



THE EFFECT OF KNOWLEDGE, INCOME, RELIGIOSITY, SERVICE QUALITY, AND TRUST ON SAVING DECISIONS: AN EMPIRICAL STUDY OF INDONESIAN SYARIAH BANK CUSTOMERS

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Abstract: The gap between the rapid growth of Islamic banking and the public's decision to save is still relatively low, even though the majority of the population is Muslim. This study aims to analyse the influence of knowledge, income, religiosity, service quality, and trust on customers' decisions to save at Bank Syariah Indonesia Merangin Branch. Using a quantitative approach with a survey method involving 175 respondents and PLS-SEM, the results show that religiosity has a positive and significant effect on saving decisions, while knowledge, income, service quality, and trust do not have a significant impact. This research contributes to the development of literature on the behaviour of Islamic banking customers by providing empirical evidence that religiosity plays a more decisive role in saving decisions that have certain social and religious characteristics. Practically, it's important to strengthen marketing and education strategies that integrate Sharia and religious values, as well as community engagement programmes to encourage people to save in Islamic banks.

Keywords: Religiosity; Savings Decisions; Service Quality; Trust

Abstrak: Kesenjangan antara pesatnya perkembangan perbankan syariah dengan keputusan masyarakat untuk menabung masih relatif rendah, meskipun mayoritas penduduk beragama Islam. Penelitian ini bertujuan menganalisis pengaruh pengetahuan, pendapatan, religiusitas, kualitas pelayanan, dan kepercayaan terhadap keputusan nasabah menabung di Bank Syariah Indonesia Cabang Merangin. Menggunakan pendekatan kuantitatif dengan metode survei terhadap 175 responden, menggunakan PLS-SEM. Hasil penelitian menunjukkan bahwa religiusitas berpengaruh positif dan signifikan terhadap keputusan menabung, sedangkan pengetahuan, pendapatan, kualitas pelayanan, dan kepercayaan tidak berpengaruh signifikan. Penelitian ini berkontribusi pada pengembangan literatur mengenai perilaku nasabah perbankan syariah dengan memberikan bukti empiris bahwa religiusitas memiliki peran yang lebih menentukan dalam keputusan menabung yang memiliki karakteristik sosial dan keagamaan tertentu. Secara praktis, perlu memperkuat strategi pemasaran dan edukasi yang mengintegrasikan nilai-nilai syariah dan religiusitas, serta program pendekatan dengan komunitas keagamaan untuk meningkatkan keputusan masyarakat dalam menabung di bank syariah.

Kata Kunci: Religiusitas; Keputusan Menabung; Kualitas Pelayanan; Kepercayaan

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Introduction

Islamic banking in Indonesia reveals a gap between its vast market potential and the actual level of public adoption of Islamic banking services. As a country with a Muslim-majority population, Indonesia possesses a highly promising market base for the growth of the Islamic banking industry. However, on a national level, the market share of Islamic banking remains significantly smaller than that of conventional banking, as shown in the table below:

Table 1. Volume Of Third-Party Funds: Conventional Banks And Bank Syariah Indonesia

Year	Conventional Bank	%	Sharia Bank	%
2020	6.508.432	92,87%	499.634	7,13%
2021	7.478.240	92,72%	587.099	7,28%
2022	8.027.341	92,55%	646.209	7,45%
2023	8.611.117	92,58%	690.604	7,42%
2024	9.171.665	92,52%	742.103	7,48%

Source: Indonesian Banking Statistics, 2026

As of December 2024, conventional banking had approximately 9.17 million third-party fund (DPK) customers, while Islamic banking had around 742,000. This situation indicates that, although the Islamic banking industry continues to grow, its adoption by the public remains relatively low compared to conventional banking. This is particularly significant given that Islamic banking's third-party funds have shown continued national growth, signaling immense potential for expansion; yet this growth has not been fully matched by a corresponding increase in the public's decision to choose Islamic banks as their primary option for financial activities. Presented below are data on Islamic banking customers from 2020 to 2024.

Table 2. Number Of Sharia Commercial Bank Financing Customers And Third-Party Fund Depositors

Year	Number of Sharia Commercial Bank Customers	Number of Sharia Business Unit Customers	Total	Percentage (%)
2020	25.195.687	5.341.698	30.537.385	-
2021	28.654.158	6.490.937	35.145.095	15,09%
2022	33.758.718	7.714.161	41.472.879	18,00%
2023	36.243.056	9.147.853	45.390.909	9,45%
2024	38.390.898	9.666.403	48.057.301	5,87%

Source: Indonesian Banking Statistics, 2026

Data from Bank Syariah Indonesia (BSI) indicates a sharp slowdown in customer growth, dropping from 18.00% in 2022 to 5.87% in 2024. This 12.13 percentage-point decline suggests that BSI's customer growth is not merely fluctuating but has entered a slowdown phase that warrants further attention.

This slowdown represents an anomaly, as it occurs amidst continued national growth in the sharia banking industry and the vast potential of the Muslim population as a market for sharia banking services. Consequently, the issue in Merangin is not simply the low number of sharia banking users, but a disconnect between market potential, national industry trends, and the community's actual behavior regarding the choice of banking services. A comparison with the growth of conventional banking in the same region underscores the urgency of this phenomenon, given that the public has access to alternative banking services that are relatively easy to use and more established. In other words, while sharia banking customer growth slows and conventional banking remains the primary choice for the public, there are indications that the decision to use sharia banking is not determined solely by religious identity; rather, it is influenced by various economic, knowledge-related, and psychological factors, as well as service quality.

This situation is also evident at the regional level, specifically in Merangin Regency, Jambi Province. Although the majority of Merangin Regency's population is Muslim and the community is socially characterized by a close affinity with Islamic values, public adoption of sharia banking services has not shown consistent growth, as illustrated in Table 3 below:

Table 3. Pre-Research Data On Sharia And Conventional Bank Users In Merangin Regency

Category	Number of People	Percentage (%)
Sharia Bank	10	20%
Conventional Bank	35	70%
Do Not Use Banking Services	5	10%
Total	50	100 %

Source: Interview Results – January 28, 2026¹

Based on the data above, although the majority of the population in Merangin Regency is Muslim, accounting for 98.39%² public participation in using Sharia banking services remains low. Preliminary findings indicate that 70% of the population in Merangin Regency prefers using conventional banking services, while 10% do not utilize banking services at all, and only 20% use Sharia banking services.

This situation reflects a gap between the ideal values of Sharia economics, which emphasize transactions aligned with Sharia principles and free from usury (riba), and the actual financial decisions made by the public in Merangin Regency. Examining this phenomenon is crucial because the decision to choose a Sharia bank can be influenced by various factors, including understanding of Sharia banking products and principles, economic capacity, religiosity, service quality, and trust in Sharia banking institutions. Therefore, research into the factors influencing customer decisions to save at the Merangin Branch of BSI is relevant for explaining why significant market potential has not yet fully translated into a greater public uptake of Sharia banking services.

¹ Personal Interview, (28 January 2026).

² Etsuko Sugawara And Hiroshi Nikaido, "Properties Of AdeABC And AdeIJK Efflux Systems Of *Acinetobacter Baumannii* Compared With Those Of The AcrAB-TolC System Of *Escherichia Coli*," *Antimicrobial Agents and Chemotherapy* 58, no. 12 (2014): 7250.

Existing literature on the factors influencing customer decisions to use and save with Sharia banks presents inconsistent findings. First, knowledge is a cognitive factor that can theoretically drive the decision to save; understanding Sharia banking principles, products, mechanisms, and benefits can reduce customer uncertainty when making choices. However, empirical evidence regarding the impact of knowledge remains mixed.

Research indicates that knowledge has a positive and significant influence on the decision to save with Islamic banks; this demonstrates that the better the public's understanding of Islamic banking, the greater their inclination to save.³ These findings align with research highlighting the importance of understanding Islamic banking when deciding to become a customer. Conversely, other studies indicate that knowledge or literacy does not always directly translate into a decision to use Sharia banking services.⁴ This discrepancy indicates that possessing knowledge alone is not necessarily sufficient to drive actual decisions, as customers may simultaneously weigh economic, religious, service-related, and trust-based factors. Consequently, these inconsistent findings highlight the need to re-examine the role of knowledge in explaining saving decisions within different contexts.

Secondly, income relates to an individual's economic ability to set aside a portion of their earnings as savings. Logically, the higher a person's income, the greater their capacity to save. A number of studies support this argument. A study involving the community of Bungo Regency, Jambi, specifically examined the influence of income, religiosity, and financial literacy on the decision to save with Sharia banks. Research finding that income level has a positive and significant influence on customers' decisions to choose savings products at BSI in the Pandaan District area. Consistent results also indicate that income level is a factor significantly influencing customers' decisions to save at BSI KCP Pandaan.⁵ However, the relationship between income and the decision to save is not always consistent. Some studies indicate that the decision to use Sharia banking services can arise across demographic groups with varying economic capacities, as the decision is also influenced by non-economic factors such as religiosity, perceptions of product benefits, trust, and service quality. Therefore, the role of income warrants re-examination to determine whether economic capacity is truly a determinant of the saving decision among customers of the BSI Merangin Branch.

