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Customer Decision Factors in Choosing Savings Products: Product, Service Quality, and Religius: Study of Bank Muamalat Customers, Malang City

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ABSTRACT

This study examines the determinants affecting consumer choices about savings products at Bank Muamalat, Malang City. It examines three primary factors: product quality, service quality, and religiosity, deemed essential for recruiting and retaining consumers in the competitive Islamic banking industry. The study utilizes a quantitative methodology, applying multiple linear regression analysis to assess the impact of these variables on consumer choices. Data were gathered via standardized surveys administered to Bank Muamalat clients, resulting in the analysis of 200 valid responses.

The results indicate that all three aspects substantially and positively affect customer decisions. The quality of the product is crucial, highlighting attributes such as transparency, adaptability, security, and adherence to Islamic standards. Clients like innovative savings instruments such as haji savings and school savings, which address particular requirements while complying with Sharia principles.

Service quality is the primary determinant that influences customer decisions. Clients value responsive, professional, and amicable services that embody Islamic principles. Technological innovations, like digital banking applications, augment the client experience by facilitating seamless and fast transactions. Integrating superior human service and contemporary technological solutions enhances client pleasure and loyalty.

Religiosity significantly influences financial decision-making, underscoring the necessity of spiritual connection. Clients favor Bank Muamalat due to its commitment to Islamic banking principles, ensuring that their financial transactions are devoid of riba (usury), gharar (uncertainty), and maysir (gambling). This predilection, driven by religion, distinguishes Bank Muamalat from conventional banks and fortifies its standing in the Islamic banking sector.

The research concludes that product quality, service quality, and religiosity jointly influence customer decisions, with service quality being the predominant determinant. These findings highlight the necessity for Islamic banks, such as Bank Muamalat, to sustain a balance between functional and spiritual dimensions in their services. Improving service quality via personnel training and technical advancements, creating Sharia-compliant goods, and strengthening the bank's religious image is essential for client attraction and retention.

This study enhances the literature on Islamic banking and offers pragmatic insights for augmenting competitiveness within the sector. Subsequent research may broaden its reach by incorporating supplementary variables, such as trust or brand image, and use a mixed-methods technique to attain a more profound understanding of consumer behavior.

Keywords: Customer Decision, Product, Service Quality, Religiosity.

INTRODUCTION

The expansion of financial institutions in Indonesia has significantly accelerated. One of the advancing financial institutions is the Islamic financial institution. There is significant demand for financial institutions, particularly those founded on Islamic principles, among the broader population. Data from the Financial Services Authority (OJK) indicates that Islamic banking assets amounted to IDR 2,024.2 trillion in 2022, reflecting an approximate growth of 11% from the preceding year. Data from the Ministry of Home Affairs (Kemendagri), as reported by DataIndonesia.id, indicates that Indonesia's population in 2022 was 277.75 million individuals. The Indonesian populace adheres to a multitude of religions, as illustrated in the image below:

