

DETERMINANT OF CONSUMER DECISION ON ISLAMIC BANKING

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Abstract

This study investigates the determinant of customer decisions in Islamic banks' savings: motivation, promotion, and religiosity. Trust variable as a form of research novelty as a mediation. This study uses a quantitative approach with explanatory research. Using purposive sampling, the sample is 95 Islamic bank customers in Nganjuk City, East Java. Data are analyzed using structural equation modeling with Smartpls software. This research generally describes the factors that can improve customer decisions in opening savings at Islamic banks, such as motivation, promotion, and religiosity. These three factors in this study proved that only direct motivation could improve customer decisions. The result means that the other two factors need a mediating variable in the form of customer trust in Islamic banks regarding the safety of money stored and guarantees free from usury. These findings can be a suggestion for the management of Islamic banks to do promotions more often, meaning that what has been done now is still inferior to conventional banks in promotion.

Keywords: Customer Decision; Motivation; Promotion; Religiosity; Trust

Abstrak

Penelitian ini bertujuan untuk mengetahui determinan keputusan nasabah dalam menabung di bank Syariah, yaitu motivasi, promosi, dan religiusitas. Variabel Kepercayaan sebagai bentuk kebaruan dalam penelitian ini sebagai mediasi. Penelitian ini menggunakan pendekatan kuantitatif dengan explanatory research. Menggunakan purposive sampling, sampel yang diambil adalah 95 nasabah bank syariah di Kota Nganjuk Jawa Timur. Analisis data menggunakan SEM dengan software SmartPLS. Penelitian ini secara umum mendeskripsikan faktor-faktor yang dapat meningkatkan keputusan nasabah dalam membuka tabungan di bank syariah, seperti motivasi, promosi, dan religiusitas. Ketiga faktor



tersebut dalam penelitian ini membuktikan bahwa hanya motivasi langsung yang dapat meningkatkan keputusan pelanggan. Hasil tersebut berarti bahwa kedua faktor lainnya membutuhkan variabel mediasi berupa kepercayaan nasabah pada bank syariah terhadap keamanan uang yang disimpan dan jaminan bebas dari riba. Temuan ini dapat menjadi masukan bagi manajemen bank syariah untuk lebih sering melakukan promosi, artinya yang dilakukan saat ini masih kalah dengan promosi bank konvensional.

Kata kunci: Keputusan Pelanggan; Motivasi; Promosi; Religiusitas; Kepercayaan

INTRODUCTION

Indonesia has the largest Muslim population globally (Aini & Safira, 2021). In daily life, the Islamic community must obey Allah's commands, especially in matters of *muamalah* (Brown & Revkin, 2018). So that in every activity, especially in the economic field, one should also use transactions that follow Islamic principles. One of them is choosing products from Islamic financial institutions, namely Islamic banks (Ozdemir et al., 2023). Based on Law No. 21 of 2008, Islamic banks apply Sharia principles based on the teachings of Islam, which are prohibited from collecting money, distributing money, and providing services that contain elements of *maisyir*, *gharar*, *riba*, *haram*, and *zalim* (Omar & Hassan, 2019).

Islamic banking, especially Bank Muamalat, in uncertain economic conditions as it is today, is required to compete with conventional banks to collect public funds (Hoque & Liu, 2022). Furthermore, based on Fatwa Number: 02/DSN-MUI/IV/2000 concerning savings, today's society requires Sharia banking services to save wealth and improve welfare. In Islamic banks, funding can be demand deposits, savings, and time deposits. The operational principles of sharia applied in collecting public funds are those of *Wadi'ah* and *Mudharabah* (Menne et al., 2022). One of the savings products of Bank Muamalat Indonesia is the iB Hijrah Savings. Islamic banking (iB) Hijrah Savings is a convenient savings account for transactions and shopping with a Shar-E debit card bearing the Visa Plus logo and various shopping subsidies provided to domestic and foreign merchants. The results of field observations show that many customers are interested in saving savings by contract *wadi'ah*.

Furthermore, based on the findings in the field, it also shows that the growth of iB Hijrah Savings customers from the total savings customers at Bank Muamalat Indonesia KCP Nganjuk continues to experience an increase starting from 2017 at 1.13%, in 2018 by 22.9%, in 2019 by 44, 89%, in 2020 at 51.88%, and the latest data in October 2021 at 52.6%. Thus, in the face of intense competition in the banking industry, the right strategy must increase public confidence in Islamic banks' savings. As trust grows, more and more customers are attracted to Islamic banks and decide to save. Islamic banks need to take an approach that builds trust so that customers can make decisions about saving. This approach can be encouraged through several factors, such as motivation, promotion, and religiosity factors.



According to Pham & Higgins (2005), promotion plays a crucial role in informing consumers about what they should be aware. Furthermore, religiosity or level of faith can also be used to improve customer decision-making. The level of faith of an individual or society mainly determines economic behaviour. This behaviour forms the trend of consumption and production behaviour in the market. This perspective also affects saving behaviour (Lim et al., 2023). Furthermore, trust is a person's desire to get something that is expected and can hopefully be trusted (Robbins, 2016).

