

Analysis of Factors Influencing Customer Decisions in Choosing Deposit Products with Mudharabah Contracts at Bprs Al- Wasliyah Medan

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Abstract

This study aims to analyze the influence of promotion, service, and trust on customer decisions in choosing the Mudharabah deposit product at BPRS Al-Washliyah Medan. The background of this study is based on fluctuations in the number of accounts and the nominal value of Mudharabah deposits over recent years, indicating the need to identify factors that affect customer decisions. With a population of 128 customers and a sample of 97 respondents, the sample size was determined using Slovin's formula with a 5% margin of error. The type of data used is primary data collected through a Likert scale questionnaire method. The data were analyzed using validity and reliability tests, classical assumption tests, multiple linear regression analysis, and hypothesis testing (t-test and F-test). The results show that partially, only the trust variable has a significant effect on customer decisions, while promotion and service do not have a significant impact. However, simultaneously, these three variables influence customer decisions. The coefficient of determination (R^2) value of 0.219 indicates that 21.9% of the variation in customer decisions can be explained by the three independent variables. These findings emphasize the importance of building and maintaining customer trust as a crucial factor in enhancing decisions to choose Mudharabah deposits at BPRS Al-Washliyah Medan.

Keywords: Customer decision, Mudharabah deposit, promotion, service, trust, BPRS Al-Washliyah.

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INTRODUCTION

Financial institutions are one of the mechanisms through which the state drives economic growth. In general, financial institutions function as entities that collect and channel funds from the public back to the community. Indonesia's economy has continued to develop year after year, and this progress cannot be separated from the existing financial institutions in the country (Fani Meliti, Nubaiti, 2021). Financial institutions in Indonesia are divided into two main types: banking financial institutions and non-banking financial institutions. Banking financial institutions

include the central bank, commercial banks, and rural banks (BPR), while non-banking financial institutions are those that offer various financial services without directly accepting deposits from the public, such as insurance companies and pawnshops.

Indonesia is a country with a Muslim-majority population, which has led to significant developments in the Islamic economy, as evidenced by the numerous Islamic banks that have been established in Indonesia (Sulistiyowati & Hakim, 2021). Regulations regarding Islamic banks in Indonesia are stipulated in Law No. 21 of 2008. According to Law No. 21 of 2008, Chapter 1, Article 1, point 7, an Islamic Bank (Bank Syariah) is a bank that conducts its business activities based on Sharia principles, and by type, consists of Sharia Commercial Banks (BUS) and Sharia Rural Banks (BPRS) (OJK, 2008).

One of the financial institutions that operates on Sharia principles is the Sharia Rural Bank (BPRS). Before the issuance of Law No. 4 of 2023, BPRS stood for Sharia Rural Credit Bank, but this change indicates that BPRS functions as more than just a credit-providing institution. BPRS plays a major role in supporting Indonesia's economic growth, acting as a provider of capital for communities in need of funds, supporting the growth of micro, small, and medium enterprises (MSMEs) through the provision of sharia-based financing, and specifically improving the economic welfare of Muslim communities, especially those in rural areas, who are generally from lower-middle economic groups (Melriyati & Hermanto, 2021). The contribution of BPRS to the growth of Indonesia's economy is evident from the positive trend in its financial performance, with significant growth recorded by BPRS between 2019 and 2023 (Inayah, 2021).

Table 1. Development of BPRS financial performance indicators (2019-2023)

Indicator	2019	2020	2021	2022	2023
Financial (RP)					
Total Assets t	13,758	14,95	17,060	20,157	23,177
Financing	9,943	10,681	11,984	14,448	17,025
Third Party Funds	8,732	9,816	11,592	13,446	15,270
-Wadiah Savings	1,874	1,993	2,296	2,583	3,032
-Mudrabah savings	1,329	1,379	1,601	1,762	1,959
-De posito Mudharabah	5,529	6,447	7,694	9.102	10,279

Source: OJK Roadmap

The total assets of BPRS have continued to grow from 2019 to 2023. Records of asset growth show that the largest asset growth occurred in 2022, with BPRS assets successfully growing by 18.2% to reach IDR 20,157 billion. By the end of December 2023, BPRS assets further grew by 15.0%, reaching IDR 23,177 billion. Along with this growth, in 2023 BPRS also successfully recorded financing disbursements totaling IDR 17,025 billion, an increase of 17.18% from the previous year.