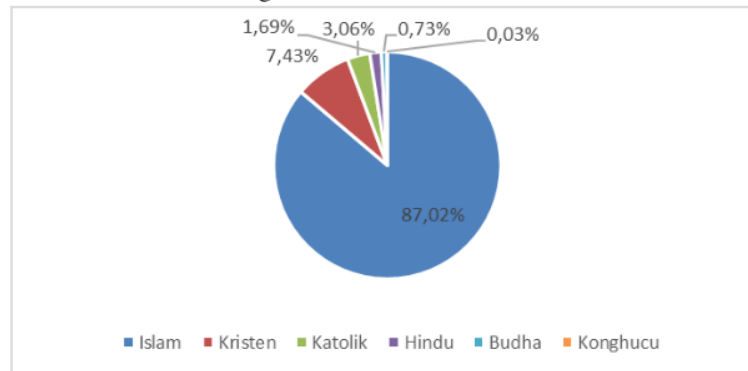


Figure 1. Religious Distribution in Indonesia

Malang City is a prominent urban center in East Java. This condition is because, in 2022, its population was 846,126 individuals. Data from the demographic and civil registration agency indicates that the predominant religious affiliation is Islam, comprising 787,680 individuals distributed among various sub-districts. The predominantly Muslim population of Malang City presents a significant opportunity for the Islamic banking sector, as shown by Bank Muamalat. Bank Muamalat was the inaugural Islamic bank in Indonesia. Bank Muamalat was founded on November 1, 1991 AD, corresponding to 24 Rabiul Akhir 1412 Hijriah, based on concepts from various entities, including the Indonesian Ulema Council (MUI), the Association of Indonesian Muslim Intellectuals (ICMI), and Muslim entrepreneurs, with backing from the government of the Republic of Indonesia. The document from Bank Muamalat was executed before a notary, Yudo Paripurni, SH, in Jakarta. The deed has received approval from the Minister of Justice of the Republic of Indonesia, as per Decree No. C2-2413.HT.01.01, dated March 21, 1992, was registered at the Central Jakarta District Court on March 30, 1992, under No. 970/1992. This condition was published in the State Gazette of the Republic of Indonesia No. 34 on April 28, 1992. Data regarding Bank Muamalat Kota Malang's customer count was acquired through an interview with Mr. Afik from the sub-branch operation on March 27, 2024, at 08:00.

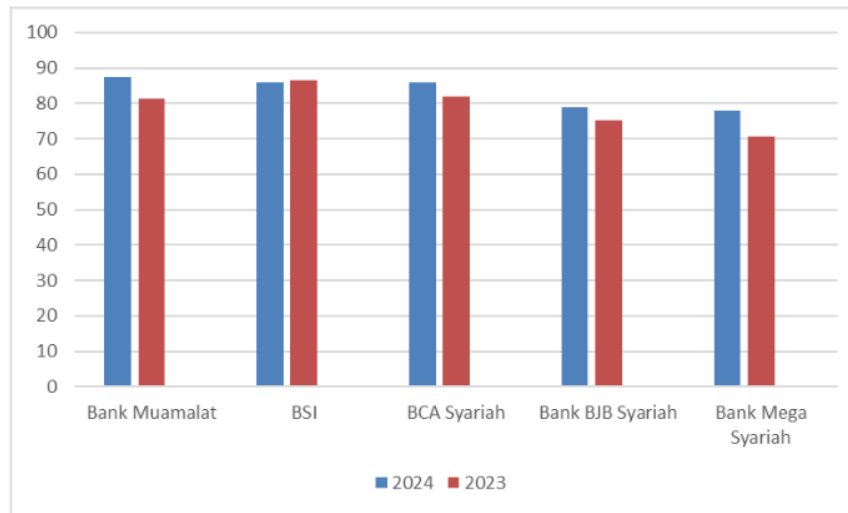


Figure 2. Five Superior Buses with Exceptional Service

Bank Muamalat demonstrates superior performance in the walk-in channel, particularly with security personnel and tellers, and ranks among the top three in other categories. Furthermore, Bank Muamalat partners with the Hajj Financial Management Agency (BPKH) to develop innovative savings products. The researchers selected the location at Bank Muamalat for this reason. Bank Muamalat Malang City offers benefits over other banks by its adherence to ideals of equity, solidarity, and efficiency. The subsequent benefit is the profit-sharing arrangement between the client and the bank. The services of Bank Muamalat Malang City are exceptionally³ cordial and accommodating. Consequently, eschew money laundering activities due to the Sharia Supervisory Board, and in the event of bankruptcy, Bank Muamalat Malang City will implement the al-Qaeda al-hasan system.