Third, religiosity holds a significant position in Sharia banking literature, as the decision to use Sharia banks is often linked to adherence to Islamic principles. Nevertheless, previous studies have yielded conflicting results. Research finding that religiosity has a positive and significant influence on the decision to save with Sharia banks.⁶ Research findings indicate that religiosity has a positive and significant effect on the decision to save

³ Parastika Parastika, Titin Hartini, And Ulil Amri, "Pengaruh Religiusitas Dan Pengetahuan Terhadap Keputusan Menabung Di Bank Syariah Dengan Minat Sebagai Variabel Intervening," *Jurnal Intelektualita: Keislaman, Sosial Dan Sains* 10, no. 1 (2021): 177.

⁴ Anton Bawono And Milatunnikmah Finisia Rahajeng Oktaviani, "Analisis Pemahaman, Produk, Dan Tingkat Religiusitas Terhadap Keputusan Mahasiswa IAIN Menjadi Nasabah Bank Syariah Cabang Salatiga," *Muqtasid: Jurnal Ekonomi Dan Perbankan Syariah* 7, no. 1 (2016): 29.

⁵ Alan Oesterle, Alara Kiriş, And Albrecht Haase, "Experimental Platform To Study The Neuronal Mechanisms Of Magnetoreception In The Honey Bee." *BioRxiv* 2, no. 1 (2026): 306.

⁶ Parastika Parastika, Titin Hartini, And Ulil Amri, "Pengaruh Religiusitas Dan.

at BSI KC Kudus.⁷ Usvita found that religiosity and trust have a positive and significant influence on the decision to save at Bank Nagari Syariah.⁸ The research also indicates that religiosity has a positive and significant influence on customers' decisions to use mudharabah savings products. These findings indicate that religious values can serve as a crucial basis for selecting Sharia financial institutions. However, research has yielded different results, indicating that religiosity does not significantly influence the decision to save. Although Sharia financial literacy and trust have a significant positive impact, international findings also suggest that the influence of religiosity is not always direct. Research has found that the influence of religiosity on the choice of an Islamic bank depends on religious norms and the characteristics of customer groups. In certain groups, religiosity exerts a direct influence, whereas in others, the influence is indirect, operating through trust and sources of information.⁹ Consequently, religiosity remains a debated factor in explaining customer decisions; thus, re-examining it within the context of the BSI Merangin Branch holds academic relevance.

Fourth, service quality is a rational-relational factor linked to the customer's experience in interacting with the bank. Theoretically, service that is fast, accurate, friendly, trustworthy, and aligned with customer needs can enhance positive perceptions of the bank and encourage the decision to use savings products. Research finding that service quality has a positive and significant effect on customers' decisions to use mudharabah savings products.¹⁰ Research conducted at BSI's East Kutai Sub-branch Office (KCP) also indicates that service quality has a positive and significant impact on the decision to save. Similar results were found in a study involving students from Bima residing in Samarinda, which revealed that service quality positively and significantly influences the decision to save with Islamic banks. However, other evidence suggests that service quality is not always the primary factor determining customer behavior. In a study, the effects of religiosity, margin levels, and service quality on customers' decisions to transfer their financing (financing takeovers); they found that service quality did not significantly influence this decision, whereas religiosity did have a significant impact.¹¹ International findings by Suhartanto et al. also demonstrate that, in the context of Islamic bank customer loyalty in Indonesia, religiosity and emotional attachment are more dominant than service quality; service quality does not directly influence loyalty, even though it enhances customer satisfaction.¹²

⁷ Erwan Aristyanto And Tommy Wahyu Budisentos, "Pengaruh Tingkat Pendapatan, Promosi, Kualitas "Pelayanan, Lokasi Terhadap Keputusan Nasabah Menabung Pada Bank Syariah Indonesia KCP Pandaan," *WORLDVIEW (Jurnal Ekonomi Bisnis Dan Sosial Sains)* 1, no. 1 (2022): 81.

⁸ Mega Usvita, "Pengaruh Religiusitas Dan Kepercayaan Nasabah Terhadap Keputusan Menabung Pada Bank Nagari Syariah KCP Simpang Empat," *Jurnal Apresiasi Ekonomi* 9, no. 1 (2021): 47.

⁹ Aris Tri Haryanto And Fitri Wulandari, "Social Influence, Religiosity, And Salesperson Service On Saving Intention In Islamic Banks: The Mediating Role Of Perceived Ease Of Use Of Technology," *Shirkah: Journal Of Economics And Business* 7, no. 2 (2022): 124.

¹⁰ Rachmad Hidayat, Sabarudin Akhmad, And Machmud Machmud, "Effects Of Service Quality, Customer Trust And Customer Religious Commitment On Customers Satisfaction And Loyalty Of Islamic Banks In East Java," *Al-Iqtishad: Journal Of Islamic Economics* 7, no. 2 (2015): 151.

¹¹ Abdul Jalil And Malkan Malkan, "Religiusitas, Margin Level, Dan Kualitas Layanan Terhadap Keputusan Nasabah Melakukan Take Over Pembiayaan," *FINANSIA: Jurnal Akuntansi Dan Perbankan Syariah* 6, no. 1 (2023): 1.

¹² Aris Tri Haryanto And Fitri Wulandari, "Social Influence, Religiosity.

These differences indicate that service quality can be a significant factor under certain conditions, yet it does not always directly determine behavioral decisions.

Fifth, trust is a factor linked to the customer's belief that the bank is capable of fulfilling its promises, safeguarding funds, conducting transactions transparently, and operating in accordance with Sharia principles. Various national studies indicate that trust plays a crucial role in the decision to save; research has found that trust has a positive and significant influence on the decision to save with Sharia banks. The research also found that trust has a positive and significant influence on the saving decisions of the millennial generation at BSI Purwakarta Regency.¹³ Recent research on customers of the BSI Surabaya Branch indicates that public trust has a positive and significant influence on the decision to save, an influence even stronger than that of Sharia financial literacy. However, other studies show that trust does not always directly affect the decision or intention to save. Research finding that trust has a positive but insignificant influence on the intention to save, while that intention subsequently influences the decision to save.¹⁴ International findings indicate that trust in Islamic banks is linked to religiosity, perceived value, and customer satisfaction; thus, the influence of trust cannot be separated from psychological factors and customer experience.¹⁵ Meanwhile, research indicates that trust acts as a mechanism that channels the influence of religiosity on the decision to use Sharia banking services. This suggests that trust functions not only as a direct factor but also as a mechanism linking religious factors to customer decisions.¹⁶

A comparison of these research findings reveals that knowledge, income, religiosity, service quality, and trust do not exhibit a consistent pattern of influence on customer decisions regarding the use of or saving with Sharia banks. On one hand, prior studies indicate that these factors can positively influence customer decisions. On the other hand, some research shows that certain variables have no significant effect or exert influence only indirectly through other variables. Furthermore, international studies suggest that religiosity may operate through trust and information sources, while service quality is not always the dominant factor compared to emotional attachment and religiosity.

This situation highlights a research gap regarding which factors most strongly determine customer decisions to choose Sharia banks, particularly when cognitive, economic, and spiritual factors, along with service quality and trust, are examined simultaneously. This research gap is particularly significant in the context of BSI—Merangan Branch—given that previous studies were conducted in different regions and involved different respondent characteristics and banking institutions. Notably, research in Bungo Regency, Jambi, indicates that income, religiosity, and financial literacy need to be analyzed collectively to explain decisions to save with Sharia banks.¹⁷ Thus, there remains scope to examine whether the relationship patterns identified in previous studies also apply to

¹³ Khamilatus Sholikha, "Pengaruh Literasi Keuangan Syariah, Religiusitas Dan Kepercayaan Terhadap Keputusan Menabung Di Bank Syariah," *Warta Ekonomi* 2, no. 1 (2024): 306.

¹⁴ Khasanah Mustika Syahputri And Ahmad Amin Dalimunte, "Pengaruh Product Knowledge Dan Persepsi Nasabah Terhadap Preferensi Menabung Di Bank Syariah Dengan Disposable Income Sebagai Variabel Moderating," *Ekonomi, Keuangan, Investasi Dan Syariah (EKUITAS)* 4, no. 3 (2023): 901.

¹⁵ Khamilatus Sholikha, "Pengaruh Literasi Keuangan.

