
The Role of Motivation, Promotion And Religiosity On Customer Decisions To Use Savings With Trust As An Intervening Variable

Ratih Pratiwi ¹, Donny Dharmawan ², M. Anwar ³, Elfis Mus Abdul ⁴, Loso Judijanto ⁵

Abstract :

Today, competition in banking sectors has been very tight, in order the banks can survive they have to provide excellent services. Besides, they should also pay attention to the promotion activity and religiosity aspect so that they can attract customers. Bank Muamalat is a company engaged in the field of Islamic banking that serves deposits in the form of savings and time deposits and distributes sharia-managed financing located in East Lombok Regency. One of the savings products available at Bank Muamalat KK Mataram-Masbagik is iB Hijrah Plan product. This study aims to analyze and examine the factors influencing the motivation, promotions and religiosity on customer decisions with trust as an intervening variable in Bank Muamalat KK Mataram-Masbagik. The method of research is using the quantitative and regression analysis. The sampling technique used an accidental sampling. The sample used as the research object was customer's registered at Bank Muamalat KK Mataram-Masbagik so that 60 respondents were obtained. The data was analyzed with Partial Least Squares-Structural Equation Modeling (PLS-SEM). Based on the analysis, the research shows that the religiosity has a significant positive effect on customer decisions, while motivation and promotion do not have a significant effect on customer's decisions to use the iB Hijrah Plan at Bank Muamalat KK Mataram-Masbagik. The trust is able to mediate the influence of promotion and religiosity on customer decisions, while the trust is unable to mediate the influence of motivation on customer's decisions to use the iB Hijrah Plan. This study contributes to Bank Muamalat KK Mataram-Masbagik so that it maintains aspects of customer trust. If customer trust in Bank Muamalat KK Mataram-Masbagik continues to increase, then customers will not turn to other sharia banks and will continue to use the services provided.

Keywords: Motivation, Promotion, Religiosity, Trust, Bank Muamalat

1. Introduction

Islamic banking is one of the sectors with the most updated and fastest adjustment to the times. Its innovations and products are increasingly in demand because they can support the convenience and needs of everyday life. (Arfaizar et al., 2023).. Professional management is needed by every Islamic banking, both government and private ownership in order to be able to serve customers optimally. As the

¹ Management Program, Universitas Wahid Hasyim, Indonesia. rara@unwahas.ac.id

² Management Program, Universitas Krisnadwipayana, Indonesia. donny28dh@gmail.com

³ Informatics Engineering Program, NIIT College of Information Technology (I-Tech), Indonesia. m.anwarkarnadi@gmail.com

⁴ Management Program, Universitas Gorontalo. Indonesia, Elfismusabdul68@gmail.com

⁵ IPOSS Jakarta Indonesia, Indonesia. losojudijantobumn@gmail.com

substance of business leads to *profit*, Islamic banks are asked not only to pursue profits alone (*profit oriented*) without taking into account their role and purpose as Islamic business entities whose operations are based on the concept of maqashid sharia (Achmad & Agustin, 2021). (Achmad & Agustin, 2021). Islamic banks are also intermediary institutions that participate in the distribution of public funds in the real sector with a combination of products marketed in accordance with sharia principles. The current growth rate of Islamic banks, service quality and promotion are the main aspects that are the priority of competitiveness. This arises because Islamic banking as a service company, its products that have been marketed are easily imitated. (Ibrahim, 2019).

One of the important activities for Islamic banking is to carry out *funding*, namely the activity of financial institutions to collect and manage them in the form of savings, deposits, demand deposits and the like. (Riyadi & Sukardi, 2022). Many programs and products are marketed by Islamic banking, such as business capital assistance for citizens engaged in the MSME sector, *murabaha* financing such as the purchase of vehicles, houses and other needs in line with established parameters. Likewise, with various types of products for the peace of society, such as savings products. (Santoso & Rahmawati, 2016). One of the fund-raising products owned by Bank Muamalat is the iB Hijrah Plan savings. This product is implemented through the concept of *wadi'ah* where the process of withdrawing funds cannot be at any time and must comply with applicable terms and conditions. This savings account aims to help customers achieve certain planning results and is equipped with life insurance benefits.

Bank Muamalat KK Mataram-Masbagik has a strategic location, which is located at one of the crowded center points in East Lombok and carries out financial activities, such as collecting funds in the form of deposits, products and services and channeling financing. iB Hijrah Plan Savings is a term savings product that is prepared in realizing consumer desires in the future, such as planning for education, marriage, worship visits, down payments for houses or vehicles, retirement preparations and similar plans with a fixed monthly payment. iB Hijrah savings products have advantages, namely the minimum first deposit of Rp. 100,000.00, it is mandatory to have muamalat iB savings as the customer's savings source account. Customers can also enjoy various facilities provided, such as free administrative expenses and get insurance protection. The time limit of this savings is from 3 months to 20 years or until the client's age at maturity is a maximum of 65 years.

Every Islamic banking is asked to be able to keep its customers with tricks to provide the best service and build good relationships. Banking companies, especially Bank Muamalat KK Mataram-Masbagik, were originally oriented towards products and services, but now it is more focused on customers (*customer oriented*) so that customer loyalty can be obtained. Loyalty is the commitment of customers to make repeated transactions and stay on similar products and services consistently in the future. (Ardianto, 2022). In order to take part in fierce

competition in the banking industry, a careful scheme must be implemented in order to foster public confidence in the aspect of depositing their funds in Islamic banking. Along with the increase in trust, more consumers will be attracted to Islamic banks and decide to save. Islamic banks must take steps that build trust until customers make a decision to save. (Mashuri, 2020).