Bank Muamalat provides diverse products tailored to customers' needs, ranging from youngsters to adults. Diverse financial instruments, including savings products, deposits, and checking accounts. The savings options available at Bank Muamalat encompass savings for the great child's Hajj pilgrimage, savings for IB business Hijrah, savings for IB Hijrah, savings for IB Hajj pilgrin²ge, savings for IB simple, among others. The offered deposit savings products comprise IB Hijrah deposits, IB Hijrah Muamalat online deposits, DHE SDA IB Hijrah Muamalat deposits, and a section for commonly asked questions. The current account savings offerings at Bank Muamalat include IB Hijrah current accounts, IB Hijrah Ultima current accounts, and IB Hijrah SAR current accounts.

Bank Muamalat Indonesia possesses various benefits, the foremost being its status as³ the inaugural Sharia bank in Indonesia. The second aspect involves global expansion, as Bank Muam³alat extends its operations to the foreign market. In 2009, Bank Muamalat inaugurated a branch office in Kuala Lumpur, Malaysia, becoming the first Indonesian bank to expand its operations into Malaysia. Third, Bank Muamalat enjoys a commendable reputation as a reputable Sharia bank throughout the Indonesian community. Fourth, Bank Muamalat possesses an extensive network, with branch offices distributed across Indonesia,

facilitating consumer transactions at any location and time. Fifth, it fosters digital innovation or facilitates transactions that were previously conducted manually, and today, Bank Muamalat is endeavoring to transition all transactions to a digital format. For instance, Bank Muamalat provides services via mobile banking and Internet banking applications. Bank Muamalat is developing new solutions to optimize the Hajj and Umrah environment. Additionally, there are results from an interview with the Senior Executive Vice President of retail banking at Bank Muamalat conducted on January 10, 2024, sourced from the official website of Bank Muamalat Indonesia concerning the hajj savings program. (Sari, Siswanto, Maksum, Abdani, Khan, Retnasih & Masyhuri, 2023; Rahmawati & Rahayu, 2024; Kusumanisita, Anugrah & Affandi, 2023)

The forthcoming advancement in Bank Muamalat is digital transformation. In this digital transformation, all current transactions will transition to a digital format using the Muamalat DIN application, eliminating manual processes. One aspect of digital transformation is that the hajj segment can be registered online via the mobile banking application offered by Bank Muamalat, known as Muamalat DIN. This application eliminates the necessity for clients to visit the branch office. The Muamalat DIN application is integrated with the innovative hajj application developed by the Ministry of Religion of the Republic of Indonesia, facilitating the registration for hajj or umrah and the payment of associated charges—the predominant shares of PT. Bank Muamalat Indonesia Tbk is owned by the Hajj Financial Management Agency (BPKH), following confirmation of compliance with the criteria set by the Financial Services Authority (OJK). BPKH holds an 82.7% share and has duly evaluated several factors for investment. The primary rationale for BPKH's investment in Bank Muamalat is the faith placed in it by potential hajj pilgrims to manage their cash since its establishment. This condition is evidenced by the rise in registrations and the volume of deposits from hajj pilgrims at Bank Muamalat, which has grown over time.

Furthermore, BPKH has examined the global and national landscape of the sharia financial sector at Bank Muamalat. This partnership has developed multiple savings products associated with Hajj and Umrah. This study aims to determine whether the collaboration between BPKH and Bank Muamalat influences consumer decisions when selecting savings products. (Prayogi & Solekah, 2024; Rachman, Arundina & Azizon, 2024; Prastiwi & Zuhdi, 2022)

Customer decisions regarding savings products involve selecting from several options before committing to their chosen product. Customer choices can serve as a standard for the utility and significance of a product or service. This condition is corroborated by Fatmawati and Soliha's (2017) assertion that selecting a particular product or service is the most sought-after among other options.

Interview results with Mr. Afik from the sub-branch operation of Bank Muamalat in Malang City were conducted on March 27, 2024, at 08:00. He supplied data concerning the customer count of Bank Muamalat in Malang City.

