The Influence of Affordability, Service Quality, and Financial Education on Customers' Decisions to Use Savings Products at Sharia Banks in Medan

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Abstract

This study aims to determine the description and influence of affordability, service quality, and financial education on customer decisions. The research subjects are the residents of Medan City. The method used is a quantitative approach with a survey method through multiple linear regression analysis. The population in this study is the residents of Medan City, numbering 2,480,000 people, with a purposive sampling technique, resulting in a sample size of 100 people. The results of this study indicate that affordability, service quality, and financial education significantly influence customer decisions. Simultaneously, the results show that affordability, service quality, and financial education simultaneously influence customer decisions, with an influence of 75.1%.

PENDAHULUAN

In recent years, the Islamic banking industry in Indonesia has experienced significant growth. Bank Syariah Indonesia (BSI), as the largest Islamic bank in Indonesia, continues to innovate in order to attract more customers. However, there is still a phenomenon where the level of public participation in using Islamic savings products is not yet comparable to conventional savings products. According to data from the Financial Services Authority (Otoritas and Keuangan 2024), the performance of Indonesia's Islamic banking sector at the end of 2024 recorded positive growth of 9.88% (year-on-year), with total assets reaching Rp980.29 trillion, and market share increasing to 7.72%. Meanwhile, overall, the national Islamic financial industry recorded a market share of 11.45%, indicating that its contribution still needs to be improved compared to the dominance of the conventional financial system, which still stands at 88.55%. Nevertheless, BSI continues to play a role in providing various savings products that align with Islamic principles. However, the distribution of Islamic savings products and the level of public participation in using them still need to be improved, particularly in the city of Medan.

One of the main factors influencing customers' decisions in choosing savings products is affordability. Some customers believe that administrative and transaction fees at Islamic banks are higher than those at conventional banks. However, Islamic principles should emphasize transparency and fairness in fees. Competitive and transparent fees can increase customer interest in using Islamic savings products. According to (Putri Nugraha et al., 2021) price or cost is an important factor in consumer decision-making. Data from (Otoritas and Keuangan 2024) shows that the market share of Islamic banking is only 7.72%, far below that of conventional banking, indicating that costs may be one of the barriers.

In addition to affordability, service quality is also an important factor influencing customer decisions. Some customers complain that services at Islamic banks, including BSI, are still not as fast and efficient as conventional banking. Islamic banks need to improve service quality, especially

in terms of speed and efficiency, to meet customer expectations. Good service quality can increase customer satisfaction, strengthen customer loyalty, and expand the market share of Islamic banks. Service quality can be measured through five dimensions: tangibles, reliability, responsiveness, assurance, and empathy.

The level of Islamic financial literacy among Indonesians remains low. According to (Otoritas Jasa Keuangan 2024), only 39.11% of the population is financially literate in Islamic finance, far lower than the 65.08% who are financially literate in conventional finance. Financial education plays an important role in raising public awareness of Islamic banking products. To help the public better understand the Islamic banking system, banks must enhance Islamic financial education. To better understand the Islamic banking system, key aspects that need to be improved include understanding the principles of Islamic banking, knowledge of the benefits of Islamic savings products, and the ability to distinguish between Islamic and conventional products. Good financial literacy helps individuals make wiser financial decisions.

Medan, as the capital city of North Sumatra Province, has a significant population of approximately 2.48 million people as of May 2024 ("BPS 2024,"). With such a large population, the potential for developing Islamic banking in this city is enormous. However, low Islamic financial literacy and negative perceptions regarding costs and service quality remain the primary barriers to increasing public participation. While there is still much to explore further, additional research is urgently needed to comprehensively examine the three key aspects—cost affordability, service quality, and financial education—to determine customer preferences and decision-making processes when utilizing Islamic products offered by Indonesian Islamic banks.

This is even more relevant considering that previous studies have attempted to identify various factors that influence customers' decisions to adopt Islamic banking services in general. Service quality and administration together have a significant influence on customers' decisions to purchase savings products at Islamic banks. (Miftahul, 2022) studies show that there is a positive and significant impact of Islamic financial literacy on monetary literacy in terms of interest in saving at Islamic banks. However, the study has not specifically examined the relationship between affordability, service quality, and financial education in the context of BSI customers in Medan City. Therefore, this study addresses this gap by specifically examining these factors in the context of BSI Islamic savings in Medan City.

