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Determinants of Customer Decisions in Choosing Hajj Savings at Bank Syariah Indonesia

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ABSTRACT

This research is motivated by the increasing interest of the Indonesian people in performing the Hajj pilgrimage, accompanied by an increase in the number of Hajj Savings customers at Islamic financial institutions. The limited Hajj quota, which causes a longer waiting period for departure, encourages people to prepare for Hajj costs through the Hajj Savings program. Customer decisions in choosing this product are influenced by various factors, including perceptions of service quality, religiosity, and income levels. This study aims to analyze the influence of these three factors on customer decisions in choosing Hajj Savings products at Bank Syariah Indonesia KCP Nganjuk Yos Sudarso. The study used a quantitative approach by collecting data through questionnaires distributed to Hajj Savings customers, then analyzed to test the influence of variables partially and simultaneously. The results show that perceptions of service quality, religiosity, and income levels influence customers' decisions in choosing Hajj Savings products. Simultaneously, these three variables have a significant influence, so that improving service quality and marketing strategies that pay attention to the religiosity and economic conditions of customers are important factors in increasing people's decisions in choosing Hajj Savings products.

INTRODUCTION

Islamic financial institutions are financial institutions that conduct their operations based on Islamic sharia principles, prioritizing the values of justice, welfare, and balance, while avoiding practices containing elements of usury (riba), gharar (gharar), maysir (gambling), and transactions contrary to Islamic law. As public awareness of the importance of financial transactions in accordance with sharia principles increases, the Islamic banking industry in Indonesia continues to experience significant growth. One innovation implemented by Islamic banks is the introduction of Hajj Savings products, providing a means for the public to plan and fund their Hajj pilgrimage in a planned manner in accordance with sharia principles.

Indonesia, the country with the largest Muslim population in the world, offers significant potential for the development of the Islamic banking industry. Its high Muslim population has led to increased public interest in performing the Hajj pilgrimage. However, the limited Hajj quota set by the government has resulted in very long waiting times for Hajj departures in many regions. This situation encourages people to prepare for Hajj costs early through Hajj Savings products offered by Islamic banks.

Table 1. Hajj Quota per Region in 2024

Region	Number of Applicants	Quota	Waiting Time
DKI Jakarta	202.946	7.412	28 Tahun
Jawa Tengah	888.946	28.510	32 Tahun
Jawa Timur	1.111.230	33.031	34 Tahun
D.I Yogyakarta	96.226	2.951	33 Tahun

Source: Ministry of Religious Affairs, 2024

Based on Table 1, respondent characteristics indicate that Hajj Savings customers at Bank Syariah Indonesia, Yos Sudarso Branch Office, Nganjuk have diverse backgrounds. Based on gender, 41 respondents were female (51.2%), while 39 respondents were male (48.8%). This composition indicates that women slightly dominate Hajj Savings product users. This indicates that women have a relatively high level of awareness regarding long-term financial planning, particularly for preparing for the costs of the Hajj pilgrimage. Furthermore, women often play a role in managing family finances, thus being more motivated to plan savings to prepare for future pilgrimages.

Based on age group, the majority of respondents were aged ≤30 years or older, at 49 (61.3%). Furthermore, 13 respondents (16.2%) were aged 31–40, 10 (12.5%) were aged 41–50, and 8 (10.0%) were aged 51 years and above. The predominance of young respondents indicates that public awareness of preparing for the Hajj pilgrimage has grown since they were in their productive years. This reflects the growing public understanding of the importance of early financial planning, given the relatively long waiting period for Hajj departure in Indonesia. By starting to save at a young age, people have a greater opportunity to gradually meet their Hajj costs according to their financial capabilities.

Based on occupation, 48 respondents (60%) were employed, while 32 respondents (40%) were still students. This composition indicates that most respondents have a steady source of income and are therefore more able to set aside a portion of their income for Hajj Savings. Furthermore, the high number of respondents who are still students also indicates that interest in preparing for Hajj pilgrimage funds is growing among the younger generation. These findings suggest that Hajj Savings products are not only popular among those who are already financially secure, but also among the younger generation who are beginning to plan the Hajj pilgrimage as a long-term financial goal.

