

The Influence of Digital Marketing, Online Customer Review, and Trust on Customer Decisions to Save in Islamic Banks with Savings Inclination as a Mediating Variable (A Study on Customers of Bank Syariah Indonesia in Malang City)

Moh. Rizky Abdillah^{1*}, Irmayanti Hasan²

^{1,2}Department of Islamic Banking, Faculty of Economics, Universitas Islam Negeri Maulana Malik Ibrahim Malang, Indonesia

Email: ¹⁾ m.rizkyabdillah10@gmail.com, ²⁾ hasan77irma@gmail.com

Received : 20 March - 2025

Accepted : 25 April - 2025

Published online : 29 April - 2025

Abstract

The goal of this study is to examine how Digital Marketing (X1), Online Customer Review (X2), and Trust (X3) impact Customer Decisions to save in Islamic banks (Y), with Savings Inclination acting as a mediator (Z). The research will specifically look at customers of Bank Syariah Indonesia (BSI) in Malang City. This study is motivated by the rapid advancements in digital technology, which have a growing impact on customer behavior when it comes to financial choices, especially in the realm of Islamic banking. This study utilises a quantitative method with an associative research design. Data was gathered by distributing questionnaires to 110 BSI Mobile users in five districts of Malang City. The data was analysed using Partial Least Square (PLS). The results show that Digital Marketing (X1), Online Customer Review (X2), and Trust (X3) have a significant impact on both Savings Inclination (Z) and Customer Decisions (Y). Additionally, Savings Inclination (Z) acts as a mediator in the relationship between the three independent variables and Customer Decisions (Y). These findings are anticipated to aid in the improvement of Digital Marketing strategies in Islamic banking and bolster customer confidence in Sharia-compliant banking services.

Keywords: Digital Marketing, Online Customer Review, Savings Inclination, Customer Decisions, Islamic Bank.

1. Introduction

Digital transformation has impacted all aspects of life, including how people manage their finances. In the Islamic banking industry, digitalization presents opportunities to reach customers more efficiently and interactively (Efendi, 2024). However, challenges remain in enhancing customer participation in digital banking services, especially in encouraging consistent saving behavior. While numerous studies have examined digital marketing and trust in general banking contexts, limited attention has been given to how these factors interact in the Islamic banking landscape, particularly in the digital domain (Kurniawan et al., 2024).

Indonesia, as the country with the largest Muslim population in the world, has seen significant growth in Islamic banking over the past decade. The Islamic finance industry in the country operates under the principles of Sharia law, emphasizing transparency, risk-sharing, and ethical financial transactions (Nurrohmah & Purbayati, 2020). Bank Syariah Indonesia



(BSI) was established in 2021 after the consolidation of multiple government-owned Islamic banks, and it has now become the leading Islamic bank in the country. BSI is at the forefront of advancing digital Islamic banking services, providing a range of products and services tailored to fulfil the financial and religious requirements of its Muslim clientele. This strategic position makes BSI an ideal case study to understand customer behavior in the digital Islamic banking sector.

The goal of this research is to fill the existing void by examining how Digital Marketing, Online Customer Review, and Trust impact customers' decision-making to deposit money in Islamic banks, while also considering Savings Inclination as a mediator. What makes this study unique is its focus on these factors in the context of digital Islamic banking and the use of a strong empirical approach to analyse their connections among real users of BSI in Malang City.

The main area of interest in this research is the impact of Digital Marketing, Online Customer Reviews, and Trust on customer decision-making, with Savings Inclination as a mitigating factor. The study was carried out in Malang City, which is seen as a promising location for the growth of Islamic digital banking services. The goal of this study is to gain a more comprehensive insight into customer behaviour within this specific setting. While these three factors have been widely studied in conventional banking, their combined impact on saving decisions within Islamic digital banking remains underexplored. Existing studies tend to emphasize purchase-related decisions and often overlook the mediating role of savings inclination. Therefore, this study addresses that gap by examining how these variables jointly influence saving behavior among customers of Bank Syariah Indonesia.

2. Literature Review

2.1. Digital Marketing

Digital Marketing involves using digital technology to reach consumers through online platforms like social media, websites, and email in order to promote products or services (Dewi & Widiastanty, 2023; Efendi, 2024). In the context of Islamic banking, digital marketing serves as an effective tool to communicate service excellence and improve financial literacy (Dafiq et al., 2022). It can influence customer awareness, engagement, and ultimately, their inclination to save.

