

**THE INFLUENCE *OF SHARIAH COMPLIANCE* AND CUSTOMER
PERCEPTION ON THE DECISION TO SAVE MUDHARABAH SAVINGS
PRODUCTS AT BANK SYARIAH INDONESIA**

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Abstract

The integrity and credibility of Islamic banks are highly dependent on compliance with Islamic principles. Non-compliance can lower public trust and affect their decision to use Islamic banking services. In addition, people's perceptions and attitudes influenced by their understanding also play an important role in the decision to save or use Islamic bank products. This research intends to analyze the influence of Shariah Compliance and Customer Perception on the decision to save mudharabah savings products for the gift party. This research uses quantitative research techniques with field research methods. The total population is 37 people, namely customers of Bank Syariah Indonesia KC Medan Ahmad Yani who have saved and used Mudharabah Savings products for Gift Parties and all populations are used as samples. Data collection techniques with questionnaires. The data was analyzed using the SPSS application version 27. The results of the study show that Sharia Compliance and Customer Perception together (simultaneously) have a positive and significant influence on Saving Decisions. This is evidenced by the value of F calculated $44.649 > F \text{ table } 3.28$ and the probability of significance $0.000 < 0.05$.

Keywords: Shariah Compliance, Customer Perception, Saving Decision

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INTRODUCTION

Islamic banking in Indonesia has experienced rapid growth in recent years, characterized by an increase in assets, the number of customers, and the variety of products offered. Islamic banks are financial institutions that operate on the principles of Islamic law. This institution plays an important role in facilitating real economic activities through various business activities such as investment, buying and selling, and others. All of these activities are based on agreements that are in accordance with sharia, both between banks and other parties in fund storage, business financing, and other economic activities, both on a macro and micro scale. Thus, Islamic banks not only function as

financial institutions, but also as economic drivers based on Islamic values.¹

In the midst of increasingly rapid growth, there is increasingly fierce competition, Islamic banks are required to continue to innovate and increase the attractiveness of their products in order to win the hearts of customers. The right strategy to increase BSI's market share in North Sumatra is to strengthen products according to Sharia principles so that there is no public cynicism towards Islamic bank Sharia products.² Consumer knowledge of a product will make consumers interested in a brand. For example, this can be found at the brand level which will be reduced again at the level of the feature model and then the collection of brands will create an array of products that will form a class of products that consumers usually have knowledge of the product to be purchased.³ Expectations from customers are usually assumptions or estimates about what they will get from a purchase. In other words, the fundamental goal of marketing is to create a strong bond between a business and its products. Creating a strong relationship between products and customers is a challenge that companies face when selling their products.⁴

In order to attract customers' interest to decide to save in financial institutions, various efforts have been made, Bank Syariah Indonesia has emerged a program to increase the number of customers for the development of the bank, one of its programs, namely the Gift Party. The Prize Party Program is a direct gift giving that applies to customers who have Easy Mudharabah savings products. Mudharabah is a business cooperation agreement between two parties in which the first party, namely shahibul mall, invests its funds to the second party, namely mudharib, and provides limits on the funds it invests.⁵ Mudharabah savings are profit-sharing, profit-sharing is the profit or yield obtained from the management of funds, both investments and buying and selling transactions provided by customers.⁶

¹ Tuti Anggraini, *Sharia Banking Contract Design Textbook*, ed. by Marliyah (CV Merdeka Kreasi Group, 2021).

² Annisa Prastiwi, Andri Soemitra, and Ahmad Amin Dalimunte, 'Strategy to Increase Market Share of Bank Syariah Indonesia (BSI) in North Sumatra Region', *Mizani Scientific Journal: Legal Discourse, Economics and Religion*, 9.2 (2024), p. 213, doi:10.29300/mzn.v9i2.2918.

³ M Yasir Nasution, 'The Influence of Product Knowledge on Attitude And Interest in Buying Halal Products', *European Journal of Management and Marketing Studies*, 5.3 (2020), pp. 198–212, doi:10.46827/ejmms.v5i3.876.

