

The Influence of Celebrity Endorsement, Green Brand Image and Green Product Quality on Decisions to use Sharia Banking Product

Dimas Handoyo Putro¹, Nurwahidin², Eko Tama Putra Saratian^{3*}

^{1,2}Universitas Indonesia

³Universitas Mercu Buana

Corresponding Author: Eko Tama Putra Saratian eko.tama@mercubuana.ac.id

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ABSTRACT

This research aims to analyze the influence of Celebrity Endorsement, Green Brand Image, and Green Product Quality on Decisions to Use Sharia Banking Products. The population in this study who had used sharia banking products. Sampling used Non-Probability sampling with Purposive Sampling technique, with a sample size of 120 respondents. The data analysis method in this research uses the Partial Least Square (Smart-PLS) program version 3.0. The research results prove that (1) Celebrity Endorsement has a positive and significant effect on Using Decisions, (2) Green Brand Image has a positive and significant effect on Using Decisions, and (3) Green Product Quality has a positive and significant effect on Using Decisions.

INTRODUCTION

In the last few decades, the Islamic finance industry has experienced significant growth, especially in Indonesia. Sharia finance has been proven to positively correlate with Indonesia's long-term economic growth (Trianto et al., 2021). Developing the Islamic finance industry in Indonesia is important to accelerate economic growth and must be optimized to support the productive sector (Saratian et al., 2022; Bella et al., 2022). The growth of the sharia financial industry in Indonesia requires a focus on developing market expansion (Saratian et al., 2023). Overcoming this problem is very important to ensure sustainable industrial growth and development (Saratian & Arief, 2018; Hanif, 2014). In conclusion, this growth is closely related to the development of the Sharia banking product market in Indonesia. Additionally, addressing this issue can contribute to the success of the industry. Data on the use of Sharia banks in Indonesia shows that the market share of Sharia banks was only 7.27% in September 2023, and for all Sharia financial institutions, it reached 8.01%, while for conventional banks and financial institutions, it was 91.99%.

Other research shows that the merger of three Islamic banks in Indonesia can strengthen capital and expand the market share of Islamic banks, which is the third principle of *Al-Masyaqqah Tajlib Al-Taisir*, namely that hardship brings ease (Rofiqoh, 2021). The merger effort of three state-owned Sharia banks in Indonesia is expected to increase the penetration of the Sharia economy in Indonesia, which is still too small when compared to conventional economic movements and other Sharia financial transactions abroad (Syahputra, 2021). Therefore, the condition of the market share of Sharia banks in Indonesia still requires improvement and improvement, both in terms of financial performance and in terms of economic conditions. In this case, increasing market share is associated with the community's intention in their decision to use Sharia banking products, This will play a significant role in boosting Sharia banks' market share in Indonesia.

Indriyana (2022), found that brand image and celebrity endorsement had a positive influence on purchasing decisions. Maryam (2019), in research on the Influence of Celebrity Endorsers, Brand Image, and Product Quality on Purchase Decisions, found that Celebrity Endorsers had a negative influence on purchasing decisions. Julaiha (2021) in studies on how social media, brand image, and celebrity endorsers affect consumers' decisions to buy, found that Celebrity Endorsers and Social Media have positive and insignificant effects on Purchasing Decisions. Dwi (2021), found that Brand Image and Celebrity Endorsement had a positive and significant relationship with the decision to purchase.

LITERATURE REVIEW

Marketing Management

Kotler and Armstrong (2017) assert that marketing management is a human endeavor that aims to produce desirable exchange outcomes and foster strong customer relationships in a way that is lucrative for the business. According to Kurniawan (2018), Marketing is the process of identifying customer wants and creating promotions, distribution, services, and prices that will appropriately satisfy those demands while making a particular amount of profit.