Based on motivation, promotion, and religiosity can be used to increase innovation to attract trust so that saving decisions arise. A gap can be seen in the previous research (An & Han, 2020; Gaetjens et al., 2023; Shukla et al., 2022; D. Wang et al., 2023). The research found that the motivation variable significantly positively affects customers' saving decisions. Meanwhile, Dahana et al. (2022) found that motivation does not significantly affect customer decisions. The promotion significantly affects customer decisions (Gorji & Siami, 2020; Hardesty & Bearden, 2003; Q. Wang & Chen, 2022). Meanwhile, Shin et al. (2023) found that promotion has no significant positive effect on customer decisions. Research conducted by Hanaysha (2022) showed that trust variables significantly positively affect customer decisions.

Religiosity is related to saving decisions. Religiosity significantly affects saving decisions (Alhazmi, 2019; Chan et al., 2022; Yaakop et al., 2021). In contrast, Delener (1994) found that the religiosity variable has no significant effect on customer decisions. Min et al. (2023) found that motivation positively and significantly affects trust. Research conducted by Qoyum et al. (2022) showed that promotion positively affects people's trust in saving in Islamic banks. In contrast, Bao & Volkovynska's (2016) research found that promotion has no significant effect on the trust of bank customers.

Research conducted by Kingshott et al. (2021) showed that religiosity had a significant positive effect on trust. Hanaysha's (2022) research showed that trust significantly positively affects decisions. It is in line with Sharma & Sharma's (2019) research that customer trust affects decisions to transact banking services. Meanwhile, Hanaysha's (2022) research showed that trust has insignificant and no positive effect on purchasing decisions.

This study aims to understand better the factors influencing Islamic banks' customer decisions in saving. This research is important because of the existence of Islamic banks themselves, which still have a lower market share than conventional banks. As a form of novelty, the researcher added a mediating variable in the form of trust, which previous researchers have not studied. The main purpose of this study is to investigate in depth the factors that influence customer decisions in saving at Islamic banks in the form of motivation, promotion, and religiosity, with the trust variable as a mediating variable and a novelty in this study.



LITERATURE REVIEW

Motivation

Motivation is the driving force that drives people to take action (Schiffman & Kanuk, 2008). Meanwhile, Handoko (2004) states that motivation is a personal condition that fosters an individual's desire to fulfill certain desires to achieve a goal. Enginkaya & Yilmaz (2014) defined consumer motivation as a personality condition that fosters an individual's desire to carry out an activity to achieve goals. Motivation within the individual will show behaviour toward achieving the goal of satisfaction (Lee et al., 2003).

Touré-Tillery & Fishbach (2011) distinguish between two dimensions of motivation: the motivation to achieve a focused goal (the outcome-focused dimension) and the motivation to "do things right" in the process of achieving that goal (the means-focused dimension).

Abraham Maslow's theory of motivation explains why special needs drive people at certain times. Maslow suggested that human needs are arranged in a hierarchy, from the most pressing to the least urgent. These are physiological needs, stability needs, social needs, esteem needs, and realization needs. Motivation can be divided into intrinsic and extrinsic (Syah, 2013). Kotler & Keller (2009) states there are five indicators of consumer motivation, namely the need to have a product, the need to use the product at all times, the drive to support appearance, the encouragement of trends that are happening in the social environment, and the encouragement of a penchant for products.

Promotion

Promotion is a marketing mix element used to inform, persuade, and remind about the company's products (Novak, 2011). Promotion should be handled systematically as part of a complete marketing strategy (Gurol & Bilen, 2015). Further, according to (Correia Loureiro, 2019), promotion is a method to get consumers to buy a product. It is also any communication used to inform, persuade, and remind people about goods, services, images, ideas, community involvement, or the organization's impact on society. Then according to Kotler & Keller (2012), promotion is information that influences and persuades customers or the target of marketing. There are eight types of promotions: advertising, sales promotion, events, public relations and publicity, social media posting, mobile marketing, direct marketing, and personal selling.

Promotion plays an important role in telling consumers what they need to know, so the wider the promotion, the more consumers know about the product. If a company conducts promotions more often and effectively, more consumers will be familiar with the promoted products. According to Hennig-Thurau et al. (2002), these customer expectations are based on word of mouth, personal needs, past experiences, and external communications (such as advertisements and other forms of promotion).



Religiosity

According to (Ysseldyk et al., 2010), religiosity is a condition that encourages a person to think, behave, conduct, and act following the teachings process. Furthermore, the definition of religiosity is a condition within an individual that encourages him to act following the level of obedience to their religion. Religion refers to the natural relationship between creation and nature, and the relationship between creation and the Creator. A person's inner attitude manifests this relationship, shown in their worship and reflected in their daily life (Bonab et al., 2013).

