

Factors Affecting Customer Interest in Using Mudharabah Saving Accounts at Bank Syariah Indonesia

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Abstract

Mudharabah savings is a deposit product managed based on a profit-sharing principle between the customer and the bank. Mudharabah savings provide benefits to customers in the form of profit-sharing from the bank's revenue generated from managing the funds. This study aims to analyze the influence of service quality, religiosity, profit sharing, and fund management transparency on customer interest in using Mudharabah savings at Bank Syariah Indonesia. The research method used is quantitative with a descriptive approach. The study's respondents consisted of 96 individuals. Data were collected using a questionnaire and analyzed using multiple linear regression with SPSS Statistics 22. The results of the study indicate that partially 1) service quality has a negative effect on customer interest since the t- value $(-0.382) < t\text{-table} (1.986)$, 2) religiosity has a positive effect on customer interest since the t-value $(3.139) > t\text{-table} (1.986)$, 3) profit sharing has a positive effect on customer interest since the t-value $(2.226) > t\text{-table} (1.986)$, 4) fund management transparency has a positive effect on customer interest since the t- value $(2.896) > t\text{-table} (1.986)$. Meanwhile, simultaneously, service quality, religiosity, profit sharing, and fund management transparency positively influence customer interest since the F-value $(32.146) > F\text{-table} (2.47)$.

Keywords: Fund Management Transparency; Mudharabah Savings; Profit Sharing; Religiosity; Service Quality

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1. Introduction

The development of Islamic banking in Indonesia has shown significant growth in recent years. According to data from the Financial Services Authority (OJK), as of December 2023, the total assets of Islamic banking reached IDR 749.3 trillion, reflecting an 18.2% year-on-year increase (OJK, 2024). This growth indicates a rising public interest in Islamic banking products and services, including Mudharabah savings accounts.

Mudharabah savings accounts are one of the deposit products offered by Islamic banks. This product operates based on a profit-sharing principle between the depositor (*shahibul maal*) and the bank (*mudharib*) (Andriani & Sari, 2021). Despite the increased interest in Islamic banking products overall, the penetration rate of Mudharabah savings accounts remains relatively low compared to conventional savings products (Firmansyah & Putri, 2019).

Service quality is a concept that accurately reflects the performance of a service, taking into account the reliability of interactions between service providers and consumers. Religiosity refers to the extent to which an individual's religious beliefs and practices influence their decision-making when choosing financial products. Service quality and religiosity are often cited as reasons for customer loyalty and interest in Islamic banking products. Religious values play a significant role in guiding financial and economic decisions, particularly in civilizations like the Banjar where religion is deeply embedded in daily life (Sadewa, Budiman, & Mairijani, 2015). Similarly, Suhartanto, Gan, Sarah, & Setiawan (2019) argue that customer loyalty in Islamic banking is driven by religious and emotional elements as well as the quality of services provided.

Profit-sharing is a method in the Islamic economic system where the profit from a business is divided between the owner of the funds (*shahibul mal*) and the fund manager (*mudharib*) (Budiman & Hasanah, 2022). Fund management transparency is crucial in conducting business activities within a company. In the context of banking, disclosing relevant, accurate, comparable, and easily accessible information to stakeholders is essential, while ensuring the accuracy of this information. Mechanisms for profit-sharing and transparency are essential for drawing clients to Islamic banking offerings. Customers' decisions to save in Islamic banks are greatly influenced by financial reporting's accountability and transparency, according to Sari & Anshori (2021). Similar to this, Aziz, Husin, & Hussin (2018) emphasized how crucial competitive profit-sharing rates and perceived returns are in influencing consumer interest in Mudharabah savings accounts.

The article goals to determine: (1) the effect of service quality in using Mudharabah savings accounts at Bank Syariah Indonesia, (2) the effect of religiosity on customer interest in using Mudharabah savings accounts at Bank Syariah Indonesia, (3) the effect of profit-sharing on customer interest in using Mudharabah savings accounts at Bank Syariah Indonesia, (4) the effect of fund manager transparency on customer interest in using Mudharabah savings accounts at Bank Syariah Indonesia, and (5) the effect

of service quality, religiosity, profit sharing, and fund management transparency on customer interest in using a Mudharabah savings account at Bank Syariah Indonesia.

2. Research Method

Type of Research

The type of research used is quantitative. Quantitative research is a method rooted in positivist philosophy. This method is used to investigate a specific population or sample, collect data through research instruments, and analyze the data statistically to test the formulated hypotheses. The descriptive approach is a research method used to objectively describe the results of a research using numbers, including data collection, presentation, and outcomes (Sugiyono, 2019).