Customer decisions to use iB Hijrah Plan savings at Bank Muamalat KK Mataram-Masbagik can be influenced by several factors, including motivation, promotion, religiosity and trust. All actions of a person are motivated by motives that are able to encourage them to move. (Suci & Fahlevi, 2023). This motivation is very necessary to achieve a goal, without motivation the goal cannot be achieved optimally. Customers really need motivation that can encourage them to save and must have extensive knowledge regarding Islamic banking products so that customers avoid irrational transactions, risk of loss and avoid fraud. (Asy'ari, 2021). Motivation can be interpreted as an encouragement to carry out an action due to a stimulus, either from within the person or from outside, the individual wills to do so. Individual motivation can be raised with a variety of efforts, one of which is providing a person with learning opportunities related to the affairs they want (Zuhirsyan & Nuremberg, 2021). (Zuhirsyan & Nurlinda, 2021).

Increasing customer decisions to use iB Hijrah Plan products can also be done through promotion. In order to maintain a competitive advantage, Islamic banks must be able to create attractive promotions for the products they produce. (Adam, 2022). Advertising is an indirect communication medium that includes information about the advantages of a product in order to influence someone to make a transaction. The number of business institutions, especially in Islamic financial institutions, creates high rivalry. To be able to survive and protect its position, Islamic banking must know the characteristics of the customer so that the customer becomes a product user. (Siregar, 2018). Every Islamic banking needs to implement advertising because the capacity of the number of customers is increasing. The determination of the selection of the promotion mix certainly provides assistance and influences *customers* in the decision to use the product. The effectiveness of promotion is highly dependent on the selection of the promotional framework that a product applies. The form of advertising does not all guarantee and harmonize for the success of the promotion and must be synchronized with the situation of a product to be promoted. (Sonjaya et al., 2021).

Besides the aspects of motivation and promotion, Islamic banking must also be able to pay attention to the religiosity side, namely the behavior or awareness that arises from a belief in a role model. (Ustanti et al., 2023).. Religious attitude is a condition that exists in the customer's personality that stimulates him to act in harmony with the level of his piety for religion. Of course, someone who is very religious is more inclined to entrust religious principles when carrying out commercial activities. The concept of profit and loss is most economically relevant in the implementation of business activities (Istiqomah et al., 2021). Sharia-based products are certainly able

to attract customers to join and save in Islamic banks, especially in the Lombok community, which is predominantly Muslim. The sharia system run by Bank Muamalat Indonesia in its operational aspects has been authorized by the National Sharia Council (DSN) and its operations are supervised by the Sharia Supervisory Board (DPS).

In the banking business, trust is an important factor because customers will not make transactions if there is no trust that creates an attraction for these customers to transact at Islamic banks. So before the customer decides to make a saving decision, the customer must first trust the bank. The purpose of this research is to analyze the influence of motivation, promotion and religiosity on customer decisions to use iB Hijrah Plan savings at Bank Muamalat KK Mataram-Masbagik with trust as an intervening variable.

2. Theoretical Background

Customer Motivation

An action can usually be driven on the basis of a desire with the intention of obtaining satisfaction for individuals and groups. Motivation as a process that helps ensure the direction, persistence and determination of individuals in an effort to reach goals. In Islamic banking companies, this encouragement has an important position in the decision-making process for customers. This motive stems from individual needs where there is a great urge to explore pleasure and satisfaction. (Mayasari et al., 2017). There are two types of motivation that can influence the determination of customers to use banking products, namely practical motivation (objectivity of testing products) and emotional motivation (subjectivity of assessing products). Motivation is a change of energy in a person's personality where it is known by the emergence of assumptions and actions towards goals. (Iqbal et al., 2019). Description of motivation as a drive to reduce pressure (*stress*) caused by unmet needs. If the customer's needs have been met, then the customer is no longer encouraged to carry out the activity. Support can be interpreted as a trigger to move customers to choose a role towards obtaining goals, namely fulfilling various needs and desires. (Gampu et al., 2015).

Promotion

In fact, promotion is a form of marketing connection to convey information and invite the public to be willing to buy, and be loyal to the products offered. Social media is the most widely used advertising and communication instrument because it has a significant impact on business growth because it has advantages, including many users and does not require fees to open an account on a social media. (Tajudin & Mulazid, 2017). Advertising in the business world is one of the tools of marketing connection and trade promotion. Advertising becomes an instrument, if this tool can be utilized properly and correctly, it will certainly produce extraordinary intensity. Advertising is also very good for raising the same assumption and proving

the comparison between a product and other products and promoting products to a larger area. (Cahyadi & Diatmika, 2021). The most important element in an overall promotion is related to the honesty displayed in the advertisement. Promotion with a religious image has a positive and significant impact on purchase intention. Including religious imagery in promotions turns out to build consumer buying interest (Robyani et al., 2021). (Robyani et al., 2023)..

Religiosity

Religiosity is a condition that exists in a person's individual that triggers him to think, behave, behave and act in harmony with the teachings he adheres to. Diversity or religiosity is something that is very relevant in human activity. This is because individuals in various aspects of their lives are certainly accounted for after death. (Wardani & Susanti, 2019). This religious activity is strongly related to religiosity, not only arises when carrying out rituals (worship), but also other activities that are triggered by inner strength. In general, religiosity is a universal blend of understanding of religious beliefs, thoughts and behavior in a person. Human religious behavior is usually triggered by the impetus of *reward* and *funish* that he believes and there is a chance to get the pleasure of his God. Religiousness is not only something in the form of rituals, but it is broader, which is created in various parts of the correlation of human life. (Alfani & Rifa, 2022). Religiosity is in principle as a person's actions related to many people in developing the creativity of worship to God alone. Religiousness can be represented by the existence of conformity between belief in religion as a psychological element, assumption as an effective element and behavior as a psychomotor element. (Efendi, 2021).

