IJIEF: Indonesian Journal of Islamic Economic & Finance
Volume 09, Issue, 01, 2026
https://doi.org/10.35719/ijief.v9i1

The Influence of Religiosity, Knowledge, and Islamic Branding on Customers' Decisions to Save Through Trust at BPRS Bhakti Sumekar Jember Middle Branch

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With the rapid development of Islamic banking every year, resulting in increasingly fierce competition between Islamic banking and conventional banking, increasingly fierce competition requires Islamic banks to be able to retain or attract customers to choose Islamic banks. Various efforts have been made by Islamic banks to attract customers to use the products offered. This aims to make financial services more evenly distributed to the community. In general, the financial services that exist around us are in the form of conventional banking that uses an interest system where the majority of its customers are the upper middle class, the lack of services for the lower middle class, the emergence of Islamic People's Financing Banks (BPRS) is expected to be enjoyed by the lower middle class. . Sharia People's Financing Bank is a form of bank whose management must be based on sharia principles. This study aims to analyze and test empirically the variables in the research that have been formulated in the problem formulation classified as explanatory research, namely whether there is an influence between Religiosity (X1), Knowledge (X2), Islamic Branding (X3) on trust (Z) and Customer Saving Decisions (Y). Sampling in this study used non-probability sampling in the form of purposive sampling where the determination of the sample was by selecting a sample among the population according to what the researcher wanted, namely some people in Jember Regency who were customers at BPRS Bhakti Sumekar, Jember Middle Branch. Data analysis was performed using Path Analysis and triming theory. Hypothesis testing with the help of Statistical Package For Sciences (SPSS) software version 22. Analysis results show Religiosity significant effect on customer confidence in savings at BPRS Bhakti Sumekar Middle Branch Jember, with (Coefficient Standardlize) 0.232 . Knowledgehas a significant effect on customer confidence in saving at BPRS Bhakti Sumekar Middle Branch Jember, with (CoefficientStandardize)0.209 . Islamic Brandinghas a significant effect on customer confidence in saving at BPRS Bhakti Sumekar Middle Branch Jember, with (Coefficient Standardlize)0.281 . _Religiosityhas a significant effect on the decision of customers to save at BPRS Bhakti Sumekar Middle Branch Jember, with (Coefficient Standardlize)0.2 26 . Knowledgehas a significant effect on Customer Saving Decisions at BPRS Bhakti Sumekar Middle Branch Jember, with (Coefficient Standardlize)0.1 96 . Islamic Brandinghas a significant effect on Customer Saving Decisions at BPRS Bhakti Sumekar Middle Branch Jember, with (Coefficient Standardlize)0.202 . And Trust has a significant effect onCustomers' Decisions to Save at BPRS Bhakti Sumekar Middle Branch Jember, with (Coefficient Standardlize) 0.3 93.

Keywords: Religiosity, Knowledge, Islamic Branding, Customers' Decision to Save, Trust.

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How to cite: Fitriyah, A. (2026). The Influence of Religiosity, Knowledge, and Islamic Branding on Customers' Decisions to Save Through Trust at BPRS Bhakti Sumekar Jember Middle Branch. IJIEF: Indonesian Journal of Islamic Economic & Finance, 9(1), 159–168. https://doi.org/10.35719/ijief.v9i1

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Article History: Submitted February 2025; Revised May 2026; Published online 30 June 2026

1. Introduction

The Sharia Banking System is regulated in Banking Law No. 21 of 2008 where Islamic Banks are business entities whose main activities are collecting funds from the community and channeling them back to the community with principles according to Islamic law. The aim of establishing an Islamic bank is to offer banking services in accordance with Islamic law in the Qur'an and Hadith which prohibits usury. By using a profit sharing system, it is hoped that it will not burden one of the parties because profit sharing is based on an agreement between the two parties. Islamic banks with a profit-sharing system as an alternative to implementing an interest system are considered to have succeeded in avoiding the negative impacts of applying interest, such as burdening customers with compound interest for customers who are unable to pay at maturity. extortion (exploitation), the concentration of economic power in the hands of elite groups, bankers and owners of capital, and the lack of opportunities for weak/lower economic power to develop their business potential (Sumitro, 2002).

