Jurnal Dinamika Ekonomi Syariah
Vol. 13, No. 2, 2026, hlm. 276 - 289
http://ejurnal.iaipd-nganjuk.ac.id/index.php/es/index
ISSN-e 2715-7334 | ISSN-P 2654-3567

SERVICE QUALITY AND RELIGIOSITY AS DETERMINANTS OF SAVING DECISIONS IN ISLAMIC MICROFINANCE INSTITUTIONS

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Received: February 2026 *Revised: March 2026* *Accepted: April 2026*

ABSTRACT

This study aims to examine the role of service quality and religiosity as determinants of members' saving decisions in Islamic microfinance institutions. This research employs a quantitative approach with an explanatory design. Data were collected through questionnaires distributed to 77 members of an Islamic microfinance institution and analyzed using multiple linear regression. The results indicate that both service quality and religiosity have a positive and significant effect on members' saving decisions, both partially and simultaneously. Religiosity is found to have a more dominant contribution compared to service quality. Simultaneously, the two variables explain 74.1% of the variance in saving decisions. These findings suggest that improving service quality alongside strengthening religious values is a crucial strategy to enhance members' saving decisions in Islamic microfinance institutions.

Keywords: *Service Quality, Religiosity, Saving Decision, Islamic Microfinance Institutions.*

INTRODUCTION

The development of Sharia-based financial institutions in Indonesia shows an increasingly significant trend, particularly in the Sharia Microfinance Institution (LKMS) sector such as Baitul Maal wat Tamwil (BMT).[1] The existence of BMT functions not only as a financial intermediation institution but also as an instrument for empowering the economic well-being of low-income communities based on Sharia principles.[2] In this context, BMT has a strategic role in supporting the real sector, enhancing financial inclusion, and strengthening the values of justice and social welfare.[3] The high level of public interest in BMT is influenced by the belief that the Sharia financial system is safer, free from usury (riba), and in accordance with Islamic teachings.[4]

[1] Ascarya, *Akad dan Produk Bank Syariah* (Jakarta: Rajawali Pers, 2015), p. 45.
[2] M. Nur Rianto Al-Arif, *Lembaga Keuangan Syariah: Suatu Kajian Teoritis dan Praktis* (Bandung: Pustaka Setia, 2012), p. 112.
[3] Muhammad Syafi'i Antonio, *Bank Syariah: Dari Teori ke Praktik* (Jakarta: Gema Insani Press, 2001), p. 87.
[4] Abdul Ghafar Ismail, *Perbankan Syariah di Indonesia* (Jakarta: Kencana, 2018), p. 203.

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However, amidst the increasing competition among financial institutions, both conventional and Sharia-based, BMT is required to continuously improve service quality in order to retain and attract members.[5] Service quality is a primary factor influencing customers' decisions in choosing a financial institution.[6] Service quality dimensions such as efficiency, reliability, responsiveness, assurance, empathy, and tangible aspects play an important role in shaping members' perceptions and satisfaction. Good service quality will result in increased trust, satisfaction, and member loyalty, which ultimately influences the decision to use the products and services offered.[7]

A number of previous studies have shown that service quality has a significant influence on consumer satisfaction and decisions. Research conducted by Siswadi found that service quality has both direct and indirect effects on repurchase intention through customer satisfaction.[8] Other research results also indicate that optimal service quality can increase customer loyalty and create long-term relationships between the institution and its customers.[9] This confirms that service quality is an important determinant of consumer behavior in the financial services sector.[10]

In addition to service quality, the religiosity factor is also an important variable in the context of Sharia financial institutions.[11] Religiosity reflects an individual's level of belief and commitment to religious teachings, which in practice influences economic behavior, including in choosing financial products.[12] Several recent studies have revealed that a high level of religiosity encourages individuals to prefer Sharia financial institutions over conventional ones because they are considered more in line with Sharia principles such as justice, transparency, and the prohibition of usury (riba).[13] Thus, religiosity not only acts as a psychological factor but also as a basis for rational consideration in financial decision-making.[14]

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[5] Philip Kotler and Kevin Lane Keller, *Manajemen Pemasaran*, 13th ed. (Jakarta: Erlangga, 2016), p. 156.

[6] Valarie A. Zeithaml, A. Parasuraman, and Leonard L. Berry, *Delivering Quality Service: Balancing Customer Perceptions and Expectations* (New York: Free Press, 1990), p. 23.