⁴ Muhammad Syahputra Sinaga, Muhammad Lathief Ilhamy Nasution, and Tuti Anggraini, 'The Effect of Implementation of Good Corporate Governance And Sharia Compliance On Customer Satisfaction of Bank Syariah Indonesia Sub-Branch Office Medan Cemara Asri', *Islamic Banking: Journal of Sharia Banking Thought and Development*, 10.1 (2024), pp. 173–94, doi:10.36908/isbank.v10i1.1216.

⁵ Wahyu Syarvina, 'The Application of the Mudharabah Muqayyadah Contract on Sharia Banks in Indonesia', *Studia Economica : Journal of Islamic Economics*, 7.1 (2021), p. 21, doi:10.30821/se.v7i1.9806.

⁶ Feby Aulia Amanda, Muhammad Yafiz, and Tuti Anggraini, 'The Effect of Profit Sharing Rate, Financing to Deposit Ratio (FDR) and Inflation on Islamic Banking Mudharabah Deposits', *Tabarru Journal: Islamic Banking and Finance*, 7.1 (2024), pp. 42–53.



Figure 1. BSI Gift Party Program Savings Product Innovation

Source: Bank Syariah Region Medan (2024)

Based on the image, it can be seen that the BSI gift party program savings product innovation where customers or prospective customers who want to participate in the program must save their funds as much as the applicable regulations. For example, customers save 20 million and it will be blocked or stored for 12 months or 1 year, then customers or prospective customers can get Fry Pan prizes. This gift party program savings product innovation is not only intended for customers who already have easy Mudharabah savings at Bank Syariah Indonesia, but for prospective customers who do not have easy Mudharabah savings at Bank Syariah Indonesia can take part in the gift party program by simply opening an easy Mudharabah savings at Bank Syariah Indonesia and continue by adding savings balances in accordance with the program provisions.⁷

The strategy of this prize party program is strengthened by the fatwa DSN-MUI No.86/DSN-MUI/XII/2012 concerning prizes in the collection of funds of Islamic financial institutions, namely there are provisions related to prizes: ⁸

1. Promotional prizes given by Islamic Financial Institutions (LKS) to Customers must be in the form of goods and/or services, not in the form of money;
2. Promotional prizes given by LKS must be in the form of tangible objects, both in the form of haqiqi and in the form of hukmi;
3. Promotional prizes given by LKS must be in the form of objects that are mubah/halal;
4. Promotional prizes given by LKS must belong to the LKS concerned, not to the customer;
5. In the event that the fund storage contract is a wadi 'ah contract, then the promotional prize is given by LKS before the wadi'ah contract occurs;

⁷ Nabila, *The Influence of Customer Knowledge and Gift Party Product Innovation on Customer Interest in Saving at Bank Syariah Indonesia Kcp Surabaya Ampel Mas Mansyur* (2023).

⁸ National Sharia Council, *Fatwa of the National Sharia Council No: 86/Dsn-Muiixiii2012 concerning Prizes in the Collection of Funds of Sharia Financial Institutions*, 2012.

6. LKS has the right to set conditions for the recipient of the prize as long as the conditions do not lead to the practice of usury;
7. In the event that the prize recipient defaults to the conditions that have been determined by the LKS, the prize recipient must return the prize that he or she has received;
8. The policy of awarding promotional prizes and prizes for Third Party Funds by LKS must be regulated in LKS's internal regulations after taking into account the consideration of the Sharia Supervisory Board;
9. The Authority must supervise the policies of Islamic Financial Institutions related to the provision of promotional prizes and prizes for Third Party Funds to customers.

When Islamic banking has identified what is really needed by customers, then Islamic banking must provide the best quality of service in order to create customer satisfaction. The quality of services provided by Islamic banking to customers will later be assessed by customers whether they are good or not. The customer will compare the expectations they have with the experience they receive from the product or service.⁹ For the public, especially users of Islamic bank services, compliance with Islamic banking principles is very important to maintain the integrity and credibility of Islamic banks. If business activities are not carried out in accordance with sharia principles, the community will lose trust and can affect customers' consideration of whether to continue to use Islamic banking services or not.

