

Research Paper

Social Influence, Religiosity, and Salesperson Service on Saving Intention in Islamic Banks: The Mediating Role of Perceived Ease of Use of Technology

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ABSTRACT

Research on the Theory of Planned Behavior (TPB) in the context of Islamic banks management has been conducted for years. However, studies investigating the mediating role of perceived ease of use of technology on saving intention in Islamic banks by considering social influence, religiosity, and salesperson service still require more paucity of evidence. This study adopted the TPB and Perceived Behavior Control (PBC). Purposive sampling was used to select 250 respondents who were customers of Islamic banks in Surakarta municipality, Indonesia. The data were analyzed by using Structural Equation Model (SEM) with SPSS AMOS 22. The results indicate that social influence, religiosity, and salesperson service have a positive and significant impact on saving intention in Islamic banks. With partial mediating results, perceived ease of use of technology mediates the effect of salesperson service on saving intention in Islamic banks. Meanwhile, the role of perceived ease of use of technology in mediating social influence on saving intention is ineffective. Salesperson service has the biggest effect on saving intentions since they are directly interacting with customers. The results contribute to providing fruitful insights to sharia banks that sales person service and religiosity are two crucial factors determining the consumers' satisfaction.

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Introduction

The increased public awareness of the benefits of using Islamic banking services, particularly in Surakarta Indonesia, drives Islamic banking management to continue to improve its quality and management to increase people's intentions to use Islamic banking services. The growth of Islamic banks in Surakarta can be seen in the increase in assets owned by Islamic banks in Surakarta, third-party funds, and the increase in financing referring to positive things. In October 2020, Islamic bank's assets increased by 20.64% from IDR 3.295 trillion to IDR 3.976 in February 2021. The intention to save in Islamic banks in Surakarta is an interesting phenomenon for research due to the increasing trend in the market share of Islamic banks. Saving intention is the tendency of a customer to buy or use a product or service (Arifani & Haryanto, 2018).

The concept of intention is derived primarily from the Theory of Planned Behavior (TPB). TPB is designed to test and predict human intention and actual behavior. Consumer purchase intentions are influenced not only by their attitudes, but also by the influences of their group and their own perceived control (Haris et al., 2021). Three factors that influence behavioral intentions are attitudes toward the behavior, subjective norms (i.e., social pressure), and perceived behavioral control (i.e., perceived ability to enact the behavior) (Wolske & Stern, 2018). Financial behaviors were influenced by behavioral intention (Shim et al., 2012). Higher intentions are obtained if consumers evaluate the suggested behavior regarding a product or service as positive, and if they consider this attitude to be significant to others for them to perform the behavior more appropriately; thus, consumers are more likely to engage in this behavior (Ruangkanjanases, 2020).

Social influence affects a person in taking action (Rahayu et al., 2017). Social influence is an area of social psychology investigating how people are influenced by pressures (either actual or perceived) by other people or groups. A social influence effort is one or more people's attempt to change the attitudes, beliefs, perceptions, or behavior of others. We exercise social influence every time we think or act in response to the previous actions of others (Rangkuti & Sulistyawati, 2014). A strong social influence can shape a person's behavior to do something, and a person's saving intention increases when deciding whether or not to use a product. The greater the trend in the surrounding environment, the greater the influence on a person's decision-making behavior.

The saving intention in Islamic banks in Surakarta is also predicted to be influenced by religiosity and confidence (Syafira et al., 2020). Religiosity is defined as Islamic law-based behavior, such as always telling the truth, doing good, and not harming others (Dalrymple et al., 2012), having an Islamic personality, behaving sympathetically or kind to everyone, and being transparent and communicative (Aprianto & Candraningrum, 2020). The nature of religiosity is demonstrated by obeying God's commands while disregarding His prohibitions, being obedient to religion, working or engaging in various work activities with the goal of worship, and thinking optimistically and responsibly (Audretsch et al., 2013; Bakar et al., 2013; Mahdzan et al., 2017; Moghavvemi & Musa, 2018; Muslichah & Sanusi, 2019; Septyanto et al., 2022). Religiosity is a person's level of belief, trust, and piety in carrying out religious law. Religion manifests itself in many aspects of life, including economics. These banking institutions are included in the Islamic aspect related to *muamalah* activities (Muslichah & Sanusi, 2019). Islamic bank is a financial institution that prioritizes Islamic teachings where the personality of the employee will be an assessment for customers

in the appearance process, so religious attitudes affect the saving intention in Surakarta Islamic banks.

