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AN ANALYSIS OF FACTORS INFLUENCING CUSTOMER DECISIONS TO SAVE AT BMT NU, GENTENG BRANCH, BANYUWANGI

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A B S T R A K

Penelitian ini menganalisis faktor-faktor yang mempengaruhi keputusan nasabah untuk menabung di Baitul Maal wat Tamwil Nahdlatul Ulama (BMT NU). Metode penelitian menggunakan pendekatan kualitatif dengan studi kasus di beberapa cabang BMT NU. Data dikumpulkan melalui wawancara, observasi, dan studi dokumen, kemudian dianalisis dengan model interaktif Miles dan Huberman. Hasil penelitian menunjukkan bahwa faktor kepercayaan menjadi unsur dominan, yang dibangun atas keyakinan terhadap prinsip syariah dan transparansi lembaga. Kualitas pelayanan yang ramah dan profesional turut meningkatkan kenyamanan nasabah. Sistem bagi hasil yang adil dan transparan memberikan rasa keadilan. Selain itu, citra lembaga yang religius dan berorientasi sosial memperkuat loyalitas nasabah. Simpulan penelitian menyatakan bahwa keputusan menabung nasabah di BMT NU dipengaruhi secara signifikan oleh kepercayaan, kualitas pelayanan, sistem bagi hasil, dan citra lembaga..

Kata Kunci : Kepercayaan, Kualitas Pelayanan, Bagi Hasil, Citra Lembaga, Keputusan Menabung.

A B S T R A C T

This study aims to analyze the factors influencing customers' decisions to save at Baitul Maal wat Tamwil Nahdlatul Ulama (BMT NU). The research employs a qualitative method with a case study approach at several BMT NU branches. Data were collected through interviews, observations, and documentation, then analyzed using the Miles and Huberman interactive model. The results indicate that trust is the dominant factor influencing saving decisions, stemming from confidence in sharia principles and institutional transparency. Friendly and professional service quality enhances customer comfort, while a fair and transparent profit-sharing system provides a sense of justice. Furthermore, the institution's religious and socially-oriented image strengthens customer loyalty. In conclusion, customers' decisions to save at BMT NU are significantly influenced by trust, service quality, profit-sharing system, and institutional image.

Keywords: Trust, Service Quality, Profit Sharing, Corporate Image, Saving Decision

1. INTRODUCTION

The rapid growth of non-sharia banking and digital transformation in Indonesia has created a dynamic financial competitive landscape. In the last decade, the development of the sharia financial system has occurred not only in the conventional banking sector but also in sharia microfinance institutions, which play a strategic role in empowering grassroots community economies (Ascarya & Yumanita, 2021). Sharia microfinance institutions, particularly Baitul Maal Wat Tamwil (BMT), have emerged as inclusive alternatives that integrate Islamic economic principles with socio-communal values. BMT operates with a dual paradigm: as a *baitul maal* managing social funds (*zakat, infaq, sedekah*) and as a *baitul tamwil* performing productive commercial functions based on profit-sharing principles (Hudaefi & Iqbal, 2022).

Within an increasingly competitive context marked by the emergence of sharia fintech and digital banks, BMTs must build sustainable differentiation. Contemporary customers consider not only financial aspects but also the ethical values, transparency, and social impact of the financial institutions

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they choose (Apriandi et al., 2025). This phenomenon is particularly relevant in regions like Banyuwangi, where the community has strong cultural and religious ties to the values of Nahdlatul Ulama (NU), which forms the operational basis for BMT NU Cabang Genteng (Cahya, 2025). A review of contemporary literature (2020-2024) identifies four key constructs consistently influencing customer decisions in sharia microfinance: (1) Trust, built through sharia compliance, transparency, and social accountability (Hudaefi & Iqbal, 2022), as well as emotional proximity and shared religious identity (Ascarya & Yumanita, 2021); (2) Service Quality, which in a sharia context is enriched by dimensions of sharia compliance, communication free from *gharar* (uncertainty), and Islamic ethics (Rahayu et al., 2021), along with unique communal and personal characteristics(Hidhayati & Rahmawan, 2021); (3) Profit-Sharing System, perceived as a transparent, socio-economically just, and empowerment-oriented mechanism (Azhar et al., 2023), with growing customer sensitivity towards procedural fairness and financial education (Fahamsyah et al., 2023)(Nisa, 2024); and (4) Corporate Image, which has evolved into a symbolic identity construction based on religious reputation, social commitment, and alignment with collective community identity(Rizkina et al., 2024)(Febrianto & Ferdiyansyah, 2023).

