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Analysis of Trust, Service Quality, and Institutional Image on Saving Decisions at Bank Jateng Syariah KCPS Boyolali

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ABSTRACT

This study aims to analyze the influence of trust, service quality, and institutional image on saving decisions at Bank Jateng Syariah KCPS Boyolali. The method used in this research is quantitative analysis with a survey approach. Data were collected through the distribution of questionnaires to 100 customers of Bank Jateng Syariah KCPS Boyolali. Data analysis was carried out using multiple linear regression techniques. Trust, service quality, and institutional image have a positive and significant influence because they directly shape customers' sense of security, comfort, and confidence in managing their funds. Trust is the most dominant factor, as customers will only save when they feel their funds are secure, managed transparently, and in accordance with Islamic principles. Service quality strengthens this decision through experiences that are easy, fast, and responsive, making customers feel valued and well-assisted. Meanwhile, institutional image creates a perception of professionalism, credibility, and a strong reputation, which reduces doubts and increases customers' pride in being part of the bank. The combination of these three factors encourages both rational and emotional confidence in customers to choose and continue saving. This study provides implications for bank management to continuously improve customer trust, service quality, and institutional image in order to attract more customers to save.

Kata Kunci: *Kepercayaan; Kualitas Layanan; Citra Lembaga; Keputusan Menabung; Bank Syariah*

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh kepercayaan, kualitas layanan, dan citra lembaga terhadap keputusan menabung di Bank Jateng Syariah KCPS Boyolali. Metode yang digunakan dalam penelitian ini adalah analisis kuantitatif dengan pendekatan survei. Data dikumpulkan melalui penyebaran kuesioner kepada 100 nasabah Bank Jateng Syariah KCPS Boyolali. Analisis data dilakukan dengan menggunakan teknik regresi linier berganda. Kepercayaan, kualitas layanan, dan citra lembaga berpengaruh positif dan signifikan karena ketiganya secara langsung membentuk rasa aman, kenyamanan, dan keyakinan nasabah dalam mengelola dana. Kepercayaan menjadi faktor utama karena nasabah hanya akan menabung ketika merasa dananya aman, dikelola secara transparan, dan sesuai prinsip syariah. Kualitas



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layanan memperkuat keputusan tersebut melalui pengalaman yang mudah, cepat, dan responsif, sehingga nasabah merasa dihargai dan terbantu. Sementara itu, citra lembaga menciptakan persepsi profesional, kredibel, dan memiliki reputasi baik, yang mengurangi keraguan serta meningkatkan kebanggaan menjadi bagian dari bank tersebut. Kombinasi ketiga faktor ini mendorong keyakinan rasional dan emosional nasabah untuk memilih dan tetap menabung. Penelitian ini memberikan implikasi bagi pihak manajemen bank untuk terus meningkatkan kepercayaan nasabah, kualitas layanan, dan citra lembaga guna menarik lebih banyak nasabah untuk menabung.

INTRODUCTION

The development of Islamic banking in Indonesia has shown a positive trend in recent years (Zouari & Abdelhedi, 2021). Based on data from the Financial Services Authority, the total assets of Islamic banking have reached Rp801.6 trillion, with a market share of 7.72% of the total national banking industry (Otoritas Jasa Keuangan, 2023). Despite this growth, the market share remains relatively small compared to conventional banking, which dominates more than 90% of the financial industry (Hasan et al., 2025). This condition indicates that the level of public adoption of Islamic banking services still faces significant challenges, particularly in terms of trust, understanding, and public perception (Otoritas Jasa Keuangan, 2023).

Theoretically and empirically, people's decisions to save in Islamic banks are influenced by several key factors, including trust, service quality, and corporate image. Research shows that (Khadir, A., Lubis, F. A., & Inayah, 2024) corporate image has a significant influence on customers' saving decisions. Meanwhile, other studies emphasize that service quality, which includes the dimensions of tangibles, reliability, responsiveness, assurance, and empathy, plays an important role in increasing customer satisfaction and loyalty. In addition, trust is a fundamental factor as it relates to customers' confidence in the bank's integrity, transparency, and compliance with Islamic principles (Khadir, A., Lubis, F. A., & Inayah, 2024).