The ability of the salesperson is the driving force behind the company's success in developing relationships with customers, which is characterized by salesperson performance for astute selling (Aqmala et al., 2021). The difference in service quality received and expected can be referred to as service quality, and expectations can be benchmarked based on previous service quality received (Siddiquei & Kumar, 2019). Companies seek ways to gain or maintain a competitive advantage, and they increasingly expect salespeople to develop long-term relationships with customers (Inyang, 2015).

Perceived Behavior Control acts as an important predictor of human intention because it is an individual's concept of controlling himself to do or not to do an action (Aziz et al., 2019). The determination of the intervening variable in the form of perceived ease of use of technology is based on the opinion of Gu and Wu (2019) that individuals will choose the most profitable banking product, so perceived ease of use of technology as perceived behavioral control, in addition to mediating the influence of religiosity, social influence, and salesperson service on the decision to save in Islamic banks. The originality that can be generated from this research lies in the development of new concepts through the synthesis of theories supporting the new concepts proposed in this study. It is the perception of convenience developed from the theory of Planned Behavior (TPB) and Perceived Behavior Control (PBC). Based on the derivative of the theory, the perceived ease of technology is used as an intervening variable to bridge social influence and salesperson service on repurchase intentions in one research model. The difference in this study is a gap in empirically proving the influence of religiosity on saving intentions in Islamic banks in Surakarta Indonesia and the factors that influence it.

Hypothesis Development

Previous studies (Rahayu et al., 2017; Saygılı et al., 2022) examining the positive effect of social influence on repurchase suggest that social influence affects repurchase intention. Hutahaeon et al. (2020) also describe that social influence has a significant effect on purchase intention. Several studies conducted by Pan et al. (2013), Rahim et al. (2016), and Rahayu et al. (2017) have shown that customers' social influence will influence them to increase their intentions. Social influence has a significant effect on purchase intention (Hutahaeon, 2020). However, research by Mindra et al. (2022) indicates that social influence shows a negative effect on saving intention in Islamic banks. Because of differences in research findings, social influence becomes an intriguing variable to test for its effect on saving intentions in Islamic banks in Surakarta.

H1: *Social influence has a positive effect on saving intention in Islamic banks in Surakarta.*

Customers' decisions to save in Surakarta's Islamic banks will be influenced by their religiosity. Religiosity has a significant effect on saving intentions (Khotimah, 2018). Suhartanto (2019), Hasanah (2019), and Muslichah and Sanusi (2019) explain that the higher the religiosity, the greater the customer's saving intention. There is a significant relationship between religiosity and saving intention (Alfi & Yusuf, 2022; Tripuspitorini, 2019; Khotimah, 2018; Luthfiani et al., 2019; Muslichah & Sanusi, 2019; Swee et al. 2021). Swee et al. (2021) explain the important role of religiosity in increasing the desire to buy insurance products. However, different study suggests that religiosity has no significant effect on

saving intention (Hasanah, 2019; Nomi & Sabbir, 2020; Syafira et al., 2020). According to Alfi and Yusuf (2022), religiosity has a weak influence on saving intentions. While Nomi and Sabbir (2020) describe that religiosity have a negative impact on life insurance purchase intentions, but had a significant effect on financial literacy, attitudes, subjective norms, and saving motives.