This study aims to identify and analyze the influence of affordability, service quality, and financial education on customers' decisions to choose savings products at Bank Syariah Indonesia (BSI) in Medan. It is hoped that the results of this study will provide valuable input for BSI management in developing more effective marketing and service strategies, improving the financial literacy of the public regarding Islamic banking products, and providing a reference for academic research in the field of Islamic banking.

The affordability of Islamic savings services is an important factor that influences customer interest in Islamic financial products. According to (Kurniawan, Akbar, Safitri, & Theara, 2022), customers tend to choose services that do not impose excessive financial burdens, but the benefits received are still perceived to be equivalent to the costs. Affordability is not only assessed based on the nominal cost but also on customers' perceptions of transparency, fairness, and alignment with Islamic principles. This aligns with the views of Ningsih dan Vitaharsa (2022) who define price perception as consumers' understanding of prices and their perceptions of the intrinsic benefits received. This is a crucial variable, considering that consumers generally make individual assessments and considerations in the purchasing decision-making process. Therefore, Islamic

banks must ensure that the fees charged are not only competitive but also understood and positively accepted by customers.

Anggraini dan Inayah (2025) in their case study of Griya Hasanah products at BSI KCP Cemara Asri added that in the context of Musyarakah Mutanaqisah contracts, transparency of costs and margin calculation schemes is key to building customer trust. Cost affordability indicators include financial affordability, cost alignment with the quality of services received, price competitiveness with other banks, and cost alignment with service benefits such as convenience, security, and ease of transactions. If Islamic banks can demonstrate efficiency and fairness in their service costs, customer loyalty can be strengthened because customers feel they are paying for something commensurate with the benefits, in line with the principle of maslahat in Islam.

Service quality in Islamic banking is the main benchmark in shaping customer experience and satisfaction. According to Nasution et al. (2023) customer loyalty is influenced by three factors: (1) customer satisfaction, (2) switching barriers, and (3) complaint management. Satisfied customers not only have the potential to make repeat purchases but also become advocates who recommend the product/service.

Nur (2023) asserts that service quality encompasses operational efficiency, speed of service, staff friendliness, and compliance with sharia principles. According to the findings of Parasuraman, Zeithaml, and Berry, the validity of service quality assessment in the SERVQUAL model relies on the consistency of the five dimensions: tangibles, reliability, responsiveness, assurance, and empathy (Zouari & Abdelhedi, 2021). In the context of Sharia, services are not only evaluated based on how quickly and accurately transactions are conducted but also on spiritual and ethical aspects, such as the accuracy of information, compliance with contracts, and the absence of gharar or uncertainty in products.

Acording to Rahmi et al (2023), uch as mobile banking applications that are easy to use, secure, and support sharia transactions. Digital service quality is a critical element, especially in dealing with younger generations and millennial customers who prioritize technological convenience and efficiency. The authors also emphasize the importance of education in service delivery, such as explaining product details to customers who are unfamiliar with sharia principles as part of empathy and service assurance. Therefore, the development of sustainable service quality based on sharia principles and modern technology is a strategic step to enhance the satisfaction and loyalty of sharia customers (Marliyah 2023).

Financial education is a strategic element in improving public literacy regarding Islamic financial products and services. According to Otoritas Jasa Keuangan (2023), this education aims to enable the public to make wise financial decisions, understand their rights and obligations, and avoid unwanted risks. Effective education must cover an understanding of the characteristics of Islamic financial institutions, the products they offer, their benefits and risks, as well as tax aspects. Wahidah et al. (2024) found that the frequency with which customers participate in financial education, whether through workshops, digital media, or consultations with customer service, is directly proportional to their level of confidence in choosing Islamic savings products. Education that addresses practical and applicable aspects provides a comprehensive understanding, not just theory.

Herdiyan, Asiati, and Moelyatie (2023) adding that official sources of information such as bank websites, product brochures, and customer service play a significant role in supporting the customer education process. Accurate, easy-to-understand information that complies with sharia principles will strengthen the bank's image as a professional and trustworthy institution. Marliyah

et al. (2022) emphasize that in practical implementation, a transdisciplinary approach combining financial, Sharia, and educational aspects is necessary to make education more effective and grounded. Therefore, Sharia banks must integrate financial education as an integral part of their communication strategy, not merely an additional activity, to ensure that all segments of society can access and understand Sharia financial services effectively.