This study identifies three elements that affect consumer decisions when selecting savings products at Bank Muamalat Kota Malang. The elements include product factors, service quality factors, and religiosity factors. This selection of three criteria seeks to

ascertain the impact of product attributes, service quality, and religiosity on customer decisions regarding savings products at Bank Muamalat Kota Malang. Product attributes, service quality determinants, and religious influences affect consumer choices. Nonetheless, discrepancies exist between various studies and advantages and disadvantages. Factors of religiosity influence decisions. This study seeks to enhance prior research and offer updates from various research locations.

Product aspects positively influence customer choices. Customers might select based on an appealing product offer and their needs. Product attributes affect consumer choices when selecting savings instruments. Factors related to service quality substantially affect client choices in product selection. An individual may opt for a product if the consumer receives optimal and gratifying service. (Widyarini, 2024; Muhdar, Mardiana, Muin & Darwis, 2023; Hasan, Surachman, Rofiq & Husein, 2023)

The banking sector is crucial in fostering economic progress by offering diverse financial services that address community requirements. One of the primary offerings of banks is savings, which serves as the principal option for individuals to store their assets securely. In Islamic banking, exemplified by Bank Muamalat, the determinants affecting client choices regarding savings products present a compelling subject for investigation. The choice of savings products is determined by product characteristics and service quality and the religious ideals underpinning Islamic banking practices. (Rachman, Azmi & Oetomo, 2023; Munir, Utidillah & Prajawati, 2024)

Bank Muamalat, a pioneer of Islamic banking in Indonesia, endeavors to offer competitive Islamic financial services by emphasizing the principles of justice, transparency, and benevolence. Nonetheless, the escalating rivalry within the banking sector necessitates that Bank Muamalat comprehensively comprehends the preferences and determinants that affect client choices regarding savings products. This study examines the impact of product attributes, service quality, and religious values on the savings product selection decisions of Bank Muamalat customers in Malang City. The findings of this study are anticipated to offer strategic insights for Bank Muamalat to enhance the appeal of its savings products and fortify its standing in the Islamic banking sector.

METHOD

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This study uses a quantitative approach to analyze the influence of product factors, service quality, and religious values on customer decisions in choosing savings products at Bank Muamalat Malang City. The quantitative approach was chosen because it can provide a systematic framework for measuring the relationship between variables using data that can be analyzed statistically. Data were collected through the distribution of questionnaires designed with 20 statement indicators. These indicators represent the research variables: products, service quality, religious values, and customer decisions. Respondents were asked to fill out the questionnaire online via the Google Form link that had been provided, allowing data collection to be carried out quickly and efficiently.

In this study, the respondent criteria were carefully determined to ensure the relevance of the data. Respondents who participated must be customers of Bank Muamalat Malang

City who have savings products at the bank, be at least 17 years old, and be willing to provide information honestly and accurately. The minimum age limit of 17 years was chosen with the assumption that at that age, individuals already have a sufficient understanding of their financial decisions, so the data collected is more valid.

The sampling technique used was non-probability sampling. This technique was chosen because the research focused on a specific group of Bank Muamalat customers in Malang City. The number of samples was determined based on the formula proposed by Malhotra (2006), where the number of indicators in the questionnaire was multiplied by five. With 20 indicators, the minimum number of samples required was 100 respondents. This number is sufficient to represent the relationship between variables with an acceptable confidence level.

The questionnaire instrument used a five-point Likert scale to measure respondents' perceptions of each statement. This scale was designed to make it easier for respondents to convey their level of agreement, ranging from "strongly disagree" (value 1) to "strongly agree" (value 5). The variables in this study include product (X1), service quality (X2), religious values (X3), and customer decisions (Y).