H2: *Religiosity has a positive effect on saving intention in Islamic banks in Surakarta*

Salesperson service is critical for building brand trust because the brand's ability to deliver on promised value makes customers feel confident in the brand. Companies seek ways to gain or maintain a competitive advantage, and they increasingly expect salespeople to develop long-term relationships with customers (Westbrook & Peterson, 2022). Previous research has shown that salesperson service has a positive impact on saving intention (Oktavia, 2019). With quality salesperson service, it will be possible to increase customer satisfaction, so that the better the salesperson service provided, the higher the intention to continue the purchase. Employees' attitudes of being quick to communicate, agile, and understanding all product provisions will increase a person's desire or intention to determine something.

H3: *Salesperson service has a positive effect on saving intention in Islamic banks in Surakarta.*

Perceived ease of the use of technology is the assumption that the chosen technology or product is the simplest option. When there is encouragement from others, the perceived ease of use of technology will rise (Gu & Wu, 2019). Thus, the perceived ease of use of technology will further increase the saving intention. Hutahaean et al. (2020) suggest that social influence has a significant effect on perceived ease of use.

H4: *Perceived ease of use of technology mediates the effect of social influence on saving intention in Islamic banks in Surakarta.*

Customers' repurchase intention may increase if they perceive technology to be easy to use. For example, there is a perception that the product is simple to use and learn, and that it is simple to control, adjust, and find spare parts. This perception will increase the impetus for the intention to repurchase a product. The higher the repurchase intention, the better the salesperson's service. This study anticipates that a customer's perceived ease of use of technology will be able to influence customer behavior and increase repurchase intention for a product. Technology relates to the competence of a salesperson. A salesperson's expertise has a significant effect on trust and repurchase intention (Oktavia et al., 2019). Ma and Kim (2021) suggest that affective customer experience fully mediates the positive impact of salespeople's personal interactions on customers' positive Word-of-Mouth intention.

H5: *Perceived ease of use of technology mediates the effect of salesperson service on saving intentions in Islamic bank in Surakarta.*

Method

Population and Sample

The population in this study consists of all customers of Islamic banks in Surakarta's Indonesia five sub-districts: Laweyan, Serengan, Pasar Kliwon, Jebres, and Banjarsari. When using SEM (Structural Equation Modeling) technique, a minimum of 200 samples must be

collected, or five to ten times the number of indicators used in the research. Hence, the sample in this study was 250 respondents drawn from the 25 indicators used in this study, so $25 \times 10 = 250$ respondents who met the criteria using the SEM technique.

In proportionate stratified random sampling, sampling was determined in a balanced manner in each region, in addition to having considerations to facilitate the distribution of customers of Islamic banks in Surakarta and to have an effective time and implementation of questionnaire distribution, so that it represents the existing population, i.e., Customers of Islamic banks in Surakarta, with 50 respondents in each region. This is calculated by dividing the number of samples by the number of Surakarta regions, i.e., $250 : 5 = 50$ respondents. The characteristics of the respondents in this study can be seen in Table 1.

Table 1. Respondents' Characteristics

	Description	Total	Percentage (%)
Characteristics of Respondents Area Distribution	Laweyan	50	20
	Pasar Kliwon	50	20
	Serengan	50	20
	Jebres	50	20
	Banjarsari	50	20
Sex	Male	148	59.2
	Female	102	40.8
Age	17-25 years old	48	19.2
	26-35 years old	65	26
	36-45 years old	78	31.2
	Above 45	59	23.6
Marital Status	Married	183	73.2
	Single	67	26.8
Education Level	Elementary School	8	3.2
	Junior High School	29	11.6
	Senior High School	76	30.4
	Diploma	21	8.4
	Bachelor's Degree	105	42
Occupation	Master's Degree	11	4.4
	Private Employees	76	30.4
	Farmers	49	19.6
	ASN/Police	58	23.2
	Teacher/ Others	44 23	17.6 9.2

According to Table 1, there are 148 male respondents (59.2%) and 102 female respondents (40.8%). According to the findings of the study, the majority of Customers of Islamic banks in Surakarta (59.2%) are men. These respondents have an elementary education level of 8 (3.2%), a junior high school education level of 29 (11.6%), a high school education level of 76 (30.4%), a diploma education level of 21 (8.4%), a Bachelor Degree education level of 105 (42%), and a Master education level of 11 (4.4%). According to the findings of the analysis, many Customers of Islamic banks in Surakarta (105 respondents, or 42%) have a bachelor's degree or higher.