The development of Hajj Savings products at Bank Syariah Indonesia also shows a positive trend. The number of Hajj Savings customers continues to increase year after year, indicating growing public interest in these products.

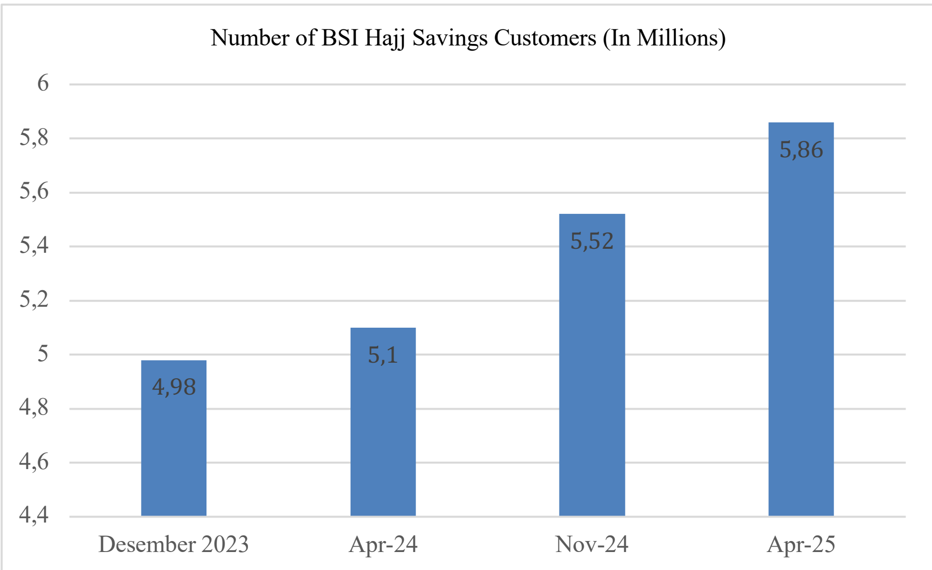

Figure 1. Development of BSI Hajj Savings Customers

According to Figure 1, the number of Bank Syariah Indonesia Hajj Savings customers increased from 4.98 million in December 2023 to 5.86 million in April 2025. This increase demonstrates growing public trust in Hajj Savings products and increasing public awareness of preparing for Hajj pilgrimage costs through Islamic financial institutions.

Customer decisions in choosing Hajj Savings products are influenced by various factors, both internal and external. In this study, the factors examined include perceptions of service quality, religiosity, and income level. Perceptions of service quality reflect customers' assessments of the quality of service provided by the bank. The better the service received, the more likely customers are to use the product offered. Furthermore, religiosity is also an important factor, as individuals with high levels of religiosity tend to choose financial products that comply with Sharia principles. Furthermore, income level reflects a person's economic ability to set aside a portion of their income to meet long-term needs, including preparing for Hajj pilgrimage costs through Hajj Savings products.

Several previous studies have shown that people's decisions in choosing Islamic banking products are influenced by various factors. Research by Faridatul Fitriyah demonstrated that income and religiosity influence customers' decisions to register for the Hajj. Ika Lailatul Umroh found that motivation, waiting period, and income influence interest in Hajj Savings. Dita Indah Sari and Johan Afandy stated that Islamic financial literacy, income, and religiosity influence interest in saving at Islamic banks. Furthermore, Fifi Afiyanti Tripuspitorini demonstrated that religiosity positively influences interest in saving at Islamic banks, while Firda Durrotun Nafisah concluded that public perception of service quality influences the decision to use Islamic banking products.

Although various previous studies have examined the factors influencing customer decisions in choosing Islamic banking products, the results still show discrepancies. Some studies conclude that religiosity is the most dominant factor driving people to choose Islamic financial products, while others suggest that income level is a more determining factor. Furthermore, some studies have shown that perceived service quality significantly influences customer decisions, while others have obtained conflicting results. These discrepancies in research findings indicate a research gap that requires further investigation, focusing on different subjects and respondent characteristics.

