

THE ROLE OF TRUST IN MEDIATING PERSONAL SELLING AND CUSTOMER EXPERIENCE TOWARDS THE DECISION TO SAVE AT BPR SYARIAH (Study at BPRS Baiturridha Pusaka-Bandung)

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Abstract

This research is motivated by the importance of building customer trust in encourage customer interest and decisions to save regularly at BPR Syariah, especially through strengthening personal selling marketing communication strategies and positive service experiences. The main theory underlying this research is the Theory of Planned Behavior (TPB). This research aims to analyze (1) the influence of personal selling on saving decisions, (2) the influence of customer experience on saving decisions, (3) to determine whether trust mediates the relationship between personal selling and saving decisions, (4) to determine whether trust mediates the relationship between customer experience and saving decisions at BPRS Baiturridha Pusaka-Bandung. This study uses a quantitative approach through the Structural Equation Modeling–Partial Least Squares (SEM–PLS) method. The sample consisted of 120 active customer respondents of BPRS Baiturridha Pusaka-Bandung selected using a probability sampling technique through a simple random sampling approach, where each member of the population has an equal chance of being selected as a respondent. Data collection was carried out through the distribution of structured questionnaires and analyzed using Smart PLS software version 3.0. The results of the study show that (1) Personal Selling does not influence the decision to save (2) Customer Experience has a positive and significant influence on the Decision to Save (3) Trust is not proven to significantly mediate the relationship between personal selling and the decision to save (4) Trust is proven to significantly mediate the relationship between customer experience and the decision to save. These findings confirm that in the context of BPR Syariah, positive customer experience is the main factor in forming trust and driving savings behavior.

Kata Kunci: *Trust, Personal Selling, Customer Experience, Saving Decision, Islamic Banking, SEM–PLS*

1. INTRODUCTION

Sharia People's Banks (BPRS) play a crucial role in providing Sharia-compliant financial services in Indonesia. As a pillar of financial inclusion, BPRS aims to increase Third Party Funds (DPK) through various Sharia savings products. However, in practice, BPRS face various challenges in attracting public interest in saving, resulting in limited savings portfolio growth (Rusydiana, 2019). One of the main factors influencing low savings decisions at BPRS is the public's lack of understanding of Sharia financial products and services (Miranti et al., 2022). BPRS still face systemic and behavioral obstacles in mobilizing stable Third Party Funds (DPK), particularly in the form of customer deposits. Their funding base remains heavily skewed towards time deposits, which—while beneficial in the short term—can pose long-term sustainability and liquidity challenges.

Empirical data underscores this imbalance. At the national level, as of November 2024, time deposits accounted for 74.59% of total BPRS deposits, while savings accounts for only 25.41%. This pattern is even more pronounced at PT BPRS Baiturridha Pusaka, where an internal report as of December 2024 showed that time deposits accounted for 90.03% of the bank's deposit composition, while savings accounts for only 9.97%.

Table 1. Composition of DPK of National BPRS Industry and Baiturridha Pusaka BPRS

DPK Composition	National BPRS (Nov 2024)	Percentage (%)	Baiturridha Pusaka BPRS (Dec 2024)	Percentage (%)
Savings	Rp. 4.98 trillion	25.41%	Rp. 27.66 billion	9.97%
Deposit	Rp. 14.63 trillion	74.59%	Rp. 249.86 billion	90.03%
Total DPK	Rp. 19.62 trillion	100%	Rp. 277.52 billion	100%

Source: OJK (2024); PT BPRS Baiturridha Pusaka (2025)

These data reflect structural vulnerabilities in banks' financial models. While deposits in time deposits provide short-term liquidity, these investment instruments are often more volatile and concentrated among high-net-worth clients. Conversely, savings deposits represent a more stable and inclusive source of funding, crucial for ensuring long-term sustainability, liquidity resilience, and customer engagement. The disproportionate reliance on savings deposits signals a deeper behavioral issue: the reluctance of retail customers to entrust their long-term savings to Islamic banks, especially in the absence of strong trust, personal connections, or perceived value of the service.