Religiosity is divided into intrinsic religiosity -the core value of oneself- and extrinsic religiosity -social connections and personal gain- (Pace, 2014). Differences in the aspect of religiosity can also affect consumer behaviour. That is, intrinsic/extrinsic religiosity can influence consumer ethics, brand attitudes, and consumer attitudes toward products. In addition, according to Pearce et al. (2017), the dimension of religiosity is divided into five dimensions: the dimension of belief, the dimension of religious practice, the dimension of experience, the dimension of religious knowledge, and the dimension of practice or consequences.

Trust

Trust is defined as the desire to depend on a trusted partner. Trust in partnerships is also understood as the company's belief that partners will take actions that provide certain benefits for the company and will not do anything that harms the company (Sahay, 2003). Furthermore, trust means consumers expect service providers to be trusted and deliver what they promise. An important aspect of trust is a trusted partner due to the professionalism and credibility of the partner.

This understanding aligns with Thielmann & Hilbig's (2015) views that trust arises from trustworthiness and integrity through various attitudes such as consistency, competence, fairness, responsibility, mutual assistance, and caring. Furthermore, Mayer et al. (1995) explain that three factors form trust in others: ability, benevolence, and integrity.

Consumer Decision

Consumers go through a decision-making process before deciding to use a product. The decision-making process is when consumers decide on specific products they think are the best, so purchasing decisions can be interpreted as the strength of the consumer's desire to buy the product if they are interested (Kotler & Keller, 2009).

The decision to become a customer is a consumer's action on using the product. Among the many factors that influence when a consumer buys a product or service, consumers usually consider the quality, price, and products well known to the public. Therefore, the decision to become a customer is taken after consumers witness the product firsthand and decide to use it after considering the information they know, the reality of the product beforehand, and whether it is worth buying it.

Harahap & Risfandy (2022) explained that from a phenomenological perspective, it causes differences in how Muslim customers think about Sharia



schemes, especially in different interpretations of *usury*, causing different views on bank interest. Customer decisions and Sharia concepts are customers' most important factors in choosing Islamic banks. Customers' knowledge about Islamic banks supports the result is still limited, and they are unfamiliar with their products. There are five indicators of purchasing decisions: attention, interest, desire, deciding to buy (action), and satisfaction (Hutter et al., 2013).

HYPOTHESIS

Motivation to Trust

Several studies have investigated the relationship between motivation and consumer trust. For instance, Irshad et al. (2020) found that motivation positively influences consumer trust in e-commerce websites. They argued that motivated consumers are likelier to perceive e-commerce websites as trustworthy, reliable, and competent. Similarly, Lu et al. (2010) found that consumers' motivation to participate in online communities positively predicts their trust in other community members. In another study, Cheng & Rashid (2013) investigated the role of motivation in the relationship between service quality and customer loyalty in the hotel industry. They found that motivation mediates the relationship between service quality and customer loyalty, such that highly motivated customers are likelier to trust and remain loyal to the hotel brand. **H1:** Motivation effect on trust.

Promotion to Trust

The promotion has been found to have a significant positive influence on consumer trust. Studies have shown that sales promotion, in particular, has a positive impact on consumer trust, which leads to an increase in purchase intention and brand loyalty (Sinha & Verma, 2018). Promotions help to create awareness, generate interest, and stimulate demand for products and services, which enhances the perceived value of the product or service in the eyes of the consumer (Sinha & Verma, 2020). Additionally, promotions perceived as fair, transparent, and credible are more likely to build consumer trust, leading to higher satisfaction and loyalty. Overall, the evidence suggests that marketers who use promotions to build trust with their customers are likely to see an increase in consumer loyalty and positive purchase behaviors. Therefore, promotion is an important tool for building consumer trust. Marketers must design promotions perceived as genuine, trustworthy, and value-driven to build and maintain consumer trust. **H2:** Promotion effect on trust.

Religiosity to Trust

Religiosity can have a significant influence on consumer trust. Research has shown that more religious consumers tend to place greater trust in businesses that share their religious beliefs and values (Minton, 2015). Because they believe these businesses are more likely to act following their moral and ethical standards, religious consumers may be more likely to trust businesses affiliated with religious organizations or that support religious causes (Vitell, 2009). For example, a devout



Christian consumer may be more likely to trust a business that donates a portion of its profits to a Christian charity. Overall, religiosity can significantly shape consumer trust (Al Abdulrazak & Gbadamosi, 2017), but its impact is complex. It can vary depending on the specific beliefs and values of the consumer and the actions of the business in question. **H3:** Religiosity effect on trust.

Motivation and Consumer Decision

All human actions are to carry out activities, and with motivation, a person's interest will try to exert all his power and ability to carry out these activities. Motivation is needed to achieve goals because all individuals cannot achieve goals optimally without motivation. The stronger one's motivation is, the better the results will be, and conversely, the lower one's motivation is, the worse the results will be. A customer wants to achieve something by investing or saving for a future goal. Then, the stronger the customer's motivation, the more influence the customer's decision to save in Islamic banks. According to An & Han (2020), Gaetjens et al. (2023), Shukla et al. (2022), and D. Wang et al. (2023), motivation has a significant positive effect on customer decisions to save. Based on these studies, the research hypothesis is:

H4: Motivation effect on consumer decision.

