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DETERMINANTS OF CUSTOMER DECISIONS TO SAVE AT SHARIA DIGITAL BANKS

Moh. Arifin[1*] ,Ridan Muhtadi[2] , Denizar Abdurrahman Mi'raj[3] Siti Fatimah[4] , Abd. Hannan[5]

* Corespondence :
Email:
arifin@alfithrah.ac.id

Authors Affiliation:
[1, 4, 5] *IAI Al-Fithrah Surabaya, Indonesia*
[2] *IAI Miftahul Ulum, Pamekasan, Indonesia*
[3] *Sakarya University, Turki*

Abstrak

Lembaga keuangan perbankan di Indonesia mengalami transformasi digital yang pesat namun tingkat penerimaan Masyarakat masih tergolong rendah. Penelitian ini bertujuan untuk mengungkapkan dampak variabel religiusitas, keamanan fintech, dan citra merek terhadap keputusan nasabah untuk menyimpan uang di bank digital syariah. Penelitian ini menggunakan data primer yang diperoleh melalui penyebaran kuesioner atau angket, melibatkan 100 responden yang dipilih berdasarkan perhitungan lemeshow. Metode analisis yang digunakan adalah uji validitas, reliabilitas, uji asumsi klasik, uji regresi linier berganda dan uji hipotesis dengan menggunakan perangkat lunak SPSS 24 untuk menganalisis data penelitian. Hasil penelitian menunjukkan bahwa secara parsial variabel keamanan fintech dan citra merek memiliki pengaruh yang signifikan (Sig. <0,005) terhadap keputusan nasabah untuk menabung di bank digital syariah, sementara variabel religiusitas tidak memiliki pengaruh signifikan (Sig. >0,005) terhadap keputusan nasabah untuk menabung di bank digital syariah. Temuan ini mendorong penelitian selanjutnya untuk mengeksplorasi faktor-faktor lain yang dapat memengaruhi keputusan nasabah dalam menggunakan layanan bank digital syariah. Sehingga mampu menjadi bahan evaluasi bagi industri bank digital syariah dalam meningkatkan pangsa pasar.

Abstract

The banking and financial institutions in Indonesia have undergone rapid digital transformation; however, the level of public acceptance remains relatively low. This research aims to elucidate the impact of religiosity, fintech security, and brand image variables on customers' decisions to deposit money in Islamic digital banks. The study employs primary data obtained through the distribution of questionnaires, involving 100 respondents selected based on the Leveshow calculation. The analytical methods utilised include validity and reliability tests, classical assumption tests, multiple linear regression analysis, and hypothesis testing, all conducted using SPSS 24 software for data analysis. The results of the study indicate that, partially, fintech security and brand image variables exert a significant influence (Sig. <0.005) on customers' decisions to deposit money in Islamic digital banks. Meanwhile, the religiosity variable does not have a significant impact (Sig. >0.005) on customers' decisions to deposit money in Islamic digital banks. These findings propel further research to explore other factors that may influence customers' decisions to utilise Islamic digital bank services. Thus, it can serve as evaluative material for the Islamic digital banking industry to enhance market share.

INTRODUCTION

Rapid developments in technology and financial sector transformation have given birth to a new post−pandemic era where banking services can be accessed digitally (Nicoletti, 2021). This phenomenon not only allows ease of access but also creates various alternatives, including digital banks, which integrate technological innovations in the financial services sector (King et al., 2021). Through digital transformation, the banking sector has entered the arena of digital banking services such as mobile banking services, digital payments, online services, and digital banks (Alkhowaiter, 2020; Berakon et al., 2021; Shaikh et al., 2023; Yussaivi et al., 2020). Digital banks are emerging as innovative solutions that not only meet customers' financial needs but also ensure ease in every transaction. In global and local contexts, digital banks provide an attractive alternative for individuals because they fall under the concept of technology finance (Baber, 2020).