Consumer Behavior Theory

Consumer behavior is an individual or group action involved in purchasing, using, or disposing of a product or service to satisfy needs. Consumer behavior continues to change as the world changes (Soelton et al., 2020). Consumer needs and desires change and with changing demands, there must be a change in strategy to meet these demands. There must be continuous improvement in every part of the organization (Saeed, 2019). Thus, conclusions can be drawn regarding the definition of consumer behavior according to several experts, namely that consumer attitudes towards needs will continue to change and this will help companies improve their marketing strategies.

Purchase Decisions

Purchasing Decisions (Kotler et al., 2019) define purchasing decisions as Customers' preferences among the brands in the option set and maybe their desire to purchase the most favored brand are factors considered during the evaluation step. According to, (Tirtaatmaja et al., 2019), purchasing decisions are a series of consumer activities before purchasing to consumer behavior after purchasing a product. Customers' preferences among the brands in the option set and maybe their desire to purchase the most favored brand are factors considered during the evaluation step.

Celebrity Endorsement

Celebrity endorsers are figures such as television stars, film actors, famous athletes, or individuals who have gained public recognition due of their accomplishments in a field and provide support for a particular product (Hestyani et al., 2017). Schimmelpfennig (2018) suggests that a celebrity endorser can be understood as any individual who works as an artist, who is recruited by a company with a certain reward to communicate the presence of the product in the market to the public.

Green Brand Image

Green brand image is a description of the role and level of company obligations in reducing negative impacts on the environment. The green brand image includes aspects of obligation, leadership, and understanding shown by the company in conducting environmentally friendly business. A green brand image can be received positively by consumers if the company succeeds in depicting the obligations, leadership, and understanding required in conducting environmentally friendly business (Osio, 2018).

Green Product Quality

Green product quality is product quality that is environmentally friendly and ensures human and ecosystem health. Green product quality includes aspects of performance, safety, and craftsmanship demonstrated by the product in carrying out environmentally friendly activities. Green product quality can be received positively by consumers if the product successfully displays the performance, safety, and craftsmanship required in carrying out environmentally friendly activities (Pan et. al, 2019).

Conceptual Framework

Purchase Decision (Y) is the dependent variable in this study, while the independent factors are Celebrity Endorsement (X1), Brand Image (X2), and Product Quality (X3). An outline of this study's conceptual framework may be seen below.

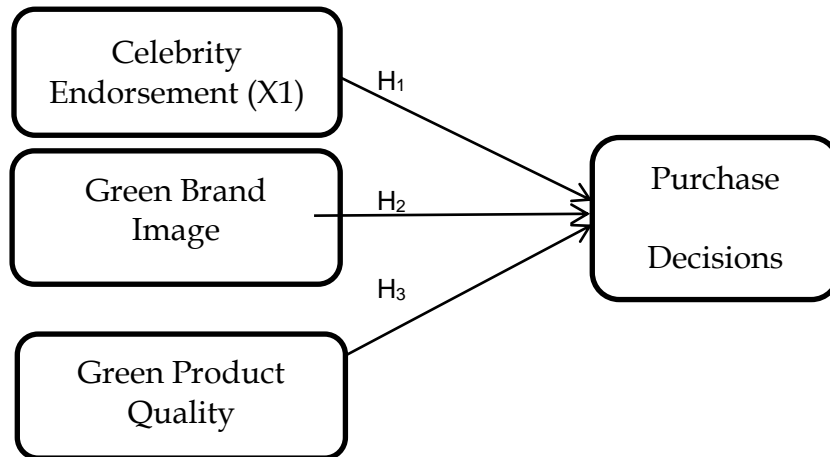


Figure 1. Conceptual Framework

Hypothesis Development

The Relationship of Celebrity Endorsements to Purchasing Decisions

According to research conducted by Kalangi (2019), Ardianti (2020), Sarah (2021), Dwi (2021), and Indriyani (2022) demonstrates the positive and large influence that celebrity endorsers have on consumers' purchase decisions.

H1: Purchase Decisions are positively and significantly affected by Celebrity Endorsements.