Promotion and Consumer Decision

Promotions can improve customer decisions to save. Promotion plays an important role in telling consumers what they need to know, so the wider the promotion, the more consumers know about the product. If a company conducts promotions more often and effectively, more consumers will be familiar with the promoted products. Therefore, it can be concluded that promotions and customer decisions are very closely related because the assessment of customer decisions is very dependent on the promotions carried out by the company. Research conducted by Gorji & Siami (2020), Hardesty & Bearden (2003), and Q. Wang & Chen (2022) shows that the results of the promotion variable have a significant positive effect on customer decisions. Therefore, the research hypothesis is as follows:

H5: Promotion effect on consumer decision

Religiosity and Consumer Decision

The level of religiosity can also be used as a factor that can improve customer decision-making. Islamic economists have made interesting conclusions about the relationship between economic behaviour and the community's level of belief/faith. The level of society largely determines economic behaviour. This behaviour forms the tendency of consumption and production behaviour in the market. This perspective also affects saving behaviour (Chan et al., 2022). Research conducted by Shahid et al. (2022) showed that the results of the religiosity variable significantly affected saving decisions. **H6:** Religiosity effect on consumer decision.



Trust and consumer decisions

Trust is a person's desire to get something that is expected and hope it can be trusted (GIFFIN, 1967). In the banking business, trust is an important factor. Customers will not make transactions if there is no trust, which creates a customer's attraction to invest in the bank. So that before the customer decides to make a saving decision, the customer must first trust the bank. Research (Hardesty & Bearden, 2003; Q. Wang & Chen, 2022) shows that the results of the trust variable have a significant positive effect on customer decisions. In line with research results of (Sharma & Sharma, 2019), where research shows that customer trust affects banking transaction decisions. **H7: Trust effect on consumer decision**

Motivation and saving decisions, with trust as an intervening variable.

Trust is a person's desire to get something that is expected and hope it can be trusted (GIFFIN, 1967). In the banking business, trust is an important factor. Customers will not make transactions if there is no trust, which creates a customer's attraction to invest in the bank. Trust in Islamic banks is accompanied by a solid motivation to realize customer goals, significantly impacting customers' savings decisions. Research conducted by Min et al. (2023) shows that motivation positively and significantly affects trust. Thus, the research hypothesis is:

H8: Motivation effect on consumer decision through trust.

Promotion and consumer decision, with trust as an intervening variable.

(Rowley, 1998) Promotion is a company marketing activity that disseminates information to influence, persuade, and remind its target market so that they are willing to accept, buy, and be loyal to the products offered. Promotion will affect the level of public confidence in Islamic banking. The wider the promotion of Islamic banks, the more people will know about them, and the more confident they will be with Islamic banks, the more people will decide to save in Islamic banks. From the explanation above, this study used trust as a mediating variable to test whether there is an indirect effect between the promotion variables on the saving decisions of Islamic bank customers. Research conducted by (Qoyum et al., 2022) shows that promotion results significantly positively affect people's trust in saving in Islamic banks. In contrast to Bao & Volkovynska's (2016) research, the promotion has no significant effect on bank customer trust. Therefore, the research hypothesis is as,

H9: Promotion effect on consumer decision through trust.

Religiosity and consumer decisions with trust as an intervening variable.

Religiosity is also one of the factors that influence consumer behaviour. In Islam itself, Muslim consumers prefer the path Allah limits by not choosing haram, stingy, and greedy products with the hope that the lives of Muslim consumers are safe both in this world and in the hereafter. Thus, consumer behaviour must reflect its relationship with Allah SWT. According to Schiffman and Kanuk (2000) in Asraf (2014:62), religiosity plays an important role in influencing product purchase



decisions in Jewish communities in the United States. The Jewish community in the United States considers halal issues essential in choosing products to consume. According to Glock & Stark in Ancok (1995:77), one dimension of religiosity is belief, which includes the expectation of religious people to adhere to particular theological views and acknowledge the truth of a doctrine. Every religion has a set of beliefs that its followers must adhere. Based on this attitude, humans carry out activities to obtain God's delight according to religious rules and His Lord's commands. Thus, religious customers combined with trust in Islamic banks will significantly influence customer decisions to open savings in Islamic banks. The Kingshott et al. (2021) study's results showed that religiosity significantly positively affected trust. Research conducted by Hanaysha (2022) shows that trust has a significant positive effect on decisions. Based on the theory and the results of previous research, the research hypothesis is:

H10: Religiosity effect on consumer decisions through trust.

METHOD

This study uses a quantitative approach with explanatory research. The population used in this study were customers of Islamic banks in East Java Province, especially the Muamalat bank branch office of Nganjuk Regency, known to be 1615. Then the sampling technique used is purposive sampling for customers with IB Hijrah savings. After taking the sample, 95 out of 120 respondents were asked to complete a questionnaire. The limitation of the sample is due to the research being carried out during a pandemic, so there is a large-scale social restriction policy.