¹⁶ Aris Tri Haryanto And Fitri Wulandari, "Social Influence, Religiosity.

¹⁷ Alan Oesterle, Alara Kiriş, And Albrecht Haase, "Experimental Platform To.

customers of the BSI Merangin Branch. This study integrates these five perspectives—knowledge (cognitive factor), income (economic factor), religiosity (spiritual factor), service quality (service experience factor), and trust (psychological-relational factor)—into a single empirical model to explain customers' decisions to save at the BSI Merangin Branch.

Based on this research gap, the study aims to analyze the influence of knowledge, income, religiosity, service quality, and trust on the savings decisions of customers at the BSI Merangin Branch. Testing these five variables simultaneously is expected to provide empirical evidence regarding which factors are most relevant in explaining savings decisions within the context of regional Sharia banking. Grounded in this theoretical framework and prior empirical evidence, the study tests hypotheses concerning the positive and significant impact of knowledge, income, religiosity, service quality, and trust on customer savings decisions at the BSI Merangin Branch. From a consumer behavior perspective, knowledge is a cognitive factor that influences the decision-making process. Knowledge reflects not only the amount of information a person possesses but also an individual's ability to comprehend, process, and utilize that information as a basis for evaluating alternatives before making a decision.

In the context of Sharia banking, knowledge can be understood as the customer's level of understanding regarding operational principles, products, benefits, risks, and the contracts akad employed by Sharia banks, including mudharabah and wadiah contracts.¹⁸ This understanding enables prospective customers to compare the characteristics of Sharia banking products with their financial needs and preferences, thereby reducing uncertainty in the decision-making process.

The relationship between knowledge and the decision to save can be explained through the Consumer Decision-Making Process Theory, which views consumer decision-making as a process involving need recognition, information search, evaluation of alternatives, the decision itself, and post-decision behavior.¹⁹ In the context of Islamic banking, knowledge serves as a foundation for customers during the information-seeking and alternative-evaluation stages. The greater a customer's knowledge regarding Sharia principles, contracts, savings products, profit-sharing mechanisms, and product benefits and risks, the better equipped they are to assess whether a product aligns with their needs and values. Thus, conceptually, knowledge extends beyond mere cognitive ability; it functions as a source of information that can influence a customer's beliefs and evaluations prior to making a decision to save.

Empirical findings support this relationship, although research results have not been entirely consistent. Research findings show that knowledge has a positive and significant influence on the decision to save in an Islamic bank.²⁰ These results indicate that the greater an individual's understanding of Islamic banking, the more likely that knowledge is to translate into an actual decision to save. Findings regarding the importance of knowledge are also evident in research on Islamic financial literacy and saving decisions, which shows

¹⁸ Fadhilatul Hasanah, "Pengaruh Tingkat Religiusitas, Pengetahuan, Kualitas Produk Dan Kualitas Pelayanan Terhadap Preferensi Menabung Mahasiswa Universitas Muhammadiyah Palembang Pada Bank Syariah," *BALANCE Jurnal Akuntansi Dan Bisnis* 4, no. 1 (2019): 485.

¹⁹ Diksha Panwar, "Consumer Decision Making Process Models And Their Applications To Market Strategy," *International Management Review* 15, no. 1 (2019): 36.

²⁰ Parastika Parastika, Titin Hartini, And Ulil Amri, "Pengaruh Religiusitas Dan.

that the ability to comprehend the characteristics of Islamic financial services helps individuals make more rational financial choices. Thus, both theoretically and empirically, knowledge can be viewed as a factor that assists customers in converting information about Islamic banking into behavioral decisions.

However, knowledge does not always automatically lead to a decision to save. An individual may possess knowledge regarding Islamic banking principles and products yet still choose a bank based on other considerations such as income, ease of access, service quality, trust, past experience, or religiosity. This situation demonstrates that knowledge is merely one component of the decision-making process rather than the sole determinant of behavior. Therefore, the influence of knowledge on saving decisions must be understood in conjunction with the customer's economic circumstances and other personal factors.

Beyond cognitive factors, saving decisions are also linked to an individual's economic situation. From the perspective of the Keynesian Consumption Function, income is a primary determinant of an individual's capacity for both consumption and saving. Conceptually, an increase in income enhances an individual's ability to meet consumption needs while simultaneously setting aside a portion of that income as savings. Consequently, in this study, income is understood not merely as the amount of money an individual receives over a specific period, but also as an indicator of the customer's economic capacity and financial ability to allocate a portion of their resources toward savings.²¹

However, the relationship between income and the decision to save with an Islamic bank is not always linear. While high income indeed provides greater financial scope for saving, economic capacity does not automatically translate into a decision to save with an Islamic bank. High-income individuals might choose to allocate their surplus income toward consumption, investments, business ventures, real assets, or other financial instruments. Conversely, individuals with relatively limited income may still decide to save if they have precautionary motives, a future-oriented mindset, a strong level of religiosity, or the perception that Islamic banking products align with their needs and values. Thus, income is more accurately viewed as economic capacity, whereas the decision to save results from a resource allocation process influenced by various preferences and considerations.

Empirical findings regarding the relationship between income and saving decisions also show mixed results. Research finds that income is one of the factors associated with the decision to save at a sharia bank in Bungo Regency.²² The findings indicate that an individual's economic circumstances can be a factor when determining their ability to set aside a portion of their income. Research also considers financial factors—alongside religiosity, Sharia financial inclusion, and mobile banking services—in explaining the saving decisions of Generation Z BSI customers in the Jabodetabek region. However, other previous studies suggest that income level is not always a significant factor in the decision to use Sharia banking services.²³ These differing results indicate that income level alone is

²¹ John Maynard Keynes, "The General Theory Of Employment," *Quarterly Journal Of Economics* 51, no. 2 (1937): 209.

²² Alan Oesterle, Alara Kiriş, And Albrecht Haase, "Experimental Platform To.

²³ Sariah And Indra, "Pengaruh Literasi Keuangan Syariah, Religiusitas, Inklusi Keuangan Syariah, Layanan Digital M-Banking Terhadap Keputusan Menabung Gen Z. Studi Kasus Nasabah BSI Jabodetabek," *Economic Reviews Journal* 3, no. 3 (2024): 158.

insufficient to explain customer choices unless accompanied by considerations regarding benefits, product suitability, religious values, service quality, and trust in the bank.

Thus, theoretically, income plays two potential roles in the decision to save. First, income enhances an individual's objective capacity to set aside funds. Second, the decision to allocate that surplus to an Islamic bank still depends on how the individual evaluates the available options. In other words, rising income creates the capacity to save but does not automatically determine where and how those funds will be deposited.

Knowledge and income are essentially distinct yet interconnected aspects in explaining saving decisions. Knowledge provides the cognitive foundation for individuals to determine how financial surpluses are allocated, whereas income provides the economic capacity to carry out such allocation. A customer with a certain level of income will not necessarily choose an Islamic savings product if they do not understand the characteristics of the contract akad, benefits, mechanisms, and suitability to their needs. Conversely, sound knowledge of Islamic banking products and contracts does not necessarily lead to a saving decision if the individual lacks an adequate financial surplus.

This relationship can be explained by integrating Consumer Decision-Making Process Theory with the Keynesian Consumption Function. In the consumer decision-making process, knowledge serves as a source of information that helps individuals evaluate alternatives and make choices. Meanwhile, income determines the economic scope available after consumption needs have been met. Consequently, when an individual possesses a good understanding of Islamic bank products and contracts alongside a surplus income, that information can be used to evaluate and allocate a portion of the financial surplus to a savings product deemed suitable. Conversely, if knowledge regarding Islamic products is limited, the income surplus may not necessarily be directed toward an Islamic bank, as the individual might not grasp the benefits or characteristics of the available products.

Thus, the decision to save with a sharia bank can be understood as the outcome of an interaction between the cognitive ability to comprehend and evaluate financial options and the economic capacity to provide funds for savings. This perspective also explains the varying findings of previous studies regarding knowledge and income. High levels of knowledge do not invariably lead to a decision to save if economic capacity is limited or other factors are more dominant; conversely, high income does not automatically result in a decision to save with a sharia bank if the customer lacks adequate knowledge, preference, or trust regarding the product. Therefore, empirically examining the influence of knowledge and income on the saving decision is crucial, particularly among customers of the BSI Merangin Branch, who possess distinct socio-economic characteristics compared to those in previous studies.

The third concept serving as a pillar of this research is religiosity, which refers to an individual's level of commitment and attachment to their religious teachings. From the perspective of Glock and Stark, religiosity is not merely a matter of belief in religious doctrine; rather, it is a multidimensional concept reflected in five dimensions: ideological (beliefs), ritualistic (religious practices), experiential (religious experiences), intellectual (religious knowledge), and consequential (the consequences or application of religious

values in life).²⁴ This multidimensional framework is significant in Islamic banking research because the decision to use Islamic financial services cannot be explained solely by the strength of an individual's religious identity; it also depends on the extent to which religious beliefs, practices, experiences, knowledge, and values are manifested in economic behavior.

