

## Determinants of Intention to Use Savings Account at Islamic Microfinance Institution: A Case Study of BMT UGT Nusantara

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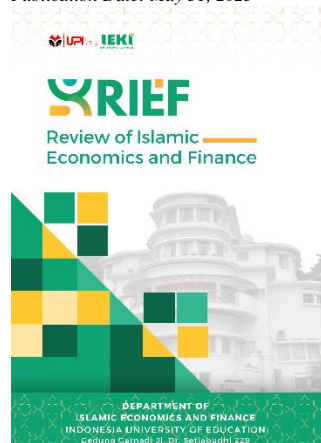
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### Abstract

**Purpose** –In the Socah area, there is a sharia-based financial institution called BMT UGT Nusantara Capem Socah. This customer growth occurred in the midst of increasingly fierce competition between banks. Therefore, it is crucial to determine what motivates the members of the organization to save. Important considerations for members when deciding to save are location, quality of service, and knowledge of usury. The purpose of this study is to find out how much location, service quality, and usury knowledge affect the intention to use savings account at BMT UGT Nusantara Capem Socah.

**Methodology** -The research method uses a quantitative analysis approach by utilizing primary and secondary data sources and using the statistical analysis tool SPSS 25. One hundred BMT members participated in helping researchers obtain data. This test was analyzed by instrument tests which included, Validity and Reliability Test, classical assumption test, namely normality test, linearity test, multicollinearity test, and heteroscedasticity test, multiple regression analysis test.

**Findings** -The results of this study stated that the location variable did not have a significant influence on members' intention to use savings account. Meanwhile, the quality of service and knowledge about riba have a significant effect on the intention to use savings account at BMT UGT Nusantara Capem Socah. Simultaneously, the variables of location, service quality and knowledge about riba both affect the intention to use savings account at BMT UGT Nusantara Capem Socah.

**Keywords:** Intention to use savings account; Islamic Microfinance; Sharia Cooperative

## 1. INTRODUCTION

Currently, competition between financial institutions is increasing, this can be seen from the increase in the establishment of branches and additional branch offices. The same is true for Islamic financial institutions, which not only compete among fellow financial institutions with sharia principles, but also conventional financial institutions, various international financial institutions and other financial institutions continue to emerge (Fielnanda et al., 2024). As the number of financial institutions present in the market increases, the dynamics of competition among them are getting stronger and becoming more competitive (Hasan & Edy, 2021). Competition between financial institutions is undeniable, but in carrying out its role, each financial institution has its own characteristics. Consumers will certainly be very careful when determining the financial institution they want and of course can be trusted in order to protect their assets, including savings and other financing and expect the collateral proposed in the financing provisions to remain safe and free from potential risks (Ardyansyah & Agustin, 2023).

According to Elasrag, (2012) Islamic finance is an example of a financial system that is directly based on sharia. The main principles of Sharia finance include the prohibition of interest, the prohibition of gharar, adherence to profit sharing, the promotion of ethical investments that improve the welfare of the community and do not violate the teachings of the Qur'an and the legalization of tangible assets. In line with the increasing awareness of financial principles that reflect Islamic values, Islamic financial institutions are now becoming an increasingly popular choice for Indonesians (Rizka et al., 2023).

Islamic financial institutions now play a role as one of the main pillars of the Indonesian financial system. By strengthening and maximizing the existing legal foundation, we will create an ecosystem that supports the advancement of the Islamic finance sector, both at the national and international levels (Arta et al., 2024). According to (Hasanah & Susmita, 2022), Islamic financial institutions are institutions whose activities are regulated by Islamic values. The characteristic of this institution is that it is free from the practice of usury and oriented towards profit sharing. The main purpose of the establishment of Islamic financial institutions is to apply Islamic values in the economic field while providing financial services that are in line with Islamic teachings to answer the needs of the community.

The rapid growth of non-bank Islamic banking in Indonesia has facilitated the development of various other Islamic financial institutions. According to (Hasan & Edy, 2021), Various financial institutions based on sharia principles, such as sharia insurance, sharia financing, sharia pawnshops, sharia cooperatives, and Baitul Mal wat Tamwil (BMT), are now showing extraordinary development. In particular, BMT, which is officially recognized as a sharia cooperative or Sharia Financial Services Cooperative (KJKS), has played a crucial role in encouraging the progress of the sharia-based microfinance sector. Baitul Mal wat Tamwil (BMT), as explained by (Utari & Qadariyah, 2024) is a sharia-based microfinance institution that is legally recognized as a cooperative. In addition, the application of sharia principles makes him avoid the practice of usury which is certainly prohibited in Islam. Therefore, BMT plays an important role in encouraging sustainable and equitable microeconomic growth.