However, previous research findings show variations in results. Some studies find that service quality is the dominant factor, while others indicate that trust or corporate image has a greater influence (Fianto et al., 2020). These differences suggest the existence of a research gap, particularly regarding which factor is the most dominant in influencing saving decisions, especially in the context of Islamic banks in regional areas. In addition, most previous studies still focus on Islamic banks at the national level or in large cities, so there is limited research examining specific conditions at the sub-branch level in regions such as Boyolali (Erol & El-Bdour, 1989).

In a regional context, the dynamics of Islamic banking in Central Java also show relatively rapid but uneven development. The presence of Bank Jateng Syariah, as an Islamic business unit of Bank Jateng, has become one of the drivers of Islamic financial inclusion in the region (OJK, 2022). This bank continues to grow through the increase of third-party funds, financing, and the expansion of its service network. The products offered include savings, current accounts, and time deposits based on sharia contracts, as well as financing for the MSME sector and the general public to support regional economic growth (Otoritas Jasa Keuangan, 2023).

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However, Bank Jateng Syariah KCPS Boyolali still faces various challenges, such as low levels of Islamic financial literacy among the public, the strong dominance of conventional banks, and fluctuations in saving interest (OJK, 2022). This condition indicates that increasing the number of customers does not solely depend on the availability of products, but also on how the bank is able to build trust, provide high-quality services, and create a positive corporate image in the eyes of the public (M. Amin & Isa, 2008).

Based on the above explanation, the novelty of this study lies in: (1) the simultaneous examination of three main variables, namely trust, service quality, and institutional image within a single empirical model; (2) the focus on a local context, specifically Bank Jateng Syariah KCPS Boyolali, which has been rarely studied; and (3) the identification of dominant factors influencing saving decisions among local communities, thereby providing practical contributions to the development of locally based Islamic banking strategies.

Therefore, this study is important to be conducted in order to comprehensively analyze the influence of trust, service quality, and institutional image on saving decisions, with the aim of providing strategic recommendations to enhance the competitiveness and performance of Islamic banking at the regional level, particularly in Central Java.

LITERATURE REVIEW

Grand Theory: Theory of Planned Behavior (TPB)

The theory of planned behavior (TPB) is a theory proposed as a development of the Theory of Reasoned Action. TPB explains that individual behavior is influenced by (Buess, 2012) the intention to perform a particular action, where this intention is shaped by three main factors: attitude toward the behavior, subjective norms, and perceived behavioral control (Buess, 2012).

Attitude toward behavior reflects an individual's evaluation of an action, whether it is considered beneficial or not (Buess, 2012). Subjective norms are related to social influences or the views of others who are considered important in shaping an individual's decision. Meanwhile, perceived behavioral control describes the extent to which an individual feels they have the ability or ease to perform a particular action. These three components collectively influence intention, which in turn determines an individual's actual behavior (Buess, 2012).

In the context of this study, TPB is used as the grand theory to explain how trust, service quality, and corporate image can influence customers' intentions and decisions to save in Islamic banks (Suraharta, 2024). Trust and corporate image can shape a positive attitude toward the bank, social norms can reinforce the belief in choosing Islamic banking services, while service quality can enhance perceived control in conducting financial transactions (Lada et al., 2009).

Saving Decision

A decision is the process of selecting an action from several available alternatives to achieve a specific goal. In the banking context, a saving decision is an individual's action in choosing a deposit product based on both rational and emotional considerations, including factors such as trust, service quality, and the reputation of the financial institution (M. Amin & Isa, 2008)


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According to consumer behavior theory, the decision to purchase or use a service goes through several stages: need recognition, information search, evaluation of alternatives, decision-making, and post-decision behavior (Putra et al., 2017). In Islamic banking services, saving decisions are influenced not only by economic considerations but also by the compliance with sharia principles, the sense of security, and perceptions of the institution's professionalism (Zhang et al., 2024).

When related to TPB, a saving decision represents actual behavior that is influenced by intention (Buess, 2012). This intention is shaped by attitudes toward the Islamic bank (such as levels of trust and positive image), subjective norms (support from the social environment), and perceptions of ease and service quality provided (Lada et al., 2009). Thus, TPB provides a strong theoretical foundation for explaining the relationship between trust, service quality, corporate image, and saving decisions (M. Amin & Isa, 2008).