In the context of Islamic banking, the ideological dimension is reflected in a customer's belief regarding the prohibition of usury (riba) and the obligation to conduct transactions in accordance with Sharia principles. The ritualistic dimension relates to the performance of religious practices that can reinforce the commitment to using Sharia-compliant financial products. The experiential dimension pertains to an individual's experiences and feelings when living out religious values, while the intellectual dimension is reflected in their knowledge and understanding of Islamic teachings, including Islamic commercial law (muamalah) principles and the prohibition of riba. Finally, the consequential dimension is reflected when religious values are translated into daily behavior, including the choice of financial institutions and products. Thus, in this study, religiosity is understood as a construct broader than mere religious identity, encompassing beliefs, practices, experiences, knowledge, and the behavioral consequences of religion.

Theoretically, religiosity can influence saving decisions through the process of internalizing religious values into economic behavior. Conceptually, individuals with high levels of religiosity are more inclined to avoid transactions deemed contrary to Sharia principles and to select financial institutions perceived to align with Islamic teachings. Research findings indicating that religiosity has a positive and significant influence on the decision to save with Sharia banks.²⁵ Research findings indicate a positive influence of religiosity on the decision to save with BSI. International findings indicate that religiosity is also linked to the choice of Islamic banks; however, this influence is not always direct, as it can be associated with religious norms, beliefs, and the sources of information available to customers.

However, religiosity does not always lead to consistent saving decisions. For example, research has found that religiosity does not significantly influence the decision to save with a Sharia bank, whereas trust and Sharia financial literacy show a significant influence.²⁶ The findings indicate that religious identity or commitment does not automatically translate into economic behavior unless supported by an understanding of the product, perceived benefits, trust, and customer experience. Consequently, the relationship between religiosity and savings decisions requires a more critical understanding, as customer choices may stem from an interplay between religious values and rational considerations when selecting banking products.

²⁴ Richard Robbins, Charles Y Glock, And Rodney Stark, "Religion And Society In Tension," *Sociological Analysis* 27, no. 3 (1966): 173.

²⁵ Parastika Parastika, Titin Hartini, And Ulil Amri, "Pengaruh Religiusitas Dan.

²⁶ Tutty Alawiyah And Mochlasin Mochlasin, "Peran Kepercayaan Dalam Memoderasi Pengaruh Sales Promotion, Advertising Dan Religiusitas Terhadap Keputusan Menabung," *Jurnal Hukum Dan Pembangunan Ekonomi* 9, no. 2 (2021): 257.

In this context, the phenomenon often linked in the literature to symbolic religiosity should be understood as a situation where religious identity or symbols are not fully reflected in consistent economic behavior. Customers might choose an Islamic bank based on its identity and Sharia label, yet this choice is not necessarily accompanied by a deep understanding of the underlying contracts akad, profit-sharing mechanisms, costs, benefits, or product characteristics. Therefore, a high level of identity-based religiosity does not guarantee that a customer's decision will be sustained if the actual experience with the bank fails to meet expectations. Research findings reinforce this perspective by demonstrating that the relationship between religiosity and the choice of an Islamic bank can be influenced by religious norms, levels of trust, the importance of bank attributes, and sources of information. Thus, religiosity should be viewed as a factor that interacts with cognitive factors and customer experience, rather than as the sole determinant of the decision to save.

This also indicates that service quality is a relevant factor to examine alongside religiosity.²⁷ Theoretically, a customer's decision is determined not only by the bank's alignment with religious values but also by the actual experience of receiving service. From the SERVQUAL perspective, service quality is reflected in the dimensions of tangibles, reliability, responsiveness, assurance, and empathy. These five dimensions illustrate the bank's ability to provide adequate facilities, deliver services accurately and consistently, respond quickly to customer needs, instill a sense of security and confidence, and understand individual customer needs. In the context of Islamic banking, service quality is increasingly important because the Sharia identity must be manifested not only through products and contracts but also through a service experience that is professional, transparent, responsive, and aligned with customer expectations. Research indicating that service quality influences the decision to use Mudharabah savings products. However, research has found that service quality does not significantly affect the decision to switch financing (financing take-over), whereas religiosity has a significant impact.²⁸ This distinction further reinforces the rationale for re-examining service quality in the context of savings decisions at the BSI Merangin Branch.

In addition to service quality, trust also plays a theoretically significant role in explaining customer decisions. Based on trust theory, trust relates to an individual's willingness to accept vulnerability, grounded in the belief that the trusted party possesses competence, benevolence, and integrity within the banking context,²⁹ trust is crucial because the relationship between a bank and its customers involves the management of funds, personal information, transaction security, and the fulfillment of service promises. In the context of Sharia banking, trust also encompasses the conviction that the bank conducts its operations and offers products in accordance with Sharia principles. Consequently, customers with a high level of trust in the bank are more confident that their funds are managed securely, transparently, professionally, and in alignment with Sharia values. Research finding that trust has a positive and significant influence on the decision to save

²⁷ Enny Puji Lestari, Ahmad Robby, Alva Yenica Nandavita, Sri Furryani, And Agus Alimuddin, "Kerentanan Ekonomi Keluarga Dan Strategi Pemberdayaan Dalam Pencegahan Perdagangan Orang Di Provinsi Lampung," *ILTIZAM Journal Of Shariah Economics Research* 10, no. 1 (2026): 37.

²⁸ A. Parasuraman and V. Berry L Zeithaml, "A Multiple-Item Scale For Measuring Consumer Perceptions Of Service Quality," *Health Sciences Journal*, vol. 1, 2021.

²⁹ Roger C Mayer, "Monthly Report," *Journal Of the Institute Of Brewing* 33, no. 1 (1927): 1.

with a sharia bank. International findings also highlight the importance of trust in the context of Islamic banking by linking it to religiosity, perceived value, and customer satisfaction.³⁰

Thus, religiosity, service quality, and trust share a complementary conceptual relationship in explaining the decision to save. Religiosity provides the foundation of values and beliefs that motivates customers to choose financial institutions aligned with Sharia principles; service quality reflects the actual experience customers have when interacting with the bank; and trust serves as the psychological mechanism enabling customers to believe the bank can effectively manage funds and provide services that meet their expectations. Therefore, the decision to save at a Sharia bank cannot be explained solely by a customer's level of religiosity; one must also consider how those religious values are translated through service experiences and trust in the bank. These three factors are subsequently analyzed alongside knowledge and income to gain a more comprehensive understanding of customer saving decisions at the BSI Merangin Branch.

Methods

This study employs a quantitative approach with a survey design to empirically examine the influence of knowledge, income, religiosity, service quality, and trust on the decision to save with a Sharia bank. The research was conducted at the Merangin Branch of BSI in Merangin Regency, Jambi. The location was selected purposively because the BSI Merangin Branch is a Sharia banking unit serving the community in Merangin Regency and possesses a customer profile relevant to the study's objectives. Furthermore, the location was chosen because the growth trend of the BSI Merangin Branch's customer base showed signs of slowing down during the study period, making it a relevant setting to examine factors that theoretically influence public decisions regarding the use of and saving with Sharia banks. Thus, the BSI Merangin Branch is considered contextually representative for testing the research model, as it allows for the examination of relationships among individual factors, religiosity, service quality, and trust within the context of regional Sharia banking savings decisions.

The study population consists of individuals who are customers of the BSI Merangin Branch and meet the research criteria. Sampling was conducted using purposive sampling, a method involving the selection of respondents based on specific characteristics aligned with the research objectives. The respondent criteria include: first, residing in Merangin Regency; second, being at least 17 years old or having an income; and third, being a BSI customer with experience using Sharia banking products or services. These criteria were established to ensure respondents possessed sufficient experience and knowledge to evaluate the variables under study. A total of 175 respondents participated in the study. This sample size is considered adequate for PLS-SEM analysis, as it meets the minimum sample requirements based on the number of predictor constructs in the structural model and provides a sufficient number of observations for model estimation and the testing of relationships between variables. Respondent characteristics, including gender, age, education, occupation, and income level, are presented descriptively in the results section,

³⁰ Khamilatus Sholikha, "Pengaruh Literasi Keuangan.

enabling readers to evaluate the sample characteristics and the limitations regarding the generalizability of the research findings.