2. THEORETICAL REVIEW

To understand and address these behavioral challenges, this study utilizes the Theory of Planned Behavior (TPB) proposed by Ajzen (1991). The TPB provides a powerful psychological framework to explain how behavioral intentions—including financial decisions such as saving—are shaped by attitudes toward the behavior, subjective norms, and perceived behavioral control. Within this framework, customers are viewed not only as rational economic agents but also as individuals influenced by values, expectations, social cues, and beliefs about their own ability to act.

In the context of a BPRS (Islamic rural bank), customers may have a positive attitude toward saving but fail to implement this behavior due to weak social reinforcement or low trust in the BPRS's capabilities and integrity as a sharia financial institution. Similarly, social norms such as family encouragement or community values can significantly shape savings intentions. Finally, perceived behavioral control, influenced by BPRS operational functional factors such as service accessibility, staff competence, fairness of profit-sharing distribution, and information transparency, determines whether these intentions translate into actual savings.

Complementing the TPB, this study also incorporates Relationship Marketing Theory, which emphasizes the importance of long-term relational engagement over transactional interactions. Two constructs that operationalize this theory in the banking context are personal selling and customer experience. Personal selling involves face-to-face communication by frontline personnel who build trust, provide personalized explanations, and resolve customer complaints. Meanwhile, customer experience encompasses all service interactions, including the emotional, cognitive, and physical impressions customers form across touchpoints.

Several studies support the integration of these constructs. Tvaronaviciene (2019) emphasized that Islamic bank customers need more than just product availability to influence their behavior—they need to develop ethical communication and human-centered engagement. Similarly, research by Gamified E-learning & Employee Engagement (2023) confirmed that a quality customer experience significantly increases customer engagement and intention in a service environment. Importantly, trust has been widely recognized as a mediating variable in customer decision-making. Trust acts as a belief structure through which marketing signals are interpreted. When trust is strong, even limited service imperfections can be overlooked; but when trust is low, even strong marketing will fail to generate conversions. In line with this perspective, this study develops a conceptual framework hypothesizing that personal selling and customer experience influence saving decisions, both directly and indirectly through trust.

The model is presented in Figure 1.

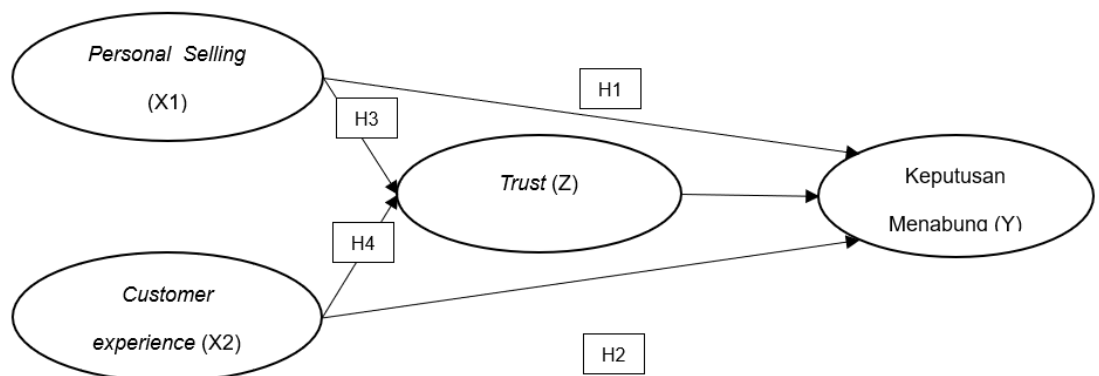


Figure 1. Conceptual Framework

The following hypotheses are formulated based on this framework:

H1: Personal selling has a positive influence on the decision to save at BPRS

H2: Customer experience has a positive influence on the decision to save at BPRS.