Customer Decision

Basically, customers will go through a decision-making process before deciding to use a product. The decision-making process is the stage where the customer determines which particular product he thinks is the best. Among the many factors that influence when a customer uses a product or service, customers generally often take into account the quality, tariffs and products that are already known to the public. (Wulandari & Arisena, 2023). The decision to become a customer is taken after they witness the product firsthand and decide to use the product after considering the information they know and the reality of the previous product. The point of view of the factors determining customer attitudes in choosing Islamic banking is that internal factors are more dominant than external factors. (Inayah & Sudiarti, 2017). It can be interpreted that these aspects indicate that customer behavior in making a decision to use a banking product is dominated by *internal locus of control* (management from within). These internal factors arise through customer *awareness of* a creation that is linked at a higher level and this *awareness* can strengthen customer *beliefs*. Internal factors as determinants of customer behavior in determining Islamic banks, namely views, rates and functions and religion, while aspects of external factors do not escape family *personal selling*. (Hastharita, 2020).

Trust

Trust is something that must be used as valuable input for financial institutions, because trust cannot be created instantly, but requires a mechanism. (Utami et al., 2020). Customer decisions are created through a person's sociological aspects, namely belief in Islamic banking. When customers are confident in the Islamic bank manager, they will be loyal and continuously use the Islamic bank's products. Customer trust in the manager in the form of behavior, behavior and morality that appears in the Islamic banking program prioritizes comfort for its customers. Trust is used as a fundamental part of the *marketing* strategy which is directed towards structuring a true customer relationship. (Kishada & Wahab, 2015). The customer must be able to feel that he can recognize the Islamic bank. However, building trust takes a long time and can only develop after repeated encounters with the customer. Even more relevant is that this trust develops after the individual accepts the risk of dealing with the partner. This proves that establishing a trustworthy connection is more likely in the Islamic banking sector. (Mukminin & Latifah, 2020).

The Effect of Motivation on Customer Decisions to Use iB Hijrah Savings Plans

A person may join an Islamic bank customer with high motivation in himself. The spirit of transacting using banking services is very crucial in creating customer loyalty. If there is no motivation in prospective customers, they certainly cannot be targeted as new customers, so that the provision of motivation and socialization must continue to be carried out by Islamic banking so that people have the courage to join as customers. If the motivation of the community to join Islamic institutions is low, then Islamic banks will get worse results, and vice versa. When a customer wants to achieve something by investing or saving for future goals, it certainly increasingly affects the customer's determination to save at an Islamic bank. Research conducted (Gampu et al., 2015; Putri et al., 2021) stated that motivation does not have a significant influence on customer decisions to use Islamic bank products. This means that even though people have high motivation, they are less interested in transacting with Islamic banking services. So, the hypothesis proposed in this research is:

H1 : Motivation does not have a significant influence on customer decisions to use iB Hijrah Savings Plan

The Effect of Promotion on Customer Decisions to Use iB Hijrah Savings Plans

In promoting their products, banks must be good at reading the market situation, both now and in the future. Without the exploration of marketers, do not expect Islamic banks to be able to detect the needs and desires of their consumers precisely. For people who have not become customers, they really need clear and accurate information to estimate several options to decide on their choice. So, the right and accurate promotion certainly affects the increase in the number of customers. Preference theory in this case can be seen from the attitude of the community on its determination in determining Islamic banking which is realized through promotion.

Through promotional actions, it is intended that the product can be found, recognized and favored by customers or potential customers. Promotion as a means by which Islamic banks attempt to inform, invite and warn customers either directly or indirectly about a product and label that they market. If the promotion carried out by Bank Muamalat KK Mataram-Masbagik is low, then the possibility of customer decisions to open iB Hijrah savings accounts is reduced. As research conducted by (Fajar Fahrudin & Yulianti, 2015; Tambunan & Nasution, 2013) explained that promotion does not have a significant impact on customer decisions to use banking products. This proves that promotion is not always fundamental to the decision-making process for depositing. So, the hypothesis proposed in this research is:

H2 : Promotion does not have a significant influence on customer decisions to use the iB Hijrah Plan savings account

The Effect of Religiosity on Customer Decisions to Use iB Hijrah Savings Plans

Religiosity is one of the considerations for using iB Hijrah Plan savings by some people because of the influence of trust, so it is very prospective to carry out a sharia-based transaction. Sharia considerations in making decisions to use iB Hijrah Plan savings are needed for Muslims, this is done so that all transactions are guided by sharia principles. Religiosity is a form of individual muamalah over the wider community in growing the level of faith in the Creator. This religiosity must be applied as the core of a person's foundation regarding the method of practicing activities correctly in order to obtain happiness, both in this world and the hereafter. Muslim individuals with their level of religiosity are certainly very concerned about sorting out the use of banking products, and are more determined to make transactions to be free from interest and avoid usury. Based on research from (Rohmadi et al., 2016; Zuhirsyan & Nurlinda, 2021) that religiosity has a significant impact on customer decisions to use Islamic banking services and products. This shows that religiosity is related to the customer's obedience and commitment to their religion which is manifested in the form of worship. Thus, the hypothesis proposed in this research is:

H3 : Religiosity has a positive and significant influence on customer decisions to use iB Hijrah Plan savings.

The Effect of Motivation on Customer Decisions to Use iB Hijrah Savings Plans Moderated by Trust

Public motivation when transacting with Islamic financial institutions can increase customer decisions to save. However, if the motivation is lower, then the customer's interest also decreases to save in Islamic banks. In Islamic financial institutions, trust is an important factor because customers will not make transactions if there is no trust that creates an attraction for a customer to invest in the bank. Without trust and accompanied by strong motivation from customers, it does not have a big impact on customer decisions to save at Islamic banks. Motivation is not able to moderate this influence because there is no proper desire so that it does not provide

better results. This is in line with research (Ayuningtiyas & Gunawan, 2018; Gampu et al., 2015) stated that motivation does not have a significant impact on customer decisions to save at Islamic banks with the level of trust as an *intervening variable*. So, the hypothesis proposed in this research is:

H4 : Motivation does not have a significant influence on customer decisions to use iB Hijrah Plan savings through the level of trust.