However, prior research shows inconsistent findings and contextual gaps. Some studies emphasize the dominance of service quality as the primary factor (Hamdani, 2024), while others find trust to be more determinant (Apriandi et al., 2025). Furthermore, most studies have been conducted in the context of large-scale sharia banking, leaving a scarcity of research that simultaneously and deeply examines these four factors within the specific setting of a BMT, particularly one operating at the branch level within a unique socio-cultural context like Genteng, Banyuwangi (Nisa, 2024). BMT NU Cabang Genteng itself has operated for over a decade and remains a popular sharia microfinance institution. Yet, in recent years, it faces competitive challenges from sharia fintech and digital banks offering greater accessibility. Consequently, gaining an in-depth understanding of the factors motivating customers to continue saving at BMT NU is a strategic necessity, both academically and practically (Rovi, 2021).

This study aims to address these gaps by conducting a comprehensive analysis of the influence of the four factors—trust, service quality, profit-sharing, and corporate image—on customer decisions to save at BMT NU Cabang Genteng, Banyuwangi. Employing an in-depth qualitative approach, this research seeks not only to confirm or refute prior findings but also to uncover contextual nuances, relational dynamics, and considerations of local values that may be unmapped in large-scale quantitative studies (Novita & Edastama, 2025). Therefore, the primary objective of this research is to critically analyze how these four integrated factors shape saving decisions in this specific BMT branch context. It is expected that the findings will provide a threefold contribution: (1) a theoretical contribution by enriching sharia financial consumer behavior literature through a micro-institutional and contextual perspective (Yuniati & Baihaki, 2024); (2) a methodological contribution by demonstrating how qualitative inquiry can reveal the complexity of psycho-social factors in financial decisions; and (3) a practical contribution by offering strategic recommendations for BMT NU management and similar institutions to design customer relationship programs based on trust, quality service, profit-sharing transparency, and a sustainable corporate image (Sairosi et al., 2024)(Faruq & Jennah, 2023)(Nurjannah & Hakim, 2024).

2. METHOD

Contains This section outlines the methodological framework of the study, detailing the research design, data sources, collection techniques, and analytical procedures employed to investigate the factors influencing saving decisions at BMT NU Cabang Genteng.

1.ResearchDesign

This study employs a descriptive qualitative method. A descriptive research method is used to describe, explain, or present a phenomenon as it is, without administering treatments, manipulating variables, or conducting experiments. In other words, the researcher only observes, records, analyzes, and presents data as it is according to field conditions. This method was chosen to enable the researcher to understand social and economic phenomena in depth based on the real experiences of customers and management (Khoiri & Sulistyowati, 2023). The approach aims to provide a thick description of the phenomenon based on field data (interviews, observation, documentation) without any intervention.

The research adopts a single case study approach focused on BMT NU Cabang Genteng, Banyuwangi, to gain a comprehensive and contextual understanding of the issue within its real-life setting (Creswell & Poth, 2018). This design is considered most appropriate for exploring the complex interplay of trust, service quality, profit-sharing, and corporate image from the participants' perspectives.

2.Research Location and Subjects

The research was conducted at BMT NU Cabang Genteng, Banyuwangi. This location was selected purposively based on specific criteria: it has a substantial number of active customers and is considered representative in depicting customer behavior in a sharia microfinance institution operating within a strong socio-religious (NU) community context, which is central to the research objectives (Etikan et al., 2016). The research subjects (informants) were selected using purposive and snowball sampling techniques to ensure information richness. They comprised: (a) Active Customers of BMT NU, specifically those who have been members for at least six months to ensure they have sufficient experience; and (b) Management/Staff of BMT NU Cabang Genteng, including branch managers and frontline officers involved in customer service and product administration. A total of 15 informants (10 customers and 5 management/staff) were interviewed until data saturation was reached(Fusch & Ness, 2015).

