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The Effect of Service Quality on Customer Saving Intention Mediated by Security Perception and Religiosity as Moderating Variables

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Abstract

This study aims to empirically examine the influence of service quality on the saving intention of Islamic bank customers. It further investigates the mediating role of security perception in this relationship and analyzes the moderating effect of religiosity on the link between service quality and saving intention. This research method uses a quantitative approach through a survey. Primary data were collected via questionnaires from priority customers of Bank Syariah Indonesia using a purposive sampling technique. Data were analyzed using Structural Equation Modeling (SEM) to test the direct relationship and mediation effects of perceived security and religiosity as hypothesized in the research framework. The findings confirm that service quality directly enhances saving intention at BSI. Crucially, security perception acts as a significant partial mediator, meaning service quality builds trust and a sense of security, which in turn strengthens saving intention. Furthermore, religiosity positively moderates this relationship; customers with higher religiosity demonstrate a stronger link between perceived service quality and their intention to save, affirming the value of Sharia-compliance. This research enriches the marketing and Islamic finance literature by providing a validated model that incorporates mediation and moderation. It moves beyond direct-effect models, demonstrating how service quality translates into saving intention through the critical psychological mechanism of security perception. This study acknowledges several limitations. The geographic focus on a single BSI branch in Jakarta restricts the generalizability of the findings to other regions with different cultural or economic contexts.

Introduction

The global Islamic finance industry has demonstrated remarkable resilience and consistent growth, emerging as a significant segment within the international financial system. This expansion is particularly evident in Indonesia, the world's most populous Muslim country, where the Islamic banking sector has gained substantial traction. The landmark merger of three

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state-owned Islamic banks into Bank Syariah Indonesia (BSI) in 2021 was a strategic move to create a national champion, consolidating resources to enhance competitiveness and accelerate market penetration (Ulfa, 2021). This consolidation has fundamentally reshaped the landscape, positioning BSI as the dominant player in the nation's Islamic financial market.

The success of this strategy is quantifiable. Recent data from the Financial Services Authority (Budiantoro et al., 2024) confirms a robust 12.3% year-on-year growth in Third-Party Funds (DPK) at BSI in the second quarter of 2023, reaching IDR 265.7 trillion. This impressive accumulation of funds serves as a clear macroeconomic indicator of rising public saving intention and deepening trust in the institution. This trend is further corroborated by Islamic Finance News, which reported a 15% annual increase in BSI's wadiah and mudharabah savings, underscoring a specific and growing consumer preference for Sharia-compliant savings products over conventional alternatives.

Within this context of growth, understanding the determinants of customer behavior becomes paramount. A comprehensive survey by Sulistiowati et al., (2023) of 1,000 BSI customers across five major Indonesian cities identified the primary drivers of saving intention: security perception (82%), service quality (78%), and compliance with Sharia principles (75%). While these factors are individually significant, their interconnected relationships form a complex mechanism that requires deeper investigation to fully comprehend customer decision-making processes in this unique market.

The pivotal role of service quality in influencing customer behavior is a well-established tenet in marketing literature, as foundational theories like SERVQUAL have demonstrated (Nguyen et al., 2022). Previous research in the Islamic banking context, including studies by Zhou et al. (2021) and Rashid et al. (2020), has generally found a positive influence of service quality on saving intention. However, this body of research is not without inconsistency, as other studies, such as those by Rusydi et al. (2024), have reported non-significant effects, suggesting the presence of other underlying mechanisms.

These contradictory findings indicate that the relationship between service quality and saving intention is likely not direct but mediated by other critical psychological constructs. We posit that security perception acts as this crucial mediating variable. Drawing from the work of Sarwar et al. (2024) on perceived risk, we argue that superior service quality fosters a heightened sense of security, which in turn becomes a fundamental driver of the intention to save. This mediation effect explains how service quality translates into tangible financial commitment by building the necessary trust.

Furthermore, the unique context of Islamic banking necessitates the inclusion of religiosity as a key moderating variable. As established by Souiden & Rani (2015), religiosity significantly shapes consumer attitudes and priorities. In the context of BSI, we hypothesize that a customer's level of religiosity moderates the strength of the relationship between service quality and saving intention. For highly religious customers, the alignment of the bank's operations with Sharia principles may amplify the positive impact of good service, as it reaffirms their ethical and religious choice.

The proposed moderating role of religiosity, however, also shows nuanced findings in existing literature. While Wahyoedi et al. (2021) found that religiosity strengthens the link between service quality and customer loyalty, Abror et al. (2019) reported a non-significant moderating effect. This discrepancy highlights the need for further investigation into the specific conditions under which religiosity influences customer behavior, particularly in relation to saving intention as the dependent variable.

Therefore, this study is designed to address these identified gaps by proposing an integrated model. It moves beyond simple direct-effect analyses to investigate the intricate interplay between service quality, security perception, religiosity, and saving intention. The research aims to provide a more sophisticated understanding of the causal pathways and boundary conditions that govern customer behavior in Indonesia's evolving Islamic banking sector.