BMT UGT (Usaha Gabungan Terpadu) is a microfinance institution with sharia principles, and has the goal of being able to provide financial services to the community and promote Islamic teachings (Dzikrullah & Majid, 2024). BMT UGT is a fast-growing Islamic microfinance institution and sharia cooperative in Indonesia by opening branches in each region, one of which is in Socah. With the very rapid development of BMT UGT, of course, this is the background for researchers to conduct research at BMT UGT Nusantara Capem Socah.

BMT UGT Nusantara Capem Socah is an Islamic financial institution located in the Socah area. Where the business operation is based on the teachings of Islamic values, which of course can be clearly seen in various products and contracts applied in transactions. One of them is savings products, where savings offer a profit-sharing system that brings profits, justice, and benefits that are in line with Islamic principles, as well as avoiding *riba*, *gharar*, and *maysir*. Public assumptions about the birth of BMT UGT Nusantara Capem Socah tend to be positive, which is evidenced by the addition of members every year. This can be seen in the table below:

Table 1

No.	Year	Number of Members
1.	2020 December	3.070
2.	2021 December	3.341
3.	2022 December	3.626
4.	2023 December	3.879
5.	2024 September	4.018

Source: BMT UGT Nusantara Capem Socah

Referring to the data above, it can be seen that BMT UGT Nusantara Capem Socah is experiencing rapid development every year, which is reflected in the increase in the number of members. This shows that the customer has decided to entrust his funds, with the aim of saving in this institution. The customer's choice to save at BMT UGT Nusantara Capem Socah seems to be the result of a complex interaction of various factors.

One of the focuses of this study is to analyze the importance of location factors in influencing customers' decisions in choosing where to store their funds. A strategic location can indeed be an important factor in choosing a place to save. However, in the study, there are possible limitations regarding location accessibility that may affect customer interest. The influence of distance, transportation, and ease of access can cause constraints for some potential customers, especially for those in remote areas or limited infrastructure.

Previous research was conducted by (Dzikrullah & Majid, 2024) revealing that the location of a place plays an important role and has a positive impact on the choices made by customers. On the other hand, research conducted by (Purnomo et al., 2021) stating that location is not a factor that has a significant impact on customers' interest in choosing to save at Islamic banks. These results are also the same as the findings made by (Diana, 2017) that members' decisions to save at BMT Bina Sejahtera are not influenced by location factors.

Service quality is also the main focus of this study. BMT UGT has advantages in applying sharia principles and alignment with the community, but with less than decent service it can reduce customer trust and satisfaction. Aspects such as the courteous attitude of the employees, speed of service, easy administrative process, and response to customer complaints greatly affect this. Developing the quality of customer service will have a major impact not only on the bank's profit revenue, but also on the sustainability of the financial institution's business. Conversely, if bank employees fail to develop a better quality of customer service, this can disrupt the relationship between the bank and the customer, potentially causing significant losses to the customer and impacting the loss of potential profits (Kim et al., 2024). This can adversely affect their determination to keep their funds in BMT UGT. Based on this evidence, it is clear that the quality of customer service is one of the crucial factors that can affect the continuity and success of a bank's business. Therefore, improving communication and time management skills for employees is essential to ensure optimal service quality (Dzikrullah & Majid, 2024).

The research was conducted by (Sholihin & Aulia, 2022) It can be concluded that these service standards have a significant influence on the tendency of traders at the Aur Kuning Bukittinggi Market to save at BPRS Ampek Angkek Canduang. These results are in line with findings from previous research (Andika & Syahputra, 2021) Service quality (X) has a significant effect in increasing customer enthusiasm to save funds at Bank Syariah Mandiri KCP Dumai Sukajadi. However, it is worth the research (S. Damayanti, 2022) that the quality of service does not have a significant effect on people's intention to use savings account in Islamic banks.

The aspect of understanding is also one of the main challenges in this study, especially related to the way customers understand the concept of usury. Customers' knowledge of riba plays an important role in influencing their decision when choosing a place to save money. However, in the Socah area itself, there may still be many who do not understand the knowledge of usury. The lack of public understanding of transactions according to Islam, especially for BMT institutions, results in the emergence of a person's view that BMT is similar to a conventional bank, as well as generalizing profit and interest sharing (M. S. Putri, 2023). In research (Wulandari & Subagio, 2015) According to the theologians he met, it was stated that any sharia institution cannot be guaranteed to be clean from usury. This is because riba occurs if one party feels disadvantaged by the other, then this situation also occurs if the customer feels disadvantaged by the bank. Both conditions are declared as riba. But for those who are aware and conscientious, they can choose Islamic banks as their financial institution of choice. Therefore, the importance of knowledge about riba in determining savings interest for customers at BMT UGT Nusantara Capem Socah.