The measurement of motivational variables follows five dimensions in the form of the need to have a product, the need to use the product at all times, the drive to support appearances, the encouragement of trends that are happening in the social environment, and the encouragement of a penchant for products that are later on (Kotler et al., 2019)—elaborated using 11 items as outlined in the questionnaire.

Furthermore, the measurement of promotion variables uses the dimensions of Tjiptono & Chandra (2012), namely: advertising programs, sales promotion programs, public relations programs, personal selling programs, and direct and online marketing programs, which are elaborated using 12 items in the questionnaire. Then the following religiosity dimensions include dimensions of belief, religious practice, experience, religious knowledge, and practice or consequences (Pearce et al., 2017), which are elaborated on using eight items on the questionnaire.

The measurement of the trust indicator includes; ability, kindness, and integrity (Svare et al., 2020), which are elaborated using eight items. Finally, the measurement of customer decisions includes attention, interest, desire, action, and satisfaction (Hutter et al., 2013). The instrument is elaborated using 11 items in the research questionnaire.

Furthermore, the overall respondents have been distributed to as many as 95 customers who have IB Hijrah savings are presented (Table 1). In general, the respondents in this study were female, with the majority age group being 26-35 years. Then the majority of respondents are married and have the employment status of



private employees with the latest education strata 1. The majority are Javanese and are not students or graduates of Islamic boarding schools. The data indicates that the respondents are adults who work as private employees with a high level of education, and the majority are not students. This condition must be understood because it closely relates to the respondent's understanding of Islamic law.

Table 1. Respondent Demographics

	Description	Frequency	%
Gender	Male	37	39%
	Female	58	61%
Age	16 - 25 year	19	20%
	26 - 35 year	39	41%
	36 - 45 year	30	32%
	46 - 55 year	5	5%
	56 - 65 year	2	2%
Marital Status	Married	62	65%
	Single	33	35%
Job-status	Government employees	3	3%
	Private employees	52	55%
	Entrepreneur	18	19%
	Student	15	16%
	Does not work	4	4%
	Other	3	3%
Education	Junior High School	0	0%
	Senior High School	40	42%
	Bachelor	53	56%
	Master	2	2%
Ethnic group	Javanese	88	93%
	Not Javanese	7	7%
Educational Background	Boarding school students	20	21%
	Not boarding school students	75	79%

Source: Research data processed (2023)

RESULT AND DISCUSSION

This study uses five variables, namely the motivation variable, which has an average value of 4.12, showing that customers' motivation level is good. The promotion variable has an average value of 4.28 which illustrates that the company's promotions are good. The religiosity variable has an average value of 4.17, indicating that the respondent already has a good level of religiosity. The confidence variable, which has an average value of 4.15, describes the respondents' confidence level as good. Finally, the customer decision variable has an average value of 4.11, which indicates that the customer's decision to choose Islamic bank products is good because most respondents agree with the statements presented in the questionnaire. Then based on the results of the descriptive analysis showed that the five variables had a positive correlation (Table 2).



Measurement Model Analysis

The measurement model was analyzed on the five latent variables: motivation, promotion, religiosity, beliefs, and customer decisions. These variables were tested for validity and reliability (Hair, 2013). The validity test uses convergent validity using a loading factor value > 0.60 (Ghozali & Latan, 2015). Furthermore, discriminant validity testing was carried out with an AVE value > 0.50, which indicated that the items used in this study were valid. More detail can be seen in the Figure 1.

Table 2. Descriptive Statistics

Variables	Mean	SD	1	2	3	4	5
Motiv	4,12	0,58					
Promo	4,28	0,66	0,37***				
Religi	4,17	0,50	0,53***	0,32***			
Trust	4,15	0,55	0,43***	0,42***	0,39***		
Custom-Dec	4,11	0,52	0,40***	0,39***	0,32***	0,56***	

Notes: $n = 127$. * $p < 0.05$; ** $p < 0.01$; *** $p < 0.001$

Source: Research data processed (2023)

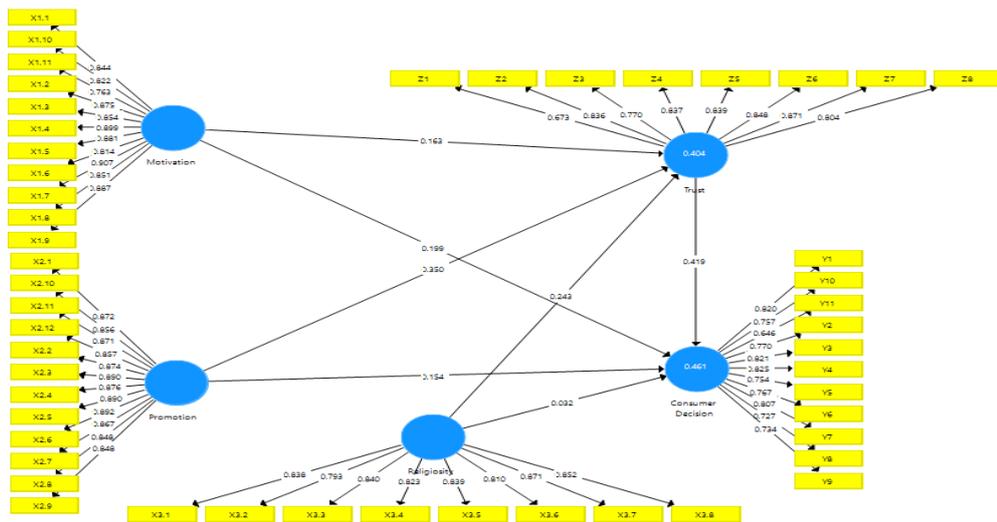


Figure 1. Algorithm Analysis
Source: SmartPLS Output (2023)