The principle of the fintech concept, especially in banking services, emphasises the importance of having Islamic elements that overcome aspects of religiosity in the banking context (Fajri et al., 2022; Saba et al., 2019;) Fiqh is the basis for understanding the concept of Islamic law related to banking practices because it is structured by referring to the teachings of the Qur'an and as－Sunnah (Nurhayati, 2018). Islam establishes a framework for trade, services , and business activities that should stay away from the practice of bank interest or additional bills (Aisyah et al., 2023; Alshater et al., 2022). Banks serve as reservoirs for people's wealth from all walks of life, and the impact of utilising banks is determined by the quality of services given (Rosyadah et al., 2020).

Several variables influence public interest in Islamic digital banks, including religiosity (Hasib et al., 2023), security perception (Siska, 2022), and brand image (Aslam et al., 2022; Riyadi, 2021). Religiosity as a dimension of one's spirituality can provide a moral foundation in financial decision－making (Sari et al., 2023; Usman et al., 2020), while fintech security and brand image are factors that influence consumer trust and preference for banking services (Hidayat & Kassim, 2023; Nur et al., 2023; Tran, 2021). In the context of customers' decisions to deposit money in Islamic digital banks, these factors are crucial to understand. The role of religiosity not only includes adherence to sharia principles but can also be a key driver in choosing Islamic digital banks as fund storage platforms (Aziz, 2022; Hasib et al., 2023; Johar & Suhartanto, 2019). On the other hand, fintech security is a critical aspect that can build or damage customer trust in digital banking platforms (Kaur et al., 2021; Nangin et al., 2020; Singh & Srivastava, 2020). In addition, brand image plays an important role in shaping customer perceptions of the credibility and quality of Islamic digital bank services (Salim et al., 2022; Suparno et al., 2023).

Although previous research has made an important contribution to understanding the factors that influence customer decisions in choosing a digital bank, there is still a knowledge vacuum that needs to be bridged (Chauhan et al., 2022). Some previous studies have tended to be general and have not been in－depth enough to explore the relationship between religiosity, security, brand image, and customer decisions specifically in the context of Islamic digital banks. The emerging research gap is the lack of research that holistically combines all three variables in a single analysis framework. In this study, researchers aim to bridge this knowledge gap by presenting an in－depth and focused analysis of how these factors interact with each other and contribute to customers' decisions to deposit money in Islamic digital banks. By filling this research gap, it is hoped that this research can provide deeper and more contextual insights into designing marketing strategies, service development, and Islamic digital banking policies. In addition, the findings of this study are expected to provide practical guidance for banking practitioners in increasing the attractiveness of services to customers.

This study aims to explore the influence of religiosity, fintech security, and brand image on customers' decisions to deposit money in Islamic digital banks. By understanding the dynamics of interaction between these factors, it is expected that this research can make an important contribution to designing marketing strategies, product development, and efforts to increase customer trust in Islamic digital banks. As a result, it is expected that this research can provide better insight into customer preferences and motivations for choosing Islamic digital banks as a means of storing funds.

Literature Review

Religiosity

The urgency of psychological well－being is related to the value of religiosity, patterns of human behaviour that become identity, doctrinal, and spiritual, supporting human competence to move. The nature of religiosity is absolute (spirituality). The influence of Islamic religiosity becomes the power of human competence in carrying out activities. As a human being, the concept of religiosity is generally used to build character. According to Wahyoedi (2022), this spirituality is obtained from the path of Islamic sharia based on the Qur'an and hadith in Muslim beliefs (Qs. al－Baqarah 2:208);

مُّبِيْنٌ عَدُوٌّ لَكُمُ اِنَّهَ الشَّيْطٰنِّۗ خُطُوٰتِ تَتَّبِعُوْا وَلَا كَاۤفَّةً السِّلْمِ فِى ادْخُلُوْا اٰمَنُوا الَّذِيْنَ يٰٓاَيُّهَا

From the quotation of this verse, it can be concluded, according to Mardiana et al., (2021). A paradigm owned by each individual regarding the concept of tawhid divinity can explain the relationship between principles that is a guide for running life. Reliable human resources are the wheel of economic turnover. Miftahuddin et al., (2022) Based on this study, the importance of having competent human resources to support economic activities is that religiosity will affect attitudes, behaviours, opinions, values, and norms to realise an Islamic welfare society. So the first hypothesis of this study is Religiosity has a significant effect on customers' decisions to save.

