THE INFLUENCE OF KNOWLEDGE, MOTIVATION, AND RELIGIOSITY ON THE DECISION OF EASY WADIAH SAVINGS CUSTOMERS WITH TRUST AS AN INTERVENING VARIABLE

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ABSTRAK

Perbankan syariah di Indonesia mengalami pertumbuhan yang signifikan hingga tahun 2022, dengan jumlah lembaga mencapai 198 lembaga, antara lain bank umum syariah, unit usaha syariah, dan bank pembiayaan rakyat syariah. Bank Syariah Indonesia sebagai pionir perkembangan bank syariah modern telah menghadirkan produk unggulan seperti Tabungan *Wadiah* Mudah yang digemari masyarakat. Agar tetap kompetitif, Bank Syariah Indonesia terus berupaya memberikan layanan terbaik dengan fokus pada kepercayaan masyarakat. Penelitian ini dilakukan untuk menganalisis pengaruh pengetahuan, motivasi, dan religiusitas terhadap keputusan pelanggan secara langsung dan tidak langsung. Penelitian menggunakan pendekatan kuantitatif dengan populasi nasabah Tabungan Easy *Wadiah* di Kota Malang. Sampel minimal 50 responden ditentukan dengan menggunakan metode statistik. Hasil penelitian menunjukkan bahwa motivasi, religiusitas, dan kepercayaan berpengaruh signifikan terhadap keputusan pelanggan. Kepercayaan juga memediasi hubungan antara pengetahuan dan motivasi dan keputusan pelanggan. Metode analisis *Structural Equation Model* (SEM) berbasis *Partial Least Square* (PLS) digunakan untuk menguji hipotesis penelitian dengan aplikasi SmartPLS 4.1.0.0.

Kata Kunci : Pengetahuan, Motivasi, Religius, Kepercayaan, Keputusan Nasabah.

ABSTRACT

Sharia banking in Indonesia has experienced significant growth until 2022, with the number of institutions reaching 198, including sharia commercial banks, sharia business units, and sharia people's financing banks. Bank Syariah Indonesia, as a pioneer in the development of modern Islamic banks, has presented superior products such as Easy Wadiah Savings which are popular with the public. To remain competitive, Bank Syariah Indonesia continues to strive to provide the best service with a focus on public trust. The research was conducted to analyze the influence of knowledge, motivation, and religiosity on customer decisions directly and indirectly. The study used a quantitative approach with the population of Easy Wadiah Savings customers in Malang City. A minimum sample of 50 respondents was determined using statistical methods. The results showed that motivation, religiosity, and trust significantly influenced customer decisions. Trust also mediates the relationship between knowledge and motivation and customer decisions. The Structural Equation Model (SEM) analysis method based on Partial Least Square (PLS) is used to test research hypotheses with the SmartPLS 4.1.0.0 application.

Keywords : Knowledge, Motivation, Religiosity, Trust, Customer Decisions.

INTRODUCTION

Financial institutions that adhere to the tenets of Islamic Sharia law are known as Islamic banks. The principles of muamalah law, as outlined in the Qur'an and Hadith, are the basis of all actions and goods (Ikbal et al, 2023). The original intent of Islamic banking was to curb the practice of *usury*, *maysir*, *gharar*, and *bathil* in monetary transactions. Sharia banking implements a transparent system between customers and banks when carrying out financing and funding. Transparency means that customers can monitor banking performance in determining the amount of profit sharing (Fauziah & Segaf, 2022).

Sharia Business Units (UUS) may be established by conventional banks via Islamic windows to provide sharia finance services to their clients (Ansori, 2009). At the same time, the idea of profit sharing may be put into practice by banks according to the requirements of Law No. 7 of 1992, which deals with banking. Law 10 of 1998 further crystallised this by distinguishing between conventional and Islamic banks in terms of management style, as well as between rural and commercial banks. Additionally, Law 3 of 2004 altered the power of Bank Indonesia as stated in Law Number 23 of 1999, allowing Bank Indonesia to carry out its tasks in accordance with sharia principles. This has opened up more potential for Islamic banks to flourish more rapidly. Islamic banking in Indonesia has come a long way since its inception. As of the end of 2021, there will be 198 Islamic banks, with 12 being Sharia Commercial Banks, 21 being Sharia Business Units, and 165 being Sharia People's Financing Banks. Furthermore, there has been a dramatic rise in the amount of data collected annually about the growth of Islamic banking's assets, third party funding, and market share.