Consequently, the primary objective of this research is to empirically test a model that positions security perception as a mediating variable between service quality and saving intention. Simultaneously, it seeks to analyze the moderating effect of religiosity on the relationship between service quality and saving intention among customers of Bank Syariah Indonesia.

The findings of this study are expected to offer significant theoretical contributions by validating a complex model that incorporates both mediation and moderation within the Islamic marketing literature. For managerial practice, the results will provide BSI and similar institutions with empirically grounded insights to refine their service delivery, enhance security communication, and implement effective, religiosity-based customer segmentation strategies to foster greater saving intention and ensure sustainable growth.

Literature Review

Service Quality

Service quality has been extensively studied as a critical factor influencing customer behavior in the banking sector. Multiple studies across different banking contexts demonstrate its significant impact on key outcome variables, though the specific mechanisms vary.

Jusni et al. (2022) established that service quality positively impacts depositor satisfaction in Regional Development Banks, though deposit products showed a more dominant effect. This suggests that while service quality is important, its relative influence may depend on other product-related factors. Similarly, Sulsiah (2022) found that all SERVQUAL dimensions significantly affected customer satisfaction at Bank Muamalat Indonesia, with responsiveness emerging as the most dominant factor, indicating that prompt service delivery is particularly crucial in Islamic banking contexts.

Regarding saving intention specifically, Hariyanto & Nafi'ah (2022) demonstrated that service quality significantly impacts saving intention in Islamic banks, while religiosity showed no significant effect. This finding challenges the common assumption that religious factors alone drive Islamic banking adoption and emphasizes the importance of operational excellence. This is reinforced by Nasution et al. (2025) who found service quality significantly influences saving decisions through the mediation of saving intention, confirming the importance of the quality-intention-decision pathway.

In digital banking contexts, Taqi et al. (2024) identified that specific service quality dimensions - assurance, convenience, and reliability - positively impact customer satisfaction in mobile banking, which subsequently affects loyalty. However, the study revealed nuanced mediation effects, suggesting that the service quality-loyalty relationship operates through different mechanisms in digital environments.

The collective evidence indicates that service quality consistently emerges as a fundamental driver of customer satisfaction, saving intention, and loyalty across both conventional and Islamic banking contexts. However, the studies reveal important contextual variations in how service quality effects manifest - between conventional and Islamic banks, between physical and digital channels, and through different mediating variables. This underscores the need for

context-specific understanding of service quality mechanisms, particularly in the unique setting of Islamic banking where religious and operational factors interact.

Saving Intention

Saving intention, as a key antecedent to actual financial behavior, has been examined through various theoretical lenses across different demographic and cultural contexts. The collective research reveals a complex interplay of psychological, social, and knowledge-based factors that shape individuals' intentions to save.

The Theory of Planned Behavior (TPB) provides a robust framework for understanding saving intention formation. Sulistiowati et al. (2023) research on Islamic banking adoption demonstrated that attitudes and behavioral control significantly predict saving intention, while subjective norms showed positive effects. Similarly, Christianto & Asandimitra (2023) study of millennial saving behavior found that attitudes, financial literacy, and subjective norms reinforced saving intention, though peer influence showed no significant impact. These findings suggest the TPB components operate differently across contexts, with attitudes consistently emerging as a strong predictor.

Social influences manifest through multiple channels in saving intention development. Lučić et al. (2025) research with children aged 10-15 identified parental influence as particularly crucial during formative years, complemented by the importance of self-efficacy. This indicates that saving intention requires both external support and internal belief systems. Lhaopadchan et al. (2025) pension fund study further emphasized social norms as the strongest predictor of retirement savings intention, highlighting how social expectations maintain their influence across the lifespan.

The religious dimension presents nuanced findings in Islamic banking contexts. While Resty & Hidayat (2021) found religiosity significantly affected millennial attitudes toward Islamic banks, Sulistiowati et al. (2023) demonstrated religiosity's significant positive effect on both attitudes and behavioral control. However, the translation of these religious factors into actual saving intention appears inconsistent, suggesting religiosity may operate more as an indirect rather than direct predictor.

Knowledge factors demonstrate varying impacts across studies. Financial literacy showed no significant effect on attitudes or behavioral control in Sulistiowati's research, yet Christianto & Asandimitra found it significantly reinforced saving intention among millennials. Lhaopadchan et al. research further confirmed objective financial literacy as a significant positive predictor of both retirement savings intention and actual behavior, indicating that knowledge effects may be context and measurement-dependent.

The intention-behavior pathway receives strong empirical support. Christianto's research demonstrated that several variables influence saving behavior through saving intention as a mediator, while Lhaopadchan et al. established that behavioral intention and perceived control significantly explain actual savings behavior six months later. This confirms saving intention's crucial role as a proximal determinant of financial actions.