Third Party Funds (DPK) growth in 2023 was 13.6%, amounting to IDR 15,270 billion. These third party funds were dominated by mudharabah deposit products, which contributed 67.3% of the total DPK. Meanwhile, for 2024, BPRS continues to

develop; by the end of November 2024, the Financial Services Authority (OJK) recorded the total assets of BPRS at IDR 24,314.052 billion, total financing at IDR 18,825.008 billion, and total Third Party Funds at the end of November 2024 reached IDR 16,3564.268 billion.

The Sharia Rural People's Bank (BPRS) supports the pace of community economic growth, but BPRS is not the only institution that supports economic growth, particularly in the field of finance. Collecting and channeling funds is also a main function of general banks as well as Islamic banks. With economic advancements and a high level of competition among financial institutions (Ahmad et al., 2024), BPRS must be able to compete by attracting customers with products and services that can capture customer interest and satisfaction (Anggraini & Hasibuan, 2023).

BPRS Al-Washliyah Medan is one of the BPRS currently operating well. This BPRS is located at Jalan Gunung Krakatau No. 28, North Sumatra Province. To attract customers, BPRS Al-Washliyah has provided many financial service products so that customers can choose the products that best meet their needs (Nasution et al., 2024). The financial service products available at BPRS Al-Washliyah include wadiah savings, mudharabah savings, mudharabah deposits, ijarah, multi-service transactions, rahn, qard, qardhul hasan, and policy funds from infaq and sadaqah.

One of the time deposit products provided by BPRS Al-Washliyah is mudharabah deposits. Based on observations and interviews, mudharabah deposits are also among the products with high customer interest. Mudharabah deposits are customer investment funds that do not conflict with sharia principles. Withdrawals can only be made at certain times according to the agreement made between the bank and the investor (Fahlelvi et al., 2022). Below is the data on mudharabah deposit customers at BPRS Al-Washliyah. The total assets of BPRS have continuously grown from 2019 to 2023. Records of asset growth show that the largest asset growth occurred in 2022, with BPRS assets successfully growing by 18.2% to reach IDR 20,157 billion. By the end of December 2023, BPRS assets further grew by 15.0%, reaching IDR 23,177 billion. Alongside this growth, in 2023 BPRS also successfully recorded financing disbursement totaling IDR 17,025 billion, growing 17.18% from the previous year.

The growth of Third Party Funds (DPK) in 2023 was 13.6%, amounting to IDR 15,270 billion. Third party funds were dominated by mudharabah deposit products, contributing 67.3% of the total DPK. Meanwhile, in 2024, BPRS is still developing; by the end of November 2024, the Financial Services Authority (OJK) recorded total BPRS assets of IDR 24,314.052 billion, total financing of IDR 18,825.008 billion, and total Third Party Funds at the end of November 2024 were IDR 16,3564.268 billion.

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financial institutions competing with each other (Ahmad et al., 2024), BPRS must be able to compete in attracting customers with products and services that can attract and satisfy customers (Anggraini & Hasibuan, 2023).