Table 1. Sharia Banking Market Share 2018-2022

YEAR	ASSETS (in trillion rupiah)	DPK (in trillion rupiah)	MARKET SHARE (%)
2018	444.43	348.38	5.70
2019	499.34	394.72	5.95
2020	608.90	475.79	6.51
2021	646.21	503.83	6.52
2022	802.26	619.50	7.09

Data source : LPKS OJK 2018-2022

The market share of Islamic banking consistently grows from 2021 to 2022 by 0.57%, according to the OJK's Sharia Financial Development Report (LPKS), which is highly substantial and runs from June 2018 to September 2022. In contrast to conventional banks' 92.91% market share, Islamic banks' market share has risen by only 1.39% over the last five years, reaching 7.09% in 2022 (table 1.). In a country where Muslims make up the majority, Islamic banking has a long way to go before it can compete with regular banks.

Inspiring consumption, usage, and activity while striving to exercise one's full force and capacity constitute human behaviour. Consumer behaviour encompasses all the behaviours, actions, and psychological processes that influence the purchase, use, and expenditure of goods and services Sumarwan in (Hasan & Faricha, 2022). Customers' requirements give birth to motivation, the second component impacting consumer choices. The third component, customers' religious beliefs and practices, as well as the Islamic banking industry's adherence to sharia law, play a role in the selection of Islamic banks.

The fact that trust is both an expectant receiver and an expectant giver is another consideration. Building customer loyalty trust is a very crucial context for the banking industry Kotler and Keller in (Al-Ghifari & Khusnudin, 2022). According to these descriptions, there is a need to study Bank Syariah Indonesia (BSI) clients. The

city of Malang was selected for its ideal position as a hub for education and modernization. Easy *Wadiah* savings is one of the products offered by Bank Syariah Indonesia (BSI). The purpose of this research is to find out how customers' level of education, intrinsic drive, and religious affiliation affect their confidence in the use of PT. Bank Syariah Indonesia, Tbk's simple *wadiah* savings. Within this framework, consumer knowledge is seen as a decision-maker, with motivation and religion playing significant roles in determining the sort of Islamic savings that customers want. Furthermore, consumer trust is of particular interest because it is both a variable that is affected by knowledge, motivation, and religiosity and a variable that may mediate the connection between these elements and customer choices. It is believed that this research would help PT. Bank Syariah Indonesia, Tbk improve service and customer satisfaction by shedding light on consumer behaviour as it pertains to Islamic banking products.

Based on the background and results of previous research, there are still many opportunities for further research. So that researchers are interested in researching with the title "The Influence of Knowledge, Motivation and Religiosity on Customer Decisions to Use Easy *Wadiah* Savings with Trust as an Intervening Variable; Study at PT. Bank Syariah Indonesia".

LITERATURE RIVIEW

Knowledge

"Know" is the root of the word "know," which has several meanings in the Big Dictionary of Indonesian, including "understanding" and "knowing" after seeing (witnessing, experiencing, etc.). Any and all information gleaned from direct human experience is considered knowledge, and this body of information will grow in proportion to the depth and breadth of human experience. Curiosity about anything may lead to the acquisition of knowledge via the use of certain methods and instruments. The act of sensing a thing is the first step towards

acquiring knowledge about that entity (Darsini et al, 2019).

The knowledge indicators according to Jalaludin (2015) are divided into three, namely:

1. Product knowledge
2. Purchasing knowledge
3. Usage knowledge

Motivation

The English term "motive" denotes "an effort that drives someone to do something," which is where the concept of motivation originates. One definition of motivation is the inner drive that compels an individual to take action in pursuit of an objective. A driving force that is now active is one definition of motivation (Laka et al, 2020).