Trust Theory

Trust is a key factor influencing customers' (Paz-Pacheco, 2016) decisions in choosing a financial institution. It is defined as the belief in the integrity and honesty of another party in a long-term relationship, (Yarmanti A. et al., 2025) while also emphasizing an individual's willingness to be vulnerable based on the expectation that the other party will act acceptably. In the context of Islamic banking, (Ezquerro et al., 2024) trust not only includes the bank's professionalism and ability to safeguard funds but also the confidence that all its operations comply with sharia principles such as legality, fairness, and transparency.

Trust (N. Hidayati et al., 2025) is built on three main components: ability, benevolence, and integrity. Ability relates to the organization's competence in carrying out its duties professionally. Benevolence reflects care and goodwill toward the interests of others, while integrity refers to the organization's consistency with the principles and values it upholds, thereby fostering confidence from those who place their trust in it (Mayer et al., 1995).

Service Quality

Service quality refers to the extent to which a service is able to meet or exceed customer expectations. It is (Ula & Susilo, 2025) measured based on the gap between customers' expectations and their perceptions of the service received. In the context of Islamic banking, service quality not only includes aspects of professionalism and promptness but also compliance with sharia principles (Kurniawan & Masruchin, 2025).

The servqual model explains (Susanti, 2023) that service quality consists of five main dimensions: tangibles, reliability, responsiveness, assurance, and empathy. These five dimensions are used to assess the extent to which an organization can provide accurate, prompt, and courteous service, while also fostering trust and attention to customer needs (R. P. Hidayati et al., 2025).

Based on these sources, the indicators of service quality in this study include clean and comfortable physical facilities, timeliness of service, staff responsiveness in handling complaints, courtesy and understanding of sharia principles, and attention to individual customer needs (Janah


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& Iskandar, 2021). These indicators are relevant for measuring service quality in Islamic banking institutions.

Corporate Image

Corporate image refers to the perception or impression formed in the public's mind regarding an organization's identity and reputation. It (Nguyen & Leblanc, 2001) reflects how the public evaluates the overall character, credibility, and position of the organization. In the context of Islamic banking, corporate image is also related to perceptions of the bank's integrity, professionalism, and commitment to implementing sharia principles (Pontoh et al., 2014).

Corporate image is shaped by three main factors: corporate identity, corporate reputation, and corporate communication. These three factors play a role in building the public's positive perception of the organization on a sustainable basis.

Based on these expert opinions, the indicators of corporate image in this study include the institution's good reputation in the community, credibility in upholding sharia principles, the public's level of trust in the bank's operational system, and the institution's social and religious activities (Adila, 2024). These indicators are used to measure the extent to which a positive corporate image can influence customers' decisions in choosing Islamic banking services.

RESEARCH METHOD

This study uses a quantitative approach to examine the influence of trust (X_1), service quality (X_2), and corporate image (X_3) on saving decisions (Y) at Bank Jateng Syariah KCPS Boyolali. The hypothesis tested in this study is that trust, service quality, and corporate image each have a positive effect on customers' saving decisions.

The population of this study comprises all customers of Bank Jateng Syariah KCPS Boyolali. The sample size was calculated using Slovin's formula with a 10% margin of error from a total population of 1,500 customers, resulting in 94 respondents. The criteria for respondents in this study include being active customers, at least 17 years old, having a savings account for a minimum of three months, and being willing to complete the questionnaire.

Data were collected using a closed-ended questionnaire with a 1–5 Likert scale. The data analysis technique employed is multiple linear regression with the assistance of SPSS software. Before hypothesis testing, the data were examined for validity and reliability. Subsequently, classical assumption tests were conducted, followed by hypothesis testing using the t-test (partial), F-test (simultaneous), and the coefficient of determination (R^2).

The regression equation model used in this study is: $Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \varepsilon$, where Y represents saving decisions, X_1 is trust, X_2 is service quality, and X_3 is corporate image. α is the constant, β_1, β_2, and β_3 are the regression coefficients, and ε is the error term. The testing was conducted to determine whether each independent variable has a positive and significant effect on saving decisions, in accordance with the formulated hypothesis.