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Table 2. Recapitulation of Mudharabah Deposits of BPRS Al- Wasliyah Medan for the Period 2021-2024

No	Year	Amount re to ning	Nominal (Rp)
1	2021	129	8,259,500,000
2	2022	140	9,657,500,000
3	2023	148	6,974,000,000
4	2024	128	7,099,000,000

Source: Report Finance of BPRS Al- Wasliyah Medan

The table above shows that the number of mudharabah deposit customers at BPRS Al-Washliyah in 2021 was 129 customer accounts, with a total nominal amount of IDR 8,259,500,000. In 2022, the number of customer accounts increased by 11 to become 140 accounts, with a nominal increase in mudharabah deposits of IDR 1,398,000,000. In 2023, the number of customer accounts also increased by 8 accounts, reaching a total of 148 customers. However, the nominal amount of mudharabah deposits experienced a significant decrease, dropping by IDR 2,683,500,000. In 2024, the number of mudharabah deposit customers at BPRS Al-Washliyah continued to decline by 20 accounts, but the nominal amount of mudharabah deposits experienced a slight increase of IDR 125,000,000.

Based on the fluctuating mudharabah deposit reports from 2020 to 2024, it is apparent that customers' decisions to choose mudharabah deposit products are influenced by several deep factors. Therefore, the relevant parties must be able to build the interest of potential customers in the mudharabah deposit products.

Promotion, according to Kotler and Keller (2009), is a means used by companies in efforts to inform, persuade, and remind consumers directly or indirectly about a product and what is sold (Martowinangun et al., 2019). BPRS Al-Washliyah promotes its products through various methods both offline and online. Below is the data on BPRS Al-Washliyah's promotion costs from 2021 to June 2025.

**Table 3. BPRS Al-Wasliyah promotional cost data
Period 2021- June 2025**

Year	Promotion Fee (Rp)
2021	3,077,800
2022	19,089,575
2023	8,137,003
2024	41,805,000
2025 (January-June)	8,336,000

Source: Report Finance of BPRS Al- Wasliyah Medan

The promotion cost report of BPRS Al-Wasliyah from 2021 to June 2025 shows fluctuating conditions, with a significant increase in promotion costs from 2023 to 2024. Based on previous data, the number of mudharabah deposit accounts decreased by 20 accounts from 2023 to 2024, yet promotion costs increased by IDR 33,667,997. This indicates a problem because, ideally, the more promotional efforts are made, the greater the likelihood consumers will be exposed to information about the products, which can encourage them to purchase the promoted products.

Service is every action taken by one party toward another that aims to fulfill needs or satisfaction. Service essentially has no physical form. Services at BPRS Al-Wasliyah have their own standards to meet the needs of their customers. Based on initial interviews, one frequent customer complaint is that the service is not optimal. This is based on the absence of a bank card at BPRS Al-Wasliyah. The bank card is very helpful for customers in conducting financial transactions; without a bank card, customers must come directly to the BPRS office, which is considered inefficient and time-consuming.

Trust is an important part of building a good relationship with customers. According to Philip Kotler and Kevin Lane Keller, trust is the company's reliability to depend on business partners (Ulfah et al., 2020). Strong trust from a customer toward a company can increase customer loyalty. Trust means that consumers are willing to take risks and believe that the company will fulfill what has been promised. The level of customer trust in BPRS Al-Wasliyah can be seen from the number of customers year by year, especially in the mudharabah deposit product. In Table 2, the number of customers is inconsistent. At the end of 2024, 128 customers were recorded, whereas

in 2023, 148 customers were recorded. This decrease in customers may be an indicator of trust issues in the mudharabah deposit product.

Several previous studies related to this journal are:

1. Research by Nadya Maulina Rohani in 2022 titled "The Influence of Religiosity, Service, and Promotion on the Decision to Save at Islamic Banks." The research includes three factors: religiosity, service, and promotion. The results show that the significant factors influencing interest in saving at Islamic banks are religiosity and service. These two factors also significantly affect customers' decisions to save in Islamic banks, while the promotion factor does not affect customer interest nor significantly affect customer decisions (Maulina et al., 2022).
2. Research by Roza Linda in 2022 titled "Analysis of Factors Affecting the Amount of Mudharabah Deposits in Islamic Commercial Banks in Indonesia During Covid-19." This quantitative research concluded that the Financing to Deposit Ratio (FDR) and Gross Domestic Product (GDP) partially have a significant effect on mudharabah deposits, while the Profit Sharing Ratio (PSR) and Non-Performing Financing (NPF) partially do not affect mudharabah deposits (Linda Roza, 2022).
3. Research by Elxgi Handayani in 2025 titled "Factors Influencing Customer Decisions to Choose Mudharabah Deposit Products at PT. Bank Sumut Syariah Marelan Raya Branch." This quantitative study tested data using SPSS version 25 with a sample of 103 customers at Bank Sumut Syariah KCP Marelan Raya. The results indicate that the variables of service, location, and religiosity significantly affect the customer decisions at Bank Sumut Syariah KCP Marelan Raya, and simultaneously, these three variables also influence customer decisions in choosing Bank Sumut Syariah KCP Marelan Raya (Handayani & Ridwan, 2025).

Previous research on mudharabah deposits mostly focuses on Islamic banks, and there is still limited discussion about BPRS. Several studies on deposits at BPRS were conducted during the Covid-19 pandemic, which affected the community's economy and likely influenced customer interest. Additionally, technological developments, competition among financial institutions, and changing customer behavior can influence research outcomes. With these changes, new research is needed that aligns with current conditions. This analysis aims to find the relationship between promotion, service, and trust on customer decisions to choose mudharabah deposit products at BPRS Al-Washliyah Medan.

Framework of thinking

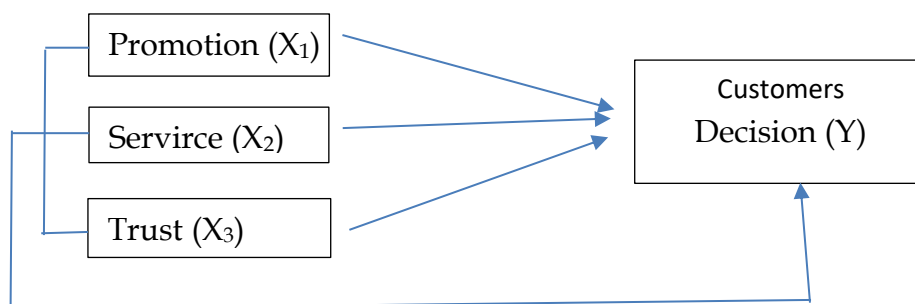


Figure 1. Research framework
Source: Processed data, 2025

Hypothesis

Hypotheses in research are provisional answers that must be tested for their accuracy. Based on the framework of thought, several hypotheses can be concluded as follows:

H1 = There is an effect of Promotion on customer decisions at BPRS Al-Washliyah Medan.

H2 = There is an effect of Service on customer decisions at BPRS Al-Washliyah Medan.

H3 = There is an effect of Trust on customer decisions at BPRS Al-Washliyah Medan.

H4 = There is a simultaneous effect of Promotion, Service, and Trust on customer decisions at BPRS Al-Washliyah Medan..

METHODOLOGY

To test the research hypothesis that has been proposed, this study uses quantitative research. Quantitative research is chosen because the quantitative approach can explore and analyze numerical data. The research location is one of the BPRS in Medan, namely BPRS Al-Washliyah, located at Jl. Gunung Krakatau No. 28, Glugur Darat II. This research began in March 2025. The type of data selected is primary data collected using a Likert scale questionnaire. The questionnaire was distributed through BPRS Al-Washliyah so that mudharabah deposit customers who visit BPRS Al-Washliyah can fill out this research questionnaire.

The population of this study is all active mudharabah deposit customers recorded at BPRS Al-Washliyah, Medan, with a total population of 128 customers. The sample size is 97 people. The sample size was determined based on Slovin's formula with a margin of error of 5%. The sampling technique used is random sampling.