At different points in life, different requirements drive individuals, and Abraham Maslow attempted to explain this in his theory of motivation. The hierarchy of needs, according to Maslow, runs from the most pressing to the least pressing. Physiological, social, self-esteem, and realisation requirements are all part of this (Touré-Tillery & Fishbach, 2011)

The motivation indicators according to there are five, namely as follows (Kotler & keller, 2009) :

1. The drive of the need to have a product
2. Encouragement of the need to use the product
3. Encouragement to support appearance.
4. Encouragement of trends that are happening in the social environment
5. Encouragement of product craze

Religiosity

Pace (2014) the author explains that there are two aspects to religion: internal religiosity, which pertains to one's own ideals, and extrinsic religiosity, which is concerned with one's social relationships and material gain. Differing levels of religious observance might also influence purchasing

habits. To rephrase, one's level of intrinsic or extrinsic religiosity might impact their product ethics, brand attitudes, and overall product perceptions.

A person's level of religiosity determines how much weight his religious beliefs have in shaping his thoughts, deeds, and actions. In addition, being religiously devoted is a personal trait that compels one to live in accordance with one's religious beliefs. Nature, the interplay between creation and the natural world, and the nature of the Creator are all topics that fall within the umbrella of religion (Maisur et al, 2015).

The indicators of religiosity according to Glock & Stark (1994) are divided into five dimensions including (Almakhali et al, 2023) :

1. Dimension of Belief

2. Dimensions of Religious Practice

3. Experience Dimension

4. Dimensions of Religious Knowledge

5. Dimensions of Practice or Consequences

Belief

Wanting to rely on someone you trust is what Anderson and Naraus mean when they say trust. When a business has faith in its partners, it means it expects them to do what's best for the business and will not do anything that may hurt it. Customers have faith in service providers when they say they will do what they say they will do. In a relationship, trust plays a significant role when one party has faith in the other's competence and reliability (Roziq & Diptyani, 2013).

Customer trust is exemplified by *amanah,* which signifies trustworthy, accountable, and reliable, from an Islamic viewpoint. The desire to accomplish something in the manner one envisions it is another possible definition of amanah. One quality that is essential for a successful businessman is trustworthiness, since this quality is stated by Allah Almighty as a quality of a fortunate person. Following the dictates of Allah (SWT). According to the Qur'an, Surah Al-Baqarah (2): 283 explains beliefs

In the above verse it is explained that if some of you believe in others, then you must fear Allah SWT in carrying out the trust. And no one should disobey. Allah SWT knows what you do and nothing escapes His sight and will reward you according to your deeds.

The indicators of trust are :

1. *Integrity*

2. *Benevolence*

3. *Competence*

Customer Decision

According to Kotler & keller (2009) consumers' actions in deciding to purchase or not buy the goods are known as buying choices. Quality, pricing, and well-known items are three of the many aspects that consumers think about before making a purchase choice. Therefore, once the buyer sees the product firsthand and decides to use it, they become customers (Soebakir et al, 2018)

A consumer who chooses an Islamic bank usually does not know much about it or even does not know what is in it. Their decision and their understanding of sharia are the two most important factors they consider when choosing an Islamic bank. Phenomenological perspectives cause differences in the way Muslim customers think about the concept of sharia schemes, especially on different interpretations of usury, causing different views on bank interest (Mariyono, 2013).

Customer decision in the Islamic view is the relationship between internal and external factors of the customer so that they decide whether to buy or not a product. This is a factor that greatly influences customer decisions, because with the test of internal and external factors of a customer, it will have an impact on a decision taken

Sudana et al, (2021) the indicators of purchasing decisions in five of them :

1. Attention stage

2. Stage of Interest

3. Desire stage

4. Stage to decide for buying action (*Action*)

5. Stages of satisfaction.

RESEARCH METHODS

With a focus on PT. Bank Syariah Indonesia, Tbk in Malang City, East Java, this study used quantitative methods and an explanatory research strategy. Customers of Bank Syariah Indonesia's Easy *Wadiah* Savings in Malang City made up the study's demographic. Nonprobability sampling was used to choose the sample in this investigation. After that, we gathered a sample of one hundred people to interview using purposive sampling and other non-probability sampling methods. This research made use of both primary and secondary sources for its data. Methods for gathering information might include direct observation, surveys, interviews, or a mix of these approaches. Investigations may proceed. The study hypothesis was tested using a Structural Equation Model (SEM) technique based on Partial Least Square (PLS). Structural Equation Modeling (SEM) is a statistical method for testing and building statistical models in the form of causal models. Whereas Partial Least Square (PLS) is an analytical tool that can be used to estimate research hypotheses in cases where