H3: Trust mediates the relationship between personal selling and the decision to save at BPR

H4: Trust mediates the relationship between customer experience and the decision to save at BPRS.

Based on a theoretical model and contextual realities, this study contributes to academic discourse in several ways. Theoretically, it extends the application of the TPB by integrating interpersonal marketing and trust in an Islamic banking environment a context still underrepresented in the mainstream behavioral finance literature. Empirically, it focuses on a real-world institutional case, BPRS Baiturridha Pusaka, using field data to examine mediated relationships through structural equation modeling. Practically, it offers actionable insights for Islamic people's banks to redesign their marketing strategies, frontline training, and integrated customer relationship management (CRM) systems approaches to build, maintain, and strengthen trust to encourage deeper savings commitment among customers.

2. RESEARCH METHOD

This research was conducted over two months, from May to June 2025, at BPRS Baiturridha Pusaka-Bandung, a sharia-compliant rural bank located in West Java, Indonesia. The research location was chosen because BPRS Baiturridha is a typical BPRS institution with structural imbalances in the composition of third-party funds and challenges related to the mobilization of savings and customer trust. This study targeted individual customers who had active savings accounts and had direct interactions with bank officers, including frontliners, marketing officers, or customer service representatives, thus ensuring that respondents had the relevant experience necessary to evaluate the constructs studied.

This study uses a quantitative, survey-based approach, with an explanatory research type that analyzes the influence of one variable on the manifest variables that form it and between other variables. This approach was adopted because it allows for objective and statistical measurement of the relationships between personal selling, customer experience, trust, and savings decisions. This approach is suitable for testing marketing theories and customer behavior frameworks, and supports the generalizability of findings when a representative sample is used. The study population consisted of approximately 8,847 individual savings customers registered with BPRS Baiturridha as of December 2024. A simple random sampling technique was applied. Using the Slovin formula with a 10% margin of error, the minimum sample size was determined to be 99 respondents rounded up to 100. To anticipate incomplete responses and increase the reliability of the analysis, this study ultimately surveyed 120 respondents who met the following criteria:

- Customers must have an active savings account,
- Customers must have interacted directly with bank staff, and
- Customers voluntarily agree to participate and provide informed consent.

The primary research instrument was a structured questionnaire developed from previously validated scales and contextualized for the Islamic banking sector. The questionnaire consisted of four main sections, each representing one of the core constructs: personal selling, customer experience, trust, and savings decisions. All items were measured using a 5-point Likert scale (1 = Strongly Disagree, 5 = Strongly Agree) to ensure standardization and comparability of responses across constructs.

3. RESULTS AND DISCUSSION

All respondents are active BPR Syariah customers with employment status as employees.

Table 2. Respondent Profile

Profile	Amount	%
Male Age	61	50.83%
>40 years	34	55.74%
31 - 40 years old	21	34.43%
21 - 30 years old	6	9.84%
Women Age	59	49.17%
>40 years	23	38.98%
31 - 40 years old	16	27.12%
21 - 30 years old	20	33.90%
Active Customer Period	120	100%
1 to 3 years	74	61.67%
> 3 years	46	38.33%
Education	120	100%
≤ High School	17	14.17%
Diploma	10	8.33%
S1	82	68.33%
Masters/Doctoral Degree	11	9.17%
Wages	120	100%
> 40 million	2	1.67%
10 - 20 million	28	23.33%
21 - 30 million	9	7.50%
3 - 10 million	78	65.00%
31 - 40 million	3	2.50%
Domicile	120	100%
Bali	1	0.83%
Bandung	38	31.67%
Greater Jakarta	44	36.67%
Jakarta	25	20.83%

West Java non Bandung	3	2.50%
Central Java	3	2.50%
East Java	2	1.67%
Bandung Regency	1	0.83%
Bogor City	1	0.83%
Tangerang City	1	0.83%
Sumatra	1	0.83%