Random sampling allows each member of the population an equal chance of being selected as a sample, which helps reduce bias in sample selection. Below is the calculation according to Slovin's formula:

$$n = \frac{n}{1 + N \cdot e^2}$$

$$n = \frac{128}{1 + 128 \times (0,05^2)}$$

$$n \frac{128}{1,32} = 96,96 = \text{expands to}$$

Explanation:

n = Number of samples l

N = Population size

e² = Real level or limit of .

RESULTS AND DISCUSSION

Data Quality Test

1) Validity test

The validity test ensures that the data collected through the instrument is relevant and appropriate for the research objectives. The validity test uses the Pearson Product-Moment correlation by comparing the calculated r value (r count) with the critical r value (r table). If the calculated r value is greater than the r table value (r count > r table), the instrument is considered valid; if the calculated r value is less than the r table value (r count < r table), the instrument is considered invalid.

Table 4. Validity Test Results

Variables	Item	r count	r table	Information
Promotion (X1)	1	0.572	0.202	Valid
	2	0.593	0.202	Valid
	3	0.600	0.202	Valid
	4	0.441	0.202	Valid
	5	0.571	0.202	Valid
Service (X2)	1	0.631	0.202	Valid
	2	0.837	0.202	Valid
	3	0.578	0.202	Valid
	4	0.593	0.202	Valid
	5	0.725	0.202	Valid
Trust (X3)	1	0.560	0.202	Valid
	2	0.707	0.202	Valid
	3	0.573	0.202	Valid
	4	0.688	0.202	Valid
Decision (Y)	1	0.526	0.202	Valid
	2	0.685	0.202	Valid
	3	0.649	0.202	Valid
	4	0.606	0.202	Valid

Source: data processed 2025

Based on validity test results so seen that all item statement > from r table , then can concluded that all valid item .

2) Reliability Test

According to Masri Singarimbun (Musrifah, 2021), reliability is an index that indicates the extent to which a measuring instrument can be trusted or relied upon. This test is usually conducted using the Cronbach's Alpha method, with the assumption that the Cronbach's Alpha value must be greater than 0.60.

Table 5. Reliability Test Results

Variables	Cronbach's Alpha	Reliability Limits	Information
Promotion	0.729	0.60	Relliabell
Service	0.691	0.60	Relliabell
Trust	0.805	0.60	Relliabell
Decision	0.660	0.60	Relliabell

Source: data processed 2025

Based on the reliability test results, all variables exceed the reliability threshold, which is greater than 0.60. Therefore, it can be concluded that all variables are reliable and can be trusted.

CLASSICAL ASSUMPTION TEST

1) Normality Test with the Kolmogorov Smirnov Method

The normality test is a statistical procedure used to determine whether the data follows a normal distribution. If the p-value (sig.) is less than 0.05, then the data is not normally distributed. If the p-value is equal to or greater than 0.05, then the data is normally distributed.

Table 6. Normality test results

One-Sample Kolmogorov-Smirnov Test		Explanation
Test Statistic	.085	
Asymp. Sig. (2-tailed)	.081 ^c	Normal data distribution

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

Source: data processed 2025

Based on the normality test results above, the Asymp. Sig value obtained is 0.081 > 0.05. From these results, it can be concluded that the data has a normal

distribution and passes the normality test, so the data testing is suitable to proceed further in the research.

2) Multicollinearity Test

According to Ghozali (2018:107), the multicollinearity test aims to examine whether there is a correlation between one or all independent variables in a regression model. A good regression model should not have correlations among the independent variables.