After the data was collected, the analysis was carried out using the multiple linear regression method. This analysis allows researchers to partially and simultaneously measure the influence of independent variables (product, service quality, and religious values) on the dependent variable (customer decisions). Before the regression analysis, validity and reliability tests were conducted to ensure that the research instrument produced accurate and consistent data. In addition, the data was also tested for classical assumptions, including normality, multicollinearity, heteroscedasticity, and autocorrelation tests. This test aims to ensure that the data meets multiple linear regression analysis requirements. (Luthfiah, Asyifah, Siregar, Hidayat & Saraswati, 2023; Aunika, Sukardi & Susilo, 2024)

The analysis results are expected to provide a deeper understanding of how product factors, service quality, and religious values influence customer decisions to choose savings products at Bank Muamalat Malang City. This finding will not only provide a theoretical basis for further research but also provide practical insights for Bank Muamalat to improve the competitiveness of its savings products. By understanding customer preferences and needs, the bank can develop more effective marketing and product development strategies to maintain its position as one of the leading Islamic banks in Indonesia.

RESULTS AND DISCUSSION

This study seeks to identify the factors that affect customer choices about savings products at Bank Muamalat in Malang City. Bank Muamalat, a pioneer of Islamic banking in Indonesia, provides products and services aligned with Islamic principles, specifically devoid of usury, gharar, and maysir. Nevertheless, the intensifying rivalry within the banking sector necessitates that Bank Muamalat persists in comprehending customer preferences and demands, particularly concerning the determinants that influence their choices of savings products.

This study analyzes product quality, service quality, and religiosity as the primary factors influencing customer loyalty, attraction, and retention. Product quality denotes the capacity of savings products to fulfill particular consumer requirements, including fund security, flexibility, and contract transparency. Service quality encompasses direct engagement with bank personnel, the efficiency of service delivery, and technological advancements, including digital banking applications. As a distinct aspect of Islamic banking, religiosity evaluates the degree to which religious principles impact client financial choices.

This research offers strategic insights for Bank Muamalat to enhance its competitiveness by developing innovative products, improving service quality, and reinforcing its image as a bank that values Sharia principles. This research is pertinent not just to Bank Muamalat but also serves as a reference for other Sharia banks in Indonesia.

While product quality's influence on customer decisions is less substantial than other elements, it remains *Multiple linear regression* is an analytical method employed to ascertain the value of the dependent variable in response to variations in the independent variable. This study includes a *multiple linear regression analysis*.

Table 1. Results of Multiple Regression Analysis

No.	Variable	Unstandardized Coefficients	t	Sig	Decision
	Constanta	-1.488	-1.239	0.218	
1.	Product Factors	0.240	2.297	0.024	Significant
2.	Service Quality Factors	0.543	6.329	0.000	Significant
3.	Religiosity Factors	0.487	5.875	0.000	Significant
R	0.921 ^a				
R Square	0.849	Error		0.151	

According to Table 1, the multiple linear regression coefficients for the product factor variable is 0.240, for the service quality factor is 0.543, and for religiosity is 0.487. The equation for the *multiple linear regression* model is derived as follows:

$$Y = 0,240X_1 + 0,543X_2 + 0,487X_3 + e$$

The quality of a product is a crucial aspect in attracting buyers. The regression coefficient of 0.240 indicates that product quality positively affects customer decisions. An enhancement in product quality by one unit will result in a 0.240 unit increase in customer decisions, assuming all other parameters remain constant. Bank Muamalat's product quality includes contract transparency, fund security, withdrawal flexibility, and adherence to Sharia standards. Consumers esteem items that offer genuine advantages and align with Islamic principles, making this aspect a significant first appeal.

While product quality's influence on customer decisions is less substantial than other elements, it remains a crucial basis for generating initial client attention. Innovative and competitive products that align with contemporary societal requirements while adhering to Sharia principles will remain essential.

The regression coefficient 0.543 indicates that service quality is the primary determinant affecting customer decisions. Enhancing service quality by one unit will result in a 0.543-unit increase in client decisions, provided that other variables stay unchanged. Service quality encompasses multiple dimensions, including personnel cordiality, service efficiency, complaint resolution, and the provision of transparent information.