2.2. Online Customer Review

Online Customer Review is a form of customer feedback provided online that influences purchasing decisions. Positive reviews can strengthen prospective customers' perceptions and confidence in using Islamic banking services (Sianipar & Yoestini, 2021). Online reviews serve as a proxy for word-of-mouth in the digital environment, often influencing trust and decision-making processes.

2.3. Trust

Trust refers to customers' confidence in the integrity, honesty, and capability of banking institutions in providing services aligned with Islamic principles (Kurniawan et al., 2024). In the digital context, trust also involves secure transactions and data protection. Trust is a foundational element for sustaining long-term customer relationships, particularly in services like Islamic banking, which rely heavily on compliance and credibility.

2.4. Savings Inclination

Savings Inclination refers to a person's tendency to set aside a portion of their income for savings. This factor acts as a mediating variable that bridges the influence of external factors on saving decisions (Mardiana et al., 2021). It reflects not only financial attitudes but also psychological readiness to engage in banking behavior.

2.5. Customer Decision

Customer decisions involve rational and emotional processes in choosing appropriate financial services (Kasman, 2021). In the context of Islamic digital banking, these decisions are often affected by religious alignment, user experiences, and digital convenience.

2.6. Previous Research

Research by Dafiq et al. (2022) showed that digital marketing has a major impact on increasing interest in saving. It is highlighted that the opinions of customers online play a role in shaping the choices they make when buying products. Kurniawan et al. (2024) found that Trust encourages continued use of Islamic digital banking services. These studies provide a solid foundation for integrating the proposed variables and testing their relationships in the context of Islamic banking.

Numerous research studies in the past have shown how digital marketing, online reviews, and trust can impact the decisions of consumers. However, the majority of these studies were carried out in traditional banking settings and mainly focused on consumer intentions to make purchases rather than their saving habits. Moreover, few studies examine these variables collectively or consider the mediating role of savings inclination. Some findings also vary in strength depending on cultural context, digital platform maturity, or customer demographics, indicating a need for further exploration within specific settings such as Islamic digital banking in Indonesia.

3. Methods

This study employs a quantitative methodology along with an associative technique. The sample consists of all individuals who use BSI Mobile in Malang City. 110 participants were chosen through a blend of purposive and accidental sampling methods. The collection of data was done via online surveys. The analysis of data was carried out using Partial Least Square (PLS) with the software SmartPLS.

The sample size was calculated based on the approach by Hair et al. (2020), which suggested to increase the number of indicators by five, making a total of at least 110 participants. The research will concentrate on five regions within Malang City: Kedungkandang, Klojen, Blimbing, Sukun, and Lowokwaru.

4. Results and Discussion

4.1. Research Results

4.1.1 Respondent Characteristics

This study collected data from 110 respondents who actively use BSI Mobile in Malang City. The demographic profile shows that most participants (62%) are aged between 21 and 30 years, indicating that the majority of digital Islamic banking users are from the younger generation. Gender distribution was relatively balanced, with 53% female and 47% male.

Respondents were also spread across five districts Kedungkandang, Klojen, Blimbing, Sukun, and Lowokwaru demonstrating broad user coverage in the area.

Based on the descriptive analysis, all five research variables Digital Marketing, Online Customer Review, Trust, Savings Inclination, and Customer Decisions received average Likert-scale scores above 4.0. These findings suggest that respondents hold a generally favorable perception of the digital services offered by BSI. It also reflects a strong inclination to save through Islamic digital banking, influenced by effective digital outreach, trusted service delivery, and the presence of peer-driven feedback through online reviews.

4.1.2 Data Analysis Results

1) Outer Model

a. Discriminant Validity Test

The existence of discriminant validity can be established by assessing the cross-loading value. A common rule of thumb for the cross-loading value is to be greater than 0.7 for each individual variable (Bougie & Sekaran, 2019). In this study, all variables passed the discriminant validity test with values exceeding 0.7, indicating conformity with the established guideline.

b. Reliability Test

In order to evaluate the accuracy and precision of a measuring instrument, reliability tests are conducted to assess its internal consistency. The instrument's dependability is evaluated using factors like Cronbach's alpha value and composite reliability. An ideal value is deemed to be over 0.7, but anything above 0.6 is still considered acceptable according to Hair et al. (2020).