As for customer interest Saving in Islamic financial institutions is thought to be influenced by several factors . Factors suspected of influencing a customer's decision to save include the religiosity factor which is an important aspect that can influence customer interest in saving through Islamic financial institutions. The religiosity factor is a manifestation of every Muslim in carrying out his obligations to Allah. This must be based on the awareness that interest in banking is unlawful for every Muslim. Consciousness is defined as a state of knowing, understanding and feeling. From this understanding, awareness is the attitude or behavior of knowing and complying with existing rules and regulations (Widjaja, 1984). If someone's awareness already exists, then that person will decide to save in an Islamic bank.

Apart from the religiosity factor, there are other factors that influence customer savings decisions in Islamic financial institutions, namely the knowledge factor. Knowledge of Islamic financial institutions will play an important role in public interest, because there is a very close correlation that the more people who have high knowledge of Islamic financial management can be a great opportunity to increase public interest in using the products of Islamic financial institutions **(Panghayo & Musdholifah, 2018).**Apart from the knowledge factor, another factor that also influences the customer's decision to save in Islamic financial institutions is Islamic Branding. Where Islamic Branding uses an Islamic identity and shows operational and production halalness so that it can attract customers to save in these Islamic financial institutions. And the use of Islamic branding can have a major influence on product purchasing decisions, which are assumed to include choosing Islamic financial products and services (Nasrullah, 2015).

With the rapid development of Islamic banking every year, resulting in increasingly fierce competition between Islamic banking and conventional banking, increasingly fierce competition requires Islamic banks to be able to retain or attract customers to choose Islamic banks. Various efforts have been made by Islamic banks to attract customers to use the products offered. This aims to make financial services more evenly distributed to the community. With the existence of Bank BPR Syariah Bhakti Sumekar Middle Branch Jember which is a private Islamic financial institution that still exists amidst the booming development of conventional financial institutions in Jember Regency. With a variety of product innovations and the convenience it offers, many customers are interested. So, BPR Syariah Bhakti Sumekar Middle Branch Jember still survives and continues to exist. And how will BPR Syariah Bhakti Sumekar Madya Jember Branch be able to provide encouragement to the Muslim community to decide to save through Islamic financial institutions so as to avoid elements that are prohibited by religion and so that the Islamic economy can develop and Indonesia itself can have the opportunity to become a platform for the center of Islamic economics in Asia, even the world.

Based on the background of the problems above, researchers are interested in researching "The Influence of Religiosity, Knowledge, and Islamic Branding on Customers' Decisions to Save Through Trust at BPRS Bhakti Sumekar Middle Branch Jember".

Literature review

1. Religiosity

Religiosity is the level of individual attachment to their religion. If the individual has lived and internalized his religious teachings, then the religious teachings will influence all his actions and outlook on life. Religiosity is a person's life attitude based on the values he believes in. Religiosity in the Islamic context has also been implied in the teachings of Islam in the process of carrying out religious teachings in a comprehensive or comprehensive manner (Pakkawaru, 2018). Allah Says in the Qur'an Surah Al-Baqarah verse 208 namely:

يَـٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُواْ ٱدۡخُلُواْ فِى ٱلسِّلۡمِ كَآفَّةً وَلَا تَتَّبِعُواْ خُطُوَٰتِ ٱلشَّيۡطَـٰنِۚ إِنَّهُۥ لَكُمۡ عَدُوٌّ مُّبِينٌ (٢٠٨)

Meaning: "O you who believe, enter into Islam as a whole, and do not follow the steps of the devil. In fact, Satan is a real enemy for you" (Qur'an, 2:208).

According to Turner in (Satrio and Siswantoro) religiosity is measured in five religious dimensions including the following (Satrio & Siswantoro, 2016):

a. The dimension of belief is a dimension that refers to the level of Muslim belief in the truth of religious teachings, especially those that are fundamental and dogmatic.
b. The dimension of religious practice is a dimension related to commitment and obedience to the religion one adheres to, which is manifested in rituals or worship.
c. The Dimension of Religious Knowledge, this dimension refers to the level of Muslim knowledge and understanding of the teachings of their religion.Especiallythe main teachings contained in the Qur'an, meanwhile Understanding of religion can be achieved through empirical and textual normative activities.
d. Consequences Dimension, is a dimension that persuades how much the behavior of someone who is pious (carrying out His commands and avoiding His prohibitions).