Security Fintech

Funding and lending activities can be integrated digitally. The era of society is a container of internet development speed. QRIS innovation is the selling point of digital banks to compete with the increasingly rapid era of technology and customer interest. The application of fintech makes it easy for the public to transact; digital banks can operate without an office but must have a head office that only operates as a monitoring team or operational supervisor of the digital bank. Strengthened by Sinta & Sukaris, (2021), digital banks must have official security standards, take part, and be able to provide improvements to the progress of financial institutions in the future. The public is urged to be careful in its use because fintech access itself is vulnerable to data security. A lack of knowledge is an obstacle to using these fintech services. In Internet facilities where adaptive digital banks interact with customers, the process of generalising effects.

Kaur et al., (2021) Fintech has risks that must be considered related to the protection of customer personal data that have not been guaranteed by a law in force in the country. According to Shiliha (2022), the efficiency of the community in making an online loan is the main attraction; consumptive behaviour is a means of encouraging the extension of the existence of financial technology. To be sustainable, the storage of digital information must be improved. High integrity and strong barriers must be owned by digital banks; guarantees of confidentiality and high authentication can minimize the level of crime. From the explanation above, it is stated that this second study hypothesises that fintech security has a significant effect on customer decisions to save.

Brand Image

Digital direction makes many institutions using the internet a digital trend of branding, promotion, and key strategies to find the existence of customer images and interests (Chalke et al., 2023). The image of the product correlates with behaviour in the form of beliefs and references to a brand. (Rohmad et al., 2022) explained that brand image is not just an intuition or a word but a real concept of desire, commitment, and promise to customers. This explains that the brand image of a bank is closely related to the impression given. The customer's understanding of the services provided is an illustration of the customer's assessment of the services offered. A brand as a bank is defined as a brand that represents a bank where the value of corporate value is extended to various kinds of service products provided. Brand image can be measured based on aspects of a brand such as strength, uniqueness, and favorability. A positive image can be a very valuable asset for a company in maintaining its sustainability and performance in times of crisis. A bank or company that has a positive image will affect customers who will be loyal and will continue to support it during a crisis (Dewindaru et al., 2022). A brand image must be built through existing and sustainable media so that the message can be conveyed and easily remembered by customers. Brand image has a significant influence on customers' decisions to save.

Customer Decision

A customer decision is a problem－solving process consisting of assessment and making a choice. Religious culture is a reference to determine society's activities, such as the number of halal certifications in the country and psychological factors that contain human desire activities. To influence the community to save, (Himawan Sardju et al., 2023). People make decisions based on logical assumptions (rationality). Muslim customers in deciding something will refer to their spiritual value; in contrast to the general public, who decide based on theoretical analysis, the use of variables of religiosity,

sharia fintech security, and brand image to make customer decisions in saving is the right thing. People who have decided to become customers will carry out the banking filing process to save voluntarily. This is because the community has decided on banking.