These studies collectively illustrate that saving intention formation represents a multidimensional construct influenced by attitudinal, normative, control, and knowledge factors. The research reveals significant contextual variations across age groups, cultural settings, and financial products, highlighting the need for tailored approaches to understanding and influencing saving intention in specific banking environments like Bank Syariah Indonesia.

Security Perception

Security perception has emerged as a critical construct in digital financial services, significantly influencing user acceptance, trust, and behavioral intentions across diverse banking contexts. The synthesized literature reveals both direct and indirect pathways through which security perceptions shape customer behavior.

Multiple studies establish security perception as a direct determinant of behavioral intentions. Quynh & Truong (2023) research in Vietnam identified perceived security as the most substantial factor influencing customers' behavioral intentions toward digital banking, even surpassing traditional TAM variables like usefulness and ease of use. Similarly, Siagian et al. (2022) extended TAM study in Indonesia confirmed that perceived security directly affects both trust and consumer behavioral intention in digital payment platforms. These findings underscore the fundamental role of security assurance in driving adoption decisions.

The mediating mechanism of trust represents a crucial pathway through which security perception operates. Kerans et al. (2025) research on SeaBank demonstrated that perceived security significantly builds trust, which subsequently drives continuance intention. This trust-mediated pathway is further reinforced by Damghanian et al. (2016) earlier findings that perceived security significantly enhances trust in internet banking, though perceived risk showed a negative impact on trust. The consistency across these studies, despite different cultural contexts (Iran and Indonesia), suggests the security-trust-intention sequence represents a robust psychological mechanism in financial services adoption.

The relationship between security perception and other technology acceptance variables reveals complex interactions. Siagian's research revealed that perceived security indirectly influences behavioral intention through both trust and perceived usefulness, indicating multiple parallel mediation pathways. However, Kerans' findings showed that perceived usefulness and ease of use required the mediation of trust to affect continuance intention, highlighting trust's pivotal role as the central conduit through which security perceptions translate into behavioral outcomes.

The temporal dimension of security perception's importance is noteworthy. While Damghanian's 2016 research already established its significance, Quynh's 2023 study during the pandemic era and Kerans's 2025 research confirm that security perception remains persistently critical in contemporary digital banking environments. This enduring relevance underscores that as digital financial services evolve, security concerns maintain their central position in consumer decision-making.

These collective findings substantiate security perception as a multidimensional construct that operates through both direct effects on behavioral intentions and indirect effects through trust and other cognitive evaluations. The evidence strongly supports positioning security perception as a critical mediating variable between service quality and saving intention, particularly in digital banking contexts where security assurances transform service experiences into trustworthy financial relationships.

Religiosity

Religiosity consistently emerges as a significant determinant of financial behavior in Islamic banking contexts, though its operational mechanisms and relative importance demonstrate notable complexity across different studies and populations. The direct influence of religiosity on saving intention and behavior receives substantial empirical support. Pratopo & Hasan (2024), a region with strong Islamic cultural foundations, found religiosity significantly influences interest in saving at Islamic banks both partially and simultaneously with knowledge. Similarly, Faha et al. (2022) study of BSI customers demonstrated religiosity's significant effect on saving interest with a substantial t-value of 32.860, while Nursari et al.

(2022) research in Temanggung Regency confirmed religiosity's positive effect even when financial literacy showed no significant impact. Alfi & Yusuf (2022) more nuanced findings indicated significant relationships between religiosity and both saving intention and behavior, though with small effect sizes according to Cohen's convention.

The mediating pathways of religiosity's influence reveal important theoretical insights. Aunika et al. (2024) research with university students demonstrated that while religiosity significantly affects saving decisions directly, it also operates through the mediation of saving interest. This dual pathway suggests religiosity influences both the cognitive intention formation and the ultimate behavioral decision, though the strength of these pathways may vary across demographic segments.

Comparative analyses with other psychological constructs highlight religiosity's distinctive role. Multiple studies position religiosity alongside knowledge variables, with Pratopo finding both significant, while Aunika and Nursari found religiosity significant where knowledge/financial literacy showed no effect. This pattern suggests that in Islamic banking contexts, religious commitment may compensate for knowledge deficiencies in driving saving decisions, or alternatively, that religious values create a foundational motivation that knowledge variables then build upon.

Demographic and contextual variations moderate religiosity's effects. The consistent significance across diverse regions from urban university settings (Aunika et al., 2024) to rural communities (Nursari et al., 2022) and culturally distinct areas like Ponorogo (Pratopo & Hasan, 2024) indicates religiosity's robust cross-contextual relevance. However, the varying effect sizes and operational pathways suggest that local religious cultural norms and educational backgrounds may shape how religiosity translates into financial behaviors.

The collective evidence strongly supports positioning religiosity as a significant moderating variable in Islamic banking behavior models. The research demonstrates that religiosity not only directly influences saving decisions but also interacts with other cognitive and attitudinal variables, potentially strengthening the relationship between service quality perceptions and behavioral outcomes when religious values are salient. This justifies investigating religiosity's moderating role in the relationship between service quality and saving intention at BSI, particularly given Indonesia's predominantly Muslim population and BSI's explicit Islamic positioning.