The Relationship of Green Brand Image to Purchasing Decisions

Research conducted by Florentia and Verinita (2020), Desriani et al., (2018), and Hanim et al., (2019), shows that green brand images have a positive and significant effect on purchasing decisions.

H2: Purchasing Decisions are positively and significantly affected by the Green Brands Image.

The Relationship of Green Product Quality to Purchasing Decisions

According to research conducted by Faradilla and Renny (2023), Nia and Eristia (2021), and Tan (2019), shows that green product quality has a positive and significant effect on purchasing decisions.

H3: Purchase Decisions are positively and significantly affected by the Green Products Quality.

METHODOLOGY

This research used a quantitative technique as its methodology. The people who used Sharia banking products made up the study's demographic. This study's sample strategy combined a purposive sampling technique with non-probability sampling. There were 24 research indicators in this study, which meant that 120 respondents were samples drawn from 24 indicators multiplied by a five-point rating system. Primary data was the data source used in this stud by obtained through distributing online questionnaires via Google Forms, asking for their opinion regarding a statement using a Likert Scale. Component or Variance Based Structural Equation Modeling is the data analysis method used in this study, and the Partial Least Square (Smart-PLS) application version 3.0 is used for data processing.

RESEARCH RESULT

Descriptive Statistics

Variable Description

Table 1. Description of Respondents' Answers Celebrity Endorsement Variable

	N	Minimu m	Maximu m	Mean	Std. Deviation
CE1	120	2	5	4.326	0.699
CE2	120	1	5	4.188	0.891
CE3	120	2	5	4.291	0.752
CE4	120	1	5	4.297	0.855

Source: Processed data, 2023

Based on Table 1, it can be seen from the answers of all respondents that the Celebrity Endorsement indicator "CE1" with the statement item "I have confidence in Sharia banking product" is the indicator that has the highest average or mean value, namely 4.326 among the other indicators. Meanwhile, the indicator "CE2" with the statement item "Celebrity endorsers in sharia banking product advertisements have the expertise to convey messages to consumers" is the indicator that has the lowest average or mean value, namely 4.188.

Table 2. Description of Respondents' Answers to Green Brand Image Variables

	N	Minimum	Maximum	Mean	Std. Deviation
GBI1	120	2	5	4.371	0.710
GBI2	120	1	5	4.442	0.798
GBI3	120	1	5	4.322	0.789
GBI4	120	2	5	4.351	0.733

Source: Processed data, 2023

Using Table 2, it is evident from the answers of all respondents that the Green Brand Image indicator "GBI2" with the statement item "I think Sharia banking product has a good green reputation" is the indicator that has the highest average or mean value, namely 4.442 among the other indicators. Meanwhile, the indicator "GBI3" with the statement item "I like Sharia banking products because they have good quality" is the indicator that has the lowest average or mean value, namely 4.322.

Table 3. Description of Respondents' Answers to Green Product Quality Variables

	N	Minimum	Maximum	Mean	Std. Deviation
QGP1	120	1	5	4.136	0.997
QGP2	120	1	5	4.205	0.910
QGP3	120	2	5	4.089	1.129
QGP4	120	1	5	4.310	0.838
QGP5	120	1	5	4.201	0.939
QGP6	120	1	5	4.287	0.779
QGP7	120	1	5	4.232	0.888
QGP8	120	1	5	3.948	1.240

Source: Processed data, 2023

Based on Table 3, it can be seen from the answers of all respondents that the Green Product Quality indicator " QGP4" with the statement item "I think the green quality provided is by Sharia banking products specifications" is the indicator that has the highest average or mean value, namely 4.310 among the other indicators. Meanwhile, the indicator " QGP8" with the statement item "I think Sharia banking products provide good and green quality according to its feature" is the indicator that has the lowest average or mean value, namely 3.948.