Previous studies conducted by (M. S. Putri, 2023) Regarding the impact of customer understanding on the influence of riba on saving interest at BMT Al-Amanah Sinjai Regency, research shows that customers' understanding of riba plays an important role and has a big impact on their decision to save at the institution. This is different from the findings presented (J, 2020) which states that knowledge about riba does not have a significant impact on the intention to use savings account of IAIN Palu students, which means that knowledge of riba is not one of the elements that affect the intention to use savings account in Islamic banks.

Referring to previous studies, although they used similar variables, not every study always obtained the same results. Therefore, by combining variables in the previous study where there were differences in the results of the study, it caused a gap in this study. Therefore, the author's purpose in conducting this study is to find out whether the variables of location, quality of servants and knowledge about riba affect members' intention to use savings account at BMT UGT Nusantara Capem Socah.

The contribution of this research can provide a new view on matters that affect the financial behavior of the Muslim community within the scope of Islamic microfinance institutions. In addition, this study emphasizes that customers' understanding of riba is an important factor in encouraging the preferences of Islamic financial institutions and is the basis for improving services and education in accordance with sharia principles. This research also helps BMT in increasing market share and customer satisfaction. So that BMT UGT can increase competitiveness in the microfinance industry and strengthen relationships with its customers.

Along with the increasing number of customers every year, in the midst of the rapid growth of financial institutions and fierce competition in this industry, it is very important for BMT managers to explore the factors that affect people's tendency to choose to save at BMT UGT Nusantara Capem Socah. Thus, referring to the problems that have been identified, the author is interested in studying in depth how the factors of location, service quality, and

understanding of riba collectively or individually affect the community's decision to choose BMT UGT Nusantara Capem Socah as a place to save.

## 2. LITERATURE REVIEW

### 2.1 Location

The definition of location is as a place, a physical presence that functions strategically in order to help measure the achievement of business targets (Monoarfa et al., 2023; Fang et al., 2025). Location or place is the place where the company is established (Sholihin & Aulia, 2022). In Islam, the selection of a business location is expected to be in a good location and not harm or damage the surrounding environment. Islam forbids to do damage to the environment but rather to protect and protect it. Likewise, the determination of the right business location is expected not to have a negative effect on the environment and the surrounding community, but to have a positive effect on the environment and the community around the business (Sofyan, 2024). Location selection is an important factor in an effort to attract consumers or customers. Factors to consider in choosing a location are (Diana, 2017):

1. Access, which is a location that is easily accessible by public transport.
2. Visibility, Where the location is clearly visible.
3. Ample parking lot.
4. Expansion, i.e. a large space to expand the business in the future.
5. Environment, i.e. the surrounding environment supports the services provided.
6. Kompetensi, that is, the place where competitors exist. When choosing a location, it is important to consider whether there are any similar businesses in the area.
7. Government regulations related to business location mapping provisions,

### 2.2 Service Quality

In research (Ridwan Basalamah et al., 2018) According to Muhammad Najetullah Siddiqi, good service will increase customer satisfaction and loyalty, but it will also increase the desire to make a repurchase which will certainly have an impact on the continuity of the service provider. There are two main factors that affect the quality of service, including: expected service and received service (Ouyang et al., 2021; Juliana et al., 2023a). The quality of service can be divided into three, namely: satisfactory quality of service (when the service received is in accordance with expectations), poor quality of service (when the quality of service received is lower than the quality of service expected), ideal quality of service (when the quality of service received is higher than expected (Wiwik, 2018; Juliana et al., 2023b). The key to retaining customers and delivering high value through customer value is the quality of service (James & James, 2021). A Muslim lives not just to pursue money. Trying to provide added value and service is more important. According to (Rika Rahim, Marlya Fatira, 2022) From an Islamic point of view, service must be based on ethics and aimed at worship to obtain the pleasure of Allah SWT. Customers who come must be well served and provide solutions to customers. The pillar of service attitude is to do courtesy to others. Allah commands man to do mercy to others as Allah has done good to man.

The service quality indicator or often called SERVEQUAL evaluates the quality of service by linking customer perceptions with initial expectations (Sharma et al., 2024). This indicator consists of 5 main dimensions, namely Tangible (tangible), Reliability (reliability), Responsiveness (responsiveness), Assurance (Assurance and certainty), Empathy (empathy) (Halim et al., 2021).

### 2.3 Knowledge of Riba

According to the Great Dictionary of the Indonesian Language (KBBI), knowledge is everything a person knows. Meanwhile, according to Romdhoni & Ratnasari, (2018) Knowledge is individual insight gained after a person conducts research on a particular. Although there are various views in explaining riba, in general riba is an additional taking. Knowledge certainly will not come by itself. The formation of one's knowledge there are several factors that influence, these factors will help a person who initially only knows how to understand an object and can be applied in real situations (Irawati & Akramunnas, 2018; Aji et al., 2021).