2. Knowledge

According to Yasin, Zarlis & Nasution, knowledge is a knowledge or understanding of a person that is obtained after the person has conducted a research on a particular object. The simplest definition of knowledge is the capacity to perform action. So knowledge is various information and data that we already know, then after knowing this, various questions arise to evaluate the abilities that have been obtained (Yasin et al., 2018). As well as knowledge about Islamic bank products that fosters a positive attitude that will encourage customers to make decisions about using Islamic bank products.

According to Sumarwan, there are 3 indicators of knowledge, including (Engel et al., 1994):

a. Product Knowledge, is a collection of information about the product. In other words, product knowledge is related to products or services that are known to potential customers. This knowledge includes product class, product form, brand and product model/features.
b. Purchasing Knowledge, is the consumer's decision regarding the level of product purchases will be largely determined by his knowledge. An important implication for marketing strategy is to provide information to consumers where consumers can buy the product.
c. Knowledge of Usage, is a product that will provide benefits to consumers if the available product has been used or consumed. In order for a product to provide maximum benefits and high satisfaction, consumers must be able to use or consume a product properly.

3. Islamic Branding

Islamic Branding can be interpreted as the use of names related to Islam or indicating a halal identity for a product (Nasrullah, 2015). Islamic brandingthat is commonly found today is one of the market segmentation efforts carried out by product or service provider companies. The measurement of Islamic branding refers to research conducted by Yunus that is (Abidin, 2014):

a. The importance of the brand, namely an identity that communicates a promise of the benefits provided by a product.
b. Brand familiarity, which reflects the level of direct and indirect consumer experience with the brand.
c. Halal label, namely the provision of halal signs or written evidence as a guarantee of halal products with writing.

4. Customer Saving Decision

Customers are people who interact with the bank and they are product users. The customer is someone who continuously and repeatedly comes to the bank to satisfy his desires by having a product or getting a service and paying for the product/service **(Lupiyoadi, 2001).**Customers who act as savings decision makers are deposit customers who utilize depository services at banks. Thus, a customer's saving decision can be interpreted as an election on the basis of logic or consideration to choose one of several alternatives which is consciously carried out by the party placing the funds in the bank in the form of a deposit. The indicators for customer saving decisions in this study are:

a. Determine the choice of savings products, where before using a savings product, prospective customers determine the criteria regarding the savings product that suits their needs.
b. Repeated product use, where product reuse is a post-purchase behavior shown by consumers. The desire to maintain the use of savings products and add to savings balances is a form of reuse of savings products by customers.

5. Trust

Trust is formed when customers or consumers believe that the company or bank provides some form of service that has positive value for them **(Andesra, 2016).**Trust has a very important role in building relationships, especially in the service business which is full of uncertainty, risk and lack of information between related parties. The indicators put forward by Morgan and Hunt (in Andesra). These indicators are (Andesra, 2016):

a. Competence, is the ability to solve problems faced by consumers and meet all their needs. Capability refers to the skills and characteristics that enable a group to have dominant influence. The indicator of the competency dimension is the ability to solve problems faced by consumers.
b. Honesty, is believing in other people's words, believing that they will keep their promises and be sincere to us.Honesty is the attitude of employees when dealing with customers to tell certain events or phenomena without the slightest change/modification or really in accordance with the reality that is happening.
c. Justice, broadly speaking, justice can be interpreted as a situation where there is equality of treatment before the law, equal rights of compensation, rights to live properly, rights to enjoy development and no parties are harmed and there is balance in every aspect of life.
d. Responsibility, is an action that highly upholds ethics and morals. Responsibility includes good service quality, namely providing services properly, and honoring promises, which is an act of responsibility, is a form of good service. Responsibility is very important to apply in business activities, because the attitude of responsibility is used as an ethical basis to become mutually agreed upon signs in achieving harmonious relations between consumers and society.
e. Morals and Ethics, with the implementation of morals and ethics, customer trust in the company will increase. Commitment and loyalty will be created from this trust. Companies that act fairly and respect workers will have a good impact on the level of loyalty of workers in serving the company. In essence, the application of morals/ ethics in a company will have a competitive advantage compared to companies that do not apply morals/ ethics.