Customers' decisions in choosing products that comply with sharia are the result of a complex and diverse consideration process. Rational individuals will consider the maximum benefits and minimum risks before deciding on a particular product. In the context of sharia banking, this is reinforced by spiritual values such as halal, justice, and blessings in fund management. Ningsih dan Vitaharsa (2022) explain that the decision-making process involves problem identification, information search, evaluation of various options, final decision-making, and review of results after use. Customers will go through this process based on their experience, personal references, and information obtained from public and digital sources.

Anggraini dan Inayah (2025) note that in practice, the decision to choose sharia savings products is influenced by belief in the sharia system and the convenience of the services provided. For example, customers who understand the contract and benefits of the product tend to be more loyal and trust the bank. In the post-use stage, positive experiences such as ease of access, responsiveness of services, and savings results that meet expectations will strengthen loyalty and increase the likelihood of recommendations to others. This is where it is important for Islamic banks to understand that customer decisions are not solely based on financial calculations, but also on considerations of values, experience, and beliefs. Service and promotional strategies must be designed according to customer behavior and preference segmentation to be more targeted.

Figure 1. Conceptual Framework
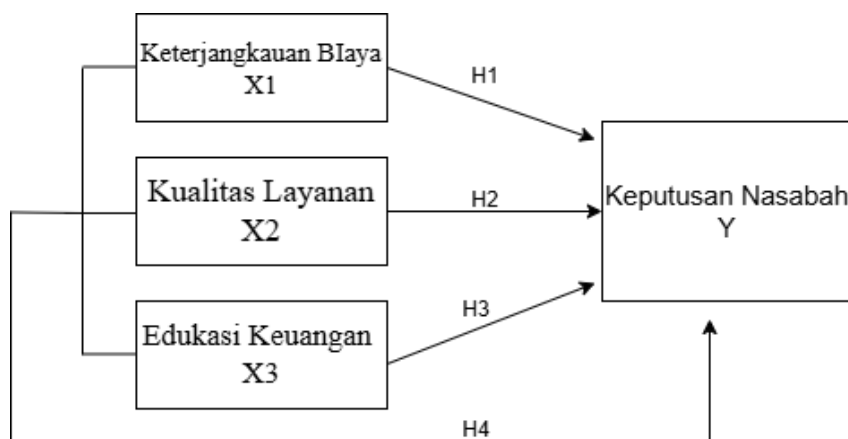
In this study, several partial hypotheses are proposed to test the influence of independent variables on customer decisions to purchase savings products at BSI

Research Hypotheses:

H1   : Affordability (X1) has a significant influence on customer decisions

H2   : Service quality (X2) has a significant influence on customers' decisions to purchase savings products.

H3   : Financial education (X3) also has a significant influence on customers' decisions.

H4 : Affordability, service quality, and financial education simultaneously influence customers' decisions in choosing savings products at BSI.

RESEARCH METHOD

This study uses a quantitative approach with multiple linear regression analysis as the main method to test the influence of affordability, service quality, and financial education on customer decisions to use savings products at Bank Syariah Indonesia (BSI) in Medan. Primary data as the main source was collected through a questionnaire based on variable indicators with a 1-5 Likert scale (strongly disagree to strongly agree). This data was obtained directly from respondents using valid and reliable instruments such as observation, interviews, and questionnaires, in accordance with Sugiyono (2021) definition of primary data as authentic information obtained directly from the research subjects without any intermediaries. In addition, secondary data was also used as a supplement to strengthen the theoretical basis and conceptual framework, obtained from official sources such as government websites and reliable academic literature.

The study population includes the entire population of Medan City, which is approximately 2,480,000 people (BPS, 2024), who are potential users of savings products at BSI. The sample size was determined using the Slovin formula, which is commonly used in research with large populations to obtain a representative sample size with a controlled margin of error. With a margin of error of 10% (0.1) and a population of 2,480,000 people, the sample size was calculated as follows:

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

n = number of samples
N= population size (2,480,000 people)
e = margin of error 10% or 0.1
Calculation:

$$n = \frac{2.480.000}{1+2.480.000.(0,1)^2} = \frac{2.480.000}{1+2.480.000 \,.\, 0,01} = \frac{2.480.000}{1+24.800} = \frac{2.480.000}{24.801} = 99.99$$

Thus, this study involved 100 respondents as sample units. The sampling technique used purposive sampling, a non-probability method in which participants are selected based on specific criteria relevant to the research objectives (Sugiyono, 2021). The criteria for respondents included active BSI customers who had savings products, were at least high school graduates or equivalent, and resided in the city of Medan. The researcher applied multiple linear regression to quantify the influence of independent variables (affordability, service quality, financial education) on the dependent variable (customer decisions). This procedure was preceded by validity-reliability testing of the instrument and verification of classical assumptions, including normality, multicollinearity, and heteroscedasticity, to ensure the validity of the interpretation.