The Effect of Promotion on Customer Decisions to Use iB Hijrah Savings Plans Moderated by Trust

Promotion will be able to influence the level of public trust in Islamic banking. This is because the more intense and higher the promotion carried out by Bank Muamalat, the more people will know and believe so that many people decide to save at Bank Muamalat. This means that if the promotion carried out by Bank Muamalat is low but with trust, then the possibility of customer decisions opening iB Hijrah Savings accounts increases. Because, trust can strengthen the impact of advertising on consumer determination. This is in accordance with research (Adabi, 2020; Santoso, 2018) that trust can significantly mediate the effect of promotion on customer decisions to save in Islamic banking. So, the hypothesis proposed in this research, namely:

H5 : Promotion has a significant influence on customer decisions to use iB Hijrah Plan savings through the level of trust.

The Effect of Religiosity on Customer Decisions to Use iB Hijrah Savings Plans Moderated by Trust

Economic action is strongly ensured by the level of one's religion, which behavior raises the behavioral tendency to use Islamic banking services and products. The criteria for selecting banking services for customers are dominated by aspects of compliance with sharia principles. This means that if the religiosity of the customer increases, it may not affect the customer's decision to open an iB Hijrah Savings account. However, with trust, it is possible that the customer's decision to open an iB Hijrah Savings account will increase. This is because trust can mediate the impact of religiosity on customer decisions. This is in line with research (Halik, 2016; Zuhirsyan & Nurlinda, 2021) stated that the level of trust is able to significantly mediate the correlation between religiosity and customer decisions to use Islamic banking products. So, the hypothesis proposed in this research is:

H6 : Religiosity has a significant influence on customer decisions to use iB Hijrah Plan savings through the level of trust.

3. Methodology

This study uses quantitative methods with regression analysis in order to explore the correlation between variables (Sugiyono, 2017). In this research, the author uses primary data, which is data obtained directly from informants as seen from the answers to the questionnaires that have been distributed. The questionnaire applied

uses a modified Likert scale with a score of 1-4. The sample collection in this research uses *accidental sampling*, which is a way of determining the sample without special criteria, so that anyone who happens to find the researcher can become a sample. The sample used as the object of research is customers who use and have iB Hijrah Plan savings at Bank Muamalat KK Mataram-Masbagik so that 60 respondents are obtained.

The information that has been obtained is then analyzed using two methods, including *measurement (outer)* patterns of validity testing and reliability testing by looking at the *outer* and *cross loading* values, *Cronbach's alpha*, *composite reliability* and *average variance extranced* (AVE) in each variable and *structural (inner) models* to reflect the relationship between constructs with *r-square*, *q-square* and *path coefficient* tests. This research uses data analysis with the *Partial Least Square* (PLS) approach with the help of *SmartPLS software* version 3.29.

4. Empirical Findings/Result

In this research, the first test carried out is *convergent validity* analysis, namely by looking at the acquisition of *outer loadings* and *average variance extranced* values. An indicator is said to fulfill convergent validity if the *outer loading* > 0.70 and AVE > 0.50.

Table 1. Outer Loadings Results

Variables	Indicator	Outer Loadings	Description
Motivation (X) ₁	M1	0,757	Valid
	M2	0,779	Valid
	M3	0,732	Valid
	M4	0,780	Valid
	M5	0,721	Valid
	M6	0,719	Valid
Promotion (X) ₂	P1	0,794	Valid
	P2	0,738	Valid
	P3	0,746	Valid
	P4	0,714	Valid
	P5	0,772	Valid
	P6	0,768	Valid
Religiosity (X) ₃	R1	0,796	Valid
	R2	0,847	Valid
	R3	0,864	Valid
	R4	0,792	Valid
	R5	0,827	Valid
Trust (Z)	K1	0,811	Valid
	K2	0,819	Valid
	K3	0,736	Valid
	K4	0,849	Valid
Customer Decision (Y)	KN1	0,852	Valid
	KN2	0,786	Valid

KN3	0,926	Valid
KN4	0,941	Valid

Source: Primary Data Processed SmartPLS, 2023

Based on the analysis results in table 1, the *outer loadings* value or the relationship between the *construct* gap and the variables of each indicator has a value > 0.70 so that it is declared *valid*.

Table 2. AVE Results

	<i>Average Variance Extracted (AVE)</i>	Description
Motivation (X) ₁	0,721	Valid
Promotion (X) ₂	0,747	Valid
Religiosity (X) ₃	0,685	Valid
Trust (Z)	0,649	Valid
Customer Decision (Y)	0,689	Valid

Source: Primary Data Processed SmartPLS, 2023

Based on the analysis results in table 2, the AVE value of each variable is > 0.5. This proves that each variable is declared *valid*.

The next test is the reliability test with *composite reliability* and *Cronbach's alpha*. A variable can be declared reliable if each variable has a *composite reliability* value and *Cronbach's alpha* > 0.70.

Table 3. Composite Reliability Results

Variables	<i>Composite Reliability</i>	Description
Motivation (X) ₁	0,828	<i>Reliable</i>
Promotion (X) ₂	0,807	<i>Reliable</i>
Religiosity (X) ₃	0,914	<i>Reliable</i>
Trust (Z)	0,750	<i>Reliable</i>
Customer Decision (Y)	0,931	<i>Reliable</i>

Primary Data Processed SmartPLS, 2023

Based on the analysis results in table 3, the *composite reliability* value of each variable is > 0.70, indicating that the five variables are said to be *reliable*.