The research conducted¹⁰ shows that sharia compliance has an influence on a person's decision to become a customer at PT. Bank Muamalat KCU Palembang. This means that the more Islamic banks comply with sharia principles, the more likely the community will be to become their customers. Another study was conducted by¹¹ revealing different results, this study concluded that the sharia compliance variable on the decision to become a member of BMT Syari'ah Sejahtera Kudus did not have a significant effect. This is because of the lack of understanding from some respondents about Islam contained in Islamic financial institutions such as maysir, riba, ghahar, and some members still do not know the system of profit sharing.

In addition to compliance with sharia principles, people's perceptions and attitudes towards Islamic banks are also influenced by differences in understanding. This has an

⁹ Reza Nurul Ichsan and others, 'The Correlation and Significant Effect on the Product Quality Perception, Trust and Customers' Value Towards the Image of Syariah Banking in Medan', *PalArch's Journal of Archaeology of Egypt / Egyptology*, 17.7 (2020), pp. 13495–504.

¹⁰ Citra Pertiwi Lailatul Badi'ah, Mufti Fiandi, 'The Influence of Word of Mouth (WOM) Strategy, Sharia Compliance, and the Level of Religiosity on the Decision to Become a Customer at PT. Bank Muamalat Main Branch Office of Palembang', *Journal of Management, Accounting and Economics*, 1.2 (2022), pp. 1–9.

¹¹ Chandrayani Lia, 'The Influence of Sharia Compliance, Religiosity, and Customer's Trust on the Decision to Become a Member of BMT Syari'ah Sejahtera Kudus' (IAIN Kudus, 2021).

impact on their decision to save or use Islamic bank products. The research conducted¹² explains that the level of customer understanding of the concept of riba also determines their preference for banking products that are in accordance with sharia principles. In this case, in accordance with the results of the research carried out¹³, the study stated that the influence of usury on the perception of the usefulness of banking products has a positive correlation with the level of public decision in utilizing these banking products.

Customer perception of the Mudharabah savings product "Gift Party" also needs to be considered. This perception can include various aspects such as the level of profit offered, product excellence, the reputation of the Islamic bank, and conformity with beliefs. Consumers' preferences for a product are influenced by their perception of the product's capabilities in accommodating their needs. In line with the research conducted¹⁴, it is stated that the correlation between consumer perception of products and purchase decisions is positive, where the increase in perception is directly proportional to the increase in purchase decisions.

Based on the above study, customer consideration in choosing savings products at BSI, such as the Badharabah Gift Party Savings product, is very important. Questions and doubts arise related to sharia compliance and customer perception of the program. So, the author feels the need to study more deeply about this problem with the title "The Influence of *Shariah Compliance* and Customer Perception on the Decision to Save Mudharabah Savings Products at Bank Syariah Indonesia".

RESEARCH METHODS

This research uses a quantitative approach with a field research method. The quantitative method, as described by is¹⁵ a research technique based on positivism using a quantitative method to research a certain population or sample. The research population amounted to 37 people, namely customers of Bank Syariah Indonesia KC Medan Ahmad Yani who had saved and used Mudharabah Savings products and all populations were used as samples. Sampling uses saturated sampling techniques. This technique was chosen because of the small population, which is less than 100 people.¹⁶ suggested that if the number is less than 100 people, then all members of the population should be used as

¹² Abdul Rahim and Duniyati Ilmiah, 'The Effect Of Religious Level And Perceptions Of Riba On Interest In Saving In Sharia Banks', *NUsantara Islamic Economic Journal*, 1.1 (2022), pp. 89–96, doi:10.34001/nuiej.v1i1.63.

¹³ Hendy Mustiko Aji, Izra Berakon, and Alex Fahrur Riza, 'The Effects of Subjective Norm and Knowledge about Riba on Intention to Use E-Money in Indonesia', *Journal of Islamic Marketing*, 12.6 (2021), pp. 1180–96, doi:10.1108/JIMA-10-2019-0203.

¹⁴ Fi'ika Tiasari and Hilda Sanjayawati, 'The Influence of Public Perception of Sharia Banking on Interest in Saving at Bank BNI Syariah KCP Kepanjen', *Journal of Islamic Business And Entrepreneurship*, 1.2 (2022), pp. 70–79, doi:10.33379/jibe.v1i2.1720.