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RESULT AND DISCUSSION

Descriptive Test

The descriptive table presents the basic statistics for the variables examined in this study, namely trust, service quality, corporate image, and saving decisions. Based on the results of the analysis, it can be described as follows:

Table 1. Descriptive Test Results

	N	Minimum	Maximum	Mean	Std. Deviation
Variabel Kepercayaan	100	12	25	21.06	3.247
Variabel Kualitas Layanan	100	14	25	21.19	3.136
Variabel Citra Lembaga	100	9	20	16.62	2.330
Keputusan Menabung Bank Jateng Syariah KCPS Boyolali	100	13	25	20.79	3.304
Valid N (listwise)	100				

Source: Processed Data by the Researcher (2026)

The trust variable has a mean value of 21.06 with a standard deviation of 3.247, and a range of values between 12 and 25. The service quality variable shows a mean value of 21.19 with a standard deviation of 3.136 and a range between 14 and 25. Furthermore, the corporate image variable has a mean value of 16.62 with a standard deviation of 2.330, and a range between 9 and 20. Meanwhile, the saving decision variable has a mean value of 20.79 with a standard deviation of 3.304 and a range between 13 and 25.

Validity Test

The results of the validity test indicate that the variables of trust, service quality, corporate image, and saving decisions have valid items. The Pearson correlation values for each variable are significant at the 0.01 level. This means that all items used in this study are valid, as their correlation values exceed the established threshold.

Table 2. Validity Test Results

Variabel	r Hitung	r Tabel	Keterangan
Kepercayaan X1	0,816	0,1966	Valid
Kualitas Layanan X2	0,759	0,1966	Valid
Citra Lembaga X3	0,806	0,1966	Valid
Keputusan Menabung Y	1	0,1966	Valid

Source: Processed Data by the Researcher (2026)

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Based on the results of the validity test, it is known that all variables in this study have calculated r-values (r-count) greater than the r-table value of 0.1966 (N = 100, α = 0.05). The trust variable (X1) has an r-count value of 0.816, service quality (X2) is 0.759, corporate image (X3) is 0.806, and saving decisions (Y) is 1.000. Since all r-count values are greater than the r-table value, it can be concluded that all questionnaire items are valid. This indicates that the research instrument is capable of accurately measuring the variables of trust, service quality, corporate image, and saving decisions in accordance with the research objectives.

Reliability Test

The reliability test results indicate that all variables in this study have Cronbach's Alpha values greater than 0.7, which means that the research instrument is reliable.

The Cronbach's Alpha values for all variables are above 0.7, indicating that the instruments used in this study are reliable (dependable): Trust: 0.823, Service Quality: 0.820, Institutional Image: 0.787, and Saving Decision: 0.824. This shows that the measurement instruments used produce consistent results.

Table 3. Reliability Test Results

Variabel	Cronbach alpha	N of Items	Keterangan
Kepercayaan X1	,823	5	Reliabel
Kualitas Layanan X2	,820	5	Reliabel
Citra Lembaga X3	,787	4	Reliabel
Keputusan Menabung Y	,824	5	Reliabel

Source: Processed Data by the Researcher (2026)

Based on the results of the reliability test that has been conducted, it is known that all variables in this study have Cronbach's Alpha values greater than 0.60. The trust variable (X1) has a Cronbach's Alpha value of 0.823, service quality (X2) is 0.820, institutional image (X3) is 0.787, and saving decision (Y) is 0.824. Since all Cronbach's Alpha values are greater than 0.60, it can be concluded that all variables in this study are reliable. This indicates that the research instrument has a good level of consistency and can be trusted to measure the variables of trust, service quality, institutional image, and saving decision in a stable and consistent manner.

Coefficient of Determination Test (R Square)

The coefficient of determination test (R Square) is used to determine how much the independent variables are able to explain the dependent variable in the regression model.

Table 4. Coefficient of Determination Results (R Square)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.856[a]	.732	.724	1.737

Source: Processed Data by the Researcher (2026)

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Based on the results of the coefficient of determination test, the R Square value obtained is 0.724. This indicates that 72.4% of the variation in Saving Decisions can be explained by the variables of Institutional Image, Service Quality, and Trust. Meanwhile, the remaining 27.6% is influenced by other variables outside this research model. This value shows that the model's ability to explain the dependent variable is considered strong.

Simultaneous Test (F-Test)

The F-test is used to determine whether all independent variables simultaneously (collectively) have an effect on the dependent variable.

Table 5. Simultaneous Test Results (F-Test)

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	791.062	3	263.687	87.432	.000[b]
Residual	289.528	96	3.016		
Total	1080.590	99			

Source: Processed Data by the Researcher (2026)

Based on the results of the F-test in the ANOVA table, a significance value of 0.000 was obtained, which is lower than 0.05. Therefore, it can be concluded that Institutional Image, Service Quality, and Trust simultaneously have a significant effect on Saving Decisions at Bank Jateng Syariah KCPS Boyolali.