6. Hypothesis

a. H 1: Religiosity has a significant effect on customer confidence in saving at BPRS Bhaakti Sumekar Madya Branch Jember
b. H 2: Knowledge has a significant effect on customer confidence in saving at BPRS Bhaakti Sumekar Madya Branch Jember
c. H 3: Islamic Branding has a significant effect on customer confidence in saving at BPRS Bhaakti Sumekar Middle Branch Jember
b. H 4 : Religiosity has a significant effect on customers' decisions to save at BPRS Bhaakti Sumekar Madya Branch Jember
c. H 5 : Knowledge has a significant effect on the customer's decision to save at BPRS Bhaakti Sumekar Madya Branch Jember
d. H 6 : Islamic Branding has a significant effect on the customer's decision to save at BPRS Bhaakti Sumekar Middle Branch Jember
e. H7: Trust has a significant effect on the customer's decision to save at BPRS Bhaakti Sumekar Madya Branch Jember.

3. Method

This type of research is explanatory research, namely research that explains the relationship between research variables and testing hypotheses that have been formulated based on theoretical studies (Sugiyono, 2014). In this case, the research explains the causal relationship between the five variables that are formed based on the theory, namely the variables of religiosity, knowledge, and Islamic branding on customers' saving decisions with trust as an intervening variable.

The population in this study were the people of Jember Regency who became customers at BPRS Bhakti Sumekar Jember Middle Branch. The sampling techniqueused is purposive sampling, which is a sampling technique by selecting samples from among the population according to what the researcher wants (objectives or research problems) (Nursalam, n.d.). So that the sample can represent the population characteristics that have been known before. The sampling criteria in this study are customers who save at BPR Syariah Bhakti Sumekar Madya Jember Branch.

The population size is not known with certainty because there are many customers who save at BPRS Bhakti Sumekar Madya Jember Branch, so the sample size is determined as much as possible based on Ferdinand's opinion

(Ferdinand, 2006) which states that the sample size is determined by the number of indicators multiplied by five to ten. This study uses 17 indicators, so this study uses as many as (17 X 6 = 102). So, the number of samples in this study is 102 samples.

The data collection method in this study was obtained by conducting a survey using the help of a questionnaire. Questionnaire or often referred to as a questionnaire is a data collection method that is carried out by giving or submitting a set of questions or written statements to the respondents (Herlina, 2019).

4. Results & Discussion

a. Path Inferential Test Statistics 1

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	std. Error	Betas		
1 (Constant)	10,246	3,620		2,830	,006
Zscore (X1r)	, 165	,069	,232	2,406	,018
Zscore (X2r)	, 153	,071	,209	2,161	.033
Zscore (X3r)	,228	,079	,281	2,874	,005

a. Dependent Variable: Zscore(ZR)

From the research results above it is known that:

1) The first hypothesis states thatreligiosityhas a significant effect on customer confidence in savings at BPRS Bhakti Sumekar Madya Branch Jember is accepted. This is proven by the results of path analysis which shows a beta (Standardized Coefficients) value of 0.232 is positive, with sig. 0.018 ≤ 0.05.
2) The first hypothesis states that knowledge has a significant effect on customer confidence in saving at BPRS Bhakti Sumekar Madya Jember Branch is accepted. This is proven by the results of the path analysis which shows the value (Standardized Coefficients) beta of 0.209 is positive, with sig. 0.033 ≤ 0.05.
3) The first hypothesis states that Islamic Branding has a significant effect on customer confidence in savings at BPRS Bhakti Sumekar Madya Jember Branch is accepted. This is proven by the results of path analysis which shows a value (Standardized Coefficients) beta of 0.281 is positive, with sig. 0.005 ≤ 0.05.