Table 4. Cronbach's Alpha Results

Variables	<i>Cronbach's Alpha</i>	Description
Motivation (X) ₁	0,781	<i>Reliable</i>
Promotion (X) ₂	0,735	<i>Reliable</i>
Religiosity (X) ₃	0,885	<i>Reliable</i>
Trust (Z)	0,731	<i>Reliable</i>
Customer Decision (Y)	0,901	<i>Reliable</i>

Primary Data Processed SmartPLS, 2023

Based on the analysis results in table 4, the *Cronbach's alpha* value of each variable is > 0.70, proving that the five variables are declared reliable.

After passing the validity and reliability tests, the next step is to evaluate the inner model, including through *coefficient determination* (R^2) and *predictive relevance* (Q^2) and *path coefficient* tests. *R-Square* is used to test how much the independent variable is dominated by other variables.

Table 5. *R-Square* Results

	<i>R-Square</i> (R^2)	<i>Adjusted R-Square</i>
Trust (Z)	0,335	0,299
Customer Decision (Y)	0,726	0,707

Primary Data Processed SmartPLS, 2023

Based on table 5, the R value of trust of 0.335 (33.5%) can be influenced by motivation, promotion and religiosity. While customer decisions are influenced by motivation, promotion and religiosity and trust as much as 0.726 (72.6%). The rest is explained by other variables not examined in this research.

The *path coefficient* test, namely the coefficient test, proves the level of significance in hypothesis testing with a *two-tailed* model. The results of data processing can be used to respond to research assumptions by reviewing *t-statistics* and *p-values*. The hypothesis is said to be accepted when *t-statistics* > 1.65 and *p-values* < 0.05.

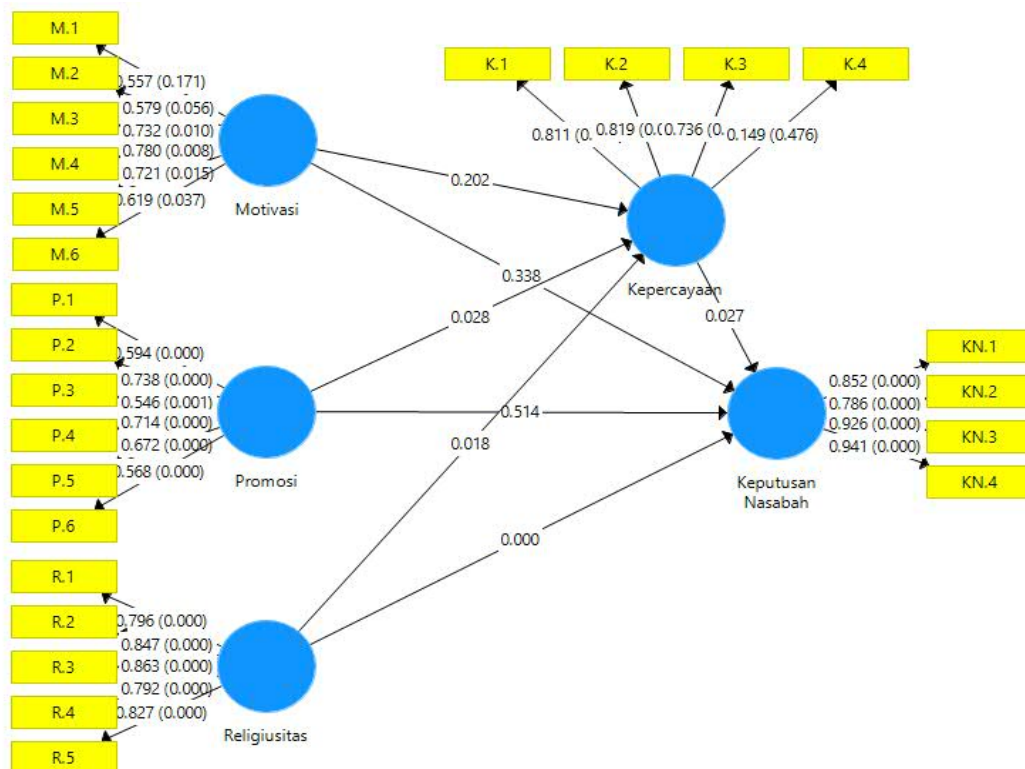


Figure 1. *Bootstrapping* Technique Path Coefficient Test Results

Primary Data Processed SmartPLS, 2023

Table 6. *Boostrapping Technique Path Coefficient Test Results*

	<i>Original Sample (O)</i>	<i>Sample Mean (M)</i>	<i>Standard Deviation (STDEV)</i>	<i>T Statistics (O/STDEV)</i>	<i>P Values</i>
Motivation (X ₁) → Customer Decision (Y)	0,099	0,080	0,103	0,959	0,338
Promotion (X ₂) → Customer Decision (Y)	0,064	0,062	0,098	0,653	0,514
Religiosity (X ₃) → Customer Decision (Y)	0,661	0,636	0,110	2,022	0,000
Trust (Z) → Motivation (X) ₁	-0,222	-0,227	0,174	1,276	0,202
Trust (Z) → Promotion (X) ₂	0,321	0,309	0,135	2,370	0,028
Trust (Z) → Religiosity (X) ₃	0,106	0,100	0,051	2,747	0,018
Trust (Z) → Customer Decision (Y)	0,256	0,267	0,115	2,218	0,027