In addition to this research gap, research on customer decisions in choosing Hajj Savings products at Bank Syariah Indonesia, Branch Office Nganjuk Yos Sudarso, is relatively limited. Most previous studies have focused on general interest in saving in Islamic banks, while research specifically combining perceived service quality, religiosity, and income level with the decision to choose Hajj Savings products is rare. Hajj Savings products, however, have distinct characteristics compared to other savings products, as they are influenced not only by economic considerations but also by motivation to worship and adherence to Sharia principles.

The selection of Bank Syariah Indonesia, Branch Office of Nganjuk Yos Sudarso, as the research object is based on its role as one of the branches actively providing Hajj Savings services to the people of Nganjuk Regency. Furthermore, the increasing number of Hajj Savings customers at Bank Syariah Indonesia indicates significant potential for further study of the factors influencing people's decisions in selecting this product. Differences in social, economic, and religiosity characteristics are also important reasons why this research is expected to provide a more specific empirical picture tailored to the conditions in the research area.

Based on these conditions, this research has novelty value because it simultaneously examines the influence of perceived service quality, religiosity, and income level on customer decisions in selecting Hajj Savings products at Bank Syariah Indonesia, Branch Office of Nganjuk Yos Sudarso. This research is expected to enrich the study of consumer behavior in Islamic banking and provide input for Bank Syariah Indonesia in formulating marketing strategies, improving service quality, and developing Hajj Savings products that better suit community needs.

Conceptual Framework

The conceptual framework illustrates the relationships between variables used as the basis for this research. This study aims to analyze the influence of perceived service quality, religiosity, and income level on customer decisions in selecting Hajj Savings products at Bank Syariah Indonesia Branch Office Nganjuk Yos Sudarso. Perceived service quality is viewed as a customer's assessment of the quality of service provided by the bank. Religiosity reflects the level of faith and practice of religious teachings in daily life. Meanwhile, income level reflects the customer's economic ability to meet needs and set aside a portion of their income to prepare for Hajj expenses. These three variables are suspected to influence customer decisions in selecting Hajj Savings products.

Based on this description, the relationships between the variables in this study can be illustrated using the following conceptual framework.

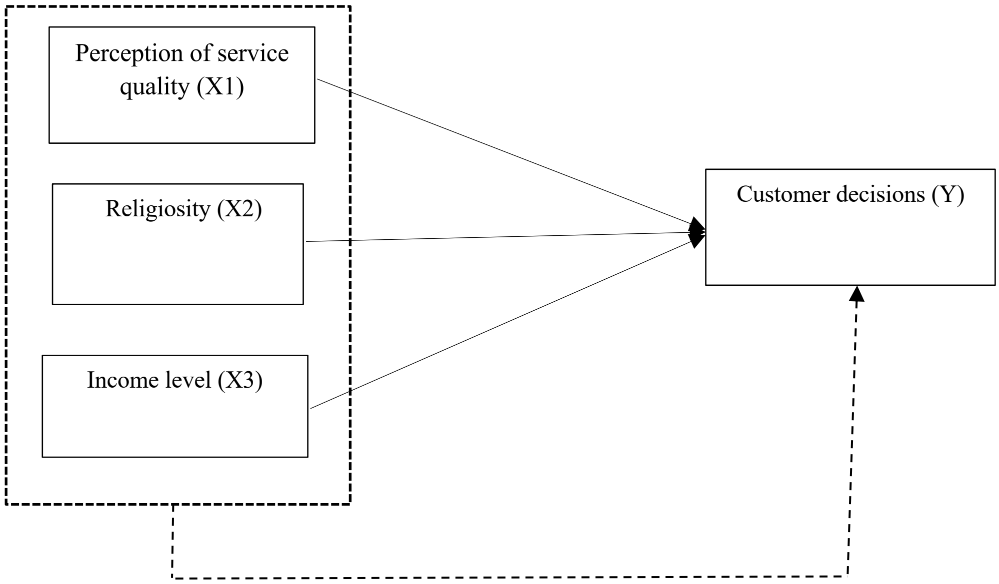

Figure 2. Conceptual Framework Model

Description:

: Partial (individual) influence

: Simultaneous (comprehensive) influence

The figure shows that perceived service quality, religiosity, and income level are independent variables suspected of influencing the dependent variable, namely, customers' decisions in choosing a Hajj Savings product. This relationship was then tested partially and simultaneously using multiple linear regression analysis to determine the extent of each variable's influence on customer decisions.