2) Inner Model

a. Coefficient of Determination (R^2)

The correlation test is used to evaluate how much independent variables influence dependent variables.

Table 1. R-square value (R^2)

Variables	R-square
1 Customer Decisions	0,696
2 Savings Inclinations	0,586

Source: SmartPLS Output Researchers, 2025

According to the findings of the coefficient determination test, the R-squared (R^2) value for the Customer Decisions factor is 0.696. This indicates that 69.6% of the variability in Customer Decisions can be accounted for by Digital Marketing, Online Customer Review, and Trust, while the remaining 30.4% is attributed to other factors.

b. Predictive Relevance (Q^2)

Predictive relevance tests are used to test the ability to predict models.

Table 2. Q-square value (Q^2)

Variable	Q-square (Q^2)
1 Customer Decisions	0,874

Source: SmartPLS Output Researchers, 2025

According to the findings of the predictive validity assessment, it appears that the Q^2 value for the variable Customer Decisions is 0.874, implying that both variables are effective predictors for the model.

c. Partial Hypothesis Test

Partial tests are used to test the direct effect of an independent variable on a bound variable.

Table 3. Partial Test

		Original sample (O)	T statistics (O/STDEV)	P values
1	Digital Marketing -> Customer Decisions	0.427	5.538	0.000
2	Digital Marketing -> Savings Inclinations	0.517	8.511	0.000
3	Online Customer Review -> Customer Decisions	0.176	2.692	0.007
4	Online Customer Review -> Savings Inclinations	0.307	5.495	0.000
5	Savings Inclinations -> Customer Decisions	0.274	3.080	0.002
6	Trust -> Customer Decisions	0.425	6.257	0.000
7	Trust -> Savings Inclinations	0.522	8.610	0.000
8	Trust -> Savings Inclinations -> Customer Decisions	0.143	2.942	0.003
9	Digital Marketing -> Savings Inclinations -> Customer Decisions	0.142	3.104	0.002
10	Online Customer Review -> Savings Inclinations -> Customer Decisions	0.084	2.658	0.008

Source: SmartPLS researcher output, 2025

- 1) The findings from the preliminary examination of the impact of Digital Marketing on Customer Decisions showed a T-statistic value of 5.538, exceeding the critical value of 1.96, and a P-value of 0.000, lower than 0.05. This suggests a strong relationship between Digital Marketing and Customer Decisions.
- 2) The preliminary findings of the impact of Digital Marketing on Savings Inclinations show a T-statistic value of 8.511 which is higher than 1.96 and a P-value of 0.000 which is lower than 0.05. This suggests a strong correlation between Digital Marketing and Savings Inclinations.
- 3) The preliminary findings from testing the Online Customer Review variable against the Customer Decisions variable show that there is a noteworthy correlation between the two, as indicated by a T-statistic value of 2.692 (> 1.96) and a P-value of 0.007 (< 0.05).
- 4) The examination findings on Online Customer Reviews and their connection with Saving Habits show a T-statistic value higher than 1.96 at 5.495, along with a P-value lower than 0.05 at 0.000. This indicates a significant relationship between Online Customer Reviews and Saving Habits.
- 5) The partial test results of the Savings Inclination variable against the Customer Decisions variable produce a T-statistic value of 3.080 or > 1.96 and a P-value of 0.002 or < 0.05 , which means that there is a significant influence between the Savings Inclination variable and the Customer Decisions variable.
- 6) The partial test results of the Trust variable against the Customer Decisions variable produce a T-statistic value of 6.257 or > 1.96 and a P-value of 0.000 or < 0.05 , which means

that there is a significant influence between the Trust variable and the Customer Decisions variable.