Based on the literature review description, the following hypothesis is formulated.

H1: Service quality has a positive effect on customer savings intentions in Islamic banks; H2: The mediation of perceived security in the relationship between service quality and savings intentions; H3: Religiosity moderates the relationship between service quality and saving intention.

Methods

This study was conducted at Bank Syariah Indonesia (BSI), Pondok Kelapa Branch, Jakarta. The location was selected due to its strategic relevance, as BSI is the leading Islamic bank in Indonesia, formed from the merger of three state-owned Islamic banks. The branch serves a diverse urban population, providing a comprehensive context to examine how service quality, security perception, and religiosity interact to influence saving intention among priority customers, thereby supporting insights for the development of Indonesia's Islamic financial sector.

This study employs a quantitative approach with an explanatory survey method. This design is chosen to test the hypothesized causal relationships between the independent variable (service quality), the mediating variable (security perception), the moderating variable (religiosity), and the dependent variable (saving intention). Data is collected through a structured questionnaire and analyzed quantitatively to examine these relationships.

The research population comprises all 300 priority customers of BSI Pondok Kelapa Branch. Priority customers are selected as they have higher expectations for service quality, engage in larger transactions where security is paramount, and their financial decisions are critical for the bank's deposit base. The sample size was determined using the rule of thumb for Partial Least Squares (PLS) analysis, which recommends a minimum sample size of 10 times the largest number of formative indicators in the model. With the most complex construct having 16 indicators, the minimum required sample is 160 respondents. A purposive sampling technique will be used to ensure respondents meet the criteria of being active priority customers.

Data analysis will be conducted using Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) approach, facilitated by Smart-PLS software. Assesses the reliability and validity of the constructs (Service Quality, Security Perception, Religiosity, Saving Intention) to ensure the indicators accurately measure their respective variables. Tests the hypothesized relationships, including the direct effect of service quality on saving intention, the mediating role of security perception, and the moderating effect of religiosity, to draw conclusions on the research aims.

Results and Discussion

Respondent Characteristics

The majority of respondents are middle-aged to older adults, with 50.34% between the ages of 25 and 50 and 47.62% over the age of 50, indicating a relatively mature customer base with considerable experience in financial decision-making. In terms of income, most respondents (60.54%) report a stable monthly income between IDR 5 million and IDR 50 million, indicating a financially stable customer segment that is able to evaluate banking products and services from both an economic and service-related perspective. In addition, respondents have a high level of education: more than 80% have at least a bachelor's degree (53.06% bachelor's degree and 29.93% master's degree). This educational profile is particularly relevant for understanding customer behavior in the context of Islamic banking. Highly educated customers tend to exhibit stronger cognitive evaluation and more rational decision-making processes when selecting financial institutions. As a result, their banking preferences may not be based solely on religious or faith-based motives, but also on concrete service attributes such as operational efficiency, transparency, service quality, and technological reliability. This means that for customers with higher educational backgrounds, the attractiveness of Islamic banking institutions such as BSI is increasingly shaped by their ability to offer professional and competitive banking services, in addition to complying with Sharia principles. Consequently, the high educational composition of the respondents suggests that excellent service and operational performance are becoming decisive factors in customer perception, trust, and loyalty, complementing the traditional religious orientation often associated with customers of Islamic banking institutions.

Convergent Validity

Based on the results of the PLS test, the measurement model demonstrates excellent validity and reliability, where all indicators in the constructs of Service Quality (highest loading X1.5:

0.876), Saving Intention (highest loading Y1.1: 0.856), Perception of Security (highest loading Z1.3: 0.826), and Religiosity (highest loading M1.2: 0.853) have adequate outer loadings above 0.70, confirming strong convergent validity, with the key finding being a highly significant moderating effect of the interaction of Religiosity and Service Quality (loading: 2.134) in the model.

From a conceptual perspective, service quality in banking is inherently multidimensional and typically encompasses aspects such as responsiveness, reliability, security, empathy, and tangibility, with the reliability of digital services in online banking also playing an increasingly important role. While this study operationalizes service quality as an overarching construct to capture the overall customer service experience, future research could further break down this construct into specific dimensions to determine which aspect of service quality—such as responsiveness or digital reliability—plays the decisive role in shaping customers' perceptions of security and trust in digital banking services.