Partial Test (t-Test)

The t-test is used to determine the effect of each independent variable individually (partially) on the dependent variable.

Table 6. Partial Test Results (t-Test)

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	.216	1.311		.165	.870
Kepercayaan	.362	.113	.355	3.190	.002
Kualitas Layanan	.193	.101	.183	1.908	.059
Citra Lembaga	.534	.135	.377	3.963	.000

Source: Processed Data by the Researcher (2026)

The results of the t-test show that the trust variable (X_1) has a significance value of 0.002 < 0.05, so it can be concluded that trust has a significant effect on saving decisions. This indicates that customers are more encouraged to save when they have confidence in the security of the bank and its compliance with Islamic principles. In practice, many customers at KCPS Boyolali choose


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to save because they believe the bank is trustworthy, the employees are honest, and the fund management is transparent. Therefore, trust becomes a key factor in saving decisions.

Meanwhile, service quality (X_2) has a significance value of 0.059 > 0.05, indicating that it does not have a significant effect on saving decisions. Although service quality such as transaction speed, staff friendliness, and bank facilities is considered important, most customers at KCPS Boyolali perceive the services provided as adequate and relatively uniform. Therefore, variations in service quality do not serve as a significant differentiating factor in determining saving decisions.

In addition, institutional image (X_3) has a significance value of 0.000 < 0.05, indicating that it has a significant effect on saving decisions. A positive bank image including a good reputation, compliance with sharia principles, and public trust encourages customers' intention to save. At KCPS Boyolali, customers tend to choose banks with a strong reputation because they associate institutional image with security and credibility. Therefore, institutional image becomes an important factor in saving decisions.

Multiple Linear Regression Equation

Based on the regression analysis results, the equation obtained is: $Y = 0.216 + 0.362X_1 + 0.193X_2 + 0.534X_3$. The constant value of 0.216 indicates that when all independent variables are equal to zero, the saving decision remains at 0.216. The coefficient of trust (X_1) of 0.362 suggests that every one-unit increase in trust will increase the saving decision by 0.362, assuming other variables remain constant. The service quality coefficient (X_2) of 0.193 indicates that an improvement in service quality will increase the saving decision by 0.193, although it is not statistically significant. Meanwhile, the institutional image coefficient (X_3) of 0.534 shows that every one-unit increase in institutional image will increase the saving decision by 0.534, indicating that institutional image has the most dominant influence on saving decisions.

As an example of calculating the predicted value, if the values are given as: $X_1 = 20$, $X_2 = 20$, and $X_3 = 15$, then the result is: $Y = 0.216 + (0.362 \times 20) + (0.193 \times 20) + (0.534 \times 15) = 19.326$. With a minimum value of 5 and a maximum of 25, this result is close to the maximum value. The percentage of customers' saving decisions is: $(19.326 \div 25) \times 100\% = 77.3\%$, which indicates that the level of respondents' saving decisions is relatively high.

Analysis of of Trust, Service Quality, and Institutional Image on Saving Decisions

The main findings of this study indicate that trust, service quality, and institutional image simultaneously influence saving decisions in Islamic banking. However, among these three variables, trust and institutional image have a more dominant influence compared to service quality. This suggests that non-financial factors, particularly perceptions of credibility and institutional reputation, are the primary considerations for the public in making saving decisions. These findings are consistent with previous studies. (H. Amin et al., 2014) found that trust and institutional image have a significant effect on the intention and behavior of saving in Islamic banking, while service quality has a weaker influence. This is also supported by (Lada et al., 2009), which showed that institutional image and trust are the main factors influencing consumers' intention to use Islamic


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financial products. Therefore, the results of this study are in line with previous findings that non-financial factors such as image and trust play an important role in saving decisions in Islamic banks.