¹⁵ Sugiyono, *Quantitative Research Methods*, 1st edn (Alfabeta, 2018).

¹⁶ Suharsimi Arikunto, *Research Procedure* (Rineka Cipta, 2019).

a research sample. In this study, the sampling technique applied is non-probability sampling, with saturated sampling method as the chosen approach. Data was collected through a questionnaire instrument, which consisted of a series of questions or written statements addressed to respondents. Data collection is carried out with structured research instruments, and the collected data is statistically analyzed to test pre-formulated hypotheses.

RESULT AND DISCUSSION

Primary data in this study was collected based on 37 respondents who were customers of the Prize Party program. The goal was to understand their responses to *sharia compliance* and their perceptions in making decisions to save on the Prize Party program at BSI KC Medan Ahmad Yani.

The following are the characteristics of the respondents studied, including gender, age, and occupation: The majority of the interviewees were women, namely 28 people (75.5%), The majority of interviewees were over 40 years old, namely 22 people (59.5%), most of the interviewees worked as private employees, namely 13 people (35.1%).

Validity Test

Table 1. Validity Test

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
X1.1	54,41	59,637	,608	,895	54,41
X1.2	54,38	59,520	,695	,892	54,38
X1.3	54,57	60,863	,553	,897	54,57
X1.4	54,16	64,529	,304	,905	54,16
X1.5	54,46	62,866	,422	,901	54,46
X2.1	54,65	58,734	,624	,894	54,65
X2.2	54,54	59,422	,599	,895	54,54
X2.3	54,68	57,114	,770	,888	54,68
X2.4	54,51	59,312	,616	,895	54,51
X2.5	54,51	61,312	,484	,900	54,51
Y1	54,54	63,089	,424	,901	54,54
Y2	54,35	58,901	,615	,895	54,35
Y3	54,43	59,474	,562	,897	54,43
Y4	54,68	57,892	,771	,889	54,68
Y5	54,43	58,919	,682	,892	54,43

Source : SPSS Processed Results Version 27.0

In the validity test, it was found that the results of the SPSS output calculation were found to be validity points contained in the *Corrected Item-Total Correlation column* , meaning correlation points based on the results of each question with the total results in

the informant response table. Based on the results obtained, the total coefficient points passing the 0.30 mark of this data are recognized that all question points and the results obtained are concluded to **be valid (valid)**.

Reliability Test

Reliability based on the questionnaire that has been given to the respondents in the research and obtained in the tabulation column below:

Table 2. Reliability Test

Cronbach's Alpha	Cronbach's Alpha Based On Standardized Items	N of Items
.902	.902	15

Source : SPSS Processed Results Version 27.0

Based on the data in the table 2 column, it can be seen from the value found that *the Cronbach Alpha* results amounted to 0.902 known to be greater ($>$) at 0.60 and it was concluded that the question points that had been presented to the respondents were filled from 15 items where in the *variables of Shariah Compliance*, Customer Perception and Saving Decision were declared **reliable or reliable**.

Data Normality Test

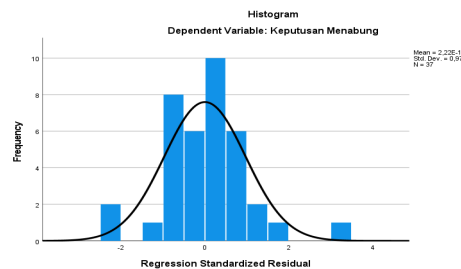


Figure 3. Histogram Normality of data

Source : SPSS Processing Results Version 27.0

In Figure 3 above, the data normality test results show **normal distributed** data. It looks like a histogram that resembles a bell with a symmetrical center.

Multicollinearity Test

Tabel 3. Uji Multikolinieritas

Model		Collinearity Statistics	
		Tolerance	VIF
(Constant)			
1	Shariah Compliance (X1)	.305	3,278
	Persepsi Nasabah (X2)	.305	3,278

Source : SPSS Processed Results Version 27.0

In table 3, it is found that *the results of VIF* show a number < 10 where *Shariah Compliance* is $3.278 < 10$, Customer Perception is $3.278 < 10$ and the result of *Shariah Compliance Tolerance* is $0.305 > 0.10$, Customer Perception is $0.305 > 0.10$, so both variables are stated **regardless of multicollinearity**.