Research Hypothesis

The hypothesis is a tentative guess formulated based on theoretical foundations, previous research, and a conceptual framework. This hypothesis will be tested through data analysis to determine the influence of perceived service quality, religiosity, and income level on customers' decisions in choosing a Hajj Savings product at Bank Syariah Indonesia, Nganjuk Branch, Yos Sudarso. The hypotheses in this study are as follows:

H1: Perceived service quality, religiosity, and income level simultaneously have a significant influence on customers' decisions in choosing a Hajj Savings product at Bank Syariah Indonesia, Nganjuk Branch, Yos Sudarso.

H2: Perceived service quality has a significant influence on customers' decisions in choosing a Hajj Savings product at Bank Syariah Indonesia, Nganjuk Branch, Yos Sudarso.

H3: Religiosity significantly influences customers' decisions in choosing Hajj Savings products at Bank Syariah Indonesia, Branch Office Nganjuk, Yos Sudarso.
H4: Income level significantly influences customers' decisions in choosing Hajj Savings products at Bank Syariah Indonesia, Branch Office Nganjuk, Yos Sudarso.

METHODS

This study employed a quantitative approach with a causal associative approach. The quantitative approach was used to test the relationship between variables through statistical analysis, while the causal associative study aimed to analyze the influence of perceived service quality, religiosity, and income level on customer decisions in selecting the Hajj Savings product at Bank Syariah Indonesia (BSI) KCP Nganjuk Yos Sudarso.

The population in this study was all 396 customers of Bank Syariah Indonesia KCP Nganjuk Yos Sudarso's Hajj Savings. The sample size was determined using the Slovin formula with an error tolerance of 10%, as follows:

$$n = \frac{N}{(1+N.(e)2)}$$
$$n = \frac{396}{1+396\ (0{,}1)^2}$$
$$n = \frac{396}{1+396\ (0{,}01)}$$
$$n = \frac{396}{1+3{,}96}$$
$$n = \frac{396}{4{,}96}$$
$$n = 79{,}84$$

The calculation results were then rounded up to 80 respondents who were used as research samples. The sampling technique uses non-probability sampling with the accidental sampling method, namely a sampling technique based on respondents who the researcher meets by chance and who meet the criteria as customers who already have or are planning to open a Haji Savings product.

The data used is primary data obtained through distributing questionnaires to 80 respondents. The research instrument was prepared based on indicators for each variable, namely perceived service quality (X_1), religiosity (X_2), income level (X_3), and customer decisions (Y). All statement items were measured using a five-level Likert scale, namely score 1 (strongly disagree) to score 5 (strongly agree).

Before testing the hypothesis, the research instrument was tested using validity and reliability tests. Next, a classical assumption test was carried out which included a normality test, multicollinearity test, and heteroscedasticity test as requirements for multiple linear regression analysis. Hypothesis testing is carried out using partial tests (t tests), simultaneous tests (F tests), and the coefficient of determination (R^2) to determine the magnitude of the influence of the independent variable on the dependent variable. The entire data processing process was carried out using IBM SPSS Statistics software.

RESULTS AND DISCUSSION

Research Results

The characteristics of the respondents in this study consisted of 80 customers of Bank Syariah Indonesia, Yos Sudarso Branch Office of Nganjuk, who already had or planned to open a Hajj Savings account. The majority of respondents were female (51.2%), aged 61.3% or below 30 years, and employed (60%). These characteristics indicate that most respondents are of productive age with growing economic capacity, thus tending to plan their Hajj pilgrimage early.

Table 1. Respondent Characteristics

Characteristics	Number	Percentage (%)
Gender		
Male	39	48,8
Female	41	51,2
Usia		
≤30 Years	49	61,3
31–40 Years	13	16,2
41–50 Years	10	12,5
≥51 Years	8	10,0
Occupation		
Student	32	40
Employed	48	60

Source: Data processed by researcher (2026)

Next, a multiple linear regression analysis was conducted to determine the influence of perceived service quality, religiosity, and income level on customer decisions in choosing Hajj Savings products. Prior to the regression analysis, the research model was first tested using classical assumption tests, including normality, multicollinearity, and heteroscedasticity. The model test results are presented in Table 2.