Loading Factor Test

the basic theory is weak in model design and there are variable indicators that do not meet the requirements in the reflective measurement model (Oktaviana & Wicaksono, 2022). The programme used was SmartPLS 4.1.0.0, and it included both an outer and inner model for measurement and structural variables, as well as mediation test.

RESULT AND FINDING

The research was evaluated utilising the SmartPLS 4.1.0.0 programme in conjunction with Partial Least Square (PLS). Both the measurement model and the structural model are components of PLS analysis. The measurement model is typically referred to as the outer model, while the structural model is the inner model.

Validity

Convergent Validity

Examining the standardised loading factor, which describes the magnitude of the correlation between each measurement item (indicator) and its contract, allows one to observe the covergent validity, an indicator that measures the magnitude of the correlation between the construct and the latent variable in the evaluation of individual item realibility. An outer loading value between 0.5 and 0.6 is adequate to fulfil the convergent validity criteria, even when the predicted value is > 0.7 (Ghozali & latan, 2014) :

Table 2. Loading factor

	Knowledge (X1)	Motivation (X2)	Religiosity (X3)	Customer Decision (Y)	Trust (Z)	Ket
X1.2	0.669					Valid
X1.3	0.765					Valid
X1.4	0.639					Valid
X1.5	0.734					Valid
X1.6	0.735					Valid
X2.1		0.711				Valid
X2.2		0.580				Valid

X2.3	0.573				Valid
X2.4	0.679				Valid
X2.5	0.596				Valid
X2.6	0.781				Valid
X2.7	0.772				Valid
X2.8	0.786				Valid
X2.9	0.753				Valid
X2.10	0.685				Valid
X3.1		0.667			Valid
X3.2		0.559			Valid
X3.3		0.629			Valid
X3.4		0.658			Valid
X3.5		0.717			Valid
X3.6		0.539			Valid
X3.7		0.777			Valid
X3.8		0.652			Valid
X3.9		0.635			Valid
X3.10		0.739			Valid
Y.1			0.779		Valid
Y.2			0.760		Valid
Y.3			0.798		Valid
Y.4			0.803		Valid
Y.5			0.722		Valid
Y.6			0.758		Valid
Y.7			0.711		Valid
Y.8			0.764		Valid
Y.9			0.686		Valid
Y.10			0.758		Valid
Z.1				0.777	Valid
Z.2				0.739	Valid
Z.3				0.775	Valid
Z.4				0.807	Valid

Z.5				0.734	Valid
Z.6				0.765	Valid

Source: Smart PLS output, Primary Data Processed (2024)

All indicators of the study's variables Knowledge, Motivation, Religiosity, Trust, and Customer Decisions had loading factor values greater than 0.5, according to the Convergent Validity loading factor test. This indicates that there was a strong correlation between each valid indication.

Average Variace Extrated (AVE) Test

Table 3. Average Variace Extraxted (AVE)

	Average Variace Extrated (AVE)
Knowledge (X1)	0.504
Motivation (X2)	0.506
Religiosity (X3)	0.436
Customer Decision (Y)	0.569
Trust (Z)	0.587

Source : Smart PLS Output, Premier Data Processed (2024)

According to the findings shown in table 3, four variables' AVE values are more than 0.50 and one variable's AVE value is less than 0.50, indicating that the validity test was successful. The confidence variable has the highest AVE value at 0.587.

Discriminant Validity

Loading values on the target construct should be higher than loading values on other constructs in order for the discriminant validity test to be shown. A valid indication of the variable is one whose cross loading value is higher than the cross loading values of other latent variables.

