**	**0,583**

Based on Table 4, the Cronbach's Alpha values were 0.857 for Digital Marketing, 0.869 for Brand Image, and 0.887 for Customer Decision. These values exceed the minimum threshold of 0.60. In addition, the Composite Reliability and AVE values for all constructs also meet the recommended criteria. Therefore, all indicators are considered reliable for measuring their respective latent variables.

INNER MODEL TESTING (STRUCTURAL MODEL)

The evaluation of the inner model can be conducted using several indicators, including the coefficient of determination (R^2) (Hussein, 2015). The structural model generated using SmartPLS 3.0 in this study is presented below.

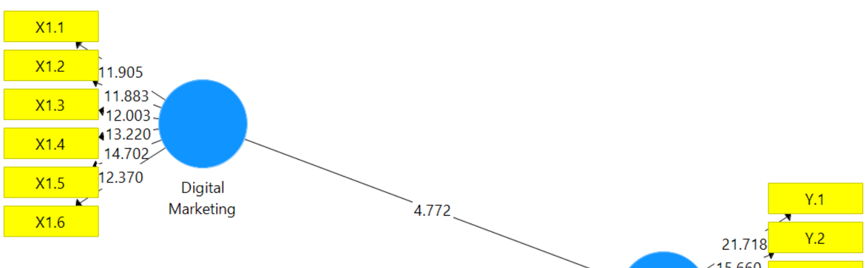

Figure 2. Inner Model

Source: Data Analysis Using SmartPLS

R-Square

In evaluating a PLS model, the Adjusted R-Square value for each dependent latent variable is examined. The results of the R^2 calculation in this study are presented in Table 5.

Table 5.
R-Square Values

	R Square	R Square Adjusted
Customer Decision	0,682	0,672

Based on the results of the bootstrapping procedure presented in Table 5, the Adjusted R-Square value for Customer Decision was 0.672. This indicates that Digital Marketing and Brand Image jointly explain 67.2% of the variance in Customer Decision, while the remaining 32.8% is explained by other variables not examined in this study, such as price reference, product quality, brand trust, and other relevant factors.

HYPOTHESIS TESTING

1. Partial Test (t-Test)

Direct effect testing was conducted to examine Hypotheses 1 and 2 using path coefficients. The significance of the path coefficients was assessed using the t-statistic. A t-statistic value greater than 1.96 indicates a significant effect of the exogenous variable on the endogenous variable. A t-statistic value ≥ 1.960 or a probability value ≤ the significance level (α = 5%) indicates that the hypothesis is accepted, meaning that there is a statistically significant relationship between the variables being tested. Table 6 presents the results of the direct hypothesis testing using the bootstrapping procedure in SmartPLS 3.0.

Table 6
Path Coeficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Brand Image -> Customer Decision	0,295	0,289	0,140	2,108	**0,036**
Digital Marketing -> Customer Decision	0,569	0,580	0,119	4,772	**0,000**

a. H1: The Effect of Digital Marketing on Customer Decision
Based on the hypothesis testing results in Table 6, the *t*-statistic for the relationship between Digital Marketing and Customer Decision is 4.772, with a *p*-value of 0.000. The result shows that the *t*-statistic is greater than 1.96 and the *p*-value is less than the significance level (α = 5%). Therefore, Digital Marketing has a significant effect on Customer Decision, and H1 is accepted. The positive original sample coefficient of 0.569 indicates that the relationship is positive. Thus, better implementation of digital marketing is associated with a higher level of customers' decisions to use the Kafalah Productive Financing product.

b. H2: The Effect of Brand Image on Customer Decision
Based on the hypothesis testing results in Table 6, the *t*-statistic for the relationship between Brand Image and Customer Decision is 2.108, with a *p*-value of 0.036. The result shows that the *t*-statistic is

greater than 1.96 and the *p*-value is less than the significance level (α = 5%). Therefore, Brand Image has a significant effect on Customer Decision, and H2 is accepted. The positive original sample coefficient of 0.295 indicates that Brand Image has a positive relationship with Customer Decision. This means that an increasingly positive brand image is associated with a higher likelihood of customers deciding to use the Kafalah Productive Financing product.

2. Simultaneous Test (F-Test)

The simultaneous significance test was conducted using the F-statistic to determine whether the independent variables jointly affect the dependent variable. According to Sugiyono (2021), the F-statistic can be calculated using the following formula:

$$Fh = \frac{R^2 / k}{(1 - R^2) / (n - k - 1)}$$

Where:

F : Nilai uji F
r^2 : Multiple correlation coefficient
k : Number of independent variables
n : Number of respondents

Given: R = 0,672
k = 2
n = 99

$$Fh = \frac{0{,}672 / 2}{}$$

$$Fh = \frac{0{,}336}{0{,}0034}$$

Fh =

Based on the manual calculation, the calculated F-value (Fcalculated) was 98.82. At a significance level of α = 5%, with degrees of freedom for the numerator of k and degrees of freedom for the denominator of n – k – 1, the degrees of freedom are (2; 96). The critical F-value (Ftable) is 3.09. Since Fcalculated (98.82) > Ftable (3.09), it can be concluded that H3 is accepted. This means that Digital Marketing and Brand Image simultaneously have a significant effect on Customer Decision.