Table 2. Model Testing Results

Testing	Hasil	Description
Normality	Sig. = 0,090	Normally distributed
Multicollinearity	VIF = 1,357–2,738	No multicollinearity
Heteroscedasticity	Scatterplot acak	No heteroscedasticity
F-Test	79,573 (Sig. 0,000)	Significant model
Coefficient of Determination	$R^2 = 0{,}759$	The model explains 75.9% of the variation in customer decisions

Source: SPSS 25 output, processed data (2026)

Based on Table 2, all classical assumptions have been met, making the regression model suitable for use. A significance value of 0.090 (>0.05) for the normality test indicates a normal distribution of the data. All variables also had VIF values below 10, indicating no signs of multicollinearity, while the heteroscedasticity test results indicated a random distribution of points. Furthermore, an F-value of 79.573 with a significance level of 0.000 indicates that the research model is suitable for use. The coefficient of determination (R^2) of 0.759 indicates that 75.9% of the variation in customer decisions can be explained by the variables of perceived service quality, religiosity, and income level.

Furthermore, the results of the multiple linear regression analysis are presented in Table 3.

Table 3. Multiple Linear Regression Results

Variables	B	Beta	t	Sig.
Perceived Service Quality	0,073	0,070	0,797	0,428
Religiosity	0,384	0,342	3,670	0,000
Income Level	0,770	0,597	9,095	0,000

Sumber: Output SPSS 25, data diolah (2026)

The regression equation obtained is:

$$Y = 3{,}854 + 0{,}073X_1 + 0{,}384X_2 + 0{,}770X_3$$

Regression results indicate that all independent variables have a positive influence on customer decisions. However, only religiosity and income level have a significant influence, while perceptions of service quality do not.

Discussion

The Influence of Perceived Service Quality on Customer Decisions

The results of the partial test indicate that perceived service quality has a regression coefficient (B) of 0.073, a beta coefficient of 0.070, a t-value of 0.797, and a significance value of 0.428, which is greater than 0.05. These results indicate that perceived service quality has a positive but insignificant effect on customer decisions in selecting Hajj Savings products at Bank Syariah Indonesia KCP Nganjuk Yos Sudarso. Therefore, the first hypothesis (H1), which states that perceived service quality influences customer decisions, is rejected. Although the regression coefficient indicates a positive relationship, the influence is not strong enough to explain customer decisions in selecting Hajj Savings products.

According to Parasuraman, Zeithaml, and Berry, service quality is a company's ability to meet customer expectations through five main dimensions: tangibles, reliability, responsiveness, assurance, and empathy. Quality service generally increases customer satisfaction, trust, and loyalty to the products and services offered. Therefore, theoretically, perceived service quality is expected to influence customer decisions in selecting Islamic banking products.

However, the results of this study indicate that service quality was not a primary factor considered by respondents when selecting Hajj Savings products. This is likely due to the majority of respondents focusing their decision on the primary purpose of saving, namely preparing for the costs of the Hajj pilgrimage. For customers, Hajj Savings products are viewed not only as savings but also as a means to fulfill their intention to fulfill the fifth pillar of Islam. Therefore, although the service provided by Bank Syariah Indonesia has been assessed as good, this factor has not been a primary consideration compared to the religiosity and economic capabilities of customers.

The results of this study differ from those of Muhammad Fernanda, Junaidin Zakaria, and Hukma Ratu Purnama, which found that service quality significantly influences customers' decisions to use Islamic banking services. This discrepancy is likely influenced by differences in respondent characteristics, research locations, and research objects. In Fernanda et al.'s study, the research subjects included the use of Islamic banking services in general, making service quality a primary factor in decision-making. Meanwhile, this study specifically examined customer decisions in selecting Hajj Savings products, which are oriented toward worship, making religiosity and financial capability more dominant considerations than service quality.