- 7) The findings from the preliminary test on the impact of trust on savings tendencies indicate a strong correlation, with a T-statistic value of 8.610 and a P-value of 0.000. This suggests a significant relationship between trust and savings inclinations.
- 8) A study conducted in Malang City on Indonesian Islamic bank customers found that the Trust variable significantly impacted Customer Decisions through Savings Inclination as a mediating variable. The T-statistic value was 2.942, indicating a strong influence, and the P-value was 0.003, confirming the significance of the relationship.
- 9) A study conducted in Malang City on Indonesian Islamic bank customers revealed that the Digital Marketing variable had a significant impact on Customer Decisions through Savings Inclination as a mediator, with a T-statistic value of 3.104 and a P-value of 0.002.
- 10) The findings from the preliminary examination of the impact of Online Customer Reviews on Customer Decisions, with Savings Inclination acting as a mediating factor, among Indonesian Islamic bank clients in Malang City showed a T-statistic of 2.658, exceeding 1.96, and a P-value of 0.008, lower than 0.05. This suggests a notable relationship between Online Customer Reviews and Customer Decisions, mediated by Savings Inclination.

4.2. Discussion

4.2.1. The Influence of Digital Marketing on Customer Decisions

The findings indicate that Digital Marketing has a significant partial effect on Customer Decisions regarding the use of BSI Mobile in Malang City. This supports the hypothesis that improvements or declines in digital marketing efforts can directly influence customers' decisions to engage with mobile banking services. These results align with (Mauliddiyah, 2021), who emphasized that digital marketing impacts saving decisions by enhancing brand awareness and interest through various digital platforms such as social media, online ads, search engine optimization, SMS, and email.

4.2.2. The Influence of Digital Marketing on Savings Inclinations

The partial test results show that Digital Marketing has a significant and positive effect on Savings Inclination, with an original sample value of 0.517. This indicates that the more effective the digital marketing strategy, the higher the customers' interest in saving through BSI Mobile. This finding is consistent with research by Dafi et al. (2022), which also found that strong digital marketing positively influences customers' intention to save, as it enhances engagement and perceived value of the banking services offered.

4.2.3. The Effect of Online Customer Reviews on Customer Decisions Variables

The test results indicate that Online Customer Review has a positive and significant effect on Customer Decisions, with an original sample value of 0.176. This suggests that better online reviews increase the likelihood of customers choosing to save at Bank Syariah Indonesia. These findings are in line with Amelia (2023), who stated that online customer reviews act as a key source of information that shapes customer trust and decision-making. Positive reviews enhance credibility and influence prospective customers' willingness to use Islamic banking products.

4.2.4. The Influence of Online Customer Reviews on Savings Inclinations

The partial test results show that Online Customer Review has a positive and significant effect on Savings Inclination, with an original sample value of 0.307. This indicates that favorable reviews from other customers enhance trust and increase the intention to save in Islamic banks. These findings support previous studies by Gabriela (2022) and Farki & Baihaqi (2016), which found that online reviews significantly influence saving interest. As a trusted source of user experience, customer reviews provide emotional and relatable information, thereby strengthening potential customers' confidence in banking decisions.

4.2.5. The effect of Savings Inclinations on Customer Decisions

The partial test results indicate that Savings Inclination has a positive and significant effect on Customer Decisions, with an original sample value of 0.274. This implies that the stronger an individual's intention to save, the more likely they are to decide to use Islamic banking services. The findings underscore the role of saving intention as a key determinant in financial decision-making. This is supported by Parastika et al. (2021) and Saputra (2022), who found that saving interest significantly influences customers' decisions to save, particularly when acting as an intervening variable that directly strengthens financial commitment.

4.2.6. The Influence of Trust on Customer Decisions

The findings suggest that Trust plays a crucial role in influencing Customer Decisions, as demonstrated by the initial sample value of 0.425. This suggests that the higher the customer's trust in Islamic banking services, the more likely they are to make the decision to use them. This finding aligns with Haq (2022), who emphasized that trust is built upon the expectation that one party will act appropriately even without direct control. It is also supported by Maharany et al. (2023), who found a significant positive relationship between trust and customer decision-making in the context of banking services.

4.2.7. The Effect of Trust on Variable Savings Inclinations

The preliminary findings show that Trust plays a key role in influencing Savings Inclination, with an initial value of 0.522. This indicates that customers are more likely to save if they trust Islamic banking services. Trust plays a central role in encouraging saving behavior, especially in Islamic banking, which emphasizes transparency and fairness. These findings are in line with Nurrohmah and Purbayati (2020) and Ermawati and Sidiq (2021), who found that public trust significantly influences the intention to save, particularly when trust is driven by a positive perception of product quality and institutional credibility.