3.Data Collection Techniques

Data were collected triangulatively from March to April 2024 through three primary techniques to ensure validity and depth:

a. **In-depth Interviews (Interview)**: This technique was the primary source of data. Semi-structured interviews were conducted with all informants using an interview guide developed from the theoretical framework. An interview is essentially an event or a process of interaction between the interviewer and the source of information or the interviewee through direct communication (Rivaldi, 2024). The interviews, lasting 45-60 minutes each, were designed to explore informants' perceptions, experiences, and motivations regarding their saving decisions, focusing on the four key constructs. All interviews were conducted in person, recorded with permission, and later transcribed verbatim for analysis.

b. **Participant Observation**: Observation is a method of collecting data through direct observation of phenomena or behavior in the field. This technique allows researchers to observe and record what they see in real situations without intervention or alteration from the researcher (Romdona, 2024). The researcher conducted non-participant observation during operational hours at the BMT office to observe customer-staff interactions, service procedures, and the general atmosphere. Field notes were taken to document nonverbal cues and contextual details that interviews might not capture.

c. **Documentation Study**: Documentation involves collecting data from documents, archives, or other written materials related to the research phenomenon. The documents used can be notes, reports, letters, books, or other official documents. Documentary study provides insights into the historical context, policies, events, and developments relevant to the phenomenon under study(Daruhadi, 2024). Relevant documents were collected, including the BMT's annual reports, promotional brochures, standard operating procedures (SOPs), and internal circulars related to savings products and customer service. This data helped triangulate and contextualize the information obtained from interviews and observation.

4.DataAnalysisTechnique

The collected data were analyzed using the interactive model of data analysis by Miles, Huberman, and Saldaña (2020), which consists of three concurrent flows of activity: data condensation, data display, and conclusion drawing/verification. First, in data condensation, interview transcripts, field notes, and documents were systematically reviewed and summarized through open coding to identify initial themes related to the research focus. Second, in data display, the condensed data were organized into matrices and thematic networks to visualize relationships between categories such as "bases of trust" or "perceptions of profit-sharing." This allowed for a clearer examination of patterns within and across informant groups. Finally, in conclusion drawing and verification, initial conclusions were drawn and continually checked against the raw data through reflective memoing and peer debriefing to ensure their validity. Thematic analysis was employed to identify, analyze, and report patterns (themes) within the data, moving from descriptive to interpretive levels (Braun & Clarke, 2022).

This iterative process ensured that the findings were deeply rooted in the empirical data while being interpreted through the theoretical lens of the study.

how data is collected, data sources and ways of data analysis.

3. RESULT AND DISCUSSION

Result

This section presents the core findings of the study, focusing on the final results without detailing the analytical process. The data, derived from in-depth interviews, observations, and documentation at BMT NU Cabang Genteng, Banyuwangi, are synthesized to address the research objective of identifying factors influencing saving decisions. The results are organized thematically according to the four primary constructs and are clarified with direct participant quotations.

1.Research Location Overview

The study was conducted at BMT NU Cabang Genteng, Banyuwangi, a sharia microfinance institution under the auspices of Nahdlatul Ulama (NU). As a dual-function institution, it operates as a *Baitul Maal*, managing social funds (*zakat, infaq, sedekah*), and a *Baitul Tamwil*, handling productive business activities and customer savings(Ascarya & Yumanita, 2021). Having operated for over a decade with more than a thousand active members, the institution is characterized by its community-based management and strong religious values. Its operational system prioritizes principles of justice, solidarity, and compliance with sharia principles, positioning it as a primary alternative for grassroots communities with limited access to conventional banking services (Cahya, 2025).