Primary Data Processed SmartPLS, 2023

Based on the figures and tables above, motivation gets a *t-statistic* value of 0.959 lower than the t-table (1.65) and gets a *p-value* of 0.338 greater than 0.05. It is concluded that if motivation has an insignificant impact on customer decisions to use iB Hijrah Plan savings, then H₁ is accepted. Promotion obtained a *t-statistic* value of 0.653 lower than the t-table (1.65) and a *p-value* of 0.514 greater than 0.05. It can be concluded that if the effect of promotion on customer decisions to use iB Hijrah Plan savings is not significant, then H₂ is accepted. Religiosity gets a *t-statistic* value of 2.022 more dominant than the t-table (1.65) and a *p-value* of 0.000 lower than 0.05. It is concluded that religiosity has a significant positive impact on customer decisions to use iB Hijrah Plan savings, so H₃ is accepted. Trust gets a *t-statistic* value of 1.276 smaller than the t-table (1.65) and a *p-value* of 0.202 greater than 0.05. Proving trust is not able to mediate the effect of motivation on customer decisions to use iB Hijrah Plan savings, so H₄ is accepted. Trust obtained a *t-statistic* value of 2.370 greater than the t-table value (1.65) and a *p-value* of 0.028 lower than 0.05. Indicates that trust is able to mediate the effect of promotion on customer decisions to use iB Hijrah Plan savings. So, H₅ is accepted. Trust has a *t-statistic* value of 2.747 greater than the t-table value (1.65) and a *p-value* of 0.018 lower than 0.05. So, it is concluded that trust is able to mediate the effect of religiosity on customer decisions to use iB Hijrah Plan savings. So, H₆ is accepted.

5. Discussions

The Effect of Motivation on Customer Decisions to Use iB Hijrah Savings Plans

Based on the acquisition of data analysis, motivation has no influence on customer decisions to use iB Hijrah Plan savings at Bank Muamalat KK Mataram-Masbagik as evidenced by the acquisition of the *t-statistic* value of $0.338 > 0.05$. This means that although people have high motivation, they are less interested in transacting with Islamic banking services. If people's motivation to join Islamic institutions is low, then Islamic banks will get worse results, and vice versa. When a customer wants to achieve something through investment or saving for future goals, it certainly influences the customer's decision to save at an Islamic bank. Research conducted (Gampu et al., 2015; Putri et al., 2021) stated that motivation does not have a significant impact on customer decisions to use Islamic bank products.

The Effect of Promotion on Customer Decisions to Use iB Hijrah Savings Plans

Based on data analysis, promotion does not have a significant impact on customer decisions using iB Hijrah Plan savings at Bank Muamalat KK Mataram-Masbagik as evidenced by the acquisition of the *t-statistic* value of $0.514 > 0.05$. This indicates that promotion is not always the main thing in the decision process to save. Promotion as an instrument where Islamic banks try to inform, invite and remind customers, either directly or indirectly about a product and brand that they sell. If the promotion carried out by Bank Muamalat KK Mataram-Masbagik is low, the possibility of customer decisions opening iB Hijrah savings accounts is reduced. As research conducted (Fajar Fahrudin & Yulianti, 2015; Tambunan & Nasution, 2013) proves that promotion does not have a significant effect on customer decisions to use banking products.

The Effect of Religiosity on Customer Decisions to Use iB Hijrah Savings Plans

Based on the results of data analysis, religiosity has a significant positive impact on customer decisions using iB Hijrah Plan savings at Bank Muamalat KK Mataram-Masbagik as evidenced by the acquisition of a *t-statistic* value of $0.000 < 0.05$. This shows that religiosity is related to the customer's obedience and commitment to the religion he adheres to, manifested in the form of worship. Religiosity is a form of muamalah of a person over the wider community in increasing the level of faith in the Creator. This religiosity must be applied as the basis for a person's foundation on how to live life correctly in order to achieve happiness, both in the world and the hereafter. A Muslim with his level of religiosity certainly takes into account the selection of the use of banking products and prefers transactions free of interest and usury. This is in line with research (Rohmadi et al., 2016; Zuhirsyan & Nurlinda, 2021) that religiosity has a significant impact on customer decisions to use Islamic banking services and products.

The Effect of Motivation on Customer Decisions to Use iB Hijrah Savings Plans Moderated by Trust

Based on the results of research and data analysis, motivation cannot be an intermediary correlation of the influence of motivation on customer decisions using iB Hijrah Plan savings at Bank Muamalat KK Mataram-Masbagik as evidenced by the acquisition of the *t-statistic* value of $0.202 > 0.05$. In Islamic banking, trust is a fundamental factor because customers will not make transactions if there is no trust that creates an attraction for someone to invest in the bank. Without trust and accompanied by strong motivation from customers, it does not have a big impact on customer decisions to save at Islamic banks. This is in line with research from (Ayuningtiyas & Gunawan, 2018; Gampu et al., 2015) stated that motivation does not have a significant impact on customer decisions to save at Islamic banks with the level of trust as an *intervening variable*.

The Effect of Promotion on Customer Decisions to Use iB Hijrah Savings Plans Moderated by Trust

Based on the results of research and data analysis, promotion is able to mediate the relationship between the influence of promotion on customer decisions using iB Hijrah Plan savings at Bank Muamalat KK Mataram-Masbagik proven through the acquisition of *t-statistic* value of $0.028 < 0.05$. This is because the higher the publicity of Bank Muamalat, the more the public understands and believes so that many people decide to save at Bank Muamalat. This means that if the promotion run by Bank Muamalat is low but with trust, then the possibility of customer decisions to open iB Hijrah Savings accounts increases. Because, trust is able to strengthen the impact of promotion on customer decisions. This is in accordance with research (Adabi, 2020; Santoso, 2018) that trust can mediate the effect of promotion on customer decisions to save in Islamic banking significantly.

The Effect of Religiosity on Customer Decisions to Use iB Hijrah Savings Plans Moderated by Trust

Based on the results of the study and data analysis, trust is able to significantly mediate the positive influence of religiosity on customer decisions using the iB Hijrah savings plan at Bank Muamalat KK Mataram-Masbagik as evidenced by the acquisition of the *t-statistic* value of $0.018 < 0.05$. This means that if the religiosity of prospective customers increases, it may not affect the customer's decision to open an iB Hijrah Savings account. However, with trust, it is possible that the decision of prospective customers to open an iB Hijrah Savings account will increase. This is because trust can mediate the effect of religiosity on customer decisions. This is in line with research (Halik, 2016; Zuhirsyan & Nurlinda, 2021) which states that the level of trust is able to significantly mediate the relationship between religiosity and customer decisions to use Islamic banking products.