Table 3. Reliability Testing

	Average Variance Extracted (AVE)	Composite Reliability	Cronbach's Alpha
Motiv	0.731	0.968	0.963
Promo	0.757	0.974	0.971
Religi	0.695	0.948	0.937
Trust	0.659	0.939	0.925
Custom-Dec	0.589	0.940	0.930

Source: Research data processed (2023)



Table 4. R Square

	R Square	Percent
Trust (Z)	0.404	40%
Consumer Decision (Y)	0.461	46%

Source: Research data processed (2023)

Furthermore, reliability testing was carried out using Cronbach's alpha and composite reliability values > 0.70 (Hair, 2013). In this study, it is known that the value of the results of data analysis with SmartPLS shows that the items used are reliable. More details can be presented in Table 3.

Structural Model Analysis

Structural model testing (inner model) determines the relationship between constructs, the R-Square value, and the significance value of the research model. The feasibility test of the model was measured using R-Square on each independent latent variable on the dependent variable. Table 4 shows that the R-Square value of the trust variable is 0.404, or 40%, and is influenced by the variables of motivation, promotion, and religiosity. Meanwhile, the customer decision variables are influenced by motivation, promotion, religiosity, and trust by 0.461, or 46%. Other variables explain the rest. The results of testing the R-Square value using SmartPLS can be seen in the following table 4.

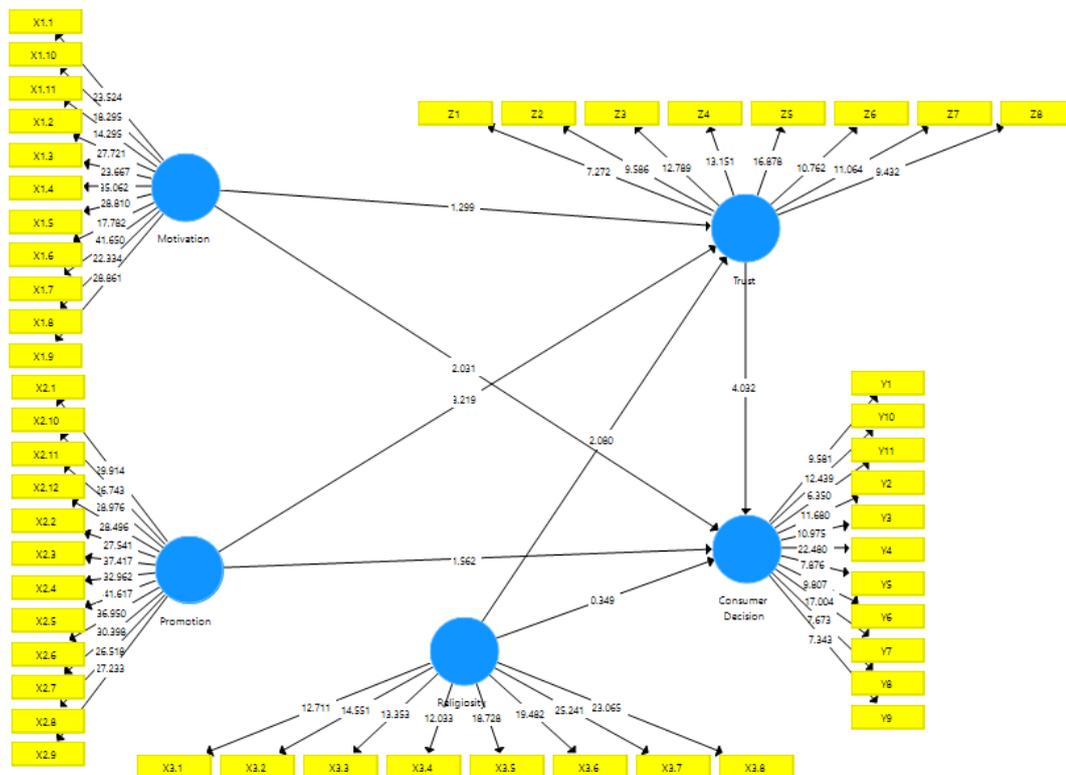


Figure 2. Bootstrapping Analysis
Source: Output PLS, 2023

Table 5. Result of The Hypothesis Testing

Relationship	Path Coefficient	T-Statistic	Result
Motiv → Trust	0.16	1.340	Not Supported
Promo → Trust	0.35**	3.324	Supported
Religi → Trust	0.24*	2.091	Supported
Trust → Custom-Dec	0.41***	3.921	Supported
Motiv → Custom-Dec	0,19*	2.169	Supported
Promo → Custom-Dec	0,15	1.499	Not Supported
Religi → Custom-Dec	0,03	0.354	Not Supported
Motiv → Trust → Custom-Dec	0.06	1.245	Not supported
Promo → Trust → Custom-Dec	0,14*	2,356	Supported
Religi → Trust → Custom-Dec	0,10*	2,004	Supported