2. Key Factors Influencing Saving Decisions

The findings confirm that customer decisions to save at BMT NU are multifaceted, driven predominantly by four interconnected factors

.**a.Trust**

Trust emerged as the foundational and most frequently cited factor. Most informants stated it was their primary reason for choosing BMT NU. This trust is built on two main pillars: (1) the institutional reputation associated with the Nahdlatul Ulama organization, and (2) the perceived strict application of sharia principles, believed to be free from *riba* (usury) (Hudaefi & Iqbal, 2022). Furthermore, transparency in fund management and regular reporting reinforced customers' confidence in the management's honesty. One customer, Agus Susanto, articulated this sentiment: "*I feel secure saving at BMT NU, and I believe BMT NU is managed professionally and honestly.*" Observational data corroborated this, showing that BMT NU employs a simple yet transparent recording system where every transaction is documented and can be verified by customers, thereby strengthening institutional credibility (Apriandi et al., 2025).

b.Service Quality

Service quality was identified as another critical factor. Interview data revealed that customers highly valued the service provided by BMT NU staff, describing it as relatively fast, friendly, and personal. The relationship extends beyond mere transactions to a familial rapport, making customers more comfortable interacting with BMT NU than with more formal financial institutions. A customer, Nur Dwy Anjani, stated: "*BMT NU officers are friendly and polite in serving customers; the service provided is quick and responsive to customer needs; information about savings products is conveyed clearly; BMT NU's operating hours suit community needs, and I feel comfortable interacting with the officers.*" Observations also confirmed that staff frequently engage in direct community outreach, such as home visits or participation in social activities. This approach strengthens customer loyalty and fosters a relationship of mutual trust (Rahayu et al., 2021)(Novita & Edastama, 2025)

.**c.Fairand Transparent Profit-Sharing System**

The profit-sharing system was a major consideration for customers. While the percentage of profit-sharing at BMT NU was not always perceived as higher than at other institutions, its transparency and fairness were highly valued. Customers emphasized the clarity of explanations regarding the calculation method. One informant noted: "*BMT NU provides clear explanations on how profit-sharing is calculated. Information regarding BMT NU's business revenue is conveyed openly to customers.*" This result indicates that customers prioritize procedural justice and transparency over the mere magnitude of financial returns (Azhar et al., 2023).

d.Corporate Imageand Religious Values

The corporate image of BMT NU Cabang Genteng, deeply rooted in Islamic values and its affiliation with Nahdlatul Ulama, was a significant factor in customer decisions. Informants cited the institution's religious, trustworthy (*amanah*), and community welfare-oriented reputation as a distinct attraction. This aligns with the concept of Religious-Social Corporate Image (RSCI), where identity is constructed through religious reputation and social commitment (Rizkina et al., 2024). A manager, Robi Raffek, emphasized this orientation: "*We want BMT to be not just a place to save, but a vehicle for charity and empowering the community.*" This religio-social image fosters a strong emotional and collective identity connection with the local community (Febrianto & Ferdiyansyah, 2023).

3.Synthesis of Findings

The results demonstrate that the decision to save at this specific BMT is not driven by a single factor but by a synergistic ecosystem. Trust acts as the central pillar, directly influenced by transparent operations and a strong sharia-compliant image. Service quality and a fair profit-sharing mechanism are critical for satisfying and retaining customers, while the overarching religious and social corporate image of BMT NU provides a powerful, identity-based motivation that transcends purely financial considerations (Yuniati & Baihaki, 2024)(Nisa, 2024).

Discussion

This section constitutes the most critical part of the article, aimed at interpreting the findings, addressing the research problem, and integrating the results into the broader body of knowledge. The discussion synthesizes how the identified factors—trust, service quality, profit-sharing, and corporate image—collectively explain saving decisions at BMT NU Cabang Genteng, contributing to the theory of consumer behavior in Islamic microfinance.

The study's findings confirm that customer decisions to save at BMT NU Cabang Genteng, Banyuwangi, are influenced by four primary, interacting factors: trust, service quality, the profit-sharing system, and corporate image. These elements collectively shape customer behavior through both rational and emotional channels. In this specific context, saving is not merely an economic transaction but a socio-religious act embedded within the values of a sharia-based, community-oriented financial institution (Ascarya & Yumanita, 2021)(Apriandi et al., 2025). This integrated perspective addresses the core research problem by moving beyond isolated factor analysis to reveal their synergistic role in a unique institutional setting.