Table 4. Cross Loading

	Knowledge (X1)	Motivation (X2)	Religiosity (X3)	Customer Decision (Y)	Trust (Z)
X1.2	**0.669**	0.523	0.492	0.564	0.531
X1.3	**0.765**	0.442	0.518	0.465	0.495
X1.4	**0.639**	0.451	0.416	0.454	0.457
X1.5	**0.734**	0.505	0.501	0.442	0.568
X1.6	**0.735**	0.559	0.542	0.439	0.489
X2.1	0.575	**0.711**	0.542	0.537	0.550
X2.2	0.508	**0.685**	0.399	0.482	0.542
X2.3	0.554	**0.580**	0.486	0.401	0.449
X2.4	0.514	**0.732**	0.650	0.600	0.514
X2.5	0.408	**0.679**	0.368	0.407	0.455
X2.6	0.398	**0.596**	0.293	0.381	0.497
X2.7	0.532	**0.781**	0.510	0.648	0.599
X2.8	0.467	**0.772**	0.454	0.645	0.623
X2.9	0.520	**0.786**	0.475	0.633	0.652

X2.10	0.525	**0.753**	0.557	0.660	0.621
X3.1	0.415	0.331	**0.667**	0.324	0.326
X3.2	0.522	0.490	**0.739**	0.464	0.449
X3.3	0.421	0.253	**0.559**	0.233	0.280
X3.4	0.354	0.412	**0.629**	0.377	0.310
X3.5	0.478	0.432	**0.658**	0.489	0.431
X3.6	0.383	0.397	**0.717**	0.424	0.311
X3.7	0.445	0.372	**0.539**	0.331	0.381
X3.8	0.457	0.546	**0.777**	0.532	0.492
X3.9	0.525	0.503	**0.652**	0.569	0.516
X3.10	0.527	0.522	**0.635**	0.652	0.551
Y.1	0.517	0.548	0.528	**0.779**	0.598
Y.2	0.520	0.621	0.498	**0.758**	0.660
Y.3	0.541	0.541	0.519	**0.760**	0.574
Y.4	0.513	0.634	0.557	**0.798**	0.637
Y.5	0.539	0.693	0.492	**0.803**	0.670
Y.6	0.498	0.598	0.622	**0.722**	0.551
Y.7	0.431	0.564	0.440	**0.758**	0.600
Y.8	0.500	0.482	0.445	**0.711**	0.556
Y.9	0.559	0.596	0.669	**0.764**	0.619
Y.10	0.437	0.536	0.529	**0.686**	0.604
Z.1	0.586	0.639	0.529	0.621	**0.777**
Z.2	0.577	0.549	0.508	0.641	**0.739**
Z.3	0.575	0.627	0.525	0.673	**0.775**
Z.4	0.583	0.635	0.509	0.646	**0.807**
Z.5	0.470	0.514	0.366	0.537	**0.734**
Z.6	0.505	0.616	0.497	0.575	**0.765**

Source : Smart PLS Output, Premier Data Processed (2024)

Table 4 shows that the indicator measuring the relevant variable has a higher cross loading value than the indicators measuring other variables. This research instrument's findings are discriminantly valid if and only if all values are greater than 0.5.

Reliability

One way to evaluate the dependability of a measurement equipment is by looking at its Composite Reliability index. One measure of the consistency and stability of the combined reliability measurement is the composite reliability

value (pc) of the hidden variable. Reliability is strong for data when the composite reliability is more than 0.7. To back up the findings of composite reliability, there is a reliability test called Cronbach's alpha. A Cronbach's alpha score greater than 0.70 indicates that the variable is dependable or meets the criteria of Cronbach's alpha.

Table 5. Composite Reability and Cronch's Alpha

	Composite Reliability	Cronbach's Alpha
Knowledge (X1)	0.835	0.753
Motivation (X2)	0.899	0.890
Religiosity (X3)	0.866	0.857
Customer Decision (Y)	0.917	0.916
Trust (Z)	0.862	0.859

Source : *Smart PLS output, premier data processed (2024)*

Table 5 shows that the result of Composite Reliability and Cronbach's Alpha output of all constructs is > 0.7 thus showing that each construct or variable has good reliability.