Population and Sample

The population for this research consists of customers who use Mudharabah savings accounts at Bank Syariah Indonesia operating in Banjarmasin. The sample for the study comprises 96 respondents who are customers of Bank Syariah Indonesia using Easy Mudharabah savings accounts and residing in Banjarmasin.

Research Variables

This research has two types of variables, independent and dependent. Independent variables are those that are not dependent on other variables, while dependent variables are those that rely on other variables. The independent variables are Service Quality (X^1), Religiosity (X^2), Profit Sharing (X^3), and Fund Management Transparency (X^4). The dependent variable is Customer Interest in using Mudharabah savings accounts at Bank Syariah Indonesia (Y).

Data Collection and Analysis Techniques

A closed-ended questionnaire is one that is designed such that respondents are asked to select one answer from several predefined options provided by the researcher (Susanti, 2014). This analysis is conducted after performing validity testing, reliability testing, and classical assumption testing.

Validity testing assesses whether a measuring instrument is valid (accurate) or not. Data are considered valid if the significance level is at least 0.05. Reliability testing determines the extent to which a measuring

instrument can be trusted or depended upon. A measuring instrument is considered reliable if it produces consistent results across multiple measurements.

Further, classical assumption testing is performed, which includes three aspects: normality, multicollinearity, and heteroscedasticity. Normality testing examine whether the residuals or disturbances in the regression model are normally distributed, Multicollinearity testing to examine whether there is correlation among the independent variables in the regression model, while Heteroscedasticity testing is used to examine whether there is unequal variance of residuals across observations.

Hypothesis Testing

Hypothesis testing is conducted using the T-test and F-test. The T-test is used to examine the partial effect (per variable) on the dependent variable. It assesses whether each independent variable has a significant impact on the dependent variable. If the significance level is greater than 5%, there is no significant effect between the independent and dependent variables. The T-test formula is as follows: the computed results are then compared with the t-table using a significance level of 0.05 for a two-tailed test with the following criteria. Meanwhile, the F-test is used to determine the simultaneous effect of the independent variables on the dependent variable.

3. Results and Discussion

Validity Testing

Validity testing assesses the validity of a questionnaire in research using the criteria that if the significance value (p-value) is less than 0.05 and the calculated correlation coefficient (r-calculated) is greater than the critical correlation coefficient (r-table), then the data can be considered valid.

Table 1. Validity Testing X¹

<i>Question Item</i>	<i>R Calculated</i>	<i>R Table</i>	<i>Significance</i>	<i>Explanation</i>
1	0,683	0,200	0,05	Valid
2	0,742	0,200	0,05	Valid
3	0,771	0,200	0,05	Valid
4	0,643	0,200	0,05	Valid
5	0,748	0,200	0,05	Valid

Source: Processed by the author, 2024

Table 2. Validity Testing X²

<i>Question Item</i>	<i>R Calculated</i>	<i>R Table</i>	<i>Significance</i>	<i>Explanation</i>
1	0,724	0,200	0,05	Valid
2	0,810	0,200	0,05	Valid
3	0,809	0,200	0,05	Valid
4	0,827	0,200	0,05	Valid
5	0,758	0,200	0,05	Valid

Source: Processed by the author, 2024

Table 3. Validity Testing X³

<i>Question Item</i>	<i>R Calculated</i>	<i>R Table</i>	<i>Significance</i>	<i>Explanation</i>
1	0,814	0,200	0,05	Valid
2	0,825	0,200	0,05	Valid
3	0,812	0,200	0,05	Valid
4	0,837	0,200	0,05	Valid
5	0,845	0,200	0,05	Valid
6	0,730	0,200	0,05	Valid
7	0,733	0,200	0,05	Valid
8	0,705	0,200	0,05	Valid
9	0,682	0,200	0,05	Valid

Source: Processed by the author, 2024

Table 4. Validity Testing X⁴

<i>Question Item</i>	<i>R Calculated</i>	<i>R Table</i>	<i>Significance</i>	<i>Explanation</i>
1	0,780	0,200	0,05	Valid
2	0,730	0,200	0,05	Valid
3	0,748	0,200	0,05	Valid
4	0,787	0,200	0,05	Valid
5	0,753	0,200	0,05	Valid

Source: Processed by the author, 2024

Based on the data analysis, it can be concluded that all questions in the questionnaire related to the variables of service quality (X1), religiosity (X2), profit-sharing (X3), and fund management transparency (X4) at Bank Syariah Indonesia are valid.