1. Trust as the Foundational Pillar of Customer Decision-Making

The research identifies trust as the most dominant factor influencing saving decisions. This finding strongly aligns with contemporary literature on Islamic financial behavior, which posits trust as a multi-dimensional construct built on sharia compliance, operational transparency, and social accountability (Hudaefi & Iqbal, 2022). In the case of BMT NU, trust is not solely derived from financial performance but is profoundly rooted in the institution's affiliation with Nahdlatul Ulama (NU), which provides a pre-existing layer of religious and communal legitimacy. This extends the understanding of trust beyond the competency-based model common in conventional finance to include religious identity congruence(Ascarya & Yumanita, 2021). The finding that transparency in record-keeping and reporting reinforces trust further supports (Apriandi et al., 2025), who argue that in the face of fintech disruption, trust based on religious integrity and transparency becomes a BMT's key competitive advantage. Therefore, trust here functions as the foundational pillar that mediates the influence of other factors, a role consistent with its positioning as a mediating variable in integrated conceptual models for Islamic microfinance(Sairosi et al., 2024).

2. Service Quality and the Primacy of Social-Relational Value

The significant influence of service quality in this study corroborates established models like SERVQUAL and its sharia-based adaptations(Rahayu et al., 2021). However, the findings reveal a crucial contextual nuance: the perceived superiority of BMT NU's service lies not in digital efficiency or procedural speed but in its personal, familial, and socially-embedded nature. Unlike conventional banks or even larger Islamic banks that prioritize operational efficiency, BMT NU leverages emotional proximity and face-to-face communication, often reinforced through home visits and social participation. This transforms the act of saving from a purely financial activity into a form of social participation within the community. This insight directly addresses the research gap identified by (Nisa, 2024) regarding the need to study factors within specific BMT settings. It also resonates with (Novita & Edastama, 2025) observation of a dual customer expectation in the digital age: a desire for personal touch remains paramount in community-based institutions like BMTs, even as efficiency expectations rise.

3. Profit-Sharing System: Prioritizing Procedural Justice over Returns

A pivotal finding is that customers value the fairness and transparency of the profit-sharing (mudharabah) system more than the absolute magnitude of financial returns. This challenges a purely economic rationality model and underscores the importance of ethical and procedural justice in Islamic finance. It validates (Azhar et al., 2023)conceptualization of contemporary profit-sharing as a mechanism of socio-economic justice and community empowerment. The emphasis on clear explanations and open communication about revenue and calculations highlights a shift, as noted by (Fahamsyah et al., 2023), where customers, especially newer generations, seek participatory fairness and transparency over mere rates. This finding suggests that for BMTs, effective communication and education about profit-sharing mechanisms (Nisa, 2024) are as critical as the financial outcome itself in building long-term, trust-based relationships.

4. Corporate Image and Religio-Social Identity

The corporate image of BMT NU, deeply intertwined with its Islamic and NU-affiliated identity, acts as a powerful reinforcing factor. This goes beyond conventional corporate reputation to encompass what (Rizkina et al., 2024) term the Religious-Social Corporate Image (RSCI), built on religious reputation, social commitment, and collective identity. The institution is perceived not just as a financial service provider but as an institutional extension of the NU's values (ahlussunnah wal jama'ah) into the economic sphere (Febrianto & Ferdiyansyah, 2023). This image is actively sustained through visible social programs (zakat, community empowerment), which, as observed by (Cahya, 2025), create deep emotional bonds with the community. This strong religio-social image functions as a moderating variable that amplifies the positive effects of trust, service, and profit-sharing on loyalty and saving decisions, explaining the high retention rates despite competitive pressures.