4.2.8. The Influence of Trust on Customer Decisions through Savings Inclination as a Mediation Variable in Indonesian Islamic Bank Customers in Malang City

The findings from the mediation test suggest that Trust plays a crucial role in influencing Customer Decisions through Savings Inclination, with an initial sample value of 0.143. This suggests that Trust not only directly affects Customer Decisions but also indirectly by increasing customers' desire to save. Essentially, higher trust in Islamic banks results in a stronger inclination to save, which then influences the decision to utilize banking services. This finding aligns with Razak et al. (2020) and Masfufah (2023), who found that saving intention mediates the relationship between trust and financial decision-making, highlighting the importance of psychological readiness in shaping customer behavior.

4.2.9. The Influence of Digital Marketing on Customer Decisions through Savings Inclination as a Mediation Variable in Bank Syariah Indonesia Customers in Malang City

The results show that Digital Marketing has a positive and significant indirect effect on Customer Decisions through Savings Inclination, with an original sample value of 0.142. This indicates that effective digital marketing strategies not only influence customers directly but also indirectly by increasing their inclination to save. As Savings Inclination strengthens the relationship between Digital Marketing and Customer Decisions, this highlights the dual role of digital promotion: enhancing both awareness and saving interest. These findings are consistent with Budi Harto et al. (2021) and Puspa and Sadiyah (2024), who demonstrated that digital marketing impacts both customer decisions and saving interest in Islamic banks.

4.2.10. The Effect of Online Customer Reviews on Customer Decisions through Savings Inclination as a Mediation Variable in Bank Syariah Indonesia Customers in Malang City

The findings show that Online Customer Reviews have a beneficial and noteworthy influence on Customer Choices through an inclination towards saving, with an initial sample value of 0.084. This indicates that favourable reviews not only impact customer decisions directly but also indirectly by fostering an interest in saving money. The propensity to save enhances the connection between Online Customer Reviews and Customer Choices, affirming the dual effect of customer feedback. This finding is consistent with Ramadhana and Nicky (2022) and Rohmatulloh (2022), who found that online reviews significantly affect both saving intention and decision-making in Islamic banking.

5. Conclusion

The purpose of this research was to investigate how digital marketing, online customer reviews, and trust impact customers' choices to save money in Islamic banks, with a focus on savings inclination as a mediating factor. The results showed that digital marketing, online customer reviews, and trust all have a positive influence on both savings inclination and customer decisions. Additionally, savings inclination was identified as a significant mediator in the connection between these variables and customer choices.

Digital Marketing influences customer decisions not only directly but also indirectly by strengthening customers' saving interest. Online Customer Review plays a crucial role by shaping customers' trust and perceived credibility, thereby encouraging saving behavior. Trust, as expected, emerged as a strong predictor of both Savings Inclination and decision-making, underlining the importance of institutional credibility in Islamic finance.

Although this research has made valuable contributions, there are some shortcomings that need to be acknowledged. The study only includes users of BSI Mobile in Malang City, which may not accurately reflect the entire population of Islamic banking customers in Indonesia. The survey's cross-sectional design limits the ability to draw cause-and-effect conclusions, and relying on self-reported data could lead to biased responses. Future studies could consider widening the geographical scope, utilizing longitudinal approaches, and incorporating other factors like perceived ease of use, religiosity, or customer satisfaction to gain a more comprehensive understanding of customer behavior in Islamic digital banking in order to enhance the research.

These results suggest that Islamic banks, particularly Bank Syariah Indonesia (BSI), should invest in integrated digital marketing strategies, encourage transparent customer feedback, and maintain customer trust to enhance engagement and saving behavior. In

addition, future studies should explore variables such as customer satisfaction and financial literacy, which are highly relevant in this context. Customer satisfaction reflects users' experiences with digital platforms and service quality, which may significantly shape trust and long-term saving behavior. Meanwhile, financial literacy influences individuals' ability to understand and evaluate banking products, including the principles of Sharia compliance, thereby potentially affecting their Savings Inclination and decision-making. Investigating these factors would offer a more holistic understanding of customer behavior and support Islamic banks in designing more targeted and effective strategies.

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