[7] Christian Grönroos, *Service Management and Marketing: A Customer Relationship Management Approach*, 4th ed. (Chichester: Wiley, 2015), p. 78.

[8] Siswadi, "Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah dan Minat Beli Ulang pada BMT," *Jurnal Ekonomi dan Bisnis Islam* 8, no. 2 (2020): pp. 145-160.

[9] Fandy Tjiptono and Gregorius Chandra, *Service, Quality & Satisfaction*, 4th ed. (Yogyakarta: Andi, 2016), p. 201.

[10] Christopher H. Lovelock and Jochen Wirtz, *Services Marketing: People, Technology, Strategy*, 7th ed. (New Jersey: Pearson, 2011), p. 112.

[11] Rizal Fahmi and Hendri Tanjung, "Religiusitas dan Preferensi Masyarakat terhadap Bank Syariah," *Jurnal Keuangan dan Perbankan Syariah* 5, no. 1 (2019): p. 34.

[12] M. Kabir Hassan and Mervyn K. Lewis, *Handbook of Islamic Banking* (Cheltenham: Edward Elgar Publishing, 2009), p. 67.

[13] Aisyah Rahmawati and Nurul Huda, "Pengaruh Religiusitas, Pengetahuan, dan Persepsi terhadap Keputusan Nasabah Memilih Bank Syariah," *Jurnal Ekonomi Syariah Indonesia* 10, no. 2 (2020): pp. 89-102.

[14] Nur Kholis, "Religiusitas dalam Perilaku Konsumen Muslim," *Jurnal Ilmiah Ekonomi Islam* 6, no. 1 (2020): p. 55.

Nevertheless, field observations indicate that there are still various problems related to service quality at BMTs, particularly at BMT Ar-Rahman Jaya Mulia, Way Jepara District. Based on preliminary survey results, several obstacles were found, such as slow service processes, lack of consistency in service delivery, inadequate facilities, low staff responsiveness, and concerns regarding the privacy of member data. These problems have the potential to reduce member trust and satisfaction, which in turn can affect their decisions to save.

This research has relevance to previous studies but offers a new contribution by simultaneously examining the influence of service quality and religiosity on members' saving decisions in the context of a BMT in a specific area, namely Way Jepara District. Thus, this research is expected to enrich the literature on consumer behavior in Sharia financial institutions and provide practical recommendations for BMT managers in improving service quality and strengthening religious values in their operations.

This study uses a quantitative approach with an explanatory method and multiple linear regression analysis to test the relationships between variables. Data were collected through distributing questionnaires to members of BMT Ar-Rahman Jaya Mulia. The objectives of this study are: (1) to analyze the influence of service quality on members' saving decisions, (2) to examine the influence of religiosity on members' decisions to use Sharia financial products, and (3) to identify the simultaneous influence of service quality and religiosity on members' decisions. Accordingly, the research question posed is: to what extent do service quality and religiosity influence members' saving decisions at BMT Ar-Rahman Jaya Mulia Way Jepara District.

RESEARCH METHOD

This study employed a quantitative approach with an explanatory design to examine the influence of service quality and religiosity on members' saving decisions at BMT Ar-Rahman Jaya Mulia, Way Jepara District. The population consisted of all active members of the BMT, and a sample of 77 respondents was selected using a purposive sampling technique, based on criteria such as being an active member for at least six months and having made at least one savings transaction. Primary data were collected through structured questionnaires distributed directly to respondents. The questionnaire items were adapted from previous studies and measured using a Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).[15]

[15] Fery Siswadi, "Pengaruh kualitas layanan terhadap kepuasan pelanggan dan loyalitas pelanggan: Studi pada Perpustakaan Institut Pertanian Bogor," *Jurnal Pustakawan Indonesia* 18, no. 1 (2020): 42–53, https://doi.org/10.29244/jpi.18.1.42-53.

Prior to hypothesis testing, the collected data underwent several validity and reliability checks. Validity was assessed using Pearson correlation, where an item was considered valid if the calculated r-value exceeded the r-table value (0.221). Reliability was evaluated using Cronbach's Alpha coefficient, with a threshold of > 0.60 indicating acceptable internal consistency. Additionally, classical assumption tests were performed, including normality tests using Kolmogorov-Smirnov and linearity tests to ensure that the regression model met the necessary assumptions.[16] The results confirmed that all instruments were valid and reliable, and the linearity assumption was satisfied, although minor deviations from normality were observed for one variable, which were tolerated due to the sufficient sample size.