5. Theoretical Integration and Implications

In conclusion, this discussion synthesizes the findings into an integrated understanding. The decision to save at this BMT is driven by a unique ecosystem where trust, built on religious legitimacy and transparency, serves as the core. This trust is activated and sustained by service quality that delivers social-relational value and a profit-sharing system perceived as procedurally just. All these factors are enveloped and magnified by a compelling religio-social corporate image. This integrated model addresses the inconsistencies in prior literature (e.g., Hamdani et al., 2024 vs. Apriandi et al., 2025) by demonstrating that in a community-embedded BMT context, these factors are not isolated competitors but are interdependent elements of a holistic value proposition. The study thus contributes to the theory of Islamic consumer behavior by providing a contextualized framework that highlights the centrality of socio-religious identity and relational capital in micro-institutional settings, offering a nuanced complement to models derived from large-scale Islamic banking.iscussion is the most important part of the entire contents of scientific articles. The objectives of the discussion are: answering research problems, interpreting findings, integrating findings from research into existing sets of knowledge and composing new theories or modifying existing theories.

4. CONCLUSION

CLOCLUSION

This study concludes that the decision to save at BMT NU Cabang Genteng, Banyuwangi, is a multifaceted phenomenon driven by the complex interplay of four key factors: trust, service quality, the profit-sharing system, and corporate image. The findings affirm that in the context of an Islamic microfinance institution deeply embedded within a specific socio-religious community, financial behavior transcends purely economic calculus. Trust emerges as the foundational and most critical determinant, serving as the bedrock upon which other factors exert their influence. This trust is uniquely constructed through the institution's unwavering commitment to sharia principles, its operational transparency, and, most significantly, its religious and social legitimacy derived from its affiliation with Nahdlatul Ulama. Furthermore, service quality, characterized by personalized, empathetic, and community-oriented interactions, directly reinforces this trust by fostering deep relational bonds. The profit-sharing system, while an expected feature of Islamic finance, is valued less for its absolute returns and more for its perceived fairness and procedural transparency, which fulfill customers' expectations for ethical and just economic participation. Finally, the institution's corporate image—forged from its religious identity, social programs, and role as a community pillar—acts as a powerful, overarching force that legitimizes and amplifies the positive effects of the other three factors. Collectively, these elements create a holistic value proposition where saving is an act of financial prudence, religious observance, and social solidarity.

Suggestions

Based on these conclusions, the following actionable suggestions are offered to enhance the institution's sustainability and impact.

For the management of BMT NU Cabang Genteng and similar Islamic microfinance institutions, it is imperative to institutionalize the factors that underpin customer loyalty. First, regarding trust, management should formalize and enhance transparency mechanisms. This could involve regular, simplified community reports (beyond financial statements) that clearly illustrate how savings are utilized for community financing and social programs, thereby making the institution's dual (*maal* and *tamwil*) mission more tangible. Second, to maintain the unique service quality advantage, BMT NU should invest in systematic staff training that not only covers product knowledge and sharia compliance but also emphasizes soft skills for community engagement and ethical communication. While exploring basic digital tools for efficiency is advisable, any technological adoption must be carefully designed to complement, not replace, the essential personal touch that customers value. Third, concerning the profit-sharing system, management should develop and implement clear, visual educational materials (e.g., infographics, short videos) that demystify the calculation of *nisbah* and the sources of profit. Hosting periodic open forums or *halqa* where managers explain financial performance and answer questions can further solidify perceptions of fairness and transparency. Finally, to safeguard and strengthen its corporate image, BMT NU should strategically document and communicate its social impact. Showcasing success stories of empowered micro-entrepreneurs and the tangible outcomes of its *zakat* and *infaq* distributions through local community channels will reinforce its identity as a trusted socio-economic partner, not just a financial intermediary.

For future researchers, this study highlights the need for more nuanced investigations into Islamic consumer behavior. Researchers are encouraged to employ longitudinal or comparative case study designs to examine how the weight and interaction of these four factors evolve over time or differ across BMTs with varying organizational affiliations (e.g., Muhammadiyah, independent). Furthermore, exploring the potential moderating role of demographic variables, such as generational differences in digital adoption expectations within these community-based trust paradigms, would be a valuable extension of this work. Such research will continue to enrich the theoretical framework of Islamic behavioral finance and provide evolving insights for practitioners navigating the intersection of faith, community, and finance.

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