The research data consist of primary and secondary data. Primary data were obtained through structured questionnaires distributed to respondents meeting the sample criteria, while secondary data were gathered from documents, reports, publications, and relevant sources supporting the research context. The research questionnaire was adapted from indicators used in previous studies and developed based on the theoretical underpinnings of each construct, then tailored to the context of Islamic banking and the characteristics of the research respondents. Prior to the main data collection, the instrument underwent a pilot test to ensure that each question item was understandable to respondents and possessed adequate measurement quality. All indicators were measured using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree).³¹

The operationalization of variables was conducted based on indicator sources relevant to each construct. The knowledge variable refers to the concept of financial knowledge, reflecting respondents' understanding of Sharia banking principles, products, and mechanisms. The income variable was operationalized based on respondents' economic capacity, specifically regarding income levels and financial ability to engage in saving activities. The religiosity variable was developed based on Glock and Stark's dimensions of religiosity, encompassing belief, religious practice, experience, religious knowledge, and religious consequences. The service quality variable is adapted from the SERVQUAL concept, which encompasses the aspects of tangibles, reliability, responsiveness, assurance, and empathy.³² The trust variable refers to the concept of trust that emphasizes perceptions regarding ability, benevolence, and integrity.³³ Meanwhile, the decision to save is measured based on indicators of consumer decision-making regarding the selection and use of Sharia bank savings products, adapted to the research context. In the measurement model, the constructs of knowledge, income, religiosity, service quality, and trust are treated as reflective constructs, whereas the decision to save is treated as a formative construct (Mode B), because its indicators form the decision construct and do not necessarily exhibit high covariation with one another.

Prior to analysis, the data underwent editing, coding, and tabulation to ensure the completeness and consistency of respondents' answers. Measurement model evaluation was conducted via the outer model, considering convergent validity, discriminant validity, and construct reliability for reflective constructs. Convergent validity was assessed using outer loadings and Average Variance Extracted (AVE) values, while construct reliability was evaluated using composite reliability and Cronbach's alpha. Discriminant validity was assessed using the Fornell–Larcker criterion and/or other relevant discriminant measures. Specifically for the formative construct of saving decisions, evaluation was performed by

³¹ Dina Yustisi Yurista, Ulfa Zahiyatul Muna, And Maskudi Maskudi, "Determinants Of Customer Decisions: Study On Islamic Banking Services Users," *FINANSIA: Jurnal Akuntansi Dan Perbankan Syariah* 5, no. 2 (2022): 205.

³² A. Parasuraman and V. Berry L. Zeithaml, "A Multiple-Item Scale.

³³ Ana Teresa Ferreira, "Organizational Trust: Mayer, Davis And Schoorman Model, A Review," *QUAESTI, Psychology, Sociology and Pedagogy*, (2017): 253.

examining outer weights, indicator significance, and collinearity via Variance Inflation Factor (VIF) values.³⁴

Data analysis was conducted using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with the aid of SmartPLS software. PLS-SEM was selected because the study focuses on testing and explaining predictive relationships between latent variables and involves constructs with differing measurement models—specifically, reflective and formative ones. Furthermore, PLS-SEM offers greater flexibility regarding data distribution characteristics and is applicable to relatively smaller sample sizes compared to covariance-based SEM (CB-SEM). The use of PLS-SEM also aligns with the study's objective of emphasizing the model's predictive capability in explaining saving decisions through multiple independent variables simultaneously. Unlike CB-SEM, which focuses more on reproducing the covariance matrix and assessing overall model fit, PLS-SEM is better suited for research that prioritizes estimating structural relationships and the predictive power of endogenous constructs.

Inner model evaluation is conducted to assess the structural relationships between latent variables using the coefficient of determination (R^2), effect size (f^2), and path coefficients. The R^2 value is used to determine the ability of independent variables to explain the variation in the saving decision variable, while f^2 is used to determine the magnitude of the relative contribution of each independent variable to the endogenous construct. Subsequently, hypothesis testing was conducted using a bootstrapping procedure with 5,000 subsamples (resamples) to obtain the standard error, t-statistic, and p-value for each path coefficient. A hypothesis was deemed accepted if the direction of the coefficient aligned with the hypothesis and the p-value was < 0.05 or the t-statistic was > 1.96 (at a 5% significance level using a two-tailed test). Conversely, a hypothesis was considered unsupported if the p-value was ≥ 0.05 or the t-statistic was ≤ 1.96 . All stages of the analysis were carried out systematically to ensure that the instrument and structural model met PLS-SEM evaluation criteria and yielded findings replicable in similar research contexts.

Result And Discussion

Descriptive statistical analysis is employed to provide an empirical overview of the characteristics and trends of the research data by examining the mean, minimum, and maximum values for each variable: saving decisions, knowledge, income, religiosity, service quality, and trust. Mean values serve to identify general trends in respondent perceptions regarding each indicator, while minimum and maximum values indicate the range of variation in the responses provided. Interpretation relies not only on the magnitude of the statistical values but also on the overall pattern of respondent answers. A relatively high mean value suggests a tendency for respondents to rate the measured construct positively, whereas a relatively low mean value indicates that perceptions or conditions related to the construct remain varied or are not yet fully robust. The range between minimum and maximum values is also used to assess the degree of response heterogeneity; a wider range indicates greater disparity in perceptions or characteristics among respondents. Thus, descriptive analysis offers an initial picture of behavioral trends and respondent

³⁴ Bernhard Flury, Fionn Murtagh, And Andre Heck, "Multivariate Data Analysis," *Mathematics Of Computation* 50, no. 181 (1988): 352.

perceptions, serving as a foundation for understanding empirical conditions prior to testing the relationships between variables via PLS-SEM analysis.

The results of the descriptive statistical analysis of the research data obtained from a total of 175 respondents are presented in the following table.

Table 1. Descriptive Statistics

Variable	Minimum Mean	Maximum Mean	Average Mean	Category
Decision	4,12	4,31	4,22	High
Knowledge	3,87	4,00	3,95	High
Income	3,95	4,19	4,07	High
Religiosity	4,10	4,19	4,14	Very High
Service Quality	4,09	4,17	4,12	High
Trust	4,07	4,18	4,12	High

Source: SmartPLS Version 4.0 Output Data Processed In 2026

Based on the table above, the descriptive statistical analysis indicates that all research variables fall within the high category. This suggests that, overall, respondents hold positive views regarding the decision to save, knowledge, income, religiosity, service quality, and trust. From an academic perspective, the high scores across all variables reflect a relatively positive disposition among respondents toward Islamic banking; however, this does not imply that every factor automatically serves as a determinant of the decision to save. The discrepancy between descriptive perceptions and the strength of influence as revealed through inferential analysis constitutes a key finding of this study. In other words, a variable may receive a high rating from respondents without necessarily exerting a significant influence on the decision to save. This highlights the importance of distinguishing between the level of respondent perception and the causal relationships tested via the structural model.

The decision to save variable has a mean score of 4.22, the highest among the study's variables. This figure indicates that respondents generally possess a strong inclination to decide to save with Sharia banks. Such a high score reflects a relatively positive orientation among respondents toward the practice of saving with Sharia banks. However, from an academic perspective, a high propensity to save cannot be attributed to a single factor alone, as consumer decisions result from the interplay of various psychological, social, economic, and situational considerations. Therefore, structural model testing is required to determine which factors truly play a role in explaining this decision.

The knowledge variable yielded a mean score of 3.95, indicating that respondents possessed a relatively good level of understanding regarding Islamic banking. However, hypothesis testing revealed that knowledge had a positive but statistically insignificant effect on the decision to save ($\beta = 0.147$; $p = 0.084$). These findings suggest that a relatively high level of knowledge is insufficient to drive significant differences in saving decisions. Thus, there appears to be a gap between the cognitive aspect and actual behavior. While respondents may understand the principles, products, or mechanisms of Islamic banking, such knowledge does not necessarily translate into a decision to save, as decisions are also influenced by other factors—such as religious values, experience, preferences, habits, and social conditions. These findings align with research on consumer behavior in Islamic

banking, which indicates that knowledge is not always the sole determinant of decisions to use Islamic financial services. Conversely, other studies have found that Islamic financial literacy can have a significant impact, highlighting the importance of contextual differences and respondent characteristics in interpreting research outcomes.

The income variable has a mean value of 4.07. This figure indicates that respondents rated their income status or economic capacity—key indicators in this study—relatively highly. However, test results show that income does not significantly influence the decision to save ($\beta = 0.111$; $p = 0.188$). These findings suggest that economic capacity does not always translate directly into a decision to save with a Sharia bank. From a behavioral finance perspective, financial decisions are determined not only by the magnitude of available resources but also by preferences, psychological orientations, financial goals, habits, risk perceptions, and non-economic factors. Consequently, individuals with relatively high income levels may not necessarily choose a Sharia bank for their savings if other, more compelling considerations influence their decision-making process. These results demonstrate the need to understand economic factors in conjunction with the psychological factors and values inherent to consumers, particularly within the context of Sharia-based financial decisions.