The differences in the results of this study indicate that the influence of perceived service quality on customer decisions can vary across research subjects. In the context of the Hajj Savings product, customer decisions are more influenced by their religious orientation and financial capabilities than by their perceptions of the bank's service quality. Therefore, service quality is not a dominant factor in driving customer decisions to choose the Hajj Savings product at Bank Syariah Indonesia, Nganjuk Branch, Yos Sudarso.

The Influence of Religiosity on Customer Decisions

The partial test results show that religiosity has a regression coefficient (B) of 0.241, a beta coefficient of 0.233, a t-value of 3.161, and a significance value of 0.002, which is less than 0.05. These results indicate that religiosity has a positive and significant effect on customer decisions in selecting the Hajj Savings product at Bank Syariah Indonesia, Nganjuk Branch, Yos Sudarso. Therefore, the second hypothesis (H2) is accepted. The positive regression coefficient indicates that the higher the level of religiosity of customers, the higher their tendency to choose the Hajj Savings product as a means of preparing for the Hajj pilgrimage.

According to Glock and Stark, religiosity is a person's level of belief and appreciation of religious teachings, reflected in the dimensions of belief, practice, religious experience, knowledge, and the practice of religious values (consequence). In the context of Islamic banking, religiosity is a crucial factor influencing consumer behavior in selecting financial products that comply with Sharia principles. Individuals with high levels of religiosity tend to prioritize a product's alignment with Islamic values rather than solely considering economic aspects.

The results of this study indicate that the majority of respondents view Hajj Savings products not simply as savings but also as a means of preparing for the Hajj pilgrimage. Awareness of the fifth pillar of Islam drives customers to choose products managed according to Sharia principles. This suggests that respondents' religious values play a role in shaping their decision to use Hajj Savings products. Although the beta coefficient of 0.233 is smaller than the income level variable, religiosity still makes a significant contribution to explaining customers' decisions to choose Hajj Savings products.

These results align with research by Faridatul Fitriyah, which found that religiosity significantly influences people's decisions to register for the Hajj. Furthermore, research by Fifi Afiyanti Tripuspitorini also demonstrated that religiosity positively influences people's interest in using Sharia banking products. Research by Dita Indah Sari and Johan Afandy also shows that religiosity is one of the factors influencing people's interest in saving at Islamic banks. These consistent results indicate that the higher a person's religiosity, the greater their tendency to choose financial products that comply with Sharia principles, including Hajj Savings.

The results of this study confirm that religiosity is a crucial factor in shaping people's decisions about Hajj Savings products. The higher a person's religiosity, the greater their tendency to choose Sharia-compliant financial products as part of their Hajj preparation efforts.

The Influence of Income Level on Customer Decisions

The results of the partial test indicate that income level has a positive and significant effect on customer decisions in selecting the Hajj Savings product at Bank Syariah Indonesia, Nganjuk Branch Office, Yos Sudarso. This is indicated by a regression coefficient (B) of 0.770, a beta coefficient of 0.597, a calculated t-value of 9.095, and a significance value of 0.000, which is less than 0.05. These results indicate that the third hypothesis (H3) is accepted, meaning that the higher a customer's income level, the higher their tendency to choose the Hajj Savings product. A positive regression coefficient indicates that each increase in income level will be followed by an increase in customer decisions in selecting the Hajj Savings product.

Theoretically, income level is the amount of income a person receives during a certain period as compensation for work or economic activity. Income level reflects a person's economic ability to meet their living needs while setting aside a portion of their income for long-term goals, including preparing for the costs of the Hajj pilgrimage. The higher the income level, the greater a person's ability to conduct financial planning and allocate funds for Hajj savings sustainably.

The results of this study indicate that financial capability is one of the primary considerations for respondents in deciding to choose a Hajj Savings product. This is understandable because performing the Hajj pilgrimage requires relatively large costs, requiring people to have sufficient financial capacity to meet the initial deposit and make regular follow-up deposits. Respondents with higher incomes tend to be more willing to set aside a portion of their income for savings in preparation for the Hajj, while respondents with lower incomes prioritize meeting basic needs before allocating funds for long-term needs. The high beta coefficient value of 0.597 also indicates that income level is the most dominant variable compared to other independent variables in this study.