Tabel 7. Uji Multikolinieritas

Model	Collinearity Statistics		Explanation
	Tolerance	VIF	
1 Promosi	.885	1.131	The variables do not experience multicollinearity.
Pelayanan	.783	1.277	
Kepercayaan	.750	1.334	

a. Dependent Variable: Keputusan
 Source: data processed 2025

The test results show that the Tolerance values for all three variables are above 0.1, with 0.885 for Promotion, 0.783 for Service, and 0.750 for Trust. Meanwhile, the Variance Inflation Factor (VIF) values are all below the threshold of 10, with 1.131 for Promotion, 1.277 for Service, and 1.334 for Trust. Based on the general criteria that if $Tolerance > 0.1$ and $VIF < 10$, there is no multicollinearity problem. It can be concluded that the three independent variables in this model do not experience multicollinearity. This means that each variable independently contributes to explaining the decision variable, and the regression model can proceed to the next stage of analysis.

3) Heteroscedasticity Test with the Glesjer Method

Table 8. Glesjser test results

Coefficients ^a				
Model		t	Sig.	Explanation
1	(Constant)	3.428	.001	No heteroscedasticity occurs.
	Promotion	-1.994	.079	

Service	-.022	.983	
Trust	-.753	.453	

a. Dependent Variable: ABS_RES
 Source: data processed 2025

Based on the Glejser test output above, it can be concluded that there are no signs of heteroscedasticity in the regression model used. The Glejser test was conducted by regressing the absolute residual values (ABS_RELS) on the independent variables, namely Promotion, Service, and Trust. The indication of no heteroscedasticity is shown by the significance values (Sig.) for each independent variable, all of which are greater than 0.05. Specifically, the Promotion variable has a significance value of 0.079, the Service variable 0.983, and the Trust variable 0.453. Since none of the variables are statistically significant against the absolute residual values (ABS_RELS) at the 5% significance level, it can be concluded that the residual variance is constant (homoscedastic). Therefore, the regression model has fulfilled one of the classical linear regression assumptions, which is the absence of heteroscedasticity.

HYPOTHESIS TEST

1) t-test

The t-test is used to determine whether each independent variable has an effect on the dependent variable. The basis for decision-making in the t-test is:

- a. If the significance is less than 0.05, it means that variable X has an effect on variable Y.

- b. If the significance is greater than 0.05, it means that variable X has no effect on variable Y.

Table 9. t-Test Results

Coefficients ^a			
Model	t	Sig.	Explanation
Promotion	.165	.869	Promotion does not have a significant effect on the decision.
Service	.522	.603	Service does not have a significant effect on customer decisions.
Trust	4.117	.000	Trust has a significant effect on customer decisions.

a. Dependent Variable: Keputusan
 Source: data processed 2025

Based on the t-test output, the following interpretations are obtained:

- a. The calculated t-value for the Promotion variable is 0.165, which is less than the t-table value of 1.661, and the significance value is 0.869, which is greater than 0.05. Therefore, it can be concluded that Promotion does not have a significant effect on Customer Decisions in choosing the deposit product with a Mudharabah contract.
- b. The calculated t-value for the Service variable is 0.522, which is less than the t-table value of 1.661, and the significance value is 0.603, which is greater than 0.05. Therefore, it can be concluded that Service also does not have a significant effect on Customer Decisions.
- c. The calculated t-value for the Trust variable is 4.117, which is greater than the t-table value of 1.661, and the significance value is 0.000, which is less than 0.05. Therefore, it can be concluded that Trust has a significant effect on Customer Decisions.

2) f test

The F-test is a statistical test used in multiple linear regression analysis to examine the simultaneous (joint) effect of several independent variables on one dependent variable.

Table 10. F Test Results

ANOVA ^a				
Model		F	Sig.	Explanation
1	Regression	8.700	.000 ^b	Simultaneously, the variables promotion, service, and trust have a significant effect on customer decisions.

a. Dependent Variable: Keputusan

b. Predictors: (Constant), Trust, Promotion, Service

Source: data processed 2025

Based on the significance value of $0.000 < 0.05$ and the calculated F value of $8.700 >$ the F table value of 2.70, it can be concluded that simultaneously, the variables Promotion, Service, and Trust have a significant effect on Customer Decisions in choosing the deposit product with a Mudharabah contract at BPRS Al-Washliyah Medan.