Trust is a fundamental factor in shaping customers' saving decisions, particularly in the context of Islamic banking, which emphasizes principles of honesty, transparency, and compliance with Sharia. The results of this study indicate that trust has a positive influence on saving decisions, meaning that the higher the level of customer trust, the greater their tendency to save. Theoretically, this finding is in line with the *relationship marketing* theory proposed by (Mayer et al., 1995), which states that long-term relationships between institutions and customers are built on trust. Trust can reduce the perceived risk experienced by customers in depositing their funds, thereby increasing their confidence in making financial decisions. From a consumer behavior perspective, (Paz-Pacheco, 2016) also explains that trust is one of the main determinants in decision-making, especially for intangible service products such as banking. This finding is further supported by (H. Amin et al., 2014), who state that trust has a significant effect on the intention and behavior of saving in Islamic banks. Therefore, it can be concluded that trust not only influences attitudes but also drives actual customer behavior, particularly due to moral and religious considerations in choosing financial institutions.

Meanwhile, service quality shows a positive but not significant influence on saving decisions. This indicates that improvements in service quality do not necessarily significantly encourage customers to save. Theoretically, service quality according to (Parasuraman et al., 1988) in the SERVQUAL model includes the dimensions of *tangibles, reliability, responsiveness, assurance,* and *empathy*, which play a role in creating customer satisfaction. However, in the context of this study, service quality tends to be perceived as a basic standard that must be fulfilled by every bank, and therefore does not serve as a primary differentiating factor in decision-making. This can also be explained by the fact that Islamic banking customers tend to place greater emphasis on emotional and value-based factors such as trust and institutional image rather than functional aspects of service. Research by (Lada et al., 2009) shows that in the context of Islamic financial products, factors such as religiosity, trust, and institutional image have a stronger influence compared to service quality. Therefore, it can be argued that service quality functions more as a supporting factor (*hygiene factor*), where good service quality does not directly and significantly increase saving decisions, but poor service quality can reduce customers' interest.

On the other hand, institutional image has the most dominant influence on saving decisions. This indicates that the better the institutional image in the eyes of customers, the higher their tendency to save. Theoretically, institutional image is the overall public perception of an organization that reflects its reputation, credibility, and the quality of services provided (Nguyen & Leblanc, 2001). From the perspective of *signaling theory*, institutional image functions as a signal for customers in assessing the quality and reliability of a bank, especially when available information is limited. A positive image will increase customers' confidence that the bank is trustworthy and capable of meeting their needs. These findings are consistent with studies by (Nguyen & Leblanc, 2001) and (Lada et al., 2009), which state that institutional image is a key factor influencing consumers' intentions and decisions in using service products, including Islamic banking. The


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researcher argues that the dominant influence of institutional image in this study is due to customer characteristics that strongly consider the reputation and integrity of the institution, particularly in relation to compliance with Sharia principles. Therefore, institutional image becomes a key factor that not only shapes perceptions but also drives actual saving decisions.

CONCLUSION

Based on the results of the study, several key findings were obtained regarding the factors that influence customers' saving decisions at Bank Jateng Syariah KCPS Boyolali. One of the main findings indicates that trust has a positive and significant effect on saving decisions. This means that the higher the level of customer trust in the bank, the greater their tendency to save. The finding suggests that customers' confidence in the bank's integrity, competence, and compliance with Sharia principles is an important foundation in encouraging the decision to deposit funds. Trust also plays a role in building long-term relationships between the bank and its customers, thus not only influencing attitudes but also driving actual saving behavior.

Next, service quality shows a positive but not significant effect on saving decisions. This indicates that good service is not yet a primary consideration in customers' decision-making. Customers tend to prioritize trust and their perception of the institution over operational service quality. The findings suggest that although service quality remains important in creating comfort and satisfaction, it is not strong enough to directly drive saving decisions.

On the other hand, institutional image has a positive and significant effect and is the most dominant factor influencing saving decisions. A strong reputation, professionalism, and commitment to Sharia principles can shape a positive perception among customers, thereby increasing their confidence in choosing the bank as a place to deposit funds. This finding indicates that institutional image plays a strategic role in influencing customer behavior, as it can build overall perception and trust in the institution.

Simultaneously, the three variables are proven to have a significant effect on saving decisions. The coefficient of determination (R Square) of 73.2% indicates that most of the variation in saving decisions can be explained by trust, service quality, and institutional image, while the remaining portion is influenced by other factors outside the research model. Overall, these results confirm that psychological and perceptual factors, particularly trust and institutional image, play a more dominant role compared to functional factors such as service quality in influencing saving decisions in Islamic banks. Therefore, strengthening trust and building a positive institutional image should be the main priorities, accompanied by continuous improvements in service quality to support competitiveness and customer loyalty.

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