Variable Measurement

Saving intention is the desire to use the product on information obtained by customers. It can influence customer behavior (Aziz et al., 2019; Suhartanto, 2019). The indicators are preferring Islamic banks, informing others about savings products (colleagues, relatives/family, and relations), not preferring savings products other than those from Islamic banks, and intending to continue saving in Islamic banks despite the lower profit sharing when compared to conventional bank interest. Perceived ease of use can be identified as the ease to learn, use, and understanding (Sukainah et al., 2019). The influence of family or friends using Islamic bank products, or the role of family or friends in choosing Islamic bank products in the form of information and encouragement from family or friends, is referred to as social influence (Rangkuti & Sulistyawati, 2014). Religiosity is Obedience in worship, carrying out worship activities diligently, attempting to have a broad knowledge of Islamic teachings, possessing a level of belief or a strong belief in carrying out Islamic teachings, carrying out all orders, and avoiding God's prohibitions (Audretsch et al., 2013; Bakar et al., 2013; Mahdzan et al., 2017; Moghavvemi & Musa, 2018; Muslichah & Sanusi, 2019; Septyanto et al., 2022). Salesperson service is the ability of product knowledge, selling skills, customer orientation, and experience (Oktavia, 2019; Saeed et al., 2013). A salesperson must be capable of dealing with any sales condition or situation (Singh & Venugopal, 2015).

Results

First of all, the results of the validity test analysis using confirmatory factor analysis on each latent variable with a minimum value of the loading factor (λ) are 0.50. Average Variance Extracted (AVE) is a coefficient describing the variance in indicators that can be explained by general factors. This coefficient is a variant of the construct reliability estimate. Some others see this coefficient as a property that reveals discriminant validity. The recommended minimum AVE value is 0.5. If the AVE value is greater than 0.5, then the indicators in the developed model are proven to measure the targeted latent construct and do not measure the other latent constructs. A reliability test is to measure the consistency of the indicators of a construct in identifying a construct variable. Reliability is measured by using Construct Reliability (CR) with a minimum value of 0.60. Table 2 presents the results of the confirmatory analysis between exogenous variables.

Table 2. Validity and Reliability Tests

Variable	Indicator	Loading Factor (λ)	Construct Reliability (CR)	AVE
Social Influence	PS1	0.704	0.929	0.727
	PS2	0.737		
	PS3	0.999		
	PS4	0.998		
	PS5	0.777		
Religiosity	R1	0.719	0.934	0.743
	R2	0.756		
	R3	0.996		
	R4	0.998		
	R5	0.798		

Variable	Indicator	Loading Factor (λ)	Construct Reliability (CR)	AVE
Salesperson Service	STP1	0.834	0.930	0.728
	STP2	0.911		
	STP3	0.786		
	STP4	0.889		
	STP5	0.840		
Perceived Ease of Technology	PKT1	0.858	0.926	0.715
	PKT2	0.866		
	PKT3	0.854		
	PKT4	0.821		
	PKT5	0.827		
Saving Intention	NM1	0.697	0.904	0.662
	NM2	0.631		
	NM3	0.998		
	NM4	0.988		
	NM5	0.673		

As presented in Table 2, testing the social influence variable for the validity test shows the loading factor value > 0.50 , so all indicators of social influence are valid. The reliability test on social influence shows the value of Construct Reliability (CR) that is greater than the required value of 0.60. All indicators have an Average Variance Extracted (AVE) value that is greater than 0.5 for each construct in the model, so all indicators on social influence are reliable or have good discriminant validity values.

Secondly, the assumption of normality can be fulfilled if both univariate and multivariate can be seen in the Z value (critical ratio or c.r. at the Amos output) of the skewness and kurtosis of the data distribution, at a significance level of 1% (two-tailed), which is ± 2.5488 . The results of the normality of the data in this study is described in Table 3.