RESULTS AND DISCUSSION
Research Results
a. Respons Data Results

Table. 1 Respondent Data

Variable	Respondents	Frequency

Gender	Male	26,7 %
	Female	73,3 %
Highest Level of Education	High School	67,3 %
	Bachelor's Degree	32,7 %
Age	17-25	67,3 %
	26-35	19,8 %
	36-45	8,9 %
Length of time as a customer	< 6 months	23,8 %
	6 months -1 year	19,8 %
	1-2 year	28,7 %
	2-3 year	15,8 %
	>3 year	11,9 %

Source : Processed data (2025)

Information about the characteristics can be seen in Table 1.1. Based on this data, the percentage of respondents who described themselves as young was higher than that of women, at 73.3%. In terms of education, the majority of respondents had a high school education, at 67.3% of the total. Most respondents are also in the age range of 17 to 25 years, accounting for 67.3%. Meanwhile, for the length of time as a customer, the largest group is those who have been customers for 1-2 years, with a percentage of 28.7%.

b. Descriptive Statistical Results

Table 2. Descriptive Statistics

Variable	N	Min	Max	Mean	Std. Dev.
Affordability of Costs	100	8	20	16.61	2.558
Service Quality	100	2	35	28.21	5.236
Financial Education	100	2	20	16.44	3.096
Customer Decisions	100	11	30	24.90	4.126

Source : Processed data (2025)

Based on descriptive statistics from 100 respondents, the Affordability variable had an average of 16.61 with a standard deviation of 2.558, indicating positive perceptions and relatively homogeneous responses. Service Quality has an average of 28.21 and a standard deviation of 5.236, indicating positive evaluations with higher response variability. The Financial Education variable has an average of 16.44 with a standard deviation of 3.096, indicating good and fairly consistent perceptions. Meanwhile, Customer Decisions have an average of 24.90 with a standard deviation of 4.126, indicating a positive trend in financial decisions with moderate response variation. Overall, all variables show a positive trend among respondents.

c. Validity Test Results

Table 3. Validity Test

Variable	Item	Korelasi (r)	Sig. (2-tailed)	Description
Cost Affordability (X1)	X1.1	0.832	0.000	Valid
	X1.2	0.837	0.000	Valid

	X1.3	0.797	0.000	Valid
	X1.4	0.828	0.000	Valid
Service Quality (X2)	X2.1	0.689	0.000	Valid
	X2.2	0.798	0.000	Valid
	X2.3	0.767	0.000	Valid
	X2.4	0.744	0.000	Valid
	X2.5	0.769	0.000	Valid
	X2.6	0.799	0.000	Valid
	X2.7	0.807	0.000	Valid
Financial Education (X3)	X3.1	0.820	0.000	Valid
	X3.2	0.777	0.000	Valid
	X3.3	0.833	0.000	Valid
	X3.4	0.831	0.000	Valid
	X3.5	0.737	0.000	Valid
	X3.6	0.711	0.000	Valid
Customer Decision (Y)	Y.1	0.827	0.000	Valid
	Y.2	0.812	0.000	Valid
	Y.3	0.792	0.000	Valid
	Y.4	0.807	0.000	Valid
	Y.5	0.821	0.000	Valid
	Y.6	0.846	0.000	Valid

Source : Processed data (2025)

TABLE r TABLE – UJI VALIDITAS

n (Number of Respondents)	df (n – 2)	Significance Level ($\alpha = 0,05$)	r Table
100	98	0,05 (two-tailed)	**0,197**

Based on the validity test results, each item in the Affordability Variable has an item-total correlation value greater than the table r (0.197) with a significance level of 0.000. Therefore, all items in this variable are declared valid. The same applies to the Service Quality, Financial Education, and Customer Decision variables. All items in these variables have item-total correlation values that exceed the r table limit and are significant at the 5% level. Thus, all items in this research instrument are declared valid and suitable for further analysis. In fact, most items have correlation values above 0.6, indicating that the relationship between the items and the total variable score is strong.