Table 1. Outer loading

Variables	External Loading
Service Quality X1.1	0.846
Service Quality X1.2	0.827
Service Quality X1.3	0.848
Service Quality X1.4	0.846
Service Quality X1.5	0.876
Security Perception Z1.1	0.758
Security Perception Z1.2	0.744
Security Perception Z1.3	0.826
Security Perception Z1.4	0.728
Security Perception Z1.5	0.826
Religiosity M1.1	0.826
Religiosity M1.2	0.853

Construct Reliability Measurement

The results of the composite reliability and Cronbach Alpha calculations can be seen in Table 2:

Table 2. Composite Reliability and AVE

	Cronbach's Alpha	rho_A	Composite Reliability	AVE
X	0.903	0.906	0.928	0.720
Y	0.815	0.820	0.879	0.646
Z	0.836	0.838	0.884	0.605
M	0.851	0.853	0.827	0.704

Table 2 shows the results of the reliability and convergent validity assessment for the constructs included in the measurement model. In accordance with the guidelines of PLS-SEM, internal consistency reliability was assessed using Cronbach's alpha, Rho_A, and composite reliability (CR), while convergent validity was assessed using average variance extracted (AVE). The results show that all constructs have satisfactory internal consistency reliability. In particular, the Cronbach's alpha values range between 0.815 and 0.903, exceeding the recommended threshold of 0.70, which indicates that the indicators consistently measure their respective latent constructs. Similarly, the rho_A values range between 0.820 and 0.906, also exceeding

the recommended minimum value of 0.70, which further confirms the reliability of the measurement model. The composite reliability values for all constructs range between 0.827 and 0.928, which is within the acceptable range of 0.70 to 0.95. This indicates that the constructs exhibit strong internal consistency with no signs of redundancy between the indicators. In terms of convergent validity, the values for the average extracted variance (AVE) range between 0.605 and 0.720, exceeding the minimum threshold of 0.50. This result shows that each construct explains more than 50% of the variance of its indicators, confirming that the indicators converge sufficiently to represent their underlying latent constructs.

Discriminant Validity

Discriminant validity was confirmed using the Fornell-Larcker Criterion and the Heterotrait-Monotrait Ratio (HTMT). As per Table 3, the square root of the AVE for each construct (diagonal values) was greater than its correlations with other constructs (off-diagonal values).

Table 3. Composite Reliability and AVE

	AVE	X	Y	Z	M
X	0.720	0.849	—	—	—
Y	0.646	0.688	0.803	—	—
Z	0.605	0.382	0.524	0.778	—
M	0.704	0.595	0.510	0.341	0.839

Based on the AVE and Fornell-Larcker analysis, the measurement model demonstrates strong convergent and discriminant validity, with all constructs (Service Quality, Saving Intention, Security Perception, and Religiosity) having AVE values above 0.5. The square root of each construct's AVE was greater than its correlations with all other constructs, confirming their distinctiveness. The strongest correlation was observed between Service Quality and Saving Intention (0.688), while other relationships were moderate to weak. This confirms the constructs are reliably measured and distinct, allowing for progression to structural model analysis.

Table 4. Heterotrait Monotrait Ratio (HTMT)

	X	Y	Z	M
Y	0.799	—	—	—
Z	0.435	0.628	—	—
M	0.817	0.737	0.486	—

Based on the analysis of HTMT values, this model shows good discriminant validity, as all values are below the threshold of 0.85, indicating that each construct measures a unique concept and is distinct from the other constructs. The strongest relationships are between Service Quality and Religiosity (0.817), and Service Quality and Saving Intention (0.799), which indicate a significant relationship but still within the limits of discriminant validity. This model has demonstrated adequate discriminant validity, allowing for further structural model analysis.

Hypothesis Testing

Hypothesis testing is performed by comparing the t-statistic and t-table values of the relationships between variables in the model. The confidence level of the processed data is 95%, so the alpha value is only 5%.