These results align with research by Shelva Khairanihisan, which states that income significantly influences the decisions of generations Y and Z to own a Hajj Savings product. Furthermore, research by Akbar et al. also shows that income level influences people's interest in saving in Islamic banks. Research by Faridatul Fitriyah also proves that income is a factor influencing people's decisions to register for the Hajj. The similarity of these research results indicates that economic capacity is a factor that consistently influences people's decisions to use Islamic financial products, particularly Hajj Savings products.

The findings of this study indicate that economic capacity plays a crucial role in customers' decisions to choose Hajj Savings products. Higher income levels provide greater opportunities for people to consistently set aside a portion of their income to prepare for the costs of performing the Hajj.

The Influence of Perceived Service Quality, Religiosity, and Income Level on Customer Decisions

The results of the simultaneous test indicate that perceived service quality, religiosity, and income level jointly have a positive and significant influence on customer decisions in selecting Hajj Savings products at Bank Syariah Indonesia, Nganjuk Branch Office, Yos Sudarso. This is evidenced by the calculated F-value of 79.573 with a significance level of 0.000, which is less than 0.05. Therefore, the fourth hypothesis (H4) is accepted, concluding that perceived service quality, religiosity, and income level simultaneously influence customer decisions in selecting Hajj Savings products.

Furthermore, the analysis results show a coefficient of determination (R^2) of 0.759. This means that 75.9% of the variation in customer decisions in selecting Hajj Savings products can be explained by perceived service quality, religiosity, and income level. The remaining 24.1% is influenced by other factors outside the research model that were not examined, such as promotion, trust, Islamic financial literacy, company image, family influence, and other social factors. The coefficient of determination indicates that the research model has strong ability to explain customer decisions in choosing Hajj Savings products.

The results of this study indicate that customer decisions in choosing Hajj Savings products are not influenced by a single factor, but rather the result of the interaction of various complementary aspects. Perceived service quality provides an overview of customer assessments of the quality of service received, religiosity reflects spiritual motivation in choosing products that comply with Sharia principles, while income level indicates a customer's economic ability to set aside funds sustainably to prepare for Hajj costs. The combination of these three factors can explain customer behavior in making decisions to use Hajj Savings products.

Although partially perceived service quality does not have a significant effect, this variable still contributes to the model when analyzed together with religiosity and income level. This indicates that customer decisions are the result of a combination of mutually supporting factors, not influenced by a single variable in isolation. Thus, improving service quality remains necessary to create a positive customer experience, although religiosity and income level proved to have a more dominant influence in this study.

The results of this study align with Annisa Lutfiani's research, which states that service perception, religiosity, and income simultaneously influence customer interest in choosing Hajj Savings. Furthermore, Shelva Khairanihisan's research also shows that religiosity, income, and relationship marketing simultaneously influence the decisions of generations Y and Z to choose Hajj Savings products. These similar results indicate that people's decisions in choosing Hajj Savings products are influenced by a combination of service factors, religious values, and economic capacity.

Overall, the results of this study indicate that customer decisions in choosing Hajj Savings products are the result of a combination of various complementary factors. Although partially perceived service quality does not have a significant effect, its presence still contributes when analyzed alongside religiosity and income level. Thus, customer decisions in choosing Hajj Savings products are not influenced by a single factor, but rather the result of an interaction between service aspects, religious values, and each customer's economic capacity.

Research Implications

This study provides theoretical and practical implications regarding the factors influencing customer decisions in selecting the Hajj Savings product at Bank Syariah Indonesia, Branch Office Nganjuk Yos Sudarso.

Theoretically, the results of this study enrich the study of consumer behavior in Islamic banking, particularly in the decision-making process for selecting Hajj Savings products. The research findings indicate that religiosity and income level are significant factors influencing customer decisions, while perceived service quality has no significant effect. These results indicate that customers' decisions in selecting Hajj Savings products are influenced not only by the quality of service provided by the bank, but also by their religious values and their financial ability to finance the Hajj pilgrimage. Thus, this study provides empirical evidence that spiritual factors and financial ability play a more dominant role than perceived service quality in the context of Hajj Savings products.