d. Reliability Test Results

Table 5. Reliability Test

Variable	Number of Items	Cronbach's Alpha	Reliability Status
Affordability (X1)	4	0.834	Very Good
Service Quality (X2)	7	0.902	Very Good

Financial Education (X3)	6	0.905	Very Good
Customer Decision (Y)	6	0.900	Very Good

Source : Processed data (2025)

Based on the reliability test results, each variable in the study has a Cronbach's Alpha value of 0.6. This indicates that the instrument used has a very good internal consistency threshold, so it can be used in further analysis.

e. Results of Classical Assumption Tests
1. Normality Test

Table 6. Normality Test

Test Statistics	Statistical Value	df	Sig. (p-value)	Conclusion
Kolmogorov-Smirnov	0.086	100	0.200*	Residual data is normally distributed
Shapiro-Wilk	0.980	100	0.123	Residual data is normally distributed

Source : Processed data (2025)

Based on the results of the normality test using Kolmogorov-Smirnov with a statistical value of 0.086 and a significance level of 0.200, it can be concluded that the residual data is normally distributed because the significance level is greater than 0.05. This indicates that the assumption of normality is sufficiently strong so that the original multiple regression analysis can be performed and the results can be compared..

2. Multicollinearity Test
Table 7. Multicollinearity Test

Variable	Tolerance	VIF
Affordability	0.470	2.126
Service Quality	0.159	6.292
Financial Education	0.209	4.792

Based on the multicollinearity results, each independent variable has a tolerance > 0.2 and a Variance Inflation Factor (VIF) value < 10. These findings indicate that multicollinearity does not occur in this regression model. Thus, the independent variables are suitable for use in multiple regression analysis.

3. Heteroscedasticity Test

Table 8. Heteroscedasticity Test

Variable	Coefficient	t Calculated	Sig. (p-value)	Conclusion
Affordability	-0.014	-0.312	0.756	No heteroskedasticity
Service Quality	0.028	0.642	0.523	No heteroskedasticity
Financial Education	-0.021	-0.458	0.648	No heteroskedasticity

Source : Processed data (2025)

Glejser's analysis of the variables Affordability, Service Quality, and Financial Education shows significance values of 0.756, 0.532, and 0.648, respectively, all of which are greater than 0.05. Thus, there is no evidence of heteroscedasticity or deviation in the residual variance pattern. Therefore, the assumption of weak homoscedasticity and regression models are often used for long-term analysis.

f. Hypothesis Testing

Table 10. Regression Coefficients (T-test)

Variable	B	Std. Error	Beta	t	Sig.
(Constant)	2.973	1.432	—	2.077	0.041*
Affordability	0.380	0.120	0.235	3.168	0.002*
Service Quality	0.207	0.101	0.262	2.052	0.043*
Financial Education	0.596	0.149	0.447	4.010	0.000*

Source : Processed data (2025)

TABLE t TABLE – UJI t (Partial)

n	k (number of independent variables)	df (n – k – 1)	α (0,05 two-tailed)	t Table
100	3	96	0,05	**±1,985**

Affordability has a significant impact on customer outcomes, with a calculated t-value of 3.168 > t-table 1.985 and a significance level of 0.002 < 0.05. Service Quality also has a significant impact, with a t-value of 2.052 > 1.985 and a significance level of 0.043 < 0.05. Individually, the independent variables have a significant impact on customer decisions to use savings products at Islamic banks in Indonesia.

Table. 11 Uji F (ANOVA)

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1265.281	3	421.760	96.467	0.000*
Residual	419.719	96	4.372		
Total	1685.000	99			

Source : Processed data (2025)

TABLE F TABLE – UJI F

N (Sample Size)	k (Number of Independent Variables)	Df1(k)	Df2 (n-k-1)	α (0,05)	f Table
100	3	3	96	0,05	2,70

Based on the table above, it is known that the F table with a sample size of 100, 2 independent variables (df1=3), and degrees of freedom df2=96 at a significance level of 0.05 is 2.70. Since the calculated F value (96.467) > F table (2.70), the regression model is considered significantly simultaneous.

g. Multiple Linear Regression Analysis

Table. 9 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.867	0.751	0.743	2.091

Source : Processed data (2025)