Structural Model Analysis (Inner Model)

The table below displays the results of testing the R-Square value conducted using SmartPLS to test the structural model. R-Square is used to assess the feasibility of each independent latent variable in the model.

Table 6. R Square

Variable	R Square	Percentage
Trust (Z)	0.734	73%
Customer Decision (Y)	0.672	67%

Source: Smart PLS output, Primary data processed (2024)

Table 6 shows that knowledge, motivation, and religion provide an R-Square value of 0.734 for the belief variable, accounting for 73% of the total. Other factors explain the remaining 27%. Knowledge, motivation, religion, and trust have an impact of 0.672 or 67% on the customer choice variable.

Hypothesis Testing

The findings may be used to address the research hypothesis in light of the collected data. In this investigation, a mix of

t-statistics and p-values were used to evaluate the hypothesis. A t-value higher than 1.96 (t-table significant 5%) indicates a statistically significant interaction between the variables. It is possible to declare the hypothesis accepted if the P-Value value is less than 0.05. Output path coefficients and indirect effects provide the value that may be used to directly test the hypothesis. The correlation between study variables may be better understood with the use of structural model testing.

Table 7. Path Coefficients

	Original Smapel (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-Statistic (|O/STDEV|)	P Value
Knowledge (X1) -> Customer decision (Y)	-0.009	0.016	0.119	0.079	0.937
Motivation (X2) -> Customer decision (Y)	0.268	0.263	0.089	3.014	0.003
Religiosity (X3) -> Customer decision (Y)	0.246	0.228	0.115	2.141	0.033
Knowledge (X1) - > Trust (Z)	0.298	0.290	0.099	2.994	0.003
Motivation (X1) -> Trust (Z)	0.510	0.510	0.106	4.872	0.000
Religiosity (X3) ->	0.092	0.101	0.077	1.204	0.229

Beliefs (Z)					
Trust (Z) -> Customer demand (Y)	0.446	0.450	0.093	4.792	0.000

Source: Smart PLS output, Primary data processed (2024)

Based on Table 7 above shows the results of testing directly between variables, which are as follows:

1) Knowledge has a T-statistic value of 0.079 < 1.96, this shows that Knowledge does not directly affect customer decisions.

2) Motivation has a T-statistic value of 3,014 > 1.96, this shows that motivation directly affects customer decisions.

3) Religiosity has a T-statistic value of 2,141 > 1.96, this shows that religiosity directly affects customer decisions.

4) Knowledge has a T-statistic value of 2,994 > 1.96, this shows that knowledge has a direct effect on trust.

5) Motivation has a T-statistic value of 4,872 > 1.96, this shows that motivation has a direct effect on trust.

6) Religiosity has a T-statistic value of 1,204 < 1.96, this shows that religiosity does not directly affect Belief.

7) Trust has a T-statistic value of 4,792 > 1.96, this shows that trust directly affects the Customer's Decision.

Table 8. Specific indirect effect (Mediation Effect)

	Original Smapel (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-Statistic (|O/STDEV|)	P Value
Knowledge (X1) -> Trust (Z) -> Customer Decision (Y)	0.113	0.133	0.058	2.296	0.022
Motivation (X2) -> Trust (Z) -> Customer Decision (Y)	0.228	0.226	0.055	4.109	0.000
Religiosity (X3) -> Trust (Z) -> Customer Decision (Y)	0.041	0.047	0.039	1.062	0.289

Source: Smart PLS output, Primary data processed (2024)

Based on Table 8 above shows the results of testing directly between variables, which are as follows:

1. That there is a mediating effect between knowledge and customer decisions through trust mediation variables. This is indicated by statistical values of 2,296 > 1.96 and P values of 0.000 < 0.05. This shows an indirect influence where in the direct test in table 8 there is no influence.

2. In the motivation variable, there is a mediating effect between knowledge and customer decisions through trust mediation variables. This is indicated by statistical values of 4.109 > 1.96 and P

values of 0.022 < 0.05. This indicates an indirect influence on the variable

3. In the variable of religiosity, there is no mediating effect between knowledge and customer decisions through the variable of trust mediation. This is indicated by statistical values of 1.062 < 1.96 and P values of 0.289 > 0.05. This shows that there is no indirect influence on testing directly, in table 4.12 there is no effect.