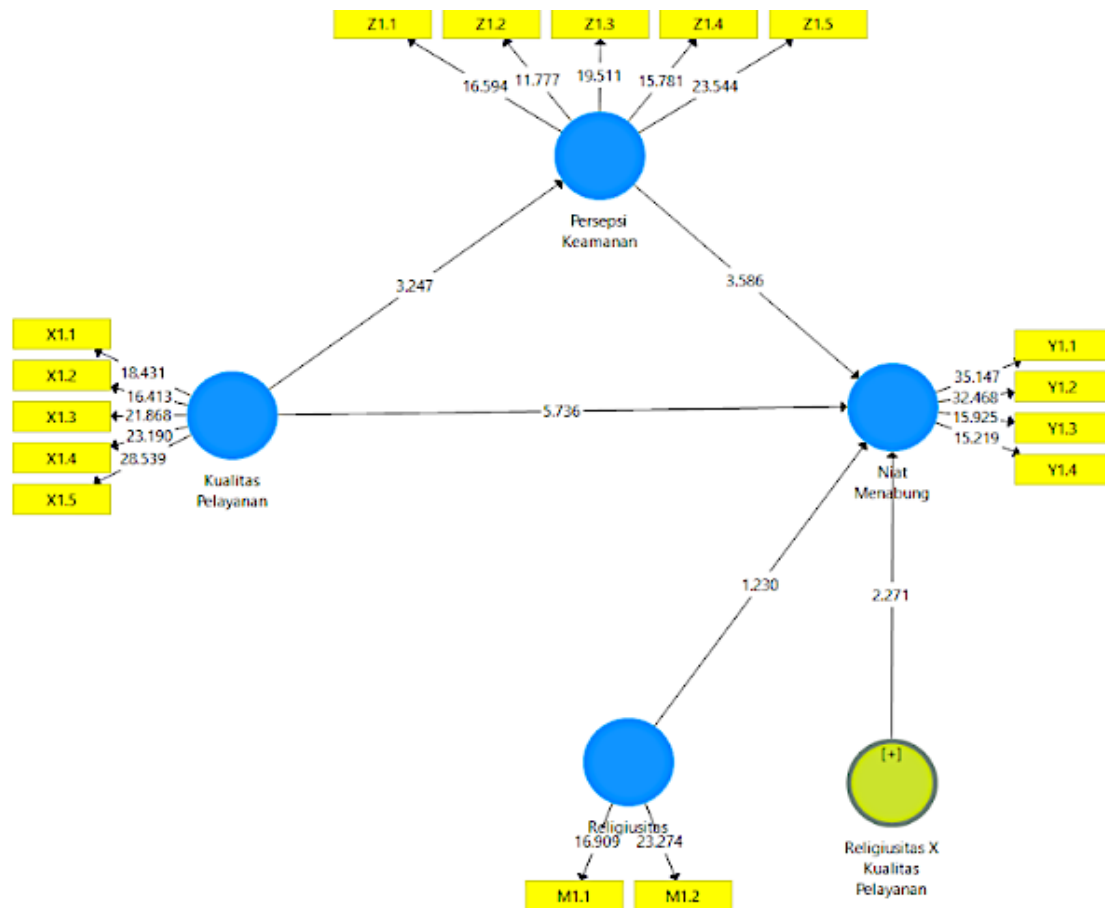


Figure 1. Results of the SEM

Table 5. Hypothesis Testing

	Original Sample	T Statistics	P-values	Decision
X → Y	0.612	6.183	0.000	Sig
X → Z	0.382	3.267	0.001	Sig
Z → Y	0.256	3.616	0.000	Sig
M → Y	0.138	1.264	0.207	No. Sig
X → M → Y	0.080	2.530	0.012	Sig

The first hypothesis, which states that service quality has a positive effect on customer savings intentions in Islamic banks, was confirmed with a β coefficient of 0.612 and a highly significant p-value ($p < 0.001$). This indicates that service quality has a positive and significant effect on savings intentions.

The second hypothesis, regarding the mediation of perceived security in the relationship between service quality and savings intentions, was also supported. The data show that both the paths from Service Quality to Perceived Security ($\beta = 0.382, p = 0.001$) and from Perceived Security to Saving Intention ($\beta = 0.256, p < 0.001$) are significant, and the direct effect of Service Quality on Saving Intention remains significant ($\beta = 0.612, p < 0.001$). This indicates partial mediation, where perceived security partially mediates the relationship between service quality and savings intentions.

The third hypothesis, which stated that religiosity moderates the relationship between service quality and saving intention, was also confirmed. This moderation effect was significant with a β coefficient of 0.080 and a p-value of 0.012, indicating that religiosity strengthens the

relationship between service quality and saving intention, although religiosity itself did not have a significant direct effect on saving intention ($\beta = 0.138$, $p = 0.207$).

Overall, the PLS test results support all three research hypotheses. Service quality was shown to have a positive effect on saving intention, both directly and through the mediation of perceived security. Furthermore, religiosity acted as a moderator, strengthening the relationship between service quality and saving intention, although it did not directly influence saving intention. These findings are consistent with existing literature, which emphasizes the important roles of service quality, perceived security, and religiosity in the context of Islamic banking.

This study successfully developed and empirically tested a model that elucidates the mechanisms underlying the formation of saving intention in Islamic banking. The findings confirm that service quality is a pivotal driver, but its influence is not merely direct; it is significantly channeled and conditioned by the customer's psychological state of security and their religious disposition. The discussion that follows interprets these key findings in relation to existing theoretical frameworks and prior empirical evidence, while also situating them within the broader relational and digital context of contemporary banking services.

The Direct Influence of Service Quality on Saving Intention

The confirmation of the first hypothesis (H1) underscores the foundational role of service quality in fostering saving intention at Bank Syariah Indonesia. This finding is consistent with the core tenets of service marketing theory (Nasution et al., 2025) and aligns with previous research in the Islamic banking context, such as that by Hariyanto & Nafi'ah (2022), who also found service quality to be a significant predictor of saving intention. The strong positive relationship ($\beta = 0.612$, $p < 0.001$) suggests that tangible aspects like efficient transactions, the reliability of digital platforms, and the empathy and responsiveness of bank staff are directly perceived by customers as value-adding. This perceived value, in turn, builds a positive attitude towards the bank, thereby strengthening the customer's intention to entrust their savings to the institution. It reaffirms that, irrespective of its Islamic identity, a bank must excel in fundamental service delivery to attract and retain depositors.