b. Line 2 Inferential Statistics Test

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Betas		
1 (Constant)	28,982	4,982		5,817	,000
Zsc (X1r)	,222	,093	,226	2,380	,019
Zsc (X2r)	,199	.096	, 196	2,081	.040
Zsc (X3r)	,226	,109	,202	2,069	.041
Zsc (Zr)	,544	, 137	,393	3,973	,000

Dependent Variable: Zscore(YR)

From the results of the above research it is known that:

1) The fifth hypothesis states that religiosity has a significant effect on the customer's decision to save at BPRS Bhakti Sumekar Madya Branch Jember is accepted. This is proven by the results of path analysis which shows a value (Standardized Coefficients) beta of 0.226 is positive, with sig. 0.019 ≤ 0.05.
2) The sixth hypothesis states Knowledge has a significant effect on the decision of the customer to save at BPRS Bhakti Sumekar Middle Branch Jember is accepted. This is proven by the results of path analysis which shows a value (Standardized Coefficients) beta of 0.196 is positive, with sig. 0.040 ≤ 0.05.
3) The seventh hypothesis states Islamic Branding has a significant effect on the decision of the customer to save at BPRS Bhakti Sumekar Middle Branch Jember is accepted. This is proven by the results of path analysis which shows a beta (Standardized Coefficients) value of 0.202 is positive, with sig. 0.041 ≤ 0.05.
4) eighth hypothesis states Trust has a significant effect on the decision of the customer to save at BPRS Bhakti Sumekar Middle Branch Jember is accepted. This is proven by the results of path analysis which shows a value (Standardized Coefficients) beta of 0.393 is positive, with sig. 0.000 ≤ 0.05.

c. Direct Influence, Indirect Influence and total influence

Based on the results of data analysis, it is known that the direct effect of Religiosity on Customers' Decisions to Save at BPRS Bhakti Sumekar Middle Branch Jember 0.226 (22.6%), Knowledge of Customers' Saving Decisions at BPRS Bhakti Sumekar Middle Branch Jember 0.196 (19.6%), Islamic Branding on Customers' Decisions to Save at BPRS Bhakti Sumekar Madya Branch Jember 0.202 (20.2%), Trust in Customers' Decisions to Save at BPRS Bhakti Sumekar Middle Branch Jember 0.393 (39.3%), from the value (Standardized Coefficients) the variable Trust has the most strong influence towards the Customer Saving Decision at BPRS Bhakti Sumekar Middle Branch Jember.

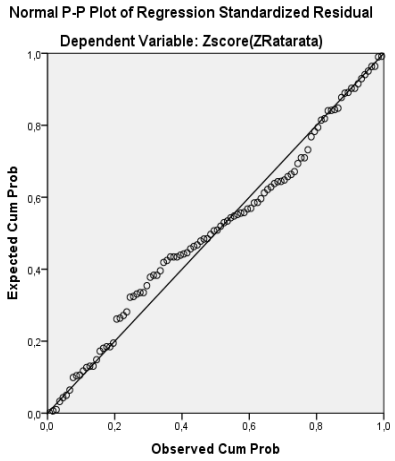
And the results of data analysis show that the direct effect of religiosity on the trust of saving customers at BPRS Bhakti Sumekar Madya Branch Jember 0.232 (23.2%), Knowledge of Religiosity on the Trust of Saving Customers at BPRS Bhakti Sumekar Madya Branch Jember 0.209 (20.9%), Islamic Religiosity Branding on Customer Trust in Savings at BPRS Bhakti Sumekar Madya Branch Jember 0.281 (28.1%), from the value (Standardized Coefficients) of the Islamic Branding variable has the strongest influence on customer trust in savings at BPRS Bhakti Sumekar Madya Branch Jember.

Based on the results of data analysis, it is known that the indirect effect of Religiosity on Customers' Decisions to Save at BPRS Bhakti Sumekar Middle Branch Jember 0.091 (9.1%), Knowledge of Customers' Saving Decisions at BPRS Bhakti Sumekar Middle Branch Jember 0.082 (8.2%), Islamic Branding on Customers' Decisions to Save at BPRS Bhakti Sumekar Madya Branch Jember 0.110 (11.0%), this data shows that the Customer's Decision to Save is influenced by the variable Customer Trust, because without trust the customer will not decide to save at BPRS Bhakti Sumekar Madya Branch Jember.