METHOD

This study employs quantitative evaluation by gathering simple random sampling data and considering opportunities for each group chosen as a sample using the Lemeshow formula (without counting population, 100 respondents) (Pontoan et al., 2023). Respondents in this study are the general public with a minimum of employment status who have carried out saving activities in the last two years and have heard the term "Sharia Digital Banking." The data in the study were primary data obtained through the online questionnaire on Google Forms, Likert scales $1-5$. This type of descriptive quantitative research uses multiple linear regression analysis techniques. The SPSS measurement model method was created to solve problems if there are defects related to certain things in data, including missing values, small research sample sizes, and undetectable readability of assumptions. According to Wardana (2020), the fundamental components of SPSS include (1) validity tests, (2) reliability, and (3) classical assumptions, with validity measurement models allowing research to be able to review the contribution of each indicator in construct measurements validly and review the accuracy of the measurement scale range in measuring with the results of instrument score conclusions. Reliability allows researchers to be able to analyze the value of questions and statements that have reliability properties with Cronbeach's alpha value of $0.5-0.7$ significantly according to the researcher's wishes. The classical assumption in this study uses normality tests, multicollinearity tests, and heteroscedasticity by passing multiple regression using the T and F tests and the coefficient of determination (R) to determine the relationship of all variables.

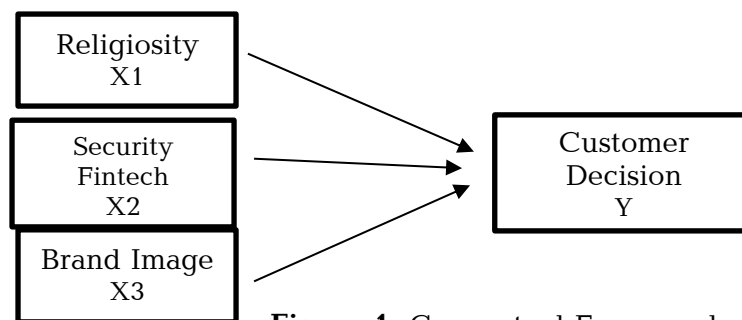The conceptual framework model is as follows;

Figure 1. Conceptual Framework

RESULTS AND DISCUSSION

RESULT

Data Description

Based on the results of research obtained from primary data sources (questionnaires) disseminated online, it can be concluded that 91 valid respondents were collected. A description of respondent characteristics can be seen in Table 1 below.;

Table 1. Primary Data (Data processed)

No	Characteristic	Percentage	Frequency

1	Gender		
	Boy	32,9%	31
	Girls	67,1%	60
2	Work		
	PNS/BUMN	23,2%	22
	Non PNS	39,5%	37
	Entrepreneurship	37,3%	32
3	Age		
	18 − 22 year	61,5%	54
	>23 year	38,5%	37
4	Religion		
	Islam	100%	91

Classical Assumption Test

The research instrument is categorised as valid by the correlation value with significance <0.04 and Cronbach's alpha value > 0.5.5. In our research, we produce the values in Table 2.

Table 2. SPSS Validity Test (Processed Data)

Var	Indicators	Sig.	Information
Religiosity (X1)	X1.1	0,000	Valid
	X1.2	0,000	Valid
	X1.3	0,000	Valid
	X1.4	0,000	Valid
	X1.5	0,000	Valid
	X1.6	0,000	Valid
	X1.7	0,000	Valid
Security Fintech (X2)	X2.1	0,000	Valid
	X2.2	0,015	Valid
	X2.3	0,000	Valid
	X2.4	0,007	Valid
	X2.5	0,000	Valid
	X2.6	0,000	Valid
	X2.7	0,000	Valid
	X2.8	0,002	Valid
	X2.9	0,000	Valid
Brand Image (X3)	X3.1	0,000	Valid
	X3.2	0,130	Valid
	X3.3	0,000	Valid
	X3.4	0,015	Valid
	X3.5	0,000	Valid
	X3.6	0,006	Valid
	X3.7	0,003	Valid
	X3.8	0,003	Valid
	X3.9	0,003	Valid
	X3.10	0,000	Valid
	Y1.1	0,000	Valid
	Y1.2	0,024	Valid
	Y1.3	0,003	Valid

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Var	Indicators	Sig.	Information
	Y1.4	0,015	Valid
	Y1.5	0,150	Valid
Customer Decision (Y1)	Y1.6	0,007	Valid
	Y1.7	0,000	Valid
	Y1.8	0,012	Valid
	Y1.9	0,049	Valid
	Y1.10	0,006	Valid
	Y1.11	0,017	Valid

The results of reliability testing imply that all research variables are reliable. This is indicated by Cronbach's alpha value > 0.05 in Table 3.