Hypothesis testing was conducted using multiple linear regression analysis with the help of SPSS software. The analysis included both partial tests (t-test) to examine the individual effects of each independent variable on the dependent variable, and simultaneous tests (F-test) to assess the combined effect of service quality and religiosity on saving decisions. The coefficient of determination (R^2) was also calculated to determine the proportion of variance in saving decisions explained by the independent variables. All statistical tests were performed at a significance level of $\alpha = 0.05$.

RESULTS AND DISCUSSION

Descriptive Statistics and Instrument Validation

The study involved 77 respondents who were active members of BMT Ar-Rahman Jaya Mulia. Descriptive analysis revealed that the majority of respondents provided positive assessments of the service quality offered by the BMT, particularly in the dimensions of empathy and reliability. Most respondents expressed agreement or strong agreement with statements indicating that staff members were responsive, courteous, and trustworthy. Furthermore, the level of religiosity among respondents was found to be high, as evidenced by their tendency to prioritize Sharia-compliant financial services. Regarding saving decisions, most respondents stated that they felt confident and trusted the BMT as a place to save their funds. These descriptive findings provide an initial indication that both service quality and religiosity play meaningful roles in shaping members' financial behavior.

[16] Lisa D. Pearce, George M. Hayward, and Jessica A. Pearlman, "Measuring Five Dimensions of Religiosity across Adolescence," *Review of Religious Research* 59, no. 3 (2017): 367–93, https://doi.org/10.1007/s13644-017-0291-8.

Validity testing was conducted using Pearson correlation, comparing the calculated r-value with the r-table value of 0.221. The results demonstrated that all items for each variable—service quality (10 items), religiosity (8 items), and saving decisions (8 items) had calculated r-values exceeding the r-table threshold. This confirms that all questionnaire items were valid and accurately measured the intended constructs. Validity is essential in quantitative research to ensure that instruments capture the true meaning of the concepts under investigation.[17] The high validity scores also indicate that respondents clearly understood each statement, thereby producing trustworthy data for further analysis. Without valid instruments, any subsequent statistical conclusions would be questionable and potentially misleading.

Reliability testing was performed using Cronbach's Alpha coefficient, with a minimum acceptable value of 0.60. The results showed that service quality had a Cronbach's Alpha of 0.823, religiosity 0.639, and saving decisions 0.663. All values exceeded the threshold, indicating that the instruments possessed good internal consistency and reliability. Reliability ensures that measurements are consistent and reproducible under similar conditions.[18] The particularly high reliability score for service quality suggests that the indicators used to measure this construct were strongly interconnected and effectively captured the essence of service quality as perceived by BMT members. These robust psychometric properties provided a solid foundation for proceeding with inferential statistical analyses, including multiple linear regression.

The descriptive and psychometric findings collectively establish that the data collected were both reliable and valid, meeting the essential prerequisites for hypothesis testing. The positive perceptions of service quality, combined with high levels of religiosity among respondents, suggest that BMT Ar-Rahman Jaya Mulia occupies a unique position in members' financial decisions. Unlike conventional financial institutions where purely rational factors dominate, Islamic microfinance institutions like BMT benefit from the intersection of service excellence and religious commitment. This dual foundation likely explains the relatively high levels of member satisfaction and trust observed in the descriptive results.

[17] Fery Siswadi, "Pengaruh kualitas layanan terhadap kepuasan pelanggan dan loyalitas pelanggan: Studi pada Perpustakaan Institut Pertanian Bogor," *Jurnal Pustakawan Indonesia* 18, no. 1 (2020): 42–53, https://doi.org/10.29244/jpi.18.1.42-53.

[18] Lisa D. Pearce, George M. Hayward, and Jessica A. Pearlman, "Measuring Five Dimensions of Religiosity across Adolescence," *Review of Religious Research* 59, no. 3 (2017): 367–93, https://doi.org/10.1007/s13644-017-0291-8.