The religiosity variable obtained a mean score of 4.14, indicating that the respondents' religious beliefs and practices are at a relatively high level. More importantly, hypothesis testing results reveal that religiosity is the only variable exerting a positive and significant influence on the decision to save. These findings reinforce the notion that the decision to use Sharia banking services is based not only on economic and functional considerations but also on the alignment of these services with the values and beliefs held by the respondents. From the perspective of the Theory of Planned Behavior (TPB), behavior results from a psychological process involving attitudes, subjective norms, and perceived behavioral control, which shape intention and, subsequently, behavior. In the context of Sharia banking, religiosity can strengthen an individual's orientation toward behaviors perceived as consistent with Sharia principles.³⁵ A number of studies regarding decisions and the adoption of Islamic banking also demonstrate the relevance of religiosity in explaining consumer behavior. Research based on the TPB in the context of Islamic banking has found that religiosity can serve as a factor that strengthens consumer orientation toward Sharia-compliant financial services. Studies in Indonesia have also identified a link between the level of religiosity and the reasons individuals save with Islamic financial institutions, particularly when the products offered are perceived to align with Islamic principles.

The service quality variable obtained a mean score of 4.12, while trust also recorded a mean score of 4.12. These figures indicate that respondents generally held a positive view of service quality and the level of trust regarding Sharia banks. However, structural analysis revealed that neither variable had a significant impact on the decision to save within the scope of this study. These findings do not imply that service and trust are unimportant for Sharia banks; rather, they suggest that, given the characteristics of the study's respondents, these two factors were not primary drivers of the decision to save. Previous research indicates that service quality and trust can indeed influence Sharia bank customer behavior,

³⁵ Aris Tri Haryanto And Fitri Wulandari, "Social Influence, Religiosity.

though the strength of these relationships varies depending on the context, customer characteristics, and the specific type of decision being examined. For instance, studies on Indonesian Sharia banking have shown links between service quality and customer satisfaction, trust, and loyalty, while other research on savings decisions has identified service quality and trust as significant factors. Such variations in results demonstrate that the influence of service quality and trust is contextual and that these factors do not always emerge as direct determinants of the decision to save.

The high scores for service quality and trust can also be understood in light of the possibility that customers view good service, transaction security, staff friendliness, and bank credibility as baseline expectations when selecting a banking institution. Consequently, once service and trust reach a relatively high level, these factors may no longer serve as the primary differentiators driving the decision to save. Customers may regard these service standards as expected norms—anticipating them from both conventional and Sharia banks alike. Under these circumstances, service quality and trust function more as factors that sustain or support the decision rather than as key distinguishing factors. However, this interpretation should be viewed as a theoretical possibility rather than a definitive conclusion that BSI customers equate Sharia banking services with those of conventional banks, as such perceptions were not directly measured in this study.

Overall, descriptive results indicate that respondents hold relatively high perceptions regarding all research variables. However, structural analysis reveals that high perception levels do not necessarily equate to a strong influence on the decision to save. Religiosity stands out as the most significant finding; it not only achieved a high mean score but also proved to be the only variable with a significant impact and the largest relative contribution to the model. These findings offer practical implications for the management of the BSI Merangin Branch, suggesting that strategies to increase the customer base cannot rely solely on rational aspects—such as improved knowledge, economic capacity, service quality, and general trust. The bank needs to strengthen its Sharia-based differentiation through communication that emphasizes adherence to Sharia principles, socio-religious benefits, and contract transparency, alongside education that links banking products to the community's needs and religious values. At the same time, service quality and trust must be maintained as baseline standards to prevent dissatisfaction, even though they were not identified as significant determinants in this study. With such a strategy, the competitive advantage of the Sharia bank lies not merely in matching the service standards of conventional banking, but in offering a distinctive value proposition that gives the public a compelling reason to choose Sharia banking.

Outer Models

In this study, the outer model employs both reflective and formative constructs, aligned with the characteristics of the relationships between the constructs and their indicators. Knowledge, Income, Religiosity, Service Quality, and Trust are treated as reflective constructs—since their indicators are manifestations of the latent constructs—and are thus evaluated through convergent validity, discriminant validity, and construct reliability. Meanwhile, the Saving Decision is treated as a formative construct—since its indicators are viewed as components that form the construct—and is evaluated through a multicollinearity test (VIF) as well as the significance and relevance of outer weights.³⁶ These specification differences are employed to ensure that the evaluation of the measurement model aligns with the theoretical characteristics of each construct.

Reflective Indicator Test

Convergent Validity Test

Table 2. Convergent Validity

Variable	Indicator	Loading Factor	Note
Knowledge	X1.1	0,751	Valid
	X1.2	0,791	Valid
	X1.3	0,811	Valid
	X1.4	0,867	Valid
	X1.5	0,718	Valid
	X1.6	0,803	Valid
Income	X2.1	0,791	Valid
	X2.2	0,830	Valid
	X2.3	0,826	Valid
	X2.4	0,872	Valid
	X2.5	0,796	Valid
Religiosity	X3.1	0,739	Valid
	X3.2	0,798	Valid
	X3.3	0,826	Valid
	X3.4	0,865	Valid
	X3.5	0,807	Valid
	X3.6	0,868	Valid
	X3.7	0,764	Valid
Service Quality	X4.1	0,886	Valid
	X4.2	0,889	Valid
	X4.3	0,887	Valid
	X4.4	0,816	Valid
	X4.5	0,873	Valid
Trust	X5.1	0,865	Valid
	X5.2	0,884	Valid
	X5.3	0,872	Valid

³⁶ Bernhard Flury, Fionn Murtagh, And Andre Heck, "Multivariate Data Analysis.

Variable	Indicator	Loading Factor	Note
	X5.4	0,823	Valid
	X5.5	0,876	Valid
	X5.6	0,874	Valid
Decision	Y.1	0,824	Valid
	Y.2	0,914	Valid
	Y.3	0,787	Valid
	Y.4	0,864	Valid
	Y.5	0,816	Valid

Source: SmartPLS Version 4.0 Output Data Processed In 2026

Based on the table above, all indicators within the reflective constructs exhibit outer loading values exceeding 0.70; thus, they meet the criteria for convergent validity and are deemed valid measures of their respective latent constructs. For the Knowledge variable, the highest loading value is observed in X1.4 (0.867), while the lowest is in X1.5 (0.718). The Income variable shows the highest loading in X2.4 (0.872) and the lowest in X2.1 (0.791). Regarding the Religiosity variable, the highest value is found in X3.6 (0.868) and the lowest in X3.1 (0.739). The Service Quality variable displays the highest loading in X4.2 (0.889) and the lowest in X4.4 (0.816). Meanwhile, the Trust variable records the highest value in X5.2 (0.884) and the lowest in X5.4 (0.823). These variations indicate that, despite differences in the strength of contribution among indicators, all reflective indicators possess adequate capability to represent their respective constructs. Furthermore, convergent validity is evaluated using the AVE value; a criterion of $AVE > 0.50$ indicates that the construct is capable of explaining more than 50% of the variance of its indicators. The evaluation results based on the AVE values for the latent variables in this study are as follows:

Table 3. Average Variance Extracted

Variable	AVE	Note
Knowledge	0,626	Valid
Income	0,678	Valid
Religiosity	0,657	Valid
Service Quality	0,758	Valid
Trust	0,750	Valid

Source: SmartPLS Version 4.0 Output Data Processed In 2026

Based on the AVE values, all reflective constructs in this study met the convergent validity criteria, with values exceeding 0.50. These results indicate that each construct accounts for more than 50% of the variance in its constituent indicators, demonstrating that the indicators adequately represent the latent constructs. Thus, the AVE values not only confirm that statistical thresholds have been met but also indicate that the constructs of Knowledge, Income, Religiosity, Service Quality, and Trust effectively represent the information contained within their respective indicators.

Discriminant Validity Test

Table 4. Discriminant Validity					
	X1.	X2.	X3.	X4.	X5.
X1.	0,791				
X2.	0,652	0,823			
X3.	0,737	0,707	0,811		
X4.	0,718	0,677	0,774	0,871	
X5.	0,747	0,671	0,777	0,794	0,866

Source: SmartPLS Version 4.0 Output Data Processed In 2026

Based on the table above, the Fornell–Larcker Criterion values indicate that the square root of the AVE for each construct is greater than its correlation with other constructs. These results demonstrate that each construct possesses adequate ability to distinguish itself from the other constructs. To reinforce these findings, discriminant validity was also evaluated using the Heterotrait-Monotrait Ratio (HTMT).