Table 3. Results of Normality Test

Variable	min	max	skew	c.r.	kurtosis	c.r.
nm5	3.000	7.000	.470	-3.035	1.103	.331
nm4	3.000	7.000	.386	-2.489	.059	.192
nm3	3.000	7.000	-.398	-2.567	.051	.166
nm2	3.000	7.000	.366	-2.360	-.033	-1.107
nm1	3.000	7.000	-.516	-3.329	.296	.957
pkt1	2.000	7.000	.351	-2.268	-1.208	-1.673
pkt2	2.000	7.000	-.448	-2.894	-.149	-.482
pkt3	2.000	7.000	.546	-3.527	.166	.536
pkt4	2.000	7.000	.291	-1.877	-.618	-1.995
pkt5	2.000	7.000	-.544	-3.509	.233	.753
stp1	2.000	7.000	-.445	-2.875	-1.236	-1.763
stp2	2.000	7.000	-.433	-2.797	-.284	-.915
stp3	2.000	7.000	-.463	-2.986	-.212	-.686
stp4	2.000	7.000	-.533	-3.440	-.119	-.384
stp5	2.000	7.000	-.327	-2.109	-.216	-.697
r1	2.000	7.000	-.578	-3.732	-.119	-.384
r2	2.000	7.000	-.447	-2.883	-.321	-1.035

Variable	min	max	skew	c.r.	kurtosis	c.r.
r3	3.000	7.000	-.340	-2.197	-.645	-2.082
r4	3.000	7.000	-.338	-2.182	-.624	-2.015
r5	2.000	7.000	-.590	-3.806	-.052	-1.168
ps1	2.000	7.000	-.330	-2.128	-.211	-.683
ps2	2.000	7.000	-.538	-3.470	-.051	-1.165
ps3	2.000	7.000	-.442	-2.854	-.277	-.893
ps4	2.000	7.000	-.456	-2.946	-.253	-.818
ps5	3.000	7.000	-.396	-2.554	-.487	-1.570
Multivariate					6.800	1.681

The results of the normality test as depicted in Table 3 indicate that the data is normally distributed in a univariate manner where the indicator value has a value of c.r. skew is less than 2,548. Multivariate analysis results also show that the data is normally distributed. This is demonstrated by the c.r. value of 1.681, which has met the limits of normality in a multivariate range of 2.548.

Moreover, the Mahalanobis distance in each variable shows the results of the evaluation of multivariate outliers. The mahalanobis distance value represents the distance between a variable and the average of all variables in a multidimensional space. The calculation of the Mahalanobis distance is determined by the chi-square value in table χ^2 at degrees of freedom equal to the number of variables used in this study covering 25 indicators at the p level of 0.001 i.e. $\chi^2(25, 0.001) = 35.332$. Therefore, data possessing a larger Mahalanobis distance of 35.332 is considered a multivariate outlier (see Table 4).

Table 4. Results of Multivariate Outlier

Observation number	Mahalanobis d-squared	p1	p2
184	41.056	.023	.339
75	40.103	.028	.419
226	37.066	.057	.949
190	35.980	.072	.987
249	35.888	.073	.978
91	35.876	.074	.959
179	35.739	.076	.944
165	35.667	.077	.918
38	35.543	.079	.893
137	35.408	.081	.868
231	35.379	.082	.814
107	35.351	.082	.751
Observation number	Mahalanobis d-squared	p1	p2
105	35.270	.083	.697
221	35.262	.084	.614
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According to Table 4, the results of the multivariate outlier test demonstrate that the data has met the requirements in the normality test according to the research model because

there is no data which the mahalanobis value is greater than the chi-square value of 813, 959.

Furthermore, to determine if the research data follows a normal distribution, the goodness of fit test is conducted. It helps ensure if the observed data aligns with what is expected. The result of the analysis is demonstrated in Table 5.