Hypothesis Testing: Partial and Simultaneous Effects

Multiple linear regression analysis was employed to test the hypothesized relationships between service quality (X_1), religiosity (X_2), and saving decisions (Y). The resulting regression equation was $Y = -3.360 + 0.277X_1 + 0.777X_2$. The constant value of -3.360 indicates the expected level of saving decisions when both independent variables are zero, which serves as a baseline for interpretation. The coefficient for service quality (0.277) suggests that for every one-unit increase in service quality, saving decisions increase by 0.277 units, holding religiosity constant. Meanwhile, the coefficient for religiosity (0.777) is substantially larger, indicating that religiosity has a more powerful influence on saving decisions compared to service quality. This finding implies that religious considerations are paramount for members when choosing to save at an Islamic microfinance institution.

The t-test was conducted to examine the partial effects of each independent variable on saving decisions. The results revealed that both service quality and religiosity had significance values of 0.000, which are below the alpha threshold of 0.05. Consequently, both variables were found to have a positive and significant partial effect on members' saving decisions. These findings align with previous research demonstrating that service quality significantly influences consumer decisions in financial contexts.[19] For BMT Ar-Rahman Jaya Mulia, improvements in service quality such as faster transaction processing, more responsive staff, and better physical facilities would likely translate directly into increased saving behavior among members. Similarly, higher levels of religiosity drive members to prefer Sharia-compliant institutions, as they perceive these as more aligned with their religious values and obligations.

The F-test was performed to assess whether service quality and religiosity simultaneously influence saving decisions. The calculated F-value was 106.104 with a significance level of 0.000, which is substantially below 0.05. This result confirms that both variables, when considered together, have a significant simultaneous effect on saving decisions. The combination of service quality and religiosity explains a considerable portion of the variance in members' saving behavior. This simultaneous effect is theoretically meaningful because it demonstrates that saving decisions are not driven by a single factor but rather by an interplay of rational considerations (service quality) and spiritual values (religiosity). In practice, members evaluate both how well the BMT serves them and how faithfully it adheres to Islamic principles before making saving decisions.

[19] Miklós Pakurár et al., "The Service Quality Dimensions That Affect Customer Satisfaction in the Jordanian Banking Sector," *Sustainability* 11, no. 4 (2019): 1113, https://doi.org/10.3390/su11041113.

The coefficient of determination (R^2) was calculated to assess the proportion of variance in saving decisions explained by the independent variables. The R^2 value of 0.741 indicates that 74.1% of the variation in saving decisions can be explained by service quality and religiosity jointly. The remaining 25.9% is attributable to other factors not included in this study, such as promotional activities, institutional location, prior personal experiences, or word-of-mouth recommendations from other members. This relatively high R^2 value suggests that the proposed model has strong explanatory power and captures the most critical determinants of saving decisions in this context.[20] From a practical standpoint, this finding implies that BMT management can effectively influence member saving behavior by strategically focusing on improving service quality and reinforcing Islamic values.

The Influence of Service Quality on Saving Decisions

The finding that service quality positively and significantly affects saving decisions is consistent with established theories of consumer behavior. According to Parasuraman's service quality model, five primary dimensions tangibles, reliability, responsiveness, assurance, and empathy collectively shape customers' perceptions of service excellence.[21] In the context of BMT Ar-Rahman Jaya Mulia, the dimensions of empathy and reliability emerged as the most salient factors influencing members' positive evaluations. Empathy, reflected in staff members' willingness to understand individual customer needs and treat them with respect, appears to build emotional connections that encourage saving behavior. Reliability, demonstrated through consistent and accurate service delivery, fosters trust and reduces uncertainty among members, making them more comfortable committing their funds to the institution.

The theoretical underpinnings of this relationship are further reinforced by Kotler and Keller's assertion that superior service quality enhances customer satisfaction, which subsequently drives purchase and repurchase intentions.[22] In the banking and financial services sector, where products are largely intangible and trust is paramount, service quality serves as a critical differentiator between competing institutions. Members who experience efficient, courteous, and error-free service are more likely to develop positive attitudes toward the BMT and increase their saving activities. Conversely, poor service quality such as long waiting times, unhelpful staff, or unreliable transaction processing can erode trust and prompt members to withdraw their funds or switch to

[20] Puti Ara Zena and Aswin Dewanto Hadisumarto, "The Study of Relationship among Experiential Marketing, Service Quality, Customer Satisfaction, and Customer Loyalty," *ASEAN Marketing Journal* 4, no. 1 (2013), https://doi.org/10.21002/amj.v4i1.2030.