Correlation Test

Table 4. Correlation Between Independent Variables and Dependent Variables

		Shariah Compliance	Customer Perception	Saving Decisions
Pearson Correlation	Shariah Compliance	1	,834**	,806**
	Persepsi Nasabah	,834**	1	,823**
	Saving Decisions	,806**	,823**	1
Sig. (1-tailed)	Shariah Compliance		,000	,000
	Customer Perception	,000		,000
	Saving Decisions	,000	,000	
N	Shariah Compliance	37	37	37
	Customer Perception	37	37	37
	Saving Decisions	37	37	37

Source : SPSS Processed Results Version 27.0

In Table 4 above, several things can be concluded related to the correlation between the research variables, namely There is a very strong correlation between *Shariah Compliance* and the Saving Decision, with a correlation result of 0.806. There is also a very strong correlation between Saving Decisions and Customer Perception, with a correlation result of 0.823 so that both *Shariah Compliance* and Customer Perception have an influence on Saving Decisions. This can be seen from the correlation result greater than 0.05 or greater than $\alpha = 5\%$.

Multiple Linear Regression Test

Multiple linear regression analysis, as described by¹⁷ is a statistical method used to examine how two or more independent variables affect a single bound variable. Multiple linear regression aims to calculate the magnitude of influence and predict bound variables. The formula of multiple linear regression is: $Y = \alpha + b_1X_1 + b_2X_2 + b_3X_3 + e$

¹⁷ Bahak Udin and Aunillah, *Textbook of Education Statistics*, ed. by Tanzil Multazam (UMSIDA Press, 2021), doi:<https://doi.org/10.21070/2021/978-623-6292-33-4>.

Table 5. Multiple Linear Regression Test

	Model	Unstandardized Coefficients	
		B	Std. Error
	(Constant)	2,201	1,935
1	Shariah Compliance (X1)	,427	,177
	Customer Perception (X2)	,468	,154

Source : SPSS Processed Results Version 27.0

In table 5, multiple linear regression is obtained as follows: $Y = 2.201 + 0.427X_1 + 0.468X_2 + e$.

The interpretation of the equation is:

- If all the free variables (X_1 and X_2) are zero, then the value of the bound variable (Y), i.e. the Saving Decision, is 2.201. This means that even if there is no influence from *Shariah Compliance* (X_1) and *Customer Perception* (X_2), the Saving Decision still has a base value of 2.201.
- Based on the results of the analysis, it was found that *Shariah Compliance* (X_1) has a positive influence on the Saving Decision (Y). Any one-unit increase in X_1 correlates with a 0.427-unit increase in Y , assuming the other variable is constant.
- Based on the results of the analysis, it was found that *Customer Perception* (X_2) has a positive influence on Saving Decisions (Y). Each one unit increase on X_2 correlates with a 0.468 unit increase on Y , assuming the other variable is constant.

T Test (Partial)

The t-test tests how much influence each independent variable separately has on the bound variable. The significance level used is 5%.

Table 6. T Test Results (Partial)

	Model	Unstandardized Coefficients		Standardize d Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,201	1,935		1,138	,263
	Shariah Compliance	,427	,177	,393	2,413	,021
	Customer Perception	,468	,154	,495	3,035	,005

Source : SPSS Processing Results Version 27.0

In Table 6 seen above, the Coefficients test produces:

- Based on the results of statistical analysis, *Shariah Compliance* has a positive and significant influence on Saving Decisions. This result is supported by a calculated t value of 2.413 which is larger than the t table of 1.690, as well as a

significance level of 0.021 which is smaller than 0.05. Thus, the H2 hypothesis is accepted and H0 is rejected, which means that Sharia Compliance partially has a positive and significant effect on the Saving Decision.

- b. Based on the results of statistical analysis, Customer Perception has a positive and significant influence on Saving Decisions. This result is supported by a calculated t-value of 3.035 which is greater than the t-table of 1.690, as well as a significance level of 0.005 which is much smaller than 0.05. Thus, the H3 hypothesis is accepted and H0 is rejected, which means that the Customer's Perception partially has a positive and significant effect on the Saving Decision.