Based on Table 2, a total of 120 customers of BPRS Baiturridha Pusaka-Bandung participated in this study. All participants were active customers who had actively used the bank's Islamic financial products and services and had interacted directly with marketing personnel or personal selling staff. This criterion was established to ensure adequate exposure to experience to evaluate the study variables, including personal selling effectiveness, customer experience quality, trust in the institution, and savings decision-making. Demographically, the sample consisted of 49.17% female respondents and 50.83% male respondents, with the majority (61.55%) aged over 40 and between 31 and 40 years old—an economically productive group with active financial behavior. Furthermore, 85.83% of respondents had attained higher education (at least a diploma or bachelor's degree), indicating a high level of financial literacy and awareness of Islamic banking principles. Regarding customer tenure (receiving BPRS services), 61.67% had been customers for more than three years, while the remaining 38.33% had joined within the last one to three years, reflecting a mix of loyal customers and new customers with varying levels of service experience. Geographically, respondents were spread across both core operational areas such as Bandung and Bodetabek, as well as other regions including Java, Sumatra, and Bali, indicating that the appeal of bank services extends beyond its immediate operational location. This profile indicates that the respondents constitute an informed and financially engaged customer base, thus supporting the validity and reliability of the empirical findings regarding the relationship between personal selling, customer experience, trust, and saving decisions in the context of Islamic rural banking (BPR Syariah).

An outer model analysis was conducted to assess the validity and reliability of the research constructs. Validity was evaluated using Outer Loading (Factor Loading) and Average Variance Extracted (AVE) values, while reliability was assessed using Composite Reliability (CR) and Cronbach's Alpha. The results of the outer model analysis are as follows:

Table 3 Outer Loading Results (Loading Factor) for each Indicator

	<i>Personal selling(X1)</i>	<i>Customer experience(X2)</i>	<i>Saving Decision (Y)</i>	<i>Trust(Z)</i>
X1.1	0.791			
X1.2	0.919			
X1.3	0.918			
X1.4	0.820			
X2.1		0.813		

X2.2		0.883		
X2.3		0.916		
X2.4		0.869		
X2.5		0.924		
Y1			0.811	
Y2			0.834	
Y3			0.898	
Y4			0.799	
Y5			0.915	
Z1.1				0.932
Z1.2				0.916
Z1.3				0.884
Z1.4				0.871

Evaluation of the measurement model (outer loading) in Table 3 confirms that all indicators show standardized factor loadings that exceed the recommended threshold of 0.70, indicating that each item effectively represents its respective latent construct (Hair et al., 2020).

Table 4. Construct Validity and Reliability

Construction	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
<i>Personal selling</i>	0.886	0.897	0.746
<i>Customer experience</i>	0.928	0.931	0.778
<i>Trust</i>	0.923	0.923	0.812
<i>Decision to Save</i>	0.905	0.912	0.727

Table 4 illustrates that the Average Variance Extracted (AVE) value for each indicator of the four latent variables exceeds the threshold value of 0.5 (Ghozali, 2015). It can be concluded that all indicators in the four latent variables have good validity, and based on the empirical results, this research model is free from potential bias. The Average Variance Extracted (AVE) value measurements for Personal Selling (0.746), Customer Experience (0.778), Trust (0.812), and Saving Decision (0.727) exceed the minimum criterion of 0.50, thus producing acceptable convergent validity. In addition, the Composite Reliability (CR) scores for all constructs ranged between 0.897 and 0.931, and the Cronbach's Alpha coefficient was consistently above 0.886 indicating strong internal consistency and construct reliability. These findings collectively confirm that the measurement model meets the required psychometric standards for valid and reliable assessment of latent variables.

After validating the measurement model (outer loading), it is then analyzed using the inner structural model. A summary of the inner model results is presented in the following table.