[21] Pakurár et al., "Service Quality Dimensions."

[22] Zena and Hadisumarto, "Study of Relationship."

alternative financial providers. The significant coefficient (0.277) found in this study confirms that even modest improvements in service quality can yield meaningful increases in saving decisions.

Empirical support for this finding is abundant in the existing literature. Research by Arisanti and Cahyani demonstrated that service quality significantly influences customer satisfaction, which in turn affects purchase decisions and loyalty.[23] Similarly, Lusi Aprilia and Aditya Liliyan found that service quality, when combined with trust, has a positive contribution to increasing interest and usage decisions in financial services.[24] These studies, conducted in diverse contexts ranging from logistics companies to savings and loan cooperatives, consistently affirm the importance of service quality as a driver of customer behavior. The convergence of findings across different settings and populations strengthens the generalizability of the conclusion that service quality matters for financial decision-making, regardless of whether the institution is conventional or Sharia-compliant.

The practical implications of this finding for BMT Ar-Rahman Jaya Mulia are substantial. Management should prioritize investments in service quality improvements, particularly in areas that members perceive as most impactful. These may include reducing transaction processing times, enhancing staff training in customer service and communication skills, upgrading physical facilities to create a more comfortable and professional environment, and implementing reliable systems to prevent errors in account management. Additionally, regular monitoring of service quality through member satisfaction surveys and mystery shopping exercises can help identify emerging issues before they escalate. By treating service quality as a strategic asset rather than an operational afterthought, the BMT can strengthen its competitive position and encourage higher levels of member saving.

The Influence of Religiosity on Saving Decisions

The finding that religiosity exerts a positive and significant influence on saving decisions, with a coefficient of 0.777, indicates that this variable is the more dominant determinant compared to service quality. This result reflects the unique nature of Islamic financial institutions, where religious considerations often override purely rational or economic calculations. Religiosity, understood as the degree of an individual's commitment to and internalization of Islamic teachings,

[23] Dian Arisanti and Lutfiani Nur Cahyani, "Analisis Kualitas Pelayanan, Harapan Pelanggan, Dan Citra Perusahaan Terhadap Kepuasan Pelanggan Pada Pt Andalan Pacific Samudra," *Jurnal Ilmiah Manajemen dan Bisnis (JIMBis)* 3, no. 1 (2024): 42–54, https://doi.org/10.24034/jimbis.v3i1.6238.

[24] Lusi Aprilia and Aditya Liliyan, "Pengaruh Kualitas Pelayanan dan Kepercayaan terhadap Keputusan Menggunakan Layanan KSP Pamuji: Studi Kasus Soloraya," *Jurnal Manajemen Kreatif dan Inovasi* 4, no. 1 (2026): 72–88, https://doi.org/10.59581/jmki-widyakarya.v4i1.5850.

shapes economic behavior by imposing moral constraints and preferences.[25] Members with high religiosity actively seek out financial products and institutions that comply with Sharia principles, including the prohibition of riba (usury), gharar (excessive uncertainty), and maysir (gambling). For these individuals, saving at a BMT is not merely a financial transaction but an act of religious obedience and spiritual fulfillment.

The theoretical framework for understanding the role of religiosity in economic decision-making draws from the work of Glock and Stark, who conceptualized religiosity as comprising five dimensions: belief, practice, experience, knowledge, and consequences.[26] In this study, the dimensions of belief and religious practice emerged as particularly influential. Belief refers to the acceptance of core Islamic doctrines, including the prohibition of riba and the obligation to conduct financial affairs in a Sharia-compliant manner. Practice encompasses observable behaviors such as performing daily prayers, giving zakat, and avoiding forbidden activities. Members who score highly on these dimensions are more likely to perceive conventional banks as religiously problematic and prefer BMTs as alternatives that align with their faith commitments. This preference is reinforced by the BMT's explicit positioning as a Sharia-compliant institution, which signals religious legitimacy to potential members.