Customers of Bank Muamalat regard professional Sharia-compliant services as the primary distinguishing characteristic of regular banks. The cordiality of officers in elucidating Sharia contracts, the expediency in account establishment, and the implementation of technology, such as Sharia-compliant mobile banking applications, are pivotal determinants of client happiness. This study demonstrates that clients greatly appreciate amicable encounters and prompt service, which exemplify the bank's dedication to Islamic principles and customer requirements.

The component of religiosity exerts a substantial beneficial impact on customer decisions, evidenced by a regression coefficient of 0.487. If all other parameters are held equal, an increase in religiosity by one unit will result in a 0.487-unit increase in consumer decisions. In this context, religiosity denotes the degree to which clients incorporate religious values in their selection of banking products.

Bank Muamalat, a pioneer of Islamic banking in Indonesia, is intrinsically linked to the Islamic values that underpin its activities. Clients select this bank due to the conviction that all transactions adhere to Islamic principles and are devoid of usury, gharar, and maysir. Moreover, consumers exhibiting a heightened religiosity are inclined to scrutinize the contracts employed and the bank's commitment to activities aligned with Islamic principles. This element enhances client loyalty as individuals see their financial choices to align with their religious convictions.

The three independent variables—product quality, service quality, and religiosity—significantly influence consumer decisions about Bank Muamalat savings products. The regression model indicates that service quality exerts the most significant influence relative to the other two factors. This result indicates that while product quality and religiosity are significant, customers ultimately choose the service experience offered.

The more significant impact of religiosity on product quality suggests that the spiritual dimension is the primary differentiator for Bank Muamalat within the banking sector. In a period of intensifying competition, Islamic banks like Bank Muamalat must integrate functional and emotional elements to enhance the attractiveness of their offerings.

This study's findings yield significant consequences for implementing Bank Muamalat in Malang City. Management must persist in enhancing service quality by implementing continuous training for workers to provide a favorable client experience. Secondly,

technology-driven product innovations according to sharia principles must be enhanced to satisfy the demands of contemporary consumers. Third, marketing strategies emphasizing Islamic principles and adherence to sharia might enhance the attractiveness to religious client categories.

Furthermore, collaboration with local Islamic groups and religious organizations can enhance the bank's reputation as a reliable institution for Sharia banking services. By emphasizing clients' spiritual and functional requirements, Bank Muamalat can sustain and augment its market share in the Sharia banking sector.

This study indicates that consumer choices for savings products at Bank Muamalat Malang City are affected by product quality, service quality, and religiosity, with service quality being the predominant impact. This discovery underscores the significance of integrating functional and religious elements to enhance competitiveness within the Islamic banking sector. By employing a holistic strategy, Bank Muamalat may consistently fulfill client expectations while upholding its dedication to Islamic principles.

The hypothesis results indicate a significant value of this variable at $0.024 < 0.05$, signifying that the product factor affects consumer decisions about Bank Muamalat Kota Malang savings products. The quality of a product influences the decision to persist in selecting current savings options. Higher quality products owned by Bank Muamalat Kota Malang will enhance consumer confidence and influence their decisions when selecting these savings products. The results derive from customer feedback obtained via questionnaires concerning profit-sharing transactions as per the agreement. Bank Muamalat Kota Malang presents appealing and innovative savings products tailored to customer needs, complemented by supporting features that enhance customer benefits. The hypothesis results indicate a significant value of this variable at $0.00 < 0.05$, demonstrating that the service quality factor affects customer decisions in selecting Bank Muamalat Kota Malang savings products. Service quality is a determinant in customers' product selection decisions. The superior the quality of Bank Muamalat Kota Malang's services to its consumers, the greater the likelihood of customers selecting savings products. The findings derive from customer feedback obtained via questionnaires concerning aspects such as the services rendered by Muamalat Bank employees regarding expectations, the responsiveness of services, attentiveness to customer complaints, accountability for work outcomes, and the adequacy of facilities. The hypothesis results indicate a significant religiosity factor value of $0.00 < 0.05$, demonstrating that religiosity affects customer decisions regarding selecting Bank Muamalat Kota Malang savings products. This result indicates that religion exerts a favorable and considerable influence on client decisions regarding selecting savings products. Religiosity is a factor that affects customers' product choices. A higher degree of religiosity correlates with improved consumer decision-making when selecting savings products from Bank Muamalat Kota Malang. The findings are derived from customer feedback obtained via surveys concerning using Bank Muamalat Kota Malang as a manifestation of practice and adherence to Islamic principles. Furthermore, it fosters a closer relationship with Allah SWT, as all actions conducted are devoid of usury, which is recognized as a banned practice in Islam.