3) Coefficient Test Determination

The coefficient of determination is used to measure how much the model's ability explains the variation in the dependent variable.

Table 11. Results of the Determination Coefficient Test

Model Summary		
Model	R Square	Explanation
1	.219	21.9% of variable Y is influenced by variables X1, X2, and X3

a. Predictors: (Constant), Trust, Promotion, Service

Source: data processed 2025

Based on the Model Summary results, the R Square value obtained is 0.219, which means that the three independent variables – Promotion, Service, and Trust – are able to explain about 21.9% of the variation in Customer Decisions in choosing the deposit product with a Mudharabah contract at BPRS Al-Washliyah Medan. Meanwhile, the remaining 78.1% is influenced by other factors outside of this model. Although the influence is considered moderate, this model still provides a meaningful contribution, and strengthening the model in the future can be done by adding other relevant variables.

Multiple Linear Regression Analysis

Multiple linear regression analysis is a statistical technique used to study the relationship between one dependent variable (Y) and two or more independent variables (X₁, X₂, ..., X_n). Its main purpose is to predict the value of the dependent variable based on the values of the independent variables and to determine the effect of each independent variable on the dependent variable.

Table 12. Results of multiple linear regression tests

Coefficients^a

Model	Unstandardized Coefficients	
	B	keterangan
1 (Constant)	8.584	If the independent variables are equal to 0, then the customer decision to purchase the Mudharabah deposit product is 8.584.
Promotion	.015	Promotion has a positive effect on customer decisions.
Service	.035	Service has a positive effect on customer decisions.
Trust	.418	Trust has a positive effect on customer decisions.

a. Dependent Variable: Keputusan

Source: data processed 2025

Based on the regression results obtained, the regression model in the form of the unstandardized regression equation can be written as follows:
 $Y = 8.584 + 0.015X_1 + 0.035X_2 + 0.418X_3 + e$

Where:

Y = Customer Decision in Choosing Deposit Products

X_1 = Promotion

X_2 = Service

X_3 = Trust

e = Error (residual)

Based on the regression equation above, the analysis can be made as follows:

- a. The constant value (intercept) of 8.584 indicates that if all independent variables (Promotion, Service, and Trust) are assumed to be zero, then the estimated Customer Decision value in choosing deposit products is 8.584. This means there is a baseline factor that still influences customer decisions even if there is no contribution from the three variables. The significance value of the constant is 0.000 (< 0.05), meaning the constant is statistically significant.
- b. The regression coefficient for the Promotion variable (X_1) is 0.015, which means that for every one-unit increase in Promotion, assuming other variables remain constant, the Customer Decision will increase by 0.015. However, the significance value of 0.869 (> 0.05) indicates that Promotion's effect on Customer Decision is not statistically significant. Thus, Promotion does not provide a meaningful contribution in influencing customer decisions in choosing the Mudharabah deposit product at BPRS Al-Washliyah Medan.
- c. The regression coefficient for the Service variable (X_2) is 0.035, indicating that a one-unit increase in Service, assuming other variables remain constant, will increase Customer Decision by 0.035. However, the significance value of 0.603 (> 0.05) also shows that the effect of Service on Customer Decision is not statistically significant. This means the quality of service provided has not yet become a main factor influencing customer decisions regarding the Mudharabah deposit product.
- d. The Trust variable (X_3) has a regression coefficient of 0.418, which indicates that every 1% increase will increase Customer Decision by 41.8%. The significance value of 0.000 (< 0.05) shows that Trust's effect on Customer Decision is highly statistically significant.