In contemporary banking environments, however, service quality is not only evaluated through direct service encounters but also through customers' broader informational experiences, including digital interactions with the institution. Customers increasingly form impressions about service performance through online banking interfaces, digital customer support channels, and the reputation of the institution as reflected in online reviews and social media discussions. Thus, service quality operates both as a direct experiential evaluation and as a socially constructed perception shaped within digital information ecosystems.

Within the framework of social commerce, customers rely on social interactions and shared experiences within online networks to reduce uncertainty and evaluate service performance. Consequently, service quality becomes not only an individual evaluation but also a collectively constructed perception shaped by digital communication and social influence.

The Mediating Role of Security Perception

The support for the second hypothesis (H2) reveals a more nuanced pathway through which service quality operates. The finding that security perception acts as a partial mediator represents a significant contribution to the literature. While service quality has a direct impact, a substantial portion of its effect is transmitted through its ability to enhance customers' perceptions of security.

This result resonates with the work of Liao et al. (2016) on perceived risk and with more recent findings by Quynh & Truong (2023), who identified security as the most influential factor in digital banking adoption. High-quality service—such as a user-friendly and reliable mobile banking application, responsive customer service, and transparent transaction procedures—signals competence and integrity to the customer. These signals foster trust and manifest as a heightened perception of security (Kerans et al., 2025; Siagian et al., 2022).

Importantly, in digital banking environments, perceptions of security are not shaped solely through individual interactions with the bank. Rather, they also emerge within relational and informational contexts, where customers continuously interpret signals from multiple sources. Exposure to information regarding cybersecurity incidents, online discussions about banking experiences, recommendations from peers, and media coverage of institutional reputation can all influence how customers evaluate the safety of financial transactions. Consequently, perceived security can be understood not only as a cognitive evaluation of technical safeguards, but also as a socially reinforced perception that develops within digital communication networks. From this perspective, service quality functions as a critical trust signal that helps customers interpret the reliability of the institution within an environment characterized by information uncertainty. When customers perceive consistent service performance across both physical and digital channels, it strengthens the bank's institutional legitimacy, thereby reducing perceived risks associated with saving decisions.

Importantly, within a social commerce environment, perceptions of security are not formed solely through individual cognitive evaluation but also through social validation mechanisms. Customers frequently rely on the experiences of other users, discussions within online communities, and shared narratives circulating through digital platforms when assessing the trustworthiness of financial institutions. Positive testimonials, peer recommendations, and discussions regarding transaction safety can collectively reinforce perceptions of institutional reliability. In this sense, perceived security can be understood as both a technological and social construct. While technical safeguards such as encryption and authentication systems are essential, the broader perception of security is also shaped by collective trust formation within digital communities. When service quality is consistently validated through both institutional performance and positive social feedback, it strengthens the bank's institutional legitimacy and reduces perceived financial risk associated with saving decisions.

The Moderating Role of Religiosity

The confirmation of the third hypothesis (H3) provides a profound insight into the unique dynamics of faith-based banking. The significant positive moderating effect of religiosity ($\beta = 0.080$, $p = 0.012$) indicates that the strength of the relationship between service quality and saving intention is not uniform across all customers; it is amplified for those with higher levels of religiosity.

This finding can be explained through Cognitive Consistency Theory, which suggests that individuals seek alignment between their beliefs, values, and behaviors. For highly religious individuals, choosing an Islamic bank represents a decision that is consistent with their religious commitments (Resty & Hidayat, 2021). When the bank simultaneously delivers high-quality services, this creates a powerful sense of cognitive harmony: the institution is perceived as both religiously appropriate and operationally competent. This synergy reinforces the customer's confidence and strengthens their behavioral intention to save.

In relational terms, religiosity also influences how customers interpret institutional signals within the broader banking ecosystem. Customers with strong religious values may be more attentive to whether financial institutions demonstrate authentic adherence to Sharia principles

in both governance and operational practices. When high service quality is accompanied by credible Sharia compliance and positive institutional reputation, it reinforces the perception that the bank embodies both ethical legitimacy and service professionalism.

From a social commerce perspective, religiosity also operates within community-based social structures that influence financial behavior. Religious communities, both offline and online, often serve as important platforms for the dissemination of financial information and normative guidance regarding Sharia-compliant financial practices. Discussions within religious networks, community leaders' recommendations, and shared experiences among members can collectively shape perceptions regarding the legitimacy and credibility of Islamic financial institutions. When Islamic banks demonstrate both credible Sharia compliance and high service quality, these institutions may gain collective endorsement within religious communities, which further reinforces customers' trust and behavioral intentions. In this way, religiosity functions not only as an individual belief system but also as a socially embedded value structure that influences financial decision-making through community interactions.