CONCLUSION

This study seeks to identify the factors that affect customer choices about savings products at Bank Muamalat in Malang City. This study employed a quantitative methodology and multiple linear regression analysis, revealing that product quality, service quality, and religiosity significantly impact customer decisions individually and collectively. This study offers insights into how Bank Muamalat might enhance its competitiveness within the increasingly competitive Islamic banking sector.

The quality of a product demonstrably exerts a favorable and substantial impact on customer decision-making. Despite its lesser contribution than other variables, product quality is a significant factor in garnering client interest. Specialized savings solutions, such as those for hajj and school, offer significant value to users by addressing specific needs. The clarity of contracts and adherence to Sharia principles are primary factors that enhance consumer trust at Bank Muamalat. Consequently, the innovation of Sharia-compliant products must persist in addressing the growing diversity of customer needs.

Service quality is the primary factor affecting customer decisions. Clients greatly appreciate amicable, prompt, and professional service, particularly within the framework of Islamic banking that emphasizes Islamic principles. The promptness in delivering answers, clarity of information, and amicability of personnel foster a favorable client experience. Technology significantly enhances service quality, mainly via digital banking tools that streamline consumer access and transactions. This study establishes that integrating personal services aligned with Islamic values and technology-driven innovation is essential for fostering customer loyalty.

Religiosity significantly influences consumer decisions. This element denotes the impact of religious values on customer preferences and behavior. Customers select Bank Muamalat because they believe the bank's operations and products adhere to Islamic principles. Religiosity distinctly differentiates Bank Muamalat from regular banks. Customers see that their financial choices fulfill tangible requirements and align with their spiritual convictions. Consequently, Bank Muamalat must uphold Sharia integrity across all facets of its business to preserve client trust.

The interplay of product quality, service quality, and religion substantially influences customer decisions. Of the three elements, service quality exerts the most significant influence, followed by religiosity and product quality. This research indicates that while spirituality is the primary reason customers select Islamic banks, customer experience is essential for establishing enduring ties with clients.

This research holds significant practical ramifications for Bank Muamalat and other Islamic banking entities. To enhance competitiveness, Bank Muamalat must invest in developing innovative products tailored to customer demands, elevate service quality through staff training and technological integration, and reinforce its reputation as a bank that values Islamic principles. Furthermore, marketing initiatives that highlight religious

values and engage with local Islamic communities might facilitate the expansion of the client base.

This study theoretically enhances the literature on aspects that affect client decisions in Islamic banking. However, it has limitations, including its concentration on a single geographic location and the exclusion of influences beyond the investigated variables. Additional study is advised to broaden the geographical reach, including variables such as trust or brand image, and employ mixed techniques for more thorough insights.

In summary, product quality, service quality, and religion are the primary factors influencing consumer decisions about savings products at Bank Muamalat Kota Malang. By concentrating on these three facets, Bank Muamalat may further solidify its status as a leader in sharia banking in Indonesia and fulfill the progressively intricate demands of clients today.

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