Table 5. Heterotrait Monotrait Ratio	
	Heterotrait-Monotrait Ratio
X2. <-> X1.	0,744
X3. <-> X1.	0,817
X3. <-> X2.	0,785
X4. <-> X1.	0,789
X4. <-> X2.	0,751
X4. <-> X3.	0,843
X5. <-> X1.	0,820
X5. <-> X2.	0,734
X5. <-> X3.	0,839
X5. <-> X4.	0,851

Source: SmartPLS Version 4.0 Output Data Processed In 2026

Based on the HTMT test results, all HTMT values between constructs fell below the 0.90 threshold. The lowest HTMT value was observed in the relationship between Trust (X5) and Income (X2) at 0.734, while the highest value was found in the relationship between Trust (X5) and Service Quality (X4) at 0.851. Nevertheless, all these values remained below the 0.90 limit. Consequently, all constructs in the research model demonstrate good discriminant validity; each construct shows sufficient distinction from the others, and the constructs can be empirically differentiated from one another.

Construct Realibility

Table 5. Construct Realibility

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	AVE
X1.	0,880	0,885	0,909	0,626
X2.	0,881	0,888	0,913	0,678
X3.	0,912	0,915	0,930	0,657
X4.	0,920	0,923	0,940	0,758
X5.	0,933	0,936	0,947	0,750

Source: SmartPLS Version 4.0 Output Data Processed In 2026

Based on the composite reliability test results, all variables in this study demonstrated excellent reliability. This is evidenced by the composite reliability values for each variable—Knowledge (0.909), Income (0.913), Religiosity (0.930), Service Quality (0.940), and Trust (0.947)—all of which exceed the minimum threshold of 0.70. These high reliability values indicate that the indicators for each construct possess a strong level of internal consistency in measuring their respective constructs. In other words, the indicators used yield relatively consistent and reliable measurement results in representing each research variable. Consequently, all constructs in this study meet the reliability criteria; the research instrument thus demonstrates good measurement consistency and is suitable for use in the subsequent analysis stage.

Formative Indicator Test Multicollinearity Test

Table 6. Multicollinearity

	VIF
Y.1	2,411
Y.2	3,054
Y.3	2,971
Y.4	2,805
Y.5	2,037

Source: SmartPLS Version 4.0 Output Data Processed In 2026

Based on the table above, all VIF values for indicators Y.1 through Y.5 fall below the threshold of 5.00. In the evaluation of formative models, VIF values are used to detect collinearity among indicators, which could otherwise distort the estimation of each indicator's contribution to the construct. A threshold of 5.00 serves as the criterion indicating the absence of serious collinearity issues among indicators, thereby allowing them to be retained in the model. Consequently, none of the indicators associated with the formative construct in this study exhibit collinearity problems, and they meet the required evaluation criteria. The use of VIF values as an evaluation criterion aligns with PLS-SEM

methodological guidelines, which emphasize the importance of assessing collinearity prior to interpreting the contribution of formative indicators to the construct.³⁷

Significance And Relevance Test of Outer Weights

Table 7. Outer Weight

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Y.1 -> Y.	0,173	0,161	0,093	1,847	0,065
Y.2 -> Y.	0,445	0,443	0,103	4,334	0,000
Y.3 -> Y.	-0,047	-0,042	0,102	0,462	0,644
Y.4 -> Y.	0,293	0,309	0,100	2,937	0,003
Y.5 -> Y.	0,288	0,275	0,092	3,135	0,002

Source: SmartPLS Version 4.0 Output Data Processed In 2026

Based on the formative indicator test results, three of the five indicators within the Saving Decision construct—specifically Y.2, Y.4, and Y.5—demonstrated a significant contribution to the construct's formation, whereas indicators Y.1 and Y.3 did not show a statistically significant contribution. However, the lack of statistical significance for Y.1 and Y.3 does not automatically justify their exclusion from the model. In formative constructs, each indicator represents a distinct aspect or dimension of the construct; therefore, any decision to remove an indicator must consider not only statistical significance but also theoretical relevance and the conceptual scope of the construct being measured.

Furthermore, outer loading results serve as an additional factor in evaluating whether non-significant indicators still contribute adequately to the construct. If an indicator's outer loading value meets acceptable criteria and the indicator remains theoretically relevant to representing a customer's decision to save with a Sharia bank, it may be retained in the model. This approach ensures the preservation of content validity—maintaining the construct's representativeness—so that removing indicators based solely on statistical insignificance does not compromise the conceptual scope of the Saving Decision. Consequently, the decision to retain indicators Y.1 and Y.3 is grounded in both methodological and theoretical considerations, ensuring that the "Saving Decision" construct continues to comprehensively represent the concept being measured.

Table 8. Outer Loading

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Y.1 -> Y.	0,824	0,806	0,072	11,517	0,000
Y.2 -> Y.	0,914	0,904	0,041	22,452	0,000
Y.3 -> Y.	0,787	0,778	0,064	12,268	0,000
Y.4 -> Y.	0,864	0,858	0,050	17,111	0,000
Y.5 -> Y.	0,816	0,804	0,062	13,066	0,000

Source: SmartPLS Version 4.0 Output Data Processed In 2026

³⁷ Bernhard Flury, Fionn Murtagh, And Andre Heck, "Multivariate Data Analysis.

All indicators (Y.1–Y.5) are significant and have loading values > 0.7 , indicating good convergent validity. All indicators can be retained in the model as they are statistically proven to effectively represent the Saving Decision construct; thus, the construct is reliable and valid for use in further analysis.

Inner Model Analysis

The structural model is evaluated by examining the coefficient of determination (R^2) and effect size (f^2) values, as follows:

Table 9. R-Square		
	R-square	R-square adjusted
Y.	0,683	0,674

Source: SmartPLS Version 4.0 Output Data Processed In 2026

Based on the table above, the R-square value of 0.683 and the adjusted R-square value of 0.674 indicate that the exogenous variables in this study explain 68.3% of the variation in the decision to save at BSI, Merangin Branch. Meanwhile, 31.7% of the variation in the saving decision is explained by other factors not included in this research model. These values indicate that the model's explanatory power is strong, demonstrating a good ability to explain the variation in the endogenous construct under study.

This explanatory power should also be viewed in comparison with the results of previous studies. Research on customer decisions or behavior regarding the use of Islamic banking products indicates that customer decisions are influenced by a combination of internal and external factors—such as knowledge, income, religiosity, service quality, trust, and others. Thus, the R^2 value of 0.683 in this study demonstrates that the combination of variables employed provides a relatively substantial explanation for the decision to save. However, this value does not imply that all factors influencing customer decisions are captured within the model, as 31.7% of the variation stems from factors outside the scope of this study. Therefore, the research model is considered to possess good explanatory power while leaving room for future research to incorporate other variables that could explain the decision to save more comprehensively.

Table 10. F-Square	
	f-square
X1. -> Y.	0,024
X2. -> Y.	0,017
X3. -> Y.	0,133
X4. -> Y.	0,022
X5. -> Y.	0,013

Source: SmartPLS Version 4.0 Output Data Processed In 2026

Based on the effect size (f^2) test results, most exogenous variables in this study exhibit a relatively small effect size regarding the decision to save. Knowledge, Income, Service Quality, and Trust demonstrate a relatively limited contribution to variations in the saving decision, whereas Religiosity shows the largest effect size compared to the other variables. These findings indicate that while these variables are conceptually relevant to explaining

customer decisions, their individual contributions to the saving decision within this research model vary in strength.

In practical terms, the small effect sizes observed for most variables suggest that improving a single aspect—such as knowledge, income, service quality, or trust—will not necessarily lead to a significant shift in customers' decisions to save. Consequently, BSI Merangin Branch cannot rely on a single strategy to boost saving decisions; instead, it must adopt a more integrated approach. Efforts to enhance customer literacy and understanding of Sharia banking products, improve service quality, strengthen trust, and provide products aligned with customers' economic circumstances must be pursued continuously as part of the bank's service and marketing strategies.

Meanwhile, Religiosity displays the largest effect size in this research model. This indicates that religious values and beliefs play a relatively more significant role than the other exogenous variables in explaining the decision to save within the context of this study. Practically, these findings suggest that BSI Merangin Branch should consider strengthening communication regarding Sharia principles, the transparency of contracts (akad), and the values of public benefit (maslahah) inherent in its banking products and services. Thus, the effect size results not only reveal the statistical strength of each variable's contribution but also provide a foundation for the bank to prioritize strategies that better align with customer characteristics.