Table 4. Description of Respondents' Answers Purchasing Decision Variables

	N	Minimum	Maximum	Mean	Std. Deviation
PD1	120	1	5	4.138	0.890
PD2	120	1	5	4.177	0.927
PD3	120	1	5	4.320	0.835
PD4	120	1	5	4.339	0.907
PD5	120	2	5	4.242	0.906

Source: Processed data, 2023

Based on Table 4, it can be seen from the answers of all respondents that the Purchase Decision indicator "PD4" with the statement item "I decided to prefer to using green Sharia banking products" is the indicator that has the highest average or mean value of 4.339 among the other indicators. Meanwhile, the indicator "PD1" with the statement item "I buy green Sharia banking products because it meets my needs" is the indicator that has the lowest average or mean value, namely 4.138.

**Results of Partial Least Square (PLS) Data Analysis
 Outer Model**

To make sure the measurements are appropriate for measurement (valid and trustworthy), outer model analysis is done. A measuring model with paths and indicators linking each to its corresponding factor is called the outer model. The following indicators show the results of the outer model analysis:

Convergent Validity Test

Table 5. Convergent Validity Test Results

Variable	Indicator	Outer Loading	Description
<i>Celebrity Endorsement (X1)</i>	CE1	0.914	Valid
	CE2	0.937	Valid
	CE3	0.701	Valid
	CE4	0.909	Valid
<i>Green Brand Image (X2)</i>	GBI1	0.852	Valid
	GBI2	0.956	Valid
	GBI3	0.918	Valid
	GBI4	0.846	Valid
<i>Green Product Quality (X3)</i>	QGP1	0.887	Valid
	QGP2	0.840	Valid
	QGP3	0.894	Valid
	QGP4	0.898	Valid
	QGP5	0.899	Valid
	QGP6	0.714	Valid
	QGP7	0.890	Valid
	QGP8	0.931	Valid
<i>Purchase Decisions (Y)</i>	PD1	0.906	Valid
	PD2	0.914	Valid
	PD3	0.957	Valid
	PD4	0.932	Valid
	PD5	0.852	Valid

Source: Primary data processed using Smart-PLS, 2023

As can be seen from Table 5 above, all of the indicators passed the convergent validity test and were deemed valid because their loading factor values were greater than 0.70.

Discriminant Validity Test

Table 6. Discriminant Validity Test Results (Fornell Larcker Criterion)

Variable	Green Brand Image (X2)	Celebrity Endorsement (X1)	Green Purchase Decisions (Y)	Green Product Quality (X3)
Green Brand Image (X2)	0,937			
Celebrity Endorsement (X1)	0.869	0.956		
Purchase Decisions (Y)	0.914	0.896	0.988	
Green Product Quality (X3)	0.847	0.908	0.967	0.972

Source: Primary data processed using Smart-PLS, 2023

Table 6 above shows that even when loading factor values are coupled with other latent variables, numerous loading factor values for each indication of each latent variable still have the biggest loading factor values. While certain latent variables still have measures that have a strong correlation with other constructs, all latent variables have good discriminant validity according to this.

Heterotrait - Monotrait (HTMT)

Table 7. Heterotrait - Monotrait Test Results (HTMT)

Variable	Brand Image (X2)	Celebrity Endorsement (X1)	Purchase Decisions (Y)	Product Quality (X3)
Brand Image (X2)				
Celebrity Endorsement (X1)	7.520			
Purchase Decisions (Y)	8.492	8.754		
Product Quality (X3)	7.288	5.929	6.936	

Source: Primary data processed using Smart-PLS, 2023

Based on table 7 regarding the HTMT test above, shows that all HTMT values are <0.9, so it can be stated that all constructs are valid in terms of discriminatory validity based on the HTMT calculation.

Average Extracted Variance (AVE)

Table 8. Average Variance Extracted Test Results (AVE)

Variable	Average Variance Extracted (AVE)
Celebrity Endorsement (X1)	0.756
Green Brand Image (X2)	0.794
Green Product Quality (X3)	0.757
Purchase Decisions (Y)	0.829

Source: Primary data processed using Smart-PLS, 2023

The results of the Average Variance Extracted (AVE) test indicate that all structures have potential reliability for more testing, as shown in Table 8 above. This is due to the fact that the construct's overall AVE score is higher than 0.70..