Table 3. SPSS Reability Test (Processed Data)

Variable	Sig.	Information
Religiosity	0,735	Reliable
Security Fintech	0,645	Reliable
Brand Image	0,615	Reliable
Customer Decision	0,502	Reliable

The normality test results in Table 4 imply Kolmogorov Smirnov's values are 0.91 and an asymptotically significant (2−tailed) value of 0.061. The significance value is more than 0.05, so it is concluded that the research data is normally distributed.

Table 4. Kolmogrov Smirnov SPSS Test (Processed Data)

Research test	Unztandardizied Residual Value
Kolmogrov Smirnov	0,110
Asymp.sig (2−tailed)	0,010

In Table 5, it is also mentioned. The rule of approximation of the multicollinearity test with a tolerance value of > 0.1 and a VIF of < 10 can be used to conclude that multicollinearity does not occur. The results show that the magnitude of the variable has a tolerance value of > 0.1 and a VIF of < 0.1, so it can be concluded that there is no correlation between independent variables.

Table 5. SPSS Multicollinearity Test (Processed Data)

Variable	VIF	Information
Religiosity	1.809	Not formed Multicollinearity
Security Fintech	2.045	Not formed Multicollinearity
Brand Image	1.684	Not formed Multicollinearity

Table 6 of the heteroscedasticity test shows the result of the significant value <0.05, which can be said not to occur. So it can be said that there is no correlation or linkage between independent variables.

Table 6. SPSS Heteroscedasticity Test (Processed Data)

Variable	Significance	Information
Religiosity	0,308	No Heteroscedasticity
Security Fintech	0,037	No Heteroscedasticity
Brand Image	0,478	No Heteroscedasticity

Multiple Linear Hypothesis Test

Multiple linear regression analysis data testing model techniques are used to determine the relationship between independent and dependent variables that can be assessed from processed data by researchers using SPSS 24 software.

Table 7. SPSS Multiple Linear Regression Test (Processed Data)

Var	B	$T_{calculate}$	Sig	R^2
Constant	28.226			
Religiosity	-0.012	$-0,145$	0,890	0,018
Security Fintech	0.400	3.426	0,001	0,790
Brand Image	0.126	1.204	0,232	0,192
Customer Decision (Dependent)	Fcalculate = 11.391	Sig = 0,000	R^2 = 0,257	

The results of Table 7 show that the value of Test F in multiple linear regression serves to question whether the independent variable moves simultaneously or simultaneously has an effect on the dependent variable, judging from the significance value (Annova) of 0.000 (Sig <0.05). It can be that the variables of religiosity, security fintech, and brand image simultaneously or together have a significant effect on customer decisions to save. Followed by a t−test that partially shows the influence of the independent variable on the dependent variable.. The table above shows the significant value of the variable Religiosity is 0.877, which means Sig. > 0.05. Sig. Security Fintech value is 0.001 or Sig. <0.05. Brand Image Variable has a Sig. value of 0.232, or significant <0.05. Quoting the description above, it can be concluded if the significance t−test value of <0.05 partially has a positive and significant effect on the variable or if the significance of >0.05 partially has a negative and insignificant effect on the customer's decision variable.

Table 8. SPSS Coefficient of Determination Test (Processed Data)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.531[a]	.282	.257	1.327

The coefficient of determination (R) indicates the connectivity of all independent variables simultaneously in influencing the dependent variable. Table 8 above shows an R value of 0.257. This means that all independent variables simultaneously affect the customer's decision variable to save by 25.7%; the remaining 74.3% is influenced by other variables outside the regression model of this study. The coefficient of partial determination (r2) also shows the value of the contribution of all elements of the independent variable to the dependent variable. Based on the test results, it shows that the fintech security variable that most influences customer interest in saving for Islamic digital banks has the highest value of 0.790 among other independent variables.