The dominant role of religiosity found in this study is consistent with recent empirical research on Islamic banking and finance. Muria Indah Nur Rochmawati and Wiwik Lestari demonstrated that religiosity significantly influences the intention to purchase Islamic financial products, with Sharia financial literacy serving as a partial mediator.[27] Similarly, Alfian and Nugrahini found that religiosity, along with excellent service and promotion, is a key factor in customers' decisions to save money in Islamic banks.[28] These studies collectively indicate that religiosity operates as a cognitive and affective filter through which members evaluate financial options. Even when a conventional bank offers objectively superior service quality or more attractive interest rates, highly religious individuals may reject it in favor of a Sharia-compliant alternative that provides religious peace of mind and perceived blessings (barakah).

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[25] Sutisna Sutisna et al., "Religiusitas Sebagai Faktor Utama Loyalitas Nasabah Bank Syariah," *Jurnal Manajemen, Akuntansi, Ekonomi* 1, no. 2 (2022): 35–41, https://doi.org/10.59066/jmae.v1i2.112

[26] Pearce, Hayward, and Pearlman, "Measuring Five Dimensions of Religiosity."

[27] Muria Indah Nur Rochmawati B.S and Wiwik Lestari, "Pengaruh Religiusitas terhadap Niat Pembelian Produk Keuangan Syariah dengan Mediasi Literasi Keuangan Syariah," *Syarikat: Jurnal Rumpun Ekonomi Syariah* 7, no. 1 (2024): 111–22, https://doi.org/10.25299/syarikat.2024.vol7(1).15476.

[28] Ahmad Hijri Alfian and Dian Essa Nugrahini, "Religiusitas, Pelayanan Terbaik, Dan Promosi Sebagai Faktor Keputusan Nasabah Untuk Saving Money di Perbankan Syariah," *Jurnal stie semarang (edisi elektronik)* 16, no. 1 (2024): 86–99, https://doi.org/10.33747/stiesmg.v16i1.678.

For BMT Ar-Rahman Jaya Mulia, the finding that religiosity dominates saving decisions carries important strategic implications. The institution should not only maintain its Sharia compliance but actively communicate and reinforce its religious identity through various channels. This can include providing regular religious education sessions for members on topics such as Islamic finance principles, the prohibition of riba, and the virtues of saving in a Sharia-compliant manner. Additionally, the BMT can strengthen its religiosity appeal by involving religious leaders (ulama) in its governance or advisory structures, displaying Islamic calligraphy and symbols in its physical branches, and organizing religious events such as collective prayers or charity drives. These actions signal to members that the BMT is genuinely committed to Islamic values, thereby reinforcing their confidence and encouraging continued saving behavior.

Simultaneous Effects and Theoretical Implications

The simultaneous influence of service quality and religiosity on saving decisions, confirmed by the F-test ($F = 106.104$, $p = 0.000$), demonstrates that both factors operate in concert to shape member behavior. The R^2 value of 0.741 indicates that these two variables explain nearly three-quarters of the variance in saving decisions, leaving only a quarter attributable to other factors. This high explanatory power underscores the conceptual relevance of combining rational and spiritual considerations within a single analytical framework. Consumer behavior theory has long recognized that purchasing decisions are influenced by a complex interplay of internal and external factors.[29] In this study, religiosity represents an internal, psychological factor rooted in members' belief systems and value orientations, while service quality constitutes an external, institutional factor shaped by the BMT's operational policies and staff behaviors. The significant simultaneous effect suggests that these two types of factors are not mutually exclusive but rather complementary and mutually reinforcing.

The complementarity between service quality and religiosity can be understood through the lens of trust formation in financial relationships. Trust is a critical antecedent of saving decisions, as members must feel confident that their funds will be managed safely, transparently, and in accordance with agreed-upon principles. Service quality contributes to trust by demonstrating competence, reliability, and customer orientation. When members experience efficient transactions and courteous service, they infer that the BMT is professionally managed and capable of safeguarding their deposits. Religiosity contributes to trust by signaling shared values and moral constraints. Members who perceive the BMT as genuinely committed to Islamic ethics trust that it

[29] Aristo Lie and Zidny Ilma Hasan, "Faktor-Faktor yang Memengaruhi Keputusan Konsumen dalam Membeli Konten Siniar Berbayar di Aplikasi Noice," *Journal Economics Resource* 8, no. 2 (2025).

will avoid forbidden practices and prioritize fairness and transparency.[30] When both sources of trust are present competence-based trust from service quality and value-based trust from religiosity members' confidence in the institution is maximized, leading to stronger saving intentions and behaviors.