Table 5. Testing Index of Goodness of Fit Model

No	Criteria of the goodness of – fit – index	Cut of Value	Analysis Result	Description
1.	Chi-Square	Expected to be low	813.959	<i>Marginal</i>
2.	Probability	≥ 0.05	0.423	<i>Fit</i>
3.	TLI	≥ 0.90	1.024	<i>Fit</i>
4.	CFI	≥ 0.90	1.005	<i>Fit</i>
5.	GFI	≥ 0.90	0.981	<i>Fit</i>
6.	CMIN/DF	≤ 2.00	0.968	<i>Fit</i>
7.	RMSEA	≤ 0.08	0.061	<i>Fit</i>

According to the analysis results in Table 5, the goodness of fit index value for all of the criteria used, including Chi-Square, probability, RMSEA, GFI, AGFI, CMIN, TLI, and CFI fit the model. All goodness of fit criteria met the eligibility requirements because their values were within the expected range, indicating that the indicators used in the study are quite capable of testing hypotheses. Moreover, the results of hypotheses testing in this study are presented in Table 6 for the direct effect and Table 7 for the indirect effect among the variables.

Table 6. Test Results of Direct Effect

Hypotheses	Estimation	SE	CR	t Critical	P	Description
Social Influence → Saving Intention	0.059	0.059	2.006	1.969	0.014	<i>Significant</i>
Religiosity → Saving Intention	0.074	0.053	2.406	1.969	0.010	<i>Significant</i>
Salesperson Service → Saving Intention	0.305	0.046	6.655	1.969	0.000	<i>Significant</i>

Information in Table 6 indicates that social influence has a significant positive effect on saving intentions. The results of the analysis in this study obtained a CR value of 2.406 with an SE value of 0.059 because the CR value $>$ of ± 2.87 . The significance value of social influence on saving intention of $0.014 < 0.05$ indicates that social influence has a positive and significant effect on saving intention so H_1 is accepted that social influence has a significant effect on the customers' saving intention in Islamic banks in Surakarta Indonesia. The results also show that religiosity has a significant positive effect on saving intentions. The results of the analysis obtained a CR value of 2.006 with a SE value of 0.074 because the CR value $>$ of ± 2.87 and the significance value of social influence on the saving intention is $0.010 < 0.05$. Therefore, H_2 is accepted that religiosity has a significant effect on the saving intention in Islamic banks in Surakarta. The effect of the salesperson's service on the saving intention is significantly positive. Besides, the results of the analysis in this study obtained a CR value

of 6.655 with an SE value of 0.305, because the CR value > of ± 2.87 and the significance value of salesperson service on the saving intention is $0.000 < 0.05$. Therefore, H_3 is accepted. Salesperson service has a significant effect on saving intention in Islamic banks in Surakarta Indonesia.

About the indirect effects, the results of hypotheses testing (H_4 and H_5) are presented in Table 7. The result of sobel test shows the estimation value of 0.046 (P-value $0.280 > 0.05$); hence, the perceived ease of use of technology could not mediate the connection between social influence and saving intention (H_4 is rejected). Nevertheless, Table 7 depicts that perceived ease of use of technology has a mediating role in the relationship between salesperson service and saving intention with the estimation value of 0.492 (P-value $0.000 < 0.05$); hence, H_5 is accepted.

Table 7. Test Results of Indirect Effect

Hypotheses	Estimation	SE	P-Value	Two-tailed probability	Description
Social Influence \rightarrow Perceived ease of use of technology \rightarrow Saving Intention	0.046	0.079	>0.05	0.280	Not Mediating
Salesperson Service \rightarrow Perceived Ease of Use of technology \rightarrow Saving Intention	0.492	0.060	<0.05	0.000	Mediating

Discussion

The relationship of social influence on saving intention at Islamic banks in Surakarta is positive and significant. If social influence grows, so will saving intentions at Surakarta's Islamic banks. This social influence is also caused by habits or culture that occur in the surrounding environment, resulting in almost identical behavior and tastes in the family, friends, relatives, or neighbors. It can also be predicted that the greater the ability of an Islamic product to provide good information, better benefits, and in accordance with customer trust, the greater the opportunity or customer desire to increase transactions in Surakarta's Islamic banking. To increase social influence, customers can persuade family or friends to use Islamic products and are willing to provide positive information about the benefits of Islamic banking; customers can provide attraction or interest to family, friends, or the environment; the potential role of family or friends in changing mindsets and interests in determining a banking product; and information from family or friends that can encourage customers' dissent. The results of this study support research by [Pan et al. \(2013\)](#), [Rahim et al. \(2016\)](#), and [Rahayu et al. \(2017\)](#) indicating that social influence has a significant effect on purchase intention.