6. Conclusion

In conclusion, the findings of this study underscore the significance of religiosity in influencing customer decisions to use the iB Hijrah savings plan at Bank Muamalat KK Mataram-Masbagik. While motivation and promotion were not found to exert a significant impact on these decisions, the study highlights the crucial role of trust as a potential mediator between the influence of promotion and religiosity on customer decisions. It is noteworthy that trust did not mediate the relationship between motivation and customer decisions. For Bank Muamalat KK Mataram-Masbagik, the key takeaway from this research is the importance of nurturing and sustaining customer trust. By prioritizing efforts to enhance trust, the bank can fortify its position in the market. However, it is essential to acknowledge the limitations of this study. The research focused on a specific demographic within the context of Bank Muamalat KK Mataram-Masbagik, and results may not be universally applicable. Future research endeavors should aim to broaden the scope by incorporating diverse demographic segments and extending the investigation to other Islamic banks. Additionally, exploring external factors that could influence customer decisions and trust, such as economic conditions or technological advancements, would contribute valuable insights to the existing literature. By addressing these limitations and pursuing future research avenues, scholars and practitioners can further enrich our understanding of the intricate dynamics shaping customer decisions and trust in the context of Islamic banking.

References:

- Achmad, L. I., & Agustin, N. D. (2021). Analysis of the Implementation of the Sharia Marketing Mix Strategy on iB Main Blessing Savings Products Amid the Covid-19 Pandemic (Case Study at Bank Mega Syariah Bekasi City). *Pelita Bangsa Journal of Sharia Economics*, 6(02), 207-222. <https://doi.org/10.37366/jespb.v6i02.248>
- Adabi, N. (2020). The Effect of Brand Image, Service Quality and Consumer Trust on Indihome Purchasing Decisions at Witel Telkom Depok. *Journal of Management*, 12 (1), 32-39.
- Adam, M. (2022). The Effect of Promotion, Trust and Price on Customer Decisions to Use Hajj Savings Products at PT Bank Muamalat. *Journal of Comprehensive Islamic Studies*, 1(1), 107-132.
- Alfani, M. H., & Rifa. (2022). The Effect of Religiosity of Riau Islamic University Students on Saving Decisions at Islamic Banks. *Tabarru' Journal: Islamic Banking and Finance*, 5(1), 98-107.
- Ardianto, H. (2022). Relationship Marketing and Brand Equity Affect Customer Loyalty of Islamic Banks in Surabaya City. *BALANCE: Economic, Business, Management and Accounting Journal*, 19(1), 1-13. <https://doi.org/10.30651/blc.v19i1.9616>
- Arfaizar, J., Ayu, N., Riyanto, F., Yusdani, & Muliadi, S. (2023). Innovations and Challenges of Islamic Banking in the Digital Era in Indonesia. *WADIAH:*

Journal of Islamic Banking, 7(2), 163-191.

- Asy'ari, A. H. (2021). The Influence of Perceptions, Motivation and Public Knowledge in Choosing Islamic Bank Products in Banjarmasin. *JIEB: Scientific Journal of Business Economics*, 7(2), 159-168.
- Ayuningtias, K., & Gunawan, H. (2018). The Effect of Trust, Convenience and Information Quality on Online Purchasing Decisions in the Bukalapak Application for Batam State Polytechnic Students. *Journal of Applied Business Administration*, 2(1), 152-165.
- Cahyadi, M. A., & Diatmika, I. P. G. (2021). The Effect of Services, Credit Procedures and Promotion on Umkm Decisions to Make Credit Loans at Non-Bank Financial Institutions (LKBB) in Buleleng District. *JIMAT: Scientific Journal of Accounting Students*, 12 (03), 895-905.
- Efendi, R. (2021). The Influence of Religiosity, Self-Control and Financial Inclusion on the Saving Behavior of Bank Mandiri Syariah Customers in Ujung Batu. *Hierarchy: Scientific Journal of Management and Business*, 03 (02), 315-335.
- Fajar Fahrudin, M., & Yulianti, E. (2015). The Influence of Promotion, Location and Service Quality on Purchasing Decisions of Bank Mandiri Surabaya Customers. *JBB: Journal of Business & Banking*, 5(1), 149-162.
- Gampu, A. N., Kawet, L., & Uhing, Y. (2015). Analysis of Motivation, Perception and Knowledge of Customer Decisions to Choose PT Bank Sulutgo Main Branch Manado. *EMBA: Journal of Economic Research, Management, Business and Accounting*, 3(3), 1330-1340.
- Halik, A. (2016). The Effect of Service Marketing Mix, Service Quality and Religiousness Value on Customer Trust and Its Implication on Customer Commitment of Islamic Commercial Banks in the East Java Kertasusila Gate Region. *Journal of Research Results of LPPM Untag Surabaya*, 01 (01), 123-148.
- Hastharita, R. (2020). Factors Affecting Customer Decisions to Choose Islamic Bank Services in Makassar. *J-HES: Journal of Sharia Economic Law*, 4(2), 66-80.
- Ibrahim, M. H. (2019). Capital regulation and Islamic banking performance: Panel evidence. *Bulletin of Monetary Economics and Banking*, 22(1), 47-67. <https://doi.org/10.21098/bemp.v22i1.1029>
- Inayah, N., & Sudiarti, S. (2017). Analysis of Customer Decisions to Save at Islamic Banks (Case Study at PT. BPRS Paduarta Insani). *At-Tawassuth*, 2(1), 191-214.
- Iqbal, M., Hamid, A., & Mastura. (2019). The Influence of Motivation, Behavior and Understanding on People's Decisions in Choosing Islamic Banks in Aceh Tamiang. *III: Journal of Islamic Investment*, IV (2), 153-165.
- Istiqomah, N. H., Rohim, A. M., & Ulum, A. F. (2021). Religiosity and Customer Perceptions in Choosing Bank Syariah Indonesia (BSI) in Tuban City. *JIB: Journal of Islamic Banking*, 1(2), 73-78.
- Kishada, Z. M. E., & Wahab, N. A. (2015). Influence of Customer Satisfaction,