Based on the regression output results, the multiple correlation coefficient (R) value is 0.867, indicating a very strong relationship between the independent variables (Affordability, Service Quality, and Financial Education) and the dependent variable (Customer Decision to use savings products at Bank Syariah Indonesia). Furthermore, the R Square value of 0.751 indicates that 75.1% of the variation in Customer Decision can be explained by the three independent variables simultaneously. Meanwhile, the remaining 24.9% is explained by other variables outside the scope of this study. The adjusted R-Square value of 0.743 indicates the adjusted coefficient of determination based on the number of predictor variables in the model, further confirming that this regression model is sufficiently robust and suitable for prediction purposes.

Discussion

Based on the results of several analyses conducted by researchers and described above, the following conclusions were obtained:

The Effect of Affordability (X1) on Customer Decision (Y)

Based on the t-test results obtained from this study, the Affordability variable (X1) has a t-value of 3.168 with a significance level of 0.002. Since the significance level is less than 0.05 (0.002 < 0.05), it can be concluded that Affordability significantly influences Customer Decision in using savings products at Bank Syariah Indonesia (BSI). This indicates that the more affordable the administrative costs, transaction costs, and other cost components set by the Islamic bank, the greater the likelihood that customers will be interested and decide to use the savings products offered. Customers tend to choose financial services that provide value commensurate with the costs they incur.

This finding aligns with the theory proposed by Ningsih dan Vitaharsa (2022), that affordability is an important element in consumer behavior as it relates to perceptions of fair and proportional pricing relative to benefits. If the price or cost of a product is considered reasonable and balanced with its quality and tangible benefits, consumers will be more likely to decide to buy or use the product. In the context of Islamic banking, the principles of fairness and transparency

in the cost structure are important points that customers pay attention to, and if these principles are implemented properly, they will increase customer trust and loyalty.

Anggraini dan Inayah (2025) research provides supporting evidence through a case study of Griya Hasanah products at BSI that use the Musyarakah Mutanaqisah contract. The study concludes that affordability and transparency in margin setting and financing schemes are important factors influencing customer decisions to use the product. In this study, transparency in information regarding cost calculations and compliance with Sharia principles enhances customer comfort and security in transactions. Additionally, a study by (Marliyah 2023) also found that the bank's operational cost efficiency, reflected through the BOPO and NPF ratios, contributes to customers' perception of the costs they bear. Thus, affordability not only reflects the nominal price aspect but is also closely related to perceptions of efficiency, fairness, and Sharia principles in banking practices.

The Influence of Service Quality (X2) on Customer Decision (Y)

The t-test results show that Service Quality (X2) has a t-value of 2.052 with a significance level of 0.043. Since this significance level is less than 0.05, it can be concluded that Service Quality has a significant influence on Customer Decision in using savings products at BSI. This means that the higher the Service Quality provided by the bank, both in technical aspects such as speed and accuracy of service, as well as non-technical aspects such as the friendliness and empathy of staff, the greater the likelihood that customers will choose savings products at BSI. Service Quality is an important aspect in shaping customers' perceptions and experiences during their interactions with banking services.

According to Parasuraman, Zeithaml, and Berry in the SERVQUAL model, Service Quality consists of five main dimensions: tangibles, reliability, responsiveness, assurance, and empathy. When all these dimensions are well-fulfilled, customers will feel satisfied and more confident in the bank's professionalism and integrity. Research by Inayah et al. (2022) found that in their study of students using sharia mobile banking, digital Service Quality, particularly access speed and service features that align with sharia principles, is a key factor in the decision to use such services.

Additionally, the study by Syahriza, and Inayah et al. (2025) also highlights the importance of integrating Service Quality with sharia compliance principles. They state that in the context of sharia banking, services are not only evaluated based on efficiency and convenience but also on how they reflect Islamic values such as honesty, transparency, and responsibility. Good service will provide customers with a sense of trust and peace of mind because they feel that the transactions they carry out are within the bounds of what is halal and ethical. Therefore, BSI, as the largest sharia bank, needs to continue to improve the quality of its services in a sustainable and adaptive manner to meet the increasingly complex needs of its customers.