Notes: $n = 95$. Motiv is motivation; Promo is promotion; Religi is religiosity; Custom-Dec is customer decision. * $p < 0.05$; ** $p < 0.01$; *** $p < 0.001$

Figure 2 and Table 5 are the results of testing the research hypothesis, which shows the direct influence of motivation on trust ($\beta = 0.16$, $t = 1.34$, $p > 0.05$), which means H1 is rejected. The direct effect of promotion on trust ($\beta = 0.35$, $t = 3.32$, $p < 0.05$) means that H2 is accepted. The direct effect of religiosity on belief ($\beta = 0.24$, $t = 2.09$, $p < 0.05$) means that H3 is accepted.

The direct effect of trust on customer decisions ($\beta = 0.41$, $t = 3.92$, $p < 0.05$) means H4 is accepted. The direct effect of motivation on customer decisions ($\beta = 0.19$, $t = 2.16$, $p < 0.05$) means that H5 is accepted. The direct effect of promotion on customer decisions ($\beta = 0.15$, $t = 1.49$, $p > 0.05$) means H6 is rejected. The direct effect of religiosity on customer decisions ($\beta = 0.03$, $t = 0.35$, $p > 0.05$) means H7 is rejected.

Furthermore, this study uses a variable mediating mechanism in the form of trust, consistently following Hayes (2017) in testing the mediation effect using SmartPLS. It was found that trust mediates the influence of motivation on customer decisions ($\gamma = 0.06$, $p > 0.05$) which means it is not significant or H8 is rejected. Then the role of trust in the influence of promotions on customer decisions ($\gamma = 0.14$, $p < 0.05$), which means significant, or H9 is accepted. Furthermore, the role of trust in the relationship between religiosity to customer decisions ($\gamma = 0.10$, $p < 0.05$), which means significant, or H10 is accepted.

Discussion

Motivation does not affect trust. The result means that strong or weak customer motivation will not affect customer confidence in opening an iB Hijrah Savings account. This study's results follow research conducted by Weber et al. (2004). Someone with a strong motivation to optimize their finances tends to be more confident in opening a bank account. This motivation can arise from a desire to manage money efficiently, save money safely, or invest money for the future. Motivated customers will tend to feel confident about opening a bank account because they perceive that it is a means to achieve their financial goals. However, this study proves that customer motivation does not affect customer trust in opening an account.



The promotion affects trust. The result means that the better the promotions carried out to customers, the greater the possibility of customer trust to open an iB Hijrah Savings account. Supported by research by Sinha & Verma (2018) and Alvarez & Casielles (2005). Promotions carried out by Bank Mualamat so that customers want to open a savings account are by providing clear information about the products and services offered, including terms, benefits, and associated risks. Transparency and easy-to-understand information will make customers feel confident in understanding what the financial institution has to offer. The ease and certainty of account opening procedures will increase customer confidence. The customer must feel confident that the account opening process will run smoothly and does not require complicated or ambiguous procedures. In addition, supported by evidence of credibilities, such as testimonials, awards, or certifications, will increase customer trust. This evidence will give customers confidence that third parties have recognized and appreciated the financial institution, so they feel confident about opening an account.

Religiosity affects trust. The result means that the stronger the customer's religiosity, the greater the possibility of customer trust to open an iB Hijrah Savings account. The findings are supported by Minton (2015), Vitell (2009), and Al Abdulrazak & Gbadamosi (2017). Customers are more inclined to look for financial institutions with good reputations and are considered reliable in carrying out financial activities. Religious values, such as integrity, honesty, responsibility, and transparency, influence customer trust in opening accounts. Suppose someone deeply lives up to their religious values. In that case, they may be more inclined to open an account at a financial institution deemed compatible with those values and have confidence that Bank Muamalat will act with integrity and honesty.

Trust has a significant effect on customer decisions. The result means that if the customer's trust in Bank Muamalat is strong, the possibility of the customer's decision to open an iB Hijrah Savings account will increase. This research is in line with that conducted by Hardesty & Bearden (2003) and Q. Wang & Chen (2022), which shows that the results of the trust variable have a significant positive effect on customer decisions. In line with research conducted by Sharma & Sharma (2019), the study results indicate that customer trust affects decisions to transact banking services. The result aligns with the interpretation of Surah Al-Baqarah Verse 238, which briefly concludes that *muamalah* must be based on trust and trust in carrying out the mandate. It is the same as in Islamic banks, which are obliged to carry out the mandate to manage and maintain customer money. If the bank has won the customer's trust, the customer's decision to open an account will increase.