F Test (Simultaneous)

The F test, also known as the simultaneous test, is used to analyze whether all the independent variables (X) together have an influence on the bound variable (Y).

Table 7. Test F Results (Simultaneous)

	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	251,451	2	125,725	44,649	,000 ^b
	Residual	95,739	34	2,816		
	Total	347,189	36			

Source : SPSS Processing Results Version 27.

Based on Table 7, the ANOVA test shows that the calculated F-value is 44.649 with a significance level of 0.000. Since the F calculation (44.649) is greater than the F of the table (3.28) and the significance level (0.000) is much smaller than 0.05, it can be concluded that Sharia Compliance and Customer Perception simultaneously (simultaneously) have a positive and significant effect on Saving Decisions. This is supported by a much larger F value of the calculation than the F table, as well as a very small degree of significance. Thus, the H1 hypothesis is accepted and H0 is rejected, which confirms that Sharia Compliance and Customer Perception simultaneously have a positive and significant influence on the Saving Decision.

R2 Test (Coefficient of Determination)

The R2 test is intended to estimate that independent factors can mean variations in dependent factors, as segmental or coinciding.¹⁸

Table 8. Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,851 ^a	,724	,708	1,678

¹⁸ Muhammad Ferils, 'Competence and Work Stress Affect Employee Performance', *ACCOUNTABLE: Journal of Accounting and Finance*, 19.4 (2022).

Source : SPSS Processing Results Version 27.0

In table 8, the adjusted R Square value of 0.708 shows that 70.8% in the Saving Decision can be described by Sharia Compliance and Customer Perception. The rest, 29.2% (100% - 70.8%), is explained by other indicators outside of this research indicator, such as Product Quality, Brand Image, Product Knowledge, and Trust.

Discussion

The Influence of Shariah Compliance on Saving Decisions

This study found that Sharia Compliance has a positive and significant impact on a person's decision to save as evidenced by a calculated t-value of 2.413 which is greater than the t table of 1.690, and a significance level of 0.021 which is smaller than 0.05. Thus, the H2 hypothesis is accepted and H0 is rejected, which means that Sharia Compliance partially has a positive and significant effect on the Saving Decision.

This finding is commensurate with the previous research conducted by ¹⁹ the one entitled "Analysis of the Influence of Sharia Financial Literacy, Religiosity, and Sharia Compliance on the Bangkalan Community's Decision to Use Islamic Banking Services". The conclusion of this study shows that the *sharia compliance variable* (X3) obtained a value of Sig. 0.000 < 0.05, meaning that it can be said that the sharia compliance variable has a positive and significant effect on the decision of the people of Bangkalan in using sharia banking services.

Another research in line was conducted by ²⁰ the title "The Influence of Word of Mouth (Wom) Strategy, Sharia Compliance, and the Level of Religiosity on the Decision to Become a Customer at PT. Bank Muamalat Main Branch Office Palembang" This study aims to analyze how word-of-mouth strategy, adherence to sharia principles, and quality of religiosity affect a person's consideration of becoming a customer at PT. Bank Muamalat Main Branch Office Palembang. The conclusion of this study shows that compliance with sharia principles has a positive and significant influence on a person's decision to become a customer at the bank.

Sharia compliance is the main element that must exist in the continuity of Islamic financial institutions. This can be seen from the existence of a Sharia Supervisory Board (DPS) in every sharia-based financial institution.²¹ Likewise, in the implementation of the Prize Party program run by Bank Syariah Indonesia KC Medan Ahmad Yani, where in addition to having to follow the regulations that have been set by the Prize Party

¹⁹ Mahrus Sholeh and Dahruji, 'Analysis of the Influence of Sharia Financial Literacy, Religiosity, and Sharia Compliance on the Decisions of the Bangkalan Community in Using Sharia Banking Services', *Kaffa Journal*, 3.2 (2024), pp. 1–16.

²⁰ Lailatul Badi'ah, Mufti Fiandi, 'The Influence of Word of Mouth (WOM) Strategy, Sharia Compliance, and the Level of Religiosity on the Decision to Become a Customer at PT. Bank Muamalat Main Branch Office Palembang'.