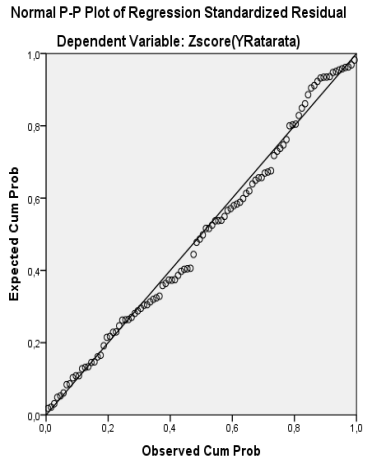
The results of data analysis on the total influence of Religiosity on Customer Saving Decisions at BPRS Bhakti Sumekar Middle Branch Jember 0.317 (31.7%), Knowledge of Customers' Saving Decisions at BPRS Bhakti Sumekar Middle Branch Jember 0.278 (27.8%), Islamic Branding on Decisions Saving Customers at BPRS Bhakti Sumekar Middle Branch Jember 0.312 (31.2%). So it can be concluded that the four variables in total have a significant influence on Customers' Decisions to Save through Customer Trust at BPRS Bhakti Sumekar Middle Branch Jember.

d. Normality test

1) Line 1 Normality Test



2) Line 2 normality test



The histogram graph gives a distribution pattern that is deviated to the right, meaning that the data is normally distributed, and in the P-plot image it can be seen that the dots follow and approach the diagonal line so that it is concluded that the regression model meets the assumption of normality.

e. Multicollinearity Test

1) Line 1 Multicollinearity Test

Coefficients a

Model		Collinearity Statistics	
		tolerance	VIF
1	Zscore (X1R)	,818	1,222
	Zscore (X2R)	,907	1.103
	Zscore (X3R)	,761	1,315

a. Dependent Variable: Zscore (ZR)

2) Line 2 Multicollinearity Test

Coefficients a

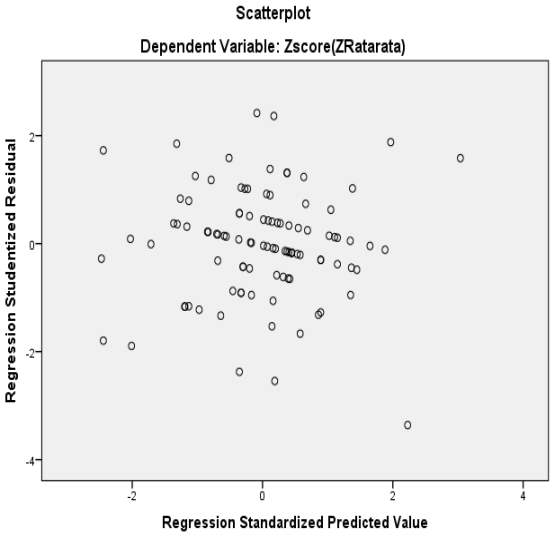
Model		Collinearity Statistics	
		tolerance	VIF
1	Zscore (X1R)	,815	1,226
	Zscore (X2R)	,859	1,164
	Zscore (X3R)	,758	1,319
	Zscore (ZR)	,917	1,090

a. Dependent Variable: Zscore (YR)

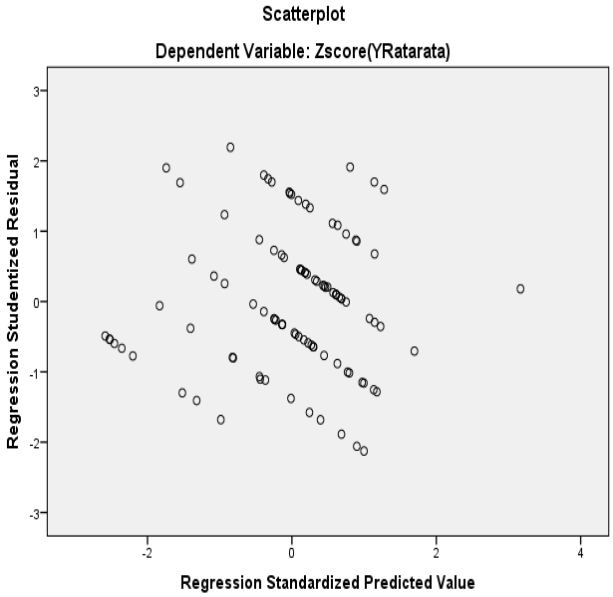
From the table above it can be concluded that the data in this study did not occur multicollinearity, because of the VIF value≤ 10 and the Tolerance value ≥ 0.1.