Discussion

The Effect of the Promotion Variable (X_1) on Customer Decisions to Choose Mudharabah Deposits at BPRS Al-Washliyah Medan The analysis results prove that there is no effect of promotion on customer decisions in choosing the Mudharabah deposit product. Therefore, in this case, H_1 is rejected and H_0 is accepted. It can be concluded that Promotion does not affect Customer Decisions in choosing the deposit

product with a Mudharabah contract. This means the variation or intensity of promotions carried out is not yet strong enough to influence customer decisions. This research finding is supported by several other studies stating that promotion does not affect purchase decisions. Among these studies are the research by Maulina et al. (2022) titled "The Effect of Religiosity, Service, and Promotion on Savings Decisions at Islamic Banks", which states that Promotion does not affect interest in saving at Islamic Banks. Another study by Sriningsih (2020), titled "The Effect of Promotion Strategies and Information Quality on Purchase Decisions with Trust Moderation in the Shopee Marketplace", also states that Promotion does not affect purchase decisions on Shopee.

The Effect of the Service Variable (X2) Based on the test results, it is proven that service also does not affect customer decisions, so for the service variable H2 is rejected and H0 is accepted. It can be concluded that Service also does not affect Customer Decisions. This implies that although the service may be good, it has not yet become a dominant factor considered by customers in making decisions regarding deposit products. This result aligns with several previous studies, including the study by Cynthia et al. (2022), titled "The Effect of Location and Service Quality on Purchase Decisions at BUMD Amanah Mart", which states that the t-test analysis results for the service quality variable did not affect purchase decisions. Additionally, the study by Yusuf et al. (2024) also states that the service quality variable does not affect consumer purchase decisions.

The Effect of the Trust Variable (X3) Based on the test results, the calculated t-value for Trust is 4.117, which is greater than the t-table value of 1.661, and the significance value is 0.000 (< 0.05). Therefore, it can be concluded that Trust has a significant effect on Customer Decisions. Hence, H3 is accepted and H0 is rejected. This means the higher the level of customer trust in BPRS Al-Washliyah Medan, the greater the likelihood that customers decide to choose the deposit product with a Mudharabah contract. This is an important finding indicating that Trust is the most influential factor in this model. This result is supported by several previous studies, including the research by Mukuan (2021) titled "Consumer Trust, Service Quality, and Purchase Decisions on the EL-Commerce Shopee Application in Tondano City". The study states that consumer trust has a positive and significant effect on purchase decision variables. In other words, the higher the consumer trust, the higher the purchase decision by consumers. The study by Marpaung et al. (2024) also states that trust significantly affects purchase decisions.

Based on a significance value of $0.000 < 0.05$ and a calculated F value of $8.700 > F$ -table value of 2.70, it can be concluded that simultaneously, the variables Promotion, Service, and Trust have a significant effect on Customer Decisions in choosing the deposit product with a Mudharabah contract at BPRS Al-Washliyah Medan. Thus, H4 is accepted and H0 is rejected. This means that the three independent variables tested in this regression model collectively explain the variation occurring in the Decision variable. Although in the previous t-test only the Trust variable significantly

influenced the decision partially, when combined as a whole, the three variables provide a significant contribution to customer decisions. This study is supported by the research of Zahara (2020), although that study did not include the Trust variable. The results show that simultaneously, promotion and service quality have a positive and significant effect on the decisions of iB Baitullah savings customers, as seen through the F-statistic test with a significance value of $(0.000 < 0.05)$.

CONCLUSION

This study aims to examine the effect of promotion, service, and trust on customer decisions in choosing the Mudharabah deposit product at BPRS Al-Washliyah Medan. Based on the results of multiple linear regression analysis, it was found that simultaneously these three variables have a significant effect on customer decisions. However, partially only the trust variable has a significant effect on customer decisions, while promotion and service do not show any effect. This result indicates that customer trust is the main factor in determining their decision to choose the deposit product with a Mudharabah contract. This reflects the importance of reputation, integrity, as well as the sense of security and confidence customers have in BPRS Al-Washliyah as an Islamic financial institution. Although promotion and service do not show an effect, both remain supporting elements that can be strengthened to shape positive perceptions and reinforce customer trust.

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