Direct Effect of Religiosity

Religiousness has no significant direct influence on savings intentions ($\beta = 0.138$, $t = 1.264$, $p = 0.207$). This result appears to contradict several studies in the literature on Islamic banking, which suggest that religiousness plays a direct role in shaping customers' banking preferences. However, this result can be understood in the context of the profile of the respondents and the changing behavior of Islamic banking customers. As mentioned earlier, the majority of respondents in this study have a high level of education and a stable economic background, which may lead to more rational and performance-oriented financial decisions. In such a context, customers may no longer rely solely on religious motives when choosing banking services, but instead evaluate banks based on service quality, operational reliability, and perceived security.

In other words, religiosity may function as a contextual or reinforcing factor rather than a primary determinant of savings intentions. This interpretation is supported by the finding that the indirect effect of service quality on savings intentions through religiosity is significant ($\beta = 0.080$, $t = 2.530$, $p = 0.012$). The result suggests that religiosity continues to play an important role in strengthening the relationship between service experience and customer behavioral intentions. In the context of Islamic banking, religiosity may reinforce customers' positive response to high-quality services that are perceived as consistent with Sharia principles, rather than directly influencing the savings decision itself.

Furthermore, the contemporary Islamic banking environment is increasingly embedded within digitally mediated financial ecosystems, where customers are exposed to multiple sources of information regarding institutional performance and credibility. Within this environment, religiosity may not function as an independent driver of saving decisions but rather as a contextual lens through which customers interpret institutional signals. In other words, religiosity shapes how customers evaluate whether service performance and institutional behavior align with their ethical and religious expectations. Narratives about Islamic financial institutions, discussions regarding Sharia compliance, and shared experiences within religious communities can influence how individuals interpret institutional credibility. Consequently, religiosity acts as a socially embedded lens through which customers interpret service signals, institutional reputation, and security assurances.

Practical Implications

This study makes a theoretical contribution by developing an integrated model that simultaneously incorporates mediation and moderation effects to explain savings intentions in

Islamic banking. The identification of perceived security as a mediation mechanism links service quality theory with risk perception theory and provides a more comprehensive explanation of how banking services influence customer behavior.

More importantly, this study revises the conceptual understanding of religiosity in Islamic banking. Religiosity appears to act not only as a direct determinant of financial decisions but also as a contextual moderator that amplifies the influence of service experiences on behavioral intentions. This perspective helps to resolve inconsistencies from previous empirical studies and enriches the theory of consumer behavior in the context of Islamic finance.

From a business perspective, the findings provide actionable guidance for Bank Syariah Indonesia and the Islamic banking industry in general. Banks should develop value propositions that ensure Sharia compliance, excellent service, and digital security. Investments in cybersecurity infrastructure, reliable digital banking platforms, and transparent communication regarding security protocols are essential to strengthen customer trust.

Furthermore, service quality strategies should be complemented by measures to strengthen the institution's digital reputation and trust relationship. Monitoring online customer feedback, actively maintaining digital communication channels, and responding transparently to security concerns can strengthen institutional credibility in public digital spaces.

For regulators and industry associations, these findings underscore the importance of adopting a holistic governance framework that integrates service quality, digital security standards, and Sharia compliance as interconnected elements of institutional trust. The Financial Services Authority (OJK) may consider incorporating these dimensions into national financial literacy programs and industry assessment frameworks. Similarly, Islamic banking associations can leverage these findings to develop best practices that emphasize the synergistic relationship between excellent service, digital security, and religious legitimacy.

Conclusion

This study set out to empirically investigate the determinants of saving intention within the context of Indonesia's Islamic banking sector, specifically focusing on Bank Syariah Indonesia (BSI). The research proposed and validated a comprehensive model that delineates the direct, mediating, and moderating mechanisms at play. The findings conclusively demonstrate that service quality serves as a fundamental and powerful driver of customer intention to save. Furthermore, the study provides robust evidence that this relationship is not straightforward. The influence of service quality is partially transmitted through the customer's perception of security, establishing security as a critical psychological mediator that translates service experiences into trust-based financial intentions. Most notably, the research reveals that a customer's level of religiosity acts as a significant positive moderator, effectively strengthening the link between perceived service quality and saving intention. This indicates that for highly religious customers, superior service resonates more profoundly, as it validates their faith-based choice of bank.

This study is subject to certain limitations that pave the way for future research. Firstly, the geographic focus on a single BSI branch in Jakarta limits the generalizability of the findings. Future studies could employ a wider, multi-regional sampling frame to account for Indonesia's diverse cultural and economic landscapes. Secondly, the lower-than-ideal Cronbach's Alpha for the Religiosity construct suggests a need for refinement of its measurement scale in the specific context of financial behavior. Subsequent research could develop and validate a more robust, context-specific scale for religiosity. Lastly, this study employed a cross-sectional

design, which provides a snapshot in time. Longitudinal research would be valuable to observe how these relationships between service quality, security, religiosity, and saving intention evolve, particularly in tracking how saving intention translates into actual saving behavior over the long term.

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