Hypothesis Test

Table 11. Bootstrapping Test

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
X1. -> Y.	0,147	0,150	0,085	1,727	0,084
X2. -> Y.	0,111	0,115	0,084	1,317	0,188
X3. -> Y.	0,387	0,384	0,103	3,748	0,000
X4. -> Y.	0,155	0,156	0,110	1,409	0,159
X5. -> Y.	0,121	0,113	0,125	0,965	0,335

Source: SmartPLS Version 4.0 Output Data Processed In 2026

The Influence Of Knowledge On Saving Decisions

The research results indicate that knowledge has a positive but statistically insignificant influence on customers' decisions to save at BSI, Merangin Branch ($\beta = 0.147$; $p = 0.084$). These findings suggest that knowledge regarding Sharia banking principles, contracts (akad), and products does not yet directly determine a customer's decision to save. Although knowledge can theoretically assist consumers in evaluating various alternatives, the knowledge possessed does not necessarily translate into behavior if the customer does not yet grasp the practical benefits and the product's alignment with their financial needs.

From the perspective of consumer behavior theory, knowledge is part of the cognitive process of evaluating alternatives; however, the final decision is also influenced by psychological and social factors, experience, and the values held by the consumer. Thus, the lack of statistical significance regarding knowledge in this study suggests the possibility that knowledge operates through indirect mechanisms—such as Sharia financial literacy, perceived benefits, attitudes, or beliefs regarding Sharia banking products. The potential existence of such mediating or moderating variables was not tested in this study and could serve as an agenda for future research.

These findings align with research indicating that knowledge does not significantly influence the decision to use Sharia banking services. In practical terms, these findings indicate that customer education should not merely aim to increase knowledge; rather, it needs to be directed toward fostering an applied understanding of product benefits, contract mechanisms, transaction security, and the alignment of products with customer needs.

The Influence Of Income On Saving Decisions

Income does not have a significant effect on customers' decisions to save ($\beta = 0.111$; $p = 0.188$). This finding indicates that income level is not the primary factor determining a customer's choice to save at the BSI Merangin Branch. While consumer behavior theory acknowledges that income determines a consumer's economic capacity, consumption decisions and product choices are not based solely on financial means; preferences, needs, experiences, values, and psychological considerations also shape consumer decisions.

In the context of this study, income likely plays a greater role in determining the capacity to save rather than the choice of a Sharia bank as the savings institution. Customers with varying income levels may reach the same decision when other factors—such as adherence to Sharia principles, transaction needs, financial goals, and personal preferences—dominate the decision-making process. Thus, the lack of statistical significance regarding income does not imply that economic conditions are unimportant; rather, it indicates that the magnitude of income is not the primary differentiator in the selection of a Sharia bank.

These findings align with those of Ningsih and Hidayat, who found that income does not significantly influence the decision to save with Sharia banks. From a practical standpoint, fund-mobilization strategies should not rely solely on income-level segmentation but should also take into account customers' needs, financial goals, and behavioral characteristics.

The Influence Of Religiosity On Saving Decisions

Religiosity has a positive and significant influence on customers' decisions to save ($\beta = 0.387$; $p = 0.000$). These findings indicate that religiosity is the strongest factor in explaining the decision to save compared to other variables in the research model. The stronger an individual's religious orientation, the greater their tendency to choose banking services perceived to align with Sharia principles.

These findings can be explained through the theory of Glock and Stark, which views religiosity across several dimensions: belief, religious practice, religious experience, religious knowledge, and the consequences of religiosity in daily life. In the context of the

decision to save with a Sharia bank, the dimensions of belief and the consequences of religiosity are particularly relevant, as they can motivate individuals to align their economic behavior with religious principles. Belief regarding the prohibition of *riba* (usury), adherence to Sharia principles, and the desire to apply Islamic values in economic activities can serve as important considerations when choosing a Sharia bank.

These results are consistent with research by Sari and Rahman, which found that religiosity influences the decision to use Sharia banking services. Theoretically, these findings reinforce the view that consumer decisions are not always dominated by utilitarian or economic considerations but can also be shaped by normative values and beliefs. Thus, in a society with a strong religious orientation, the decision to save can be understood as a form of value-based economic behavior.

The Influence Of Service Quality On The Decision To Save

Service quality does not have a significant effect on customers' decisions to save ($\beta = 0.155$; $p = 0.159$). These findings indicate that, although service quality exerts a positive influence, it has not yet become a differentiating factor in the saving decisions of customers at the BSI Merangin Branch. This result is noteworthy as it differs from some previous studies finding that service quality positively influences customer decisions.

One possible explanation is that service quality has become a fundamental attribute expected by customers from banking institutions. When service levels across banks are perceived as relatively similar, service quality ceases to be the primary factor distinguishing customer choices. Furthermore, the advancement of banking digitalization has the potential to alter the role of face-to-face service. The use of mobile banking enables customers to conduct transactions independently, thereby reducing the frequency of interactions with bank staff. Consequently, the service quality provided at branch offices may have a more limited impact on saving decisions.

However, this explanation should be viewed as a contextual interpretation, given that this study did not specifically examine the intensity of mobile banking usage. Future research could investigate whether digitalization or the quality of digital services acts as a moderating variable in the relationship between service quality and customer decisions.

These findings align with research results indicating that service quality does not significantly influence the decision to save with an Islamic bank. Nevertheless, statistical insignificance does not imply that service quality is unimportant. For bank management, maintaining service quality remains essential as it shapes customer satisfaction, experience, and loyalty, even though it did not emerge as a direct determinant of saving decisions in this specific study.

The Influence Of Trust On Saving Decisions

Trust does not have a significant effect on customers' decisions to save ($\beta = 0.121$; $p = 0.335$). This finding indicates that trust has not yet emerged as a differentiating factor in the decision to save at the BSI Merangin Branch. These results differ from several previous studies that found a positive and significant relationship between trust and the decision to use Islamic banking services.

Theoretically, trust is a crucial factor in the financial services industry, as it relates to a customer's belief in the bank's integrity, competence, security, and ability to fulfill its obligations. However, in the context of this study, it is possible that trust serves as a baseline condition established after customers have already decided to use BSI services. Consequently, the variation in trust levels among respondents may not be significant enough to explain differences in saving decisions.

This lack of significance also suggests the possibility of indirect mechanisms. Trust may influence decisions through factors such as satisfaction, risk perception, loyalty, or customer experience. Therefore, these results should not be interpreted to mean that trust is unimportant for Islamic banking; rather, the direct influence of trust on the decision to save was not demonstrated within the specific context of this study.

These findings align with those of Fitriani and Aulia, who found no significant effect of trust on saving decisions in Islamic banks, though they contrast with other studies that identified a significant influence. Such discrepancies may stem from factors such as respondent characteristics, the study location, customer experience, the types of services used, or the evolution of banking digitalization. These contextual differences highlight the need to understand the relationship between trust and customer decisions within a specific context.

Conclusion

This study demonstrates that religiosity is the primary factor shaping customer decisions to save at the Merangin branch of BSI, whereas knowledge, income, service quality, and trust did not show a significant influence. These findings contribute theoretically to the study of customer behavior in Islamic banking by showing that financial decisions are not shaped solely by economic considerations and service attributes, but also by the values and beliefs inherent in the individual. In the context of Islamic banking, religiosity can serve as an internal factor that reinforces the alignment between religious beliefs and economic behavioral choices. Conceptually, this study expands the understanding of customer behavior by demonstrating that the relationships between knowledge, income, service quality, and trust and the decision to save are not always direct. The lack of significance of these variables suggests that their influence might operate through other mechanisms, such as perceived benefits, satisfaction, perceived risk, or Islamic financial literacy. Thus, this study provides a foundation for developing customer behavior models that look beyond direct influences to consider more complex relationships between constructs.

The practical implication of this study is that Islamic banks need to strengthen strategies based on Sharia values through communication that emphasizes adherence to Sharia principles, contract transparency, product benefits, and customer well-being. Such strategies must be supported by practical Islamic financial education, improvements in both face-to-face and digital service quality, and enhanced security and transparency to maintain customer trust. Consequently, emphasizing religiosity should not be viewed merely as a promotional approach but should be integrated with product and service quality so that Sharia values are genuinely reflected in the customer experience. The study's limitations lie in its scope covering only a single bank branch and its use of a cross-sectional design;

therefore, the results should be generalized with caution. Future research is encouraged to develop models by examining relevant mediating or moderating variables such as Sharia financial literacy as a mediator between knowledge and saving decisions, or social environment support as a moderator in the relationship between religiosity and saving decisions. Future studies could also expand the geographical scope and respondent characteristics, as well as employ longitudinal or mixed-methods approaches to gain a deeper understanding of behavioral changes among Sharia banking customers.

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Author Contributions Statement

YH independently carried out all stages of the research, ranging from identifying the research problem, conducting the literature review, collecting and analyzing data, and interpreting the results, to drafting the manuscript. NM and HZ served as supervisors, providing scientific direction, theoretical input, methodological guidance, and critical revisions to enhance the manuscript's scientific quality and coherence. All authors have reviewed and approved the final version of the manuscript.

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