Based on tables 7 and 8, conclusions can be drawn from the analysis of the influence of knowledge, motivation, religiosity on customer decisions with trust as an intervening variable, as follows:

The Influence of Knowledge on Customer Decisions

The study's findings indicate that consumers' level of knowledge does not significantly impact their purchasing choices. The findings of the t-statistic value of 0.079 or < 1.96, the p-value of 0.937 > 0.05, and the coefficient of -0.009 provide support of this. This suggests that customers are less likely to choose to create an Easy *Wadiah* Savings account if they have less expertise.

In contrast to other studies, this one found that knowledge factors positively impacted consumers' final purchases. Results from studies showing that lack of information impacts saving choices are consistent with our study (Hair et al, 2014; Pabbajah et al, 2019; Parastika et al, 2021; Yolanda et al, 2022).

The Influence of Motivation on Customer Decisions

The research found that consumers' levels of motivation had no discernible impact on their purchasing choices. As shown by the 0.268 parameter coefficient, 3.014 t-statistic value (more than 1.96), and 0.003 p-value (less than 0.05), this is proven.What this implies is that the likelihood of a consumer choosing to create an Easy *Wadiah* Savings account rises in direct proportion to the strength of their motivation.

Consistent with other studies, this one finds that motivating elements significantly influence consumers' propensity to save. The results of this study contradict those of other studies that found no significant relationship between motivational characteristics and consumer choices (Mostafa & Ibrahim, 2020; Nurmaeni et al, 2020; Rahmayani et al, 2021; Zuhirsyan & Nurlinda, 2021).

The Influence of Religiosity on Customer Decisions

The research found that customers' levels of religiosity had little impact on their purchasing choices. The findings of the parameter coefficients (0.246), t-statistics (2.141 > 1.96), and p-values (0.033 < 0.05) provide proof of this. What this implies is that the likelihood of a consumer opening an Easy *Wadiah* Savings account is directly proportional to the level of religiosity held by the customer.

Consistent with other studies, this one finds that religion is a favourable predictor of saving behaviour. Contrary to other studies that found no substantial influence of religion on consumer choices, this one comes up empty (Nurmaeni et al, 2020; Pabbajah et al, 2019; Parastika et al, 2021; Rahmayani et al, 2021).

The Influence of Knowledge on Customer Trust

Based on the results of the study, it shows that knowledge has a significant effect on customer trust. This is evidenced by the results of parameter coefficients of 0.298 and t-statistical values of 2.994 >1.96, and p-values of 0.003 < 0.05. This means that if the higher the knowledge possessed by the customer, the possibility of customer trust in opening an Easy *Wadiah* Savings account will increase.

This research is in line with research conducted by showing the results that knowledge has an effect on trust. Schiffman in defining (Astrila, 2014; Gampu et al, 2015; Octavini & Dharmawan, 2020).

The Effect of Motivation on Customer Trust

The study's findings demonstrate that motivation significantly impacts consumer trust. The findings of the parameter coefficients, which are 0.510, the t-statistical values, which are 4.872 > 1.96 and p-values, which are 0.000 < 0.05, prove this. This indicates that customers are more likely to create an Easy *Wadiah* Savings account if they are highly motivated to do so.

Consistent with previous research, this study found that drive significantly and

positively affects trust. However, as Schiffman and Kanuk point out in Pratiwi & Rdilwan, (2019); Robbins & Judge, (2008); Rondonowu, (2013); Yoeliastuti & Faridah, (2023); Yustina, (2016) Motivation can be described as the driving force within individuals that impels them to action. That is, motivation is the driving force in a person that forces him to perform an action.

The Influence of Religiosity on Customer Trust

The study's findings demonstrated that religious affiliation did not significantly impact consumers' confidence in a business. The p-value 0.229 > 0.05, t-statistic value 1.204 <1.96, and parameter coefficient 0.092 all support this conclusion. A lower level of consumer religiosity is associated with a reduced likelihood that the customer would create an Easy *Wadiah* Savings account. Contrary to previous studies demonstrating a favourable correlation between religion and trust, this study found no such correlation (Halik, 2016; Jasin et al, 2021; Nuralan et al, 2022; Rahmawati et al, 2017).