Reliability Test

Table 9. Composite Reliability and Cronbach's Alpha Test Results

Variable	Cronbach's Alpha	Composite Reliability	Description
Celebrity Endorsement (X1)	0.891	0.926	Reliable
Green Brand Image (X2)	0.916	0.942	Reliable
Green Product Quality (X3)	0.956	0.967	Reliable
Purchase Decisions (Y)	0.951	0.965	Reliable

Source: Primary data processed using Smart-PLS, 2023

Table 9 above demonstrates that the results of testing Cronbach's alpha and composite reliability demonstrate satisfactory values, i.e., all latent variable values have composite reliability and Cronbach's alpha values ≥ 0.70 , indicating that all latent variables are trustworthy. Thus, it can be said that the study tool, the questionnaire, is dependable and consistent.

Inner Model

Testing the structural model (inner model) comes next, once the estimated model satisfies the outer model criteria. The process of developing a theoretical model to examine the relationship between exogenous and endogenous variables – which have been explained in a conceptual framework – is known as inner model testing. The following procedures are followed throughout the structural model (inner model) testing stages:

Adjusted R-Square Value

Table 10. Endogen Variable Values

Variable	R-Square (R ²)
Purchase Decisions (Y)	0,983

Source: Primary data processed using Smart-PLS, 2023

The information in Table 13 above indicates that the R-Square for decisions about what to buy is 0.983. This indicates that brand image, green product quality, and celebrity endorsements impact 98.3% of purchase decisions. The remaining 1,7% is impacted by variables not included by this study.

Predictive Relevance

Table 11. Predictive Relevance (Q²)

Variable	Q ²
Purchase Decisions (Y)	0,799

Source: Primary data processed using Smart-PLS, 2023

The calculation results above take into account the predictive relevance value of the purchasing decision variable of 0.799 > 0. Therefore, the model can be said to be worthy of having relevant predictive value.

Fit Models

Table 12. Fit Models

	Saturated Model	Model Estimates
SRMR	0.067	0.062
d_ ULS	0,905	0,900
d_ G	6,093	6,090
Chi-square	2010,660	2010,660
NFI	0.480	0.480

Source: Primary data processed using Smart-PLS, 2023

Based on the findings in the preceding table, an independent model and the hypothesised model are compared to determine the NFI value, which ranges from 0 to 1. The model appropriateness can be characterized as good based on the above table's NFI value of 0.480 (Ghozali, 2014). Based on the standardized Root Mean Square value (SRMR) of 0.062 < 0.10, it may be inferred that the model fits the data.

Inner VIF

Table 13. Inner VIF Test Results

Variable	Purchasing Decision (Y)
Celebrity Endorsement (X1)	4,523
Green Brand Image (X2)	2,491
Green Product Quality (X3)	3,932

Source: Primary data processed using Smart-PLS, 2023

Based on the VIF values in the table above, there is no multicollinearity issue because there is no VIF value greater than 5. The lack of a significant link between the independent variables lends credence to this assertion.

Effect Size (F²)

Tabel 14. Effect Size Values (F²)

Variable	Effect Size Values
Celebrity Endorsement (X1)	0,104
Green Brand Image (X2)	2,550
Green Product Quality (X3)	0,079

Source: Primary data processed using Smart-PLS, 2023.

From the effect size value in Table 14, it shows that the celebrity endorsement variable has an effect size value of 0.104. This shows that the influence of goodness on the celebrity endorsement variable is relatively weak because it is less than 0.15. The effect size value for the green brand image variable has a value of 2.550. This shows that the influence of goodness on the green brand image variable is relatively large because it is more than 0.35. The effect size value for the green product quality has a value of 0.079. This shows that the influence of goodness on the green product quality variable is classified as weak because it is less than 0.15.