This study found that motivation has a significant effect on customer decisions. The result means that the stronger the customer's motivation, the possibility of the customer's decision to open an iB Hijrah Savings account will increase. This research is in line with An & Han (2020), Gaetjens et al. (2023), Shukla et al. (2022), D. Wang et al. (2023), who agree that the motivation variable has a significant positive effect on the customer's decision to save. This study also supports Maslow's theory of motivation which describes human needs arranged in a hierarchy,



from the most urgent to the least urgent in terms of importance. Those needs are physiological, security needs, social needs, self-esteem needs, and actualization needs. Strong motivation from several aspects of customer interests strengthens customers to open an iB Hijrah Savings account. The results of this study also follow the hadith that states that if someone intend whatever they do for the hereafter, they do not need to expect what they want in the world to come to them because it is the world that will come to them. When individuals have the motivation to save in Islamic banks in the hope of avoiding what Allah hates by praying or saving with sharia contracts, or there is no usury.

Surprisingly, this study found that promotion did not significantly affect customer decisions. The result means that if the promotion carried out by the bank is low, the possibility of a customer's decision to open an iB Hijrah Savings account is reduced. This research supported (Alvarez & Casielles, 2005) that the promotion variable has no significant positive effect on customer decisions. The findings in the field show that the promotion carried out by Islamic banks is still low, so the knowledge of prospective customers about the products offered by Islamic banks empirically proves that the less knowledge of the products offered makes customers reluctant to save in Islamic banks, even though promotion is the most effective means of saving. Effective in attracting new potential customers. Then the promotion also serves to remind customers of the product. Promotions also influence customers in making decisions to save at Islamic banks.

Furthermore, surprisingly, religiosity does not significantly influence customer decisions. The result means that if the customer's religiosity increases, it will likely not affect their decision to open an iB Hijrah Savings account. This research was supported by Delener (1994), showing that the religiosity variable has no significant effect on customer decisions. The research in the field found that a high level of religiosity from customers could not influence the customer's choice in saving. The result aligns with the opinion that religion is necessary for life because humans have religious potential, so humans are called religious creatures (Bloch, 2017).

However, this study proved that the trust variable did not succeed in mediating the effect of motivation on customer decisions to open an account. It is like Akhlaq & Ahmed's (2013) research result. The result means that if the customer's motivation is strong, the customer's decision to open an iB Hijrah Savings account will increase, whether with or without the presence of trust. There is no direct influence between motivation on customer trust. Customers' motivation cannot increase their trust in Islamic banks because motivation is embedded in each customer's heart and mind, while trust is the fruit of a good experience or high satisfaction, so the two things are not correlated. The results of this study still need to be discussed in more depth regarding the mediating role between motivation and customer decisions.

Then the mediating role of the trust variable on the effect of promotion on customer decisions is accepted. It is also proven by a study by Hong & Cha (2013). The result means the belief that promotions carried out by Islamic banks can be more optimal in influencing customer decisions in opening savings. The direct influence of



promotions on customer decisions is not significant, but the indirect effect through trust has a significant effect, meaning that the trust variable becomes a perfect mediating variable.

Finally, the mediating role of trust on the effect of religiosity on customer decisions is accepted. These results are supported by a study from Alhazmi (2019). The result means that the existence of trust makes the religiosity of the customer more optimal in influencing the customer's decision to open a savings account. The direct influence of religiosity on customer decisions is not significant, but the indirect influence through a trust has a significant effect, meaning that the trust variable becomes a perfect mediating variable.

CONCLUSION

Based on the results of data analysis reinforced by empirical findings in the field, this study can be concluded that all independent variables significantly affect customer trust and decisions directly. Surprisingly, the direct effect of motivation on trust, promotion, and religiosity on customer decisions has no significant effect. Furthermore, the mediating role of trust only works on two hypotheses: the influence of promotion and religiosity variables on customer decisions. The results of this study succeeded in answering the research questions posed at the beginning. Some findings followed the proposed hypothesis. Some were inappropriate due to several factors, such as personal views on religiosity and individual motivation, which could not directly affect belief. This research is useful to add to the literature review regarding research on Islamic banks, which are currently in a period of development in achieving a higher market share than conventional banks in the largest Muslim population country in the world.

This research generally describes the factors that can improve customer decisions in opening savings at Islamic banks, such as motivation, promotion, and religiosity. These three factors in this study proved that only direct motivation could improve customer decisions. The result means that the other two factors need a mediating variable in the form of customer trust in Islamic banks regarding the safety of money stored and guarantees free from usury. These findings can be a suggestion for the management of Islamic banks to do promotions more often, meaning that what has been done now is still inferior to conventional banks in promotion.

Meanwhile, further research is to enlarge the research locus, namely the comparison between Islamic banks in East Java and other provinces in Indonesia. Then look for alternative mediating variables because, in this study, the role of trust in the influence of motivation on customer decisions is still not proven.

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