The theoretical contribution of this study lies in its integration of mainstream marketing theory with Islamic economic principles. Most conventional studies of service quality and customer behavior are conducted in secular contexts where religious factors are either absent or treated as peripheral demographic variables. By demonstrating that religiosity not only matters but actually dominates service quality in explaining saving decisions within an Islamic microfinance context, this study challenges the universality of purely rational-economic models of consumer behavior. It suggests that in religiously saturated environments, spiritual considerations can override or substantially moderate the effects of service attributes. This finding calls for a more culturally and religiously sensitive approach to consumer behavior research, particularly in majority-Muslim countries where Islamic values permeate daily life and economic decision-making.

From a practical perspective, the simultaneous influence of service quality and religiosity implies that BMT management should avoid an either-or approach to strategic improvement. Focusing exclusively on service quality while neglecting religious dimensions may attract some members but fail to resonate with those for whom Sharia compliance is paramount. Conversely, emphasizing religiosity without delivering competent, reliable service may alienate members who expect professional financial management alongside religious legitimacy. The optimal strategy involves integrating both dimensions into a coherent value proposition: "Sharia-compliant banking delivered with excellence." This integrated approach positions the BMT as both a spiritually appropriate and professionally competent financial partner, thereby maximizing its appeal across different member segments.[31]

CONCLUSION

This study aimed to examine the influence of service quality and religiosity on members' saving decisions at BMT Ar-Rahman Jaya Mulia, Way Jepara District. Based on the analysis of data collected from 77 respondents using multiple linear regression, it can be concluded that both

[30] Emiliani and Khusnudin, "The Influence Of Brand Image, Word Of Mouth, And Knowledge On Interest In Saving At Bmt Sarana Wiraswasta Muslim Malang," *Jurnal Tabarru': Islamic Banking and Finance* 7, no. 2 (2024): 630–42, https://doi.org/10.25299/jtb.2024.vol7(2).17199.

[31] Sri Devi and Irma Yulita Silviany, "Pengaruh Kualitas Pelayanan terhadap Loyalitas Nasabah Bank Syariah Indonesia," *Jurnal Riset Perbankan Syariah*, 15 Juli 2025, 39–48, https://doi.org/10.29313/jrps.v4i1.6602.

service quality and religiosity have a positive and significant effect on saving decisions, both partially and simultaneously. Service quality, encompassing dimensions such as reliability, responsiveness, empathy, assurance, and tangibles, was found to enhance members' trust and comfort in saving at the BMT. Meanwhile, religiosity emerged as the more dominant factor, indicating that members' level of religious commitment and adherence to Islamic principles particularly the avoidance of riba (usury)—serves as the primary consideration in their choice of an Islamic financial institution. The regression equation $Y = -3.360 + 0.277X_1 + 0.777X_2$ clearly demonstrates that religiosity exerts a substantially stronger influence than service quality on saving decisions.

The simultaneous test confirmed that service quality and religiosity together have a significant impact on saving decisions, with an F-value of 106.104 ($p = 0.000$). Furthermore, the coefficient of determination (R^2) of 0.741 indicates that 74.1% of the variation in members' saving decisions can be explained by these two variables, while the remaining 25.9% is influenced by other factors not examined in this study, such as promotion, location, personal experience, or word-of-mouth recommendations. These findings confirm that saving decisions among BMT members are shaped by a combination of rational factors (service quality) and spiritual factors (religiosity), which complement and reinforce each other. Members do not evaluate the BMT solely on the efficiency or professionalism of its services; they also assess the extent to which the institution adheres to Islamic values and provides a sense of religious legitimacy and blessing (barakah).

The implications of this study are twofold. Theoretically, this research contributes to the existing literature on consumer behavior in Islamic financial institutions by demonstrating that religiosity can dominate service quality in influencing saving decisions, thereby challenging purely rational-economic models of behavior. Practically, the findings suggest that the management of BMT Ar-Rahman Jaya Mulia should adopt an integrated strategy that simultaneously improves service quality and strengthens religious values. Investments in staff training, facility upgrades, and transaction efficiency should be accompanied by efforts to reinforce Sharia compliance, provide religious education to members, and involve religious leaders in institutional governance. By balancing professional service excellence with authentic religious commitment, the BMT can enhance members' trust, satisfaction, and loyalty, ultimately strengthening its competitive position in an increasingly crowded financial services market.

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