DISCUSSION

Religiosity towards Saving Decisions

In the process of developing the direction of economic movement, competence is an important key to running the economy. The realisation of moral spirit becomes the basis for anticipating the risk of economic fraud when applied to work activities. The initial basis of economic activity has nothing to do with the value of one's religiosity. The results of the first hypothesis test are negative or rejected, where sig> 0.05 (0.872). This is certainly not in line with the results of research by Hasib et al., (2023) and Mardiana et al., (2021), which illustrate the relationship between religiosity variables and customer decisions in saving. The primary data obtained states that as many as 28% of respondents agree on the influence of the relationship between religiosity variables and customer decisions in saving.

This study produced interesting findings related to the variable of religiosity, which showed that there was no significant influence between the level of religiosity of respondents and the decision to save money in Islamic digital banks. Although religiosity is often considered the main factor in motivating financial behaviour according to sharia principles, the results of statistical analysis show that the level of religiosity does not significantly distinguish customer decisions regarding depositing funds in Sharia digital banks (Yussaivi et al., 2020). Researchers found that the indicators used to measure the level of religiosity did not fully reflect the dimension of religiosity in the context of Indonesian Muslim society. Therefore, several items had to be omitted from the analysis due to issues related to validity. With this consideration, the authors recommend that future studies reexamine indicators of religiosity to identify items that are more in line with the uniqueness of the Muslim cultural context in Indonesia (Sari et al., 2023).

Security of Saving Decisions

The vulnerability of systems that are less competitive and do not have high security can pose a threat to institutions such as banking. Customers will tend to entrust assets or part of their assets with safe guarantees. The results of the second hypothesis test are positive or accepted with a value of sig<0.05 (0.001). In line with the results of Shiliha (2022), which illustrates the relationship between the relationship between security fintech variables and customer decisions in saving, the primary data obtained states that as many as 67.6% of respondents strongly agree with the influence of the relationship between religiosity variables and customer decisions in saving. Supported by the results of research by Sinta & Sukaris, (2021), it is revealed that the relationship between a person's Fintech Security variables can affect interest in saving.

Brand Image for Saving Decisions

The promotion control centre comes from the existence of brand image, optimising marketing strategies in the form of the obligations of each agency in obtaining profitability. The results of the third hypothesis test were positive or received with a value of sig<0.05 (0.232), which illustrates the relationship between the relationship between the brand image variable and the customer's decision to save. The primary data obtained stated that as many as 61% of respondents strongly agreed with the influence of the relationship between the religiosity variable and the customer's decision to save. As supported by the results of research by Rohmad et al., (2022) and Dewindaru et al., (2022), the relationship between a person's brand image variables can affect interest in saving. The results of these three variable tests have the potential for other variables and factors that have the opportunity to lead customers to prefer Islamic digital banks in helping finance or asset investment. Rusmahafi & Wulandari, (2020) argues that the tactics of Islamic digital banks to increase public interest have varied, but the efforts made have not been effective. Other forms of concrete business need to be carried out, for example, by understanding the pattern of domestic society more deeply, according to Rahima 2020), explaining that the community can synergize to strengthen Islamic banks into potential opportunities. If the government provides understanding and legal protection about Sharia digital banks to the public, it has the opportunity to drive the development of the Sharia

digital bank market share, especially in the region, and technological advances in the Indonesian economy.

CONCLUSION

The results of this study show that the religiosity of a banking employee is not related to customer interest in taking digital banking products, seeing the negative value of their significance. Security Fintech and brand image have a significant effect on the reluctance of customers' decisions to save, as indicated by a positive value. The findings of this research for the digital banking industry, it is possible that the advertisements carried out did not succeed in attracting customers to Islamic digital bank savings. Therefore, additional steps are needed to ensure that customers can take advantage of these savings products. To introduce Islamic digital banks and interact with the public, central banking parties in Indonesia must be able to cooperate with other parties.

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