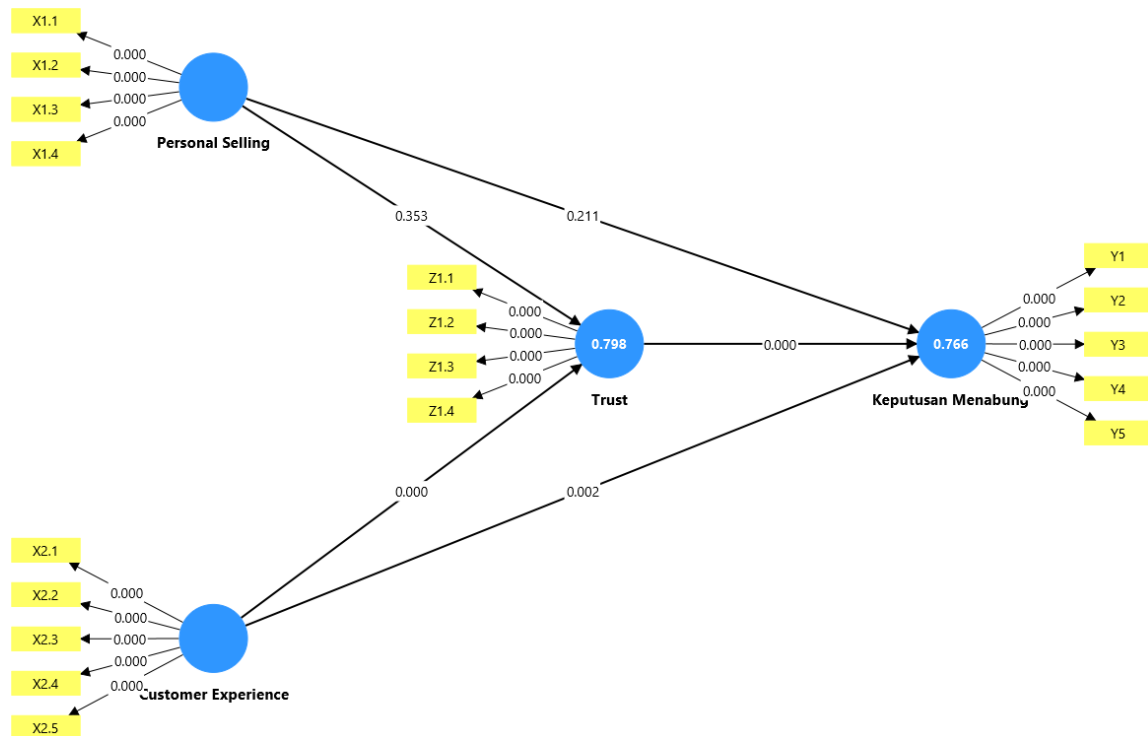


Figure 2. SEM-PLS Model

The next test for measuring the inner model is by examining the Hypothesis Test.

Table 5 Hypothesis Testing (Direct Effect)

	Path Coefficient	P values	Information
<i>Personal selling</i> -> Decision to Save	0.064	0.211	Non-Significant
<i>Customer experience</i> -> Decision to Save	0.361	0.002	Significant

The results of the direct effect hypothesis test show that there is a direct path from Personal Selling to the Decision to Save (p-value = 0.211) which indicates that personal selling interactions alone, without the support of positive customer experiences and strong institutions, are not enough to strengthen customer behavior towards their decision to save. In contrast, Customer Experience has a significant direct effect on the Decision to Save (p-value = 0.002), which indicates that positive and meaningful interactions at various touchpoints greatly influence the encouragement of customers' decisions to save at BPR Syariah.