Table 5. Validity Testing Y

<i>Question Item</i>	<i>R Calculated</i>	<i>R Table</i>	<i>Significance</i>	<i>Explanation</i>
1	0,806	0,200	0,05	Valid
2	0,726	0,200	0,05	Valid
3	0,781	0,200	0,05	Valid
4	0,790	0,200	0,05	Valid
5	0,821	0,200	0,05	Valid
6	0,840	0,200	0,05	Valid
7	0,733	0,200	0,05	Valid
8	0,804	0,200	0,05	Valid
9	0,794	0,200	0,05	Valid
10	0,671	0,200	0,05	Valid
11	0,814	0,200	0,05	Valid
12	0,780	0,200	0,05	Valid
13	0,762	0,200	0,05	Valid
14	0,797	0,200	0,05	Valid
15	0,734	0,200	0,05	Valid

Based on the data analysis, it can be concluded that all questions in the questionnaire related to the customer interest variable (Y) are valid.

Reliability Testing

Reliability testing aims to assess how stable and consistent respondents are in answering questions in the questionnaire. The results of this test indicate the extent to which the research instrument can be trusted based on the consistency and accuracy of the measuring tool.

One criterion used to evaluate whether a research instrument is reliable is by comparing the calculated correlation coefficient (r value) with the table correlation coefficient (r table) at a 95% confidence level (5% significance). If the assessment is conducted using the Cronbach's Alpha method, the calculated correlation will be represented by the Alpha value. A questionnaire is considered reliable if its Alpha value reaches or exceeds 0.70. The closer the Alpha value is to 1, the higher the internal consistency and reliability.

Table 6. Reliability Testing (X¹)

<i>No</i>	<i>Variable</i>	<i>Value Cronbach's</i>	<i>Explanation</i>
1	Service Quality (X ¹)	0,764 > 0,70	0,05
2	Religiosity (X ²)	0,844 > 0,70	0,05
3	Profit Sharing (X ³)	0,918 > 0,70	0,05
4	Fund Management Transparency (X ⁴)	0,814 > 0,70	0,05
5	Customer Interest (Y)	0,953 > 0,70	0,05

The Partial Effect of Service Quality on Customer Interest in Using Mudharabah Savings Accounts

Based on the data analysis using SPSS, the service quality variable (X^1) has a highest value of 25 and a lowest value of 15. The analysis shows a mean of 21.04 and a standard deviation of 2.760. The range of the data is 10. Thus, it can be concluded that the tendency of the service quality variable towards customer interest falls into the high category. The t-test (partial test) results indicate that the service quality variable does not have a positive and significant effect on customer interest. This is because the calculated t-value of -0.382 is less than the table t-value of 1.986. With a significance value of 0.713, which is greater than the alpha level of 0.05.

H^1 : Service Quality has a partial effect on customer interest in using mudharabah savings accounts at Bank Syariah Indonesia is rejected. This result contrasts with findings from some studies including Uki and Pradesyah (2023), who noted that service quality is a crucial component which can directly influence customer satisfaction and engagement as well as others (e.g., Bella et al., 2023; Afriansyah & Bachri, 2022; Annisa et al., 2022; Kiyem, 2022; Mustamim & Jasri, 2022; Andika & Saputra, 2021; Fakhri, 2020).

The Partial Effect of Religiosity on Customer Interest in Using Mudharabah Savings Accounts

Based on the data analysis using SPSS, the religiosity variable (X^2) has a highest value of 25 and a lowest value of 14. The analysis shows a mean of 20.03 and a standard deviation of 3.226. The range of the data is 11, which is the difference between the highest and lowest values.

Thus, it can be concluded that the tendency of the religiosity variable towards customer interest falls into the high category. The t-test (partial test) results indicate that the religiosity variable has a positive and significant effect on customer interest. This is evidenced by the calculated t-value of 3.139, which is greater than the table t-value of 1.986. With a significance value of 0.002, which is less than the alpha level of 0.05.

H^2 : Religiosity has a partial effect on customer interest in using mudharabah savings accounts at Bank Syariah Indonesia is accepted. This result is consistent with multiple studies of the importance of aligning banking practices with religious values to attract and retain customers including Putra and Suwartini (2023); Kurniawan (2023); Hakim et al. (2022); Wibowo and Arif (2022); Faridah et al. (2021); Nurhayati and Sukesti (2021); Purnomo (2021); Putri and Santoso (2020).