DISCUSSION

a. The Effect of Digital Marketing on Customer Decision

Based on the results of the study, Digital Marketing has a significant effect on customers' decisions to use the Kafalah Productive Financing product. These findings indicate that the better the implementation of digital marketing by the institution providing the Kafalah Productive Financing product, the greater the tendency of customers to decide to use the product. Digital marketing facilitates customers in obtaining information regarding the product, its benefits, requirements, financing mechanisms, and the advantages of the Kafalah Productive Financing product. By making information available digitally, customers can search for and evaluate information before determining the financing product that best suits their needs.

According to Kotler et al. (2019), marketing is a process of creating, communicating, delivering, and exchanging offerings that have value for consumers. With technological developments, marketing communication is no longer conducted solely through conventional media but also through various digital channels that enable companies to interact with consumers more quickly and extensively. Digital marketing enables product information to be delivered in a more interactive and accessible manner while reaching consumers according to their characteristics and needs. In line with this, Kotler and Armstrong (2018) explain that developments in digital technology have changed the way companies interact with consumers, including how they provide information and build relationships with customers.

The findings of this study are also supported by research conducted by Epitri, Mamun, and Saefuloh (2023), which found that digital marketing had an effect on customers' decisions in selecting the Arrum Haji product at PT Pegadaian Pasar Banjaran Branch. The findings demonstrate that the utilization of digital media can be an important factor in influencing consumer decisions regarding financial service products. The consistency between these findings and the present study indicates that digital marketing does not merely function as a promotional tool but also as an information medium that assists consumers in their decision-making process.

b. The Effect of Brand Image on Customer Decision
Based on the results of the study, Brand Image has a significant effect on customers' decisions to use the Kafalah Productive Financing product. These findings indicate that the perceptions or image formed in customers' minds regarding the institution and Kafalah product constitute one of the considerations in determining their decision to use the product. The more positive the brand image of the Kafalah Productive Financing product, the greater the likelihood that customers will develop trust and ultimately decide to use the product. Brand image is associated with a set of perceptions, beliefs, and associations formed in consumers' minds regarding a brand.
Kotler et al. (2019) explain that brands play an important role in helping consumers recognize and differentiate a product from competing products. A brand with a positive image can provide additional value because consumers consider not only the functional characteristics of a product but also its reputation, credibility, and the associations attached to the brand. In the context of financial services, brand image becomes increasingly important because the products offered are intangible and consumer decisions often involve a high level of trust. Rachmad et al. (2023) explain that marketing is not solely oriented toward sales activities but also toward efforts to create value and establish relationships with consumers.
A positive brand image can become part of the value perceived by consumers because it provides assurance that the selected product comes from a trustworthy institution. In the case of the Kafalah Productive Financing product, customers consider not only the benefits of financing but may also pay attention to the institution's reputation, credibility, compliance with sharia principles, professionalism of service, and the experiences of other parties with the product. These findings are consistent with the research conducted by Fajri (2022), which found that brand image influenced customers' decisions in selecting financial services at PT Gadai Syariah Tenggarong Branch. This finding reinforces the results of the present study that brand image plays an important role in consumer decision-making in the financial services sector. Customers tend to have greater confidence in products with a positive image because brand image can reduce perceived risk and increase confidence in the benefits they expect to receive.

c. The Effect of Digital Marketing and Brand Image on Customer Decision
Based on the results of the study, Digital Marketing and Brand Image simultaneously have a significant effect on customers' decisions to use the Kafalah Productive Financing product. These findings indicate that customers' decisions are not influenced solely by digital marketing activities or brand image independently but result from a combination of various marketing stimuli received and perceived by customers. Digital marketing plays a role in delivering information and establishing communication with customers, while brand image plays a role in shaping perceptions, beliefs, and trust toward the product and the institution providing the product.
According to Kotler et al. (2019), consumer decision-making is part of the marketing process and is influenced by how consumers recognize their needs, search for information, evaluate alternatives, and ultimately make a choice. Within this process, a company's marketing activities play an important role in providing information and shaping consumer perceptions. Digital marketing can function at the information-search stage through digital media, while brand image can influence the alternative-evaluation stage because consumers use their perceptions of a brand as one of the considerations before making a decision. Kotler and Armstrong (2018) explain that developments in digital technology provide companies with opportunities to establish closer relationships with consumers. Through digital marketing, companies can deliver product information quickly and reach a broad audience.
However, the availability of information alone may not be sufficient to generate a decision to use a product. Customers also require confidence in the credibility and reputation of the product or institution. This is where brand image plays an important role. A positive brand image can strengthen customers' trust in information communicated through digital media and ultimately increase the likelihood of a usage decision. The findings of this study are supported by Epitri et al. (2023), who demonstrated that digital marketing influenced customers' decisions in selecting the Arrum Haji product. Meanwhile, Fajri (2022) demonstrated that brand

image influenced customers' decisions in selecting financial services at PT Gadai Syariah Tenggarong Branch. When these findings are considered together with the results of the present study, it can be understood that digital marketing and brand image have complementary functions in influencing customers' decisions. Digital marketing helps customers become aware of and understand the product, while brand image helps build confidence and trust in the product.

CONCLUSION

Overall, the results of this study indicate that Digital Marketing and Brand Image have significant effects on customers' decisions to use the Kafalah Productive Financing product. Digital marketing helps customers obtain product information easily, quickly, and attractively, thereby supporting the decision-making process. Meanwhile, a positive brand image increases customers' trust and confidence in the product and the institution providing the service. Simultaneously, the two variables complement each other in influencing customers' decisions. Therefore, improving the quality of digital marketing strategies, supported by the development of a positive brand image, is important for increasing customers' decisions to use the Kafalah Productive Financing product.

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