The Effect of Financial Education (X3) on Customer Decision (Y)

The Financial Education (X3) variable shows a t-value of 4.010 with a significance of 0.000, which is less than 0.05, meaning that Financial Education has a very significant effect on Customer Decision in using savings products at BSI. Good financial education will increase public understanding of the benefits, risks, agreements, and rights and obligations in using sharia financial products. With this understanding, customers will be more rational and aware in choosing products

that suit their needs. Therefore, education is an integral part of marketing and customer development strategies in sharia banks.

According to Otoritas Jasa Keuangan (2023), Islamic financial literacy in Indonesia is still relatively low, necessitating massive and sustainable educational programs to promote increased Islamic financial inclusion. Batubara dan Anggraini (2022) emphasize in their study that the relevance between the Islamic banking education curriculum and industry needs is crucial for producing individuals with financial literacy. This can enhance individuals' analytical skills and precision in making financial decisions, including selecting savings products that align with Islamic principles. The study indicates that Financial Education should encompass not only technical aspects of products but also Islamic values in financial management.

Furthermore, (Harianto, 2023) states that a Financial Education approach based on Islamic philosophical values can enhance customers' spiritual awareness in decision-making. By internalizing principles such as justice, trustworthiness, and blessings in wealth management, customers are not solely focused on short-term gains but also on long-term benefits. In this context, effective Financial Education serves not only as a means of information dissemination but also as a vehicle for value transformation. Therefore, BSI needs to strengthen its educational programs through various channels, such as seminars, social media, and personal mentoring, to foster a financially literate and empowered society.

The Influence of Affordability, Service Quality, and Financial Education on Customer Decisions in Using BSI Savings Products

Based on the results of the F-test, it is known that Affordability, Service Quality, and Financial Education simultaneously have a significant influence on Customer Decision in using savings products at BSI. The analysis results show a calculated F value of 96.467 with a significance value of 0.000 (< 0.05), and a coefficient of determination (R^2) value of 0.751. This means that 75.1% of the variation in Customer Decision can be explained by these three independent variables together, while the remaining 24.9% is explained by other factors outside the model. This finding indicates that a holistic approach combining cost, service, and education aspects is key to forming loyal and sharia-aware Customer Decisions.

Research by Inayah (2021), supports these results by stating that people's decisions to save in sharia banks are greatly influenced by a combination of internal and external factors. Internal factors such as understanding of sharia products and values must be strengthened through education and standardized service quality. Meanwhile, external factors such as social environment, promotion, and accessibility also influence decision-making. Therefore, an approach that combines these three variables is a crucial strategy for enhancing the competitiveness of Islamic banks amid the dominance of conventional banks.

On the other hand, Marliyah et al. (2023) highlight the importance of a bank's financial stability, such as the CAR ratio, BOPO ratio, and ROA, which impact profit-sharing and the performance of savings products. Customers will feel more confident choosing products from banks that are financially sound and have good governance. Thus, when Affordability, Service Quality, and Financial Education are combined with good internal financial management, Customer Decision to choose and continue using Islamic savings products will increase. Therefore, Islamic banks are not only required to compete in terms of service and price but also in building a healthy and sustainable banking ecosystem.

CONCLUSION

Based on the results of research conducted on the influence of affordability, service quality, and financial education on customer decisions, the following conclusions can be drawn:

1. Affordability has a significant influence on customer decisions. The more affordable the cost, the more likely customers are to use the service.
2. Service quality also has a significant influence on customer decisions. Good service in terms of physical aspects, reliability, responsiveness, assurance, and empathy can increase customers' confidence in making decisions.
3. Financial Education is the most dominant variable in influencing Customer Decision. A high level of financial literacy helps customers make more accurate and rational decisions.

Simultaneously, these three variables significantly influence Customer Decision, with an R^2 value of 0.751. This indicates that 75.1% of Customer Decision can be explained by Affordability, Service Quality, and Financial Education.

RECOMMENDATIONS

Based on the research findings and conclusions, the study provides the following recommendations:

1. Financial institutions or service providers should not act as barriers for potential customers, especially those from lower-middle-income groups.
2. Service quality improvements should be consistently implemented, particularly in terms of service speed, staff friendliness, and information clarity, to ensure customers feel comfortable and confident in using the services offered.
3. Financial education for the public should be continuously promoted, whether through seminars, social media, or community outreach. Good financial knowledge will encourage customers to be more careful and responsible in making decisions.

For future research, it is hoped that this study can be expanded by adding other variables such as trust, ease of access to technology, or psychological factors, to obtain a broader picture of customer decision-making.

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