- Service Quality and Trust on Customer Loyalty in Malaysia Islamic Banking. *International Journal of Business and Social Science*, 6(11), 110-119.
- Mashuri. (2020). Analysis of the Dimensions of Customer Loyalty. *IQTISHADUNA: Scientific Journal of Our Economy*, 9 (1), 54-64.
- Mayasari, H., Nurlina, & Wardaningsih, E. (2017). The Effect of Motivation and Service Quality on Interest in Saving at Bank Sinarmas Syariah Padang. *Journal of Management and Entrepreneurship*, 8(2), 1-13. <http://ojs.unitas-pdg.ac.id/index.php/manajemen/article/view/52>
- Mukminin, M. A., & Latifah, F. N. (2020). The Influence of Brand Image and Trust on Customer Loyalty of Islamic Banks in Sidoarjo. *Shield: Islamic Banking and Finance Journal*, 4(1), 54-72.
- Putri, S., Fasa, M. I., & Suharto, S. (2021). The Effect of Products, Services and Motivation to Avoid Usury on Student Decisions to Become Customers of Islamic Banks. *EL MUDHORIB: Journal of Islamic Economics and Banking Studies*, 2 (1), 30-43. <https://doi.org/10.53491/elmudhorib.v2i1.85>
- Riyadi, M. A. P., & Sukardi, B. (2022). How does Strengthening Islamic Banking Competitiveness? Indonesia Evidence. *JPSDa: Journal of Islamic Banking Darussalam*, 2(2), 149-167.
- Robyani, N. M., Ritonga, A. H., & Mubyarto, N. (2023). The Influence of Religiosity, Service, and Promotion on Saving Decisions in Islamic Banks. *Journal of Comprehensive Islamic Studies*, 1(2), 391-426.
- Rohmadi, Nurbaiti, & Junaidi. (2016). Analysis of Determinants of Customer Decisions in Choosing Sharia Banking Services and Conventional Banking in Bengkulu City. *Manhaj*, 4(3), 283-290.
- Santoso. (2018). The Effect of Brand Image Product Quality Product Design and Service Quality on Purchasing Decisions. *Journal of Management Science and Research*, 7 (7), 1-20. <https://doi.org/10.33197/jabe.vol8.iss1.2022.946>
- Santoso, S., & Rahmawati, U. (2016). Sharia Banking Business Activity Products in Developing Umkm in the Era of Asean Economic Community (Mea). *Research Journal*, 10(2), 322-344. <https://doi.org/10.21043/jupe.v10i2.1818>
- Siregar, B. G. (2018). The Effect of Products and Promotion on the Decision to Become a Marhamah Savings Customer at PT. Bank Sumut Padangsidempuan Syariah Branch. *TAZKIR: Journal of Research in Social Sciences and Islamic Studies*, 04 (1), 1-20.
- Sonjaya, R., Marnisah, L., & Zamzam, F. (2021). The Influence of Marketing Mix on the Decision to Become a Customer of PT. Bank Negara Indonesia Tbk. Martapura Sub-Branch Office. *Ekonomika Sharia: Journal of Sharia Economic Thought and Development*, 6(2), 117-137.
- Suci, A. A. E., & Fahlevi, M. (2023). Factors Affecting the Interest of the Young Generation in the Decision to Invest in Gold at Bank Syariah Indonesia. *JSR: Journal of Science Research*, 13(1), 103-112.
- Tajudin, M. H., & Mulazid, A. S. (2017). The Influence of Promotion, Trust and Brand Awareness on Customer Decisions to Use Hajj Savings Products (Mabrur) Bank Syariah Mandiri KCP. Sawangan Depok City.

- ISLAMICONOMIC: Journal of Islamic Economics*, 8 (1), 19-46.
- Tambunan, M. R., & Nasution, I. G. S. (2013). Analysis of Factors Affecting Customer Saving Decisions at BCA Bank Medan City (Ethnic Chinese Case Study). *Journal of Economics and Finance*, 1(3), 193-204.
- Ustanti, M., Melania, R. D., & Qowim, M. (2023). The Effect of Service, Religiousness and Profit Sharing on Customer Interest in Saving at Bank Syariah Indonesia Banyuwangi. *JPSDa: Journal of Islamic Banking Darussalam*, 3(2), 175-186.
- Utami, M., Handayani, T., & Pusporini. (2020). The Effect of Service Quality and Trust on Customer Loyalty Decisions. *CIMAE: Conference on Islamic Management, Accounting and Economics*, 2(2), 170-178. <https://doi.org/10.32897/jemper.v2i2.377>
- Wardani, P. D., & Susanti. (2019). The Effect of Self-Control, Religiousness, Financial Literacy, Financial Inclusion on Saving Behavior at Islamic Banks of Students of Sunan Ampel State Islamic University Surabaya. *Journal of Accounting Education*, 7(2), 189-196.
- Wulandari, N. N. F., & Arisena, G. M. K. (2023). Financial Management and Saving Behavior in Students of the Faculty of Agriculture, Udayana University. *Ziraa'Ah*, 48(2), 308-321. <https://doi.org/10.31602/zmip.v48i2.11142>
- Zuhirsyan, M., & Nurlinda. (2021). The Influence of Religiosity, Perceptions and Customer Motivation on Decisions to Choose Islamic Banking. *JPS: Journal of Islamic Banking*, 2(2), 114-130.