²¹ Dinda Kartika, Ahmad Dalimunthe Amin, and Siti Aisyah, 'Sharia Compliance Analysis on FLPP Sejahtera Tapak Products at Bank Sumut KCP Syariah Karya', *Ash-Syarikah: Journal of Islamic Financial, Economic and Business Institutions*, 5.1 (2023), pp. 1–12.

program, it must also remain within the limits and rules of sharia compliance set by DSN-MUI.

This study concludes that Sharia Compliance is the main principle in Islamic banking. This principle emphasizes the conformity of the bank's products and operations with Islamic law, including the prohibition of usury and speculation. Sharia compliance is an important issue because Islamic banks are considered to still follow conventional banks in terms of products, human resources, or operations. In order to successfully market their products, Islamic banking companies must implement Sharia Compliance. This is because the principle of sharia compliance is the main factor for customers in determining Islamic bank products by providing confidence in the activities of their financial institutions in accordance with Islamic rules.

Therefore, the results of this study are in accordance with the research²² and²³ which states that *Shariah Compliance* has a positive and significant effect on the Saving Decision.

The Influence of Customer Perception on Saving Decisions

This study states that customer perception has a positive and significant influence on the decision to save according to the results of a partial test between customer perception and saving decision there is a positive and significant influence related to the Saving Decision. This result is supported by a calculated t-value of 3.035 which is greater than the t-table of 1.690, as well as a significance level of 0.005 which is much smaller than 0.05. Thus, the H3 hypothesis is accepted and H0 is rejected, which means that the Customer's Perception partially has a positive and significant effect on the Saving Decision.

This conclusion is strengthened based on previous research conducted by the research conducted by ²⁴ with the title "*The Influence of Culture and Public Perception on the Decision to Invest in Islamic Banks*" shows that public perception has a significant influence on the decision to save at Bank Nagari Auxiliary Branch. This is based on the results of data analysis using SPSS, where the value of the coefficient on the public perception variable (X2) was obtained with a significance of 0.000. This significance value is smaller than the set significance level, which is $< \alpha = 0.000 < 0.05$. Thus, the conclusion of the study is that public perception significantly influences a person's decision to save at Bank Nagari Auxiliary Branch.

²² Sholeh and Dahruji, 'Analysis of the Influence of Sharia Financial Literacy, Religiosity, and Sharia Compliance on the Decisions of the Bangkalan Community in Using Islamic Banking Services'.

²³ Lailatul Badi'ah, Mufti Fiandi, 'The Influence of Word of Mouth (WOM) Strategy, Sharia Compliance, and the Level of Religiosity on the Decision to Become a Customer at PT. Bank Muamalat Main Branch Office Palembang'.

²⁴ Supiani Supiani, Fawza Rahmat, and Fajar Budiman, 'The Influence of Culture and Public Perception on Saving Decisions in Islamic Banks', *Al-Bank: Journal of Islamic Banking and Finance*, 1.1 (2021), p. 49, doi:10.31958/ab.v1i1.2618.

Research conducted by²⁵ "Analysis of Customer Perception, Trust and Brand Image on Customer Interest and Decision to Save" shows that customer perception has a positive and significant relationship with buying interest. This is expressed by the value of the variable coefficient of Customer Perception (X1) of 0.622 and a probability value of 0.000 (less than 0.05). It can be concluded that the better the customer's perception of a product or service, the higher their interest in buying it.

According to ²⁶ perception, an individual's perspective on a product or service is very diverse and affects the company. This perception is related to the products offered being of high quality, thus encouraging buyers to make a purchase decision.

This study concludes that customer perception is a process and activity that involves selecting, purchasing, and using mudharabah savings products in accordance with customer preferences. Customer perception in choosing gift party mudharabah savings products is influenced by personal experiences or information from friends and family. Customer perception is the basis for customers to make repeat purchases. The conclusion of this study is in accordance with existing theories and has an impact on customers' desire to continue saving by using mudharabah savings for gift parties.

So the results of this study are in accordance with ²⁷ and ²⁸ the results of the study state that Customer Perception has a positive and significant relationship with Saving Decisions.

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