The effect of religiosity on saving intention in Surakarta-area Islamic banking is positive and significant. Because religiosity is the extent to which a person's level of belief in the religion to which he adheres is the main basis for a person to choose a bank that does not contain usury, religiosity is the main basis for a person to choose a bank that does not contain *riba*'. Customers are becoming more confident in Islamic banking products/services as a result of their diligent approach to worship, such as prayer, dhikr, fasting, and so on.

Customers have a strong belief in their religion, which leads them to believe that Islamic banking products are the solution, as well as increasing customer knowledge about the teachings or types of Islamic banking products and the benefits to attract customers to choose to use its products. The results of this research support previous studies (Khotimah, 2018; Luthfiani et al., 2019; Tripuspitorini, 2019; Muslichah & Sanusi, 2019) explaining that there is a significant relationship between religiosity and increased customers' saving intentions. However, the results of this study are contradictory to research conducted by Syafira et al. (2020) and Hasanah (2019), revealing that religiosity has no significant effect on saving intentions.

Salesperson service has a positive and significant effect on saving intention at Islamic banks in Surakarta. It can be implied that customers will feel more confident and decide to save in Islamic banking if employees in Islamic banking serve them in a more courteous and clear manner. Salesperson service helps to build trust in Islamic banking products by helping to fulfil the promised value and making customers feel confident in the brand (Oktavia, 2019). The results of this study are in line with previous research conducted by Oktavia (2019) that salesperson service has a significant effect on repurchase intention. Salesperson service is a friendly and polite type of service. The higher the repurchase intention, the better the salesperson service. It is similar to Khotimah (2018) who states that good service and easy access will increase the intention to use the product. Salesperson quality and performance are the most important issues in salesperson management and must be prioritized by sales managers (Aqmala et al., 2021). The company must be capable of developing strategies to promote salesperson's skills (Usman et al., 2020).

The perceived ease of use of technology cannot mediate the social influence on saving intention at Islamic banking in Surakarta. The results of this research are not in line with the research of Gu and Wu, (2019) and Pan et al. (2013) explaining the perceived ease of use of technology will arise if there is encouragement from people around. Yet, perceived ease of use of technology mediates the effect of salesperson service on saving intention at Islamic banks in Surakarta. Saving intention will increase when customers have perceived ease of technology. Thus, making Islamic banking products simple to access and learn is important. Employees in Islamic banking must understand and investigate the benefits of Islamic products to persuade customers to conduct transactions using Islamic banking products. It necessitates employee experience and knowledge for employees to communicate information clearly, precisely, and transparently. Employees should be well-dressed and well-spoken when dealing with customers and offering Islamic banking products. Employees should always treat customers with respect, be customer-oriented, and not discriminate between customers. Therefore, the company should design a marketing strategy to develop the competence of salespeople in terms of knowledge, skills, and expertise.

Conclusion

Efforts to promote Islamic banking should consider how far customers' social influence extends. Social roles are critical and must be improved by the power of word-of-mouth to provide positive information about the benefits of Islamic banking. Since the breadth of one's religious knowledge influences a customer's attitudes and actions, an understanding of Islamic finance must be improved to encourage saving intentions at Islamic banks in Surakarta municipality Indonesia. Because salesperson service is the most

dominant variable in influencing saving intentions in Islamic banks, training to improve their sale skills is all-important for increased saving intention.

Authors' Declaration

The authors made substantial contributions to the conception and design of the study. The authors took responsibility for data analysis, interpretation, and discussion of results. The authors read and approved the final manuscript.

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