Hypothesis Testing Evaluation

Table 15. Hypothesis Testing Results

VARIABLE	Original Sample (O)	T Statistics (O/STDEV)	P Values	Description
CE -> KP	0.157	3.111	0.004	(+) and Significant
BI -> KP	0.691	13.792	0.000	(+) and Significant
KLP -> KP	0.172	2.393	0.019	(+) and Significant

Source: Primary data processed using Smart-PLS, 2023

Green purchase decisions are positively and significantly impacted by celebrity endorsements. This is because celebrity endorsers have a $t_{count} > t_{table}$ result of $3.111 > 1.96$ and a P-value of 0.004 is below 0.05 ($P\text{-Value} < 0.05$), indicating that they are considered to have a positive influence. The first hypothesis is thus accepted, indicating that celebrity endorsement has a significant and positive impact on the decision to use Sharia banking products. Purchase decisions will rise if a suitable and well-chosen celebrity endorses a product, and vice versa. Celebrity endorsers are defined as any artist who is hired

by a corporation and given a monetary incentive to tell the public about the product's existence. Thus, celebrity endorsers can help increase sales, because their followers will be suggested and interested in buying the product.

Green brand image has a positive and significant effect on purchasing decisions. This is because the price has an original sample value of 0.691, so it is declared to have a positive effect and has a result of the $t_{count} > t_{table}$, namely $13,792 > 1.96$, and the P-value value of 0.000 is below 0.05 (P-Value < 0.05) so it is declared significant and the second hypothesis is accepted, meaning that green brand image has a positive and significant influence on the decision to use Sharia banking products. If the green brand image is good, consumer purchasing decisions for Sharia banking products will increase. The green brand image creates a representation and overall green perception of a brand and is formed from information and past experiences with that brand. Image is related to attitudes in the form of beliefs and preferences towards a brand that has a positive and good image, which will make it more likely for consumers to decide to buy a product.

Using decisions are positively and significantly impacted by the quality of green products. The third hypothesis is accepted because the green product quality has a positive and significant effect on the decision to purchase Sharia banking products. This is because the green product quality has an original sample value of 0.172, so it is declared to have a positive effect and has a $t_{count} > t_{table}$ result of $2.393 > 1.96$. Additionally, the P-value value of 0.019 is below 0.05 (P-Value < 0.05) so it is stated significant. If the quality of the green product provided is good, then purchasing decisions increase. Green product quality can create an attractive response for consumers to try using a product and feel the benefits directly. If the benefits of the green product are acceptable and meet expectations, then the quality of the product offered by the bank will affect consumer satisfaction, so that a positive reciprocal relationship will arise in terms of sales and consumption.

CONCLUSIONS AND RECOMMENDATIONS

On the analysis's findings, the following conclusion can be made: 1) Consumer purchasing decisions are positively and significantly impacted by celebrity endorsements; so, when these endorsements are strong, consumer purchasing decisions will rise. 2) purchase decisions are positively and significantly impacted by green brand image, meaning that as green brand image improves, so do purchase decisions. 3) Green product quality has a positive and significant impact on purchasing decisions; that is when a product is supplied with good green quality, more people will choose to buy it.

Based on the results of this research, several suggestions that can be taken into consideration by Sharia banks and further research are as follows: 1) Based on the Celebrity Endorsement indicator, the advice that can be given to the bank is to look for celebrities to endorse or promote green products who have good knowledge of the products, such as knowing the features and also the benefits, 2) Based on the Green Brand Image indicator, the advice that can be given to the bank is to provide product innovation for the green product, such as providing

products with a green label and beliefs to increase consumer emotional appeal and also developing benefits compared to the non-green products, 3) Based on the Green Product Quality indicator, the bank should improve the quality of its products, such as providing massive green products to suit consumer needs and desires, and also maintain the quality, further research should explore another variable related to this topic, such as sharia financial inclusion in Indonesia and or Regional.

ADVANCED RESEARCH

Still conducting further research to find out more about The Influence of Celebrity Endorsement, Green Brand Image and Green Product Quality on Decisions to use Sharia Banking Product

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