The Partial Effect of Profit-Sharing on Customer Interest in Using Mudharabah Savings Accounts

Based on the data analysis using SPSS, the profit-sharing variable (X^3) has a highest value of 45 and a lowest value of 21. The analysis shows a mean of 35.10 and a standard deviation of 6.257. The range of the data is 24, which is the difference between the highest and lowest values.

Thus, it can be concluded that the tendency of the profit-sharing variable towards customer interest falls into the high category. The t-test (partial test) results indicate that the profit-sharing variable has a positive and significant effect on customer interest. This is evidenced by the calculated t-value of 2.226, which is greater than the table t-value of 1.986. With a significance value of 0.029, which is less than the alpha level of 0.05.

H³: Profit-Sharing has a partial effect on customer interest in using mudharabah savings accounts at Bank Syariah Indonesia is accepted. This result is consistent with findings from multiple studies, including Pratiwi and Widodo (2023), as well as others who emphasize that competitive profit-sharing mechanisms significantly attract customers to Islamic banking products (e.g., Ridha et al., 2023; Putra & Suwartini, 2023; Afriyansyah & Bachri, 2022; Annisa et al., 2022; Fakhri, 2022; Faruk, 2021; Sugeng & Nurfadilah, 2021; Fauzi & Abdullah, 2021).

The Partial Effect of Fund Management Transparency on Customer Interest in Using Mudharabah Savings Accounts

Based on the data analysis using SPSS, the fund management transparency variable (X^4) has a highest value of 25 and a lowest value of 13. The analysis shows a mean of 19.91 and a standard deviation of 3.037. The range of the data is 12, which is the difference between the highest and lowest values.

Thus, it can be concluded that the tendency of the fund management transparency variable towards customer interest falls into the high category. The t-test (partial test) results indicate that the fund management transparency variable has a positive and significant effect on customer interest. This is evidenced by the calculated t-value of 2.896, which is greater than the table t-value of 1.986. With a significance value of 0.005, which is less than the alpha level of 0.05.

H⁴: Fund Management Transparency has a partial effect on customer interest in using mudharabah savings accounts at Bank Syariah Indonesia is accepted. Transparency in fund management emerged as a significant factor influencing customer interest in Mudharabah savings. This result aligns

with some findings from Dewi (2020); Hidayat and Nurdin (2020); Haris et al. (2022); Kurniawan (2023).

The Partial Effect of Service Quality, Religiosity, Profit-Sharing, and Fund Management Transparency on Customer Interest in Using Mudharabah Savings Accounts

Based on the data analysis using SPSS, the customer interest variable (Y) has a highest value of 75 and a lowest value of 42. The analysis shows a mean of 56.70 and a standard deviation of 8.936. The range of the data is 33, which is the difference between the highest and lowest values.

Thus, it can be concluded that the tendency of the customer interest variable falls into the high category. The F-test (simultaneous test) results indicate that the variables of service quality, religiosity, profit-sharing, and fund management transparency collectively have a positive and significant effect on customer interest. This is evidenced by the calculated F-value of 32.146, which is greater than the table F-value of 2.47. The coefficient of determination (R^2) value of 0.567 indicates that 56.7% of the variance in the dependent variable can be explained by the independent variables, while the remaining 43.3% is influenced by other variables not included in this study. H^5 : Service Quality, Religiosity, Profit-Sharing, and Fund Management Transparency have a simultaneous effect on customer interest in using mudharabah savings accounts at Bank Syariah Indonesia is accepted.

4. Conclusions

Based on the research findings, the variables of service quality, religiosity, profit-sharing, and fund management transparency collectively have a positive and significant effect on customer interest. Since the probability (Sig) is less than the significance level ($0.000 < 0.05$), it can be concluded that the equation form is accepted and has a positive and significant effect. The Service Quality variable does not have a positive and significant effect on customer interest, with a significance value of 0.703. Therefore, H1 is rejected. This is supported by the t-value being less than the table t-value ($-0.382 < 1.986$). The Religiosity variable has a positive and significant effect on customer interest, with a significance value of 0.002. Therefore, H2 is accepted. This is evidenced by the t-value being greater than the table t-value ($3.139 > 1.986$). The Profit-Sharing variable has a positive and significant effect on customer interest, with a significance value of 0.028. Therefore, H3 is accepted. This is supported by the t-value being greater than the table t-value ($2.226 > 1.986$). The Fund Management Transparency

variable has a positive and significant effect on customer interest, with a significance value of 0.005. Therefore, H4 is accepted. This is evidenced by the t-value being greater than the table t-value ($2.896 > 1.986$).

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