f. Heteroscedasticity Test

1) Pathway 1 Heteroscedasticity Test



2) 2 Heteroscedasticity Test



The picture above shows that lanes 1 and 2 have points that are scattered randomly and do not converge in one place, so that the data used in this study fulfills the classical assumption of heteroscedasticity by using a scatterplot graph.

5. Conclusion

a. *Religiosity* (X1) has a significant effect on customer trust at BPRS Bhakti Sumekar Madya Jember Branch. Based on the output of the SPSS program, the direct path coefficient (Standardized Coefficients) beta of 0.232 is positive, with sig. 0.0 18 ≤ 0.0 5, So it can be concluded that the first hypothesis which states that religiosity has a significant effect on customer trust at BPRS Bhakti Sumekar Madya Branch Jember is accepted.

b. *Knowledge* (X2) has a significant effect on customer trust at BPRS Bhakti Sumekar Middle Branch Jember. Based on the output results of the SPSS program, the results of the beta direct path efficiency (Standardized Coefficients) of 0.209 are positive, with sig. 0.0 33 ≤ 0.05, so it can be concluded that the second hypothesis which states that *knowledge* has a significant effect on customer trust at BPRS Bhakti Sumekar Madya Jember Branch is accepted.

c. *Islamic Branding* (X3) has a significant effect on customer trust at BPRS Bhakti Sumekar Madya Jember Branch. Based on the output..SPSS program..get the results of direct path coefficients (Standardized

Coefficients) beta value of 0.281 is positive and.. significance value 0.0 05≤..0.05. So it can be concluded that the third hypothesis which states that *Islamic branding* has a significant effect on customer trust at BPRS Bhakti Sumekar Madya Jember Branch is accepted.

d. *Religiosity* (X1) has a significant effect on Customers' Decisions to Save at BPRS Bhakti Sumekar Middle Branch Jember. Based on the results of the SPSS output, the standardized coefficients (Standardized Coefficients) have a beta value of 0.2 26 which is positive and a significance value of 0.0 19≤ 0.05. So... it can be concluded that the fourth hypothesis which states that *religiosity* has a significant effect on the customer's decision to save at BPRS Bhakti Sumekar Madya Branch Jember is accepted.
e. *Knowledge* (X2) has a significant effect on Customer Saving Decisions at BPRS Bhakti Sumekar Middle Branch Jember. Based on the results of the output of the SPSS program, the direct path coefficients (standardized coefficients) have a beta value of 0.1 96 which is positive and a significant value of 0.0 40≤ 0.05. So.. it can be concluded that the fifth hypothesis which..states *Knowledge* has a significant effect on Customer Saving Decisions at BPRS Bhakti Sumekar Middle Branch Jember is accepted.
f. *Islamic Branding* (X3) has a significant effect on Customers' Decisions to Save at BPRS Bhakti Sumekar Middle Branch Jember. Based on the output results of the SPSS program, the direct path coefficient (Standardized Coefficients) results in a beta value of 0.202 being positive and a significance value of 0.04 1..≤ 0.05. So it can be concluded... that the sixth hypothesis...which states that *Islamic Branding* has a significant effect on Customers' Decisions to Save at BPRS Bhakti Sumekar Middle Branch Jember is accepted.
g. trust (Z) has a significant effect on the customer's decision to save at BPRS Bhakti Sumekar Jember Middle Branch. Based on the output of the SPSS program, the direct path coefficient (Standardized Coefficients) beta of 0.3 9 3 is positive and the significance value is 0.000≤ 0.05. So that it can be concluded that the seventh hypothesis which states that Trust (Z) has a significant effect on Customers' Decisions to Save at BPRS Bhakti Sumekar Middle Branch Jember is accepted.

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