Practically, the results of this study can provide input for Bank Syariah Indonesia, Branch Office Nganjuk Yos Sudarso, in developing strategies for developing Hajj Savings products. Given that religiosity has been shown to significantly influence customer decisions, banks need to continue strengthening education on the importance of early Hajj planning through financial products that comply with Sharia principles. This education can be conducted through Sharia financial literacy activities, seminars, collaborations with religious institutions, and the use of digital media to ensure information about the benefits of Hajj Savings can reach a wider audience.

Research findings also indicate that income level is the most dominant variable influencing customer decisions. Therefore, Bank Syariah Indonesia can develop marketing strategies tailored to the community's economic capabilities, for example, through more flexible initial deposit and regular deposit schemes and providing education on the importance of saving gradually to prepare for Hajj costs. This strategy is expected to increase access to Hajj Savings products by people of all income levels.

Although perceptions of service quality do not have a significant partial effect, service quality remains an aspect that needs to be maintained and continuously improved. Fast, friendly, responsive, and professional service is essential to foster long-term customer satisfaction, trust, and loyalty. Therefore, improving service quality should remain part of Bank Syariah Indonesia's service development strategy to maintain competitiveness amidst the evolving Sharia banking industry.

In addition to providing benefits to banks, the results of this study are also expected to serve as a reference for future researchers in developing research on customer behavior in Islamic banking. Future research could expand the research focus to Bank Syariah Indonesia branches in other regions or at different Islamic banks, and include other variables such as Islamic financial literacy, promotions, trust, corporate image, and social influence to obtain a more comprehensive picture of the factors influencing customer decisions in choosing Hajj Savings products.

CONCLUSIONS

Based on the results of research on the influence of perceived service quality, religiosity, and income level on customer decisions in selecting Hajj Savings products at Bank Syariah Indonesia, Nganjuk Branch Office, Yos Sudarso, it can be concluded that perceived service quality has a positive but insignificant influence on customer decisions. These results indicate that service quality is not yet a primary factor considered by customers when selecting Hajj Savings products. Customers tend to prioritize the purpose of the Hajj pilgrimage and other factors deemed more important than the quality of service received.

The variable of religiosity has been shown to have a positive and significant influence on customer decisions in selecting Hajj Savings products. The higher a person's level of religiosity, the greater their tendency to choose financial products compliant with Sharia principles as a means of preparing for the Hajj. Furthermore, income level also has a positive and significant influence on customer decisions. This indicates that economic capacity is a crucial factor in determining people's decision to set aside a portion of their income for Hajj costs through Hajj Savings products.

Simultaneously, perceived service quality, religiosity, and income level significantly influenced customers' decisions in selecting the Hajj Savings product at Bank Syariah Indonesia, Branch Office Nganjuk Yos Sudarso. These results indicate that customer decisions are the result of the interaction of various factors, including service aspects, religious values, and economic capacity. The research model also adequately explains variations in customer decisions, providing an overview of the factors influencing people's decisions in selecting Hajj Savings products.

This study has several limitations. The study was conducted only at Bank Syariah Indonesia Branch Office Nganjuk Yos Sudarso, so the results cannot be generalized to all Bank Syariah Indonesia branches or other Islamic banking institutions. Furthermore, this study only used three independent variables: perceived service quality, religiosity, and income level. Therefore, other factors potentially influencing customer decisions that were not analyzed in this study may still exist.

Based on these limitations, future research is recommended to expand the study location to several Bank Syariah Indonesia branches and other Islamic banks to improve the generalizability of the results.

Future research is also expected to add other variables, such as Islamic financial literacy, promotion, trust, company image, product quality, and social influence, to provide a more comprehensive picture of the factors influencing customer decisions in selecting Hajj Savings products.

Overall, this research is expected to contribute to the development of consumer behavior studies in Islamic banking, particularly regarding the factors influencing customer decisions in selecting Hajj Savings products. The findings of this study are also expected to serve as a reference for future research in developing more comprehensive research models in line with developments in the Islamic banking industry.

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