You may also leverage a customer's faith or confidence level to influence their decision-making. Concerning the connection between monetary actions and people's religion or confidence, a number of Islamic economists have reached intriguing findings. An individual's or a community's economic actions are significantly impacted by the depth of their beliefs. This behaviour has an impact on market consumption and output. This viewpoint also affects how one acts in (Maisur et al, 2015).

The Influence of Trust on Customer Decisions

Trust has a substantial impact on consumer choices, according to the study's findings. The findings of the parameter coefficients (0.446), t-statistical values (4.792 > 1.96), and p-values (0.000 < 0.05) establish this. Thus, the likelihood of a consumer choosing to create an Easy *Wadiah* Savings account increases in direct

proportion to the level of confidence the customer has.

Consistent with previous studies, his findings demonstrate that trust significantly influences saving choices for the better. Trust does not influence decision-making, according to the findings of his research, which contradicts this study (Risma, 2023; Rorie et al, 2022; Usvita, 2021). Wanting to rely on someone you trust is what Anderson and Naraus mean when they say trust. When a business has faith in its partners, it means it expects them to do what's best for the business and will not do anything that may hurt it. Customers have faith in service providers when they say they will do what they say they will do. Confidence and expectation in a partner stemming from that partner's professionalism and trustworthiness constitute an essential component of trust (Andespa, 2017).

The Influence of Knowledge on Customer Decisions With Trust as an Intervening Variable.

Trust is the want to rely on someone you trust, say Anderson and Naraus. One definition of trust in a partnership is the firm's faith that the partners will behave in a way that promotes the business and avoids activities that might hurt it. Customers have faith in service providers when they say they will do what they say they will do. Confidence and expectation in a partner stemming from that partner's professionalism and trustworthiness constitute an essential component of trust (Astrila, 2014).

The Influence of Motivation on Customer Decisions With Trust as an Intervening Variable

The research found that there is a complete mediation effect between trust characteristics, which mediate the indirect link between motivation and consumer choices. This is due to the fact that consumer choices are strongly impacted by intrinsic factors. A p-value of 0.000 < 0.05, a t-statistic value of 4.109 > 1.96, and a

parameter coefficient value of 0.228 all point to this. This suggests that customers are more likely to create an Easy *Wadiah* Savings account if they are highly motivated to do so, regardless of whether trust is there or not. The findings of this study are consistent with those of other studies that shown that motivation significantly improves trust Pratiwi and Rdilwan (2019) .

The Influence of Religiosity on Customer Decisions With Trust as an Intervening Variable

The study's findings disproved the hypothesis that religious affiliation influences consumers' purchasing choices via a mediating role of trust characteristics. The findings of the parameter coefficients (0.041), t-statistics (1.062 < 1.96), and p-values (0.289 > 0.05) demonstrate this. This suggests that the likelihood of a consumer opening an Easy *Wadiah* Savings account can be impacted by their level of religion.

This study contradicts previous studies that found a favorable correlation between religion and trust. However, previous studies have shown that trust results do not significantly impact consumers' choices to buy (Halik, 2016).

CONCLUSION

The study, employing a Structural Equation Model (SEM) approach via Partial Least Square (PLS), investigated the influence of knowledge, motivation, and religiosity on the decision-making process of Easy *Wadiah* Savings customers at Bank Syariah Indonesia in Malang City. Results indicate that while knowledge alone does not significantly affect customer decisions, motivation and religiosity strongly impact their choice to open an Easy *Wadiah* Savings account, suggesting a significant influence on consumer behavior. Moreover, the study reveals that customer trust, influenced by knowledge and motivation, plays a crucial role in their decision to engage with Bank Syariah Indonesia in Malang City. The findings underscore the importance of customer confidence in the bank for opting into Easy *Wadiah* Savings accounts. The study recommends future research to explore additional metrics such as product and service quality, as well as staff efficiency, to better understand consumer choices. Furthermore, it suggests further investigation from both customer and bank perspectives to enhance research models and incorporate additional aspects like product quality and staff performance.

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