Table 6 Hypothesis Testing of Mediating Variables (Indirect Effect)

	Path Coefficient	P values	Information
<i>Personal selling-> Trust->Saving Decision</i>	0.011	0.354	Non-Significant
<i>Customer experience-> Trust-> Decision to Save</i>	0.428	0,000	Significant

Furthermore, Personal Selling to Trust (p-value = 0.354) is not statistically significant, this finding highlights that there is insufficient evidence to state the mediating role of trust in the relationship between Personal Selling and Saving Decisions. Thus, the trust mediation hypothesis is rejected to be translated into customer behavior outcomes in deciding to save. Meanwhile, Customer Experience indirectly still has a substantial and statistically significant influence on Trust (p-value = 0.000), which strengthens the idea that consistent service quality and emotional engagement contribute significantly to building customer trust. Trust shows a significant positive effect on Saving Decisions (p-value = 0.000), which confirms its mediating role in shaping customer intentions. Therefore, building trust through experience excellence can offer a more effective strategic path to increase customer loyalty and savings preferences at Bank Perekonomian Rakyat Syariah.

4. DISCUSSION

The results of this study strengthen and expand existing empirical evidence on the determinants of savings behavior in the Islamic rural bank (BPR) industry. Consistent with Schmitt's (2003) experiential theory, these findings confirm that customer experience significantly influences trust and savings decisions. This underscores the crucial role of multidimensional service interactions encompassing sensory, emotional, cognitive, and relational aspects in shaping customer commitment and behavioral intentions in a Sharia-compliant financial context.

Furthermore, the significant and positive influence of trust on saving decisions is consistent with the Theory of Planned Behavior (Ajzen, 1991), which states that behavioral intentions are strongly influenced by the level of trust and perceived credibility of an institution. This study advances this theoretical framework by empirically validating trust not only as a direct determinant of saving behavior but also as a mediating construct that channels the impact of customer experience into concrete financial actions.

In contrast, this analysis revealed that personal selling did not significantly influence trust or savings decisions directly. This finding challenges the conventional assumption articulated by Firmansyah (2020), which emphasizes the persuasive power of face-to-face marketing communications. A plausible explanation, supported by Maharani and Sudigdo (2024), is that interpersonal communication alone may not be sufficient to drive financial commitment unless it is embedded in a consistent quality experience and institutional credibility.

The unique contribution of this study lies in its integrative validation of trust as a central mechanism in customer decision-making. While previous studies often examine personal selling, customer experience, and trust separately, this study offers a comprehensive structural model that reflects the operational characteristics of BPRS institutions. The research findings indicate that long-term savings intentions are more effectively driven by trust cultivated through consistent, value-based customer experiences, rather than transactional promotional strategies. Thus, this study provides theoretical and practical insights into improving customer savings decisions through building trust based on customer experience within the framework of Islamic People's Banks.

CONCLUSION

This study empirically demonstrates that customer experience has a significant and positive impact on trust and savings decisions among BPRS Baiturridha Pusaka customers. Trust is also shown to have a direct and significant influence on savings decisions, and importantly, serves as a mediating variable in the relationship between customer experience and savings behavior. In contrast, personal selling was not found to have a significant direct influence on trust or savings decisions, indicating that transactional communication alone is insufficient to encourage savings commitment without being supported by consistent customer experience quality and institutional credibility.

These findings underscore the importance of adopting a customer-centric and trust-based approach in formulating marketing strategies for Islamic rural banks. Based on these findings, BPRS management is recommended to invest in improving the customer experience across all service touchpoints, promoting transparency and value alignment in line with Islamic financial principles, and repositioning personal selling toward educational and relational functions. Strengthening trust through an integrated experience strategy utilizing a customer relationship management system will be crucial to enhancing long-term customer commitment to Islamic savings products.

Future research could consider applying this model to various BPRS institutions to validate its generalizability and conduct longitudinal studies to observe changes in customer behavior over time. Incorporating additional constructs such as service innovation, perceived value, or religiosity could also enrich the theoretical model and provide a more comprehensive understanding of decision-making behavior in the context of Islamic finance.

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