Riba in the language means ziyadah (additional). In another linguistic sense, riba also means to grow and enlarge, while in technical terms, it means to take additional from the cost of principal or capital (Anjalni, 2022). In society, we often hear that riba can also be called flowers, which in Islam is haram. When Islam forbids its people to do something, there is certainly danger in it. According to Muhammad Syafi'i Antonio in his research (J, 2020) Declaring riba means taking additional from one's own principal property or capital is void. Although there are various views in explaining usury, in general usury is an additional taking, including in buying and selling or lending and borrowing activities which are legally void or contrary to the principle of muamalah in Islam (Siddiq et al., 2020). This understanding is important so that individuals can avoid the practice of ribawi and choose transactions that are sharia-compliant (Kusnandar et al., 2025). Therefore, it can be concluded that knowledge of riba is an individual understanding of riba. The better a person's knowledge of usury, the higher his tendency to avoid the practice of usury. Deep (M. S. Putri, 2023) There are several indicators of knowledge about Riba, namely, Knowing that usury is forbidden, Understanding the rules that prohibit usury, Understanding the rules of usury transactions, believing that interest is usury. Understanding the rules of usury transactions, believing that interest is usury.

### 2.4 Intention to Use Savings Account

Intention can be defined as a mind that is inclined towards desire, while saving is a movement that sets aside cash. According to (Mundhori & Rohmah, 2022) The intention to use savings account is a strong motivation from within the member to continue saving activities because he believes that by doing this one day he will be able to find something that suits what he wants (Adhani et al., 2025). Islam teaches to save part of one's wealth in accordance with the principles of sharia, because it is not only a financial act but also as part of a responsible and worship-worthy act that aims to avoid waste and prepare oneself in anticipation of tomorrow and planning for the future (Mauludia & Mulyani, 2023). Intention to use savings account is one of the considerations of individuals before taking action as a reaction to the customer's desire to dig up information about a certain product or customer behavior to determine the deposit product that is considered suitable, so that prospective customers who are intend will focus more on the product (Y. Putri et al., 2019).

## 3. METHODOLOGY

This study applies a quantitative analysis approach, which utilizes tools and software for statistical data processing, therefore the data and results obtained are in the form of numbers (Sahir, 2022). The data sources in this study were obtained from primary and secondary data. Primary data was obtained from questionnaires that have been distributed to members of BMT UGT Nusantara Capem Socah. Secondary data is obtained from previous scientific journals, books, websites and other references, in order to reinforce the main data obtained in the field (Mauludia & Mulyani, 2023). This study analyzes two types of variables, namely independent

variables (X) and dependent variables (Y). Independent variables are location, quality of service, and understanding of riba. While the dependent variable is intention to use savings account.

In this study, the influence of location, service quality, and usury knowledge on the intention to use savings account. Intention to use savings account can be theoretically justified by referring to the theory of service quality. This theory states that the quality of service can affect the intention to use savings account so that the study can test the hypothesis about the influence of service quality on the intention to use savings account which is influenced by service quality.

This research focuses on exploring the impact of factors such as location, service quality, and understanding of riba on individuals' choices in deciding to save. Analyze the impact of location, service quality, and understanding of riba on intention to use savings account, each variable was analyzed using a Likert scale that ranged from 1 to 5. In this ranking range, the number 1 indicates "very strong disagreement", while the number 5 indicates "full agreement". Respondents were asked to rate the extent to which they agreed with various statements related to the topics discussed (Romdhoni & Ratnasari, 2018).

A total of 4,018 savings customers at BMT UGT Nusantara Socah were the subjects of the study. Each member has an equal opportunity to be selected as a research sample because the sampling method used is the probability method. Probability sampling is a sampling technique that gives equal opportunities to each element of the population to be involved in the sample (Sugiyono, 2018). This approach uses the Slovin formula and a 10% margin of error to produce a representative sample. This formula is used i.e. to get as few samples as possible but can be representative of the entire population. The result was 100 respondents which was enough to represent a wider population. The notation of this formula is:

$$n = N / 1 + (e)^2$$

In analyzing the data, instrument tests were used which included, Validity test and Reliability Test. Followed by the classical assumption test, namely the normality test, the linearity test, the multicollinearity test, and the heteroscedasticity test. The regression analysis used to analyze the data in this study is multiple regression analysis, which is used to determine how significant the influence of independent variables (location, quality of service, and understanding of usury) is on the bound variable (intention to use savings account). According to Sugiyono in the study (Romdhoni & Ratnasari, 2018) The regression equation formulated based on the hypothesis developed is:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

After completing the multiple regression analysis, the authors proceed to test the hypothesis using partial tests and simultaneous tests, as well as determination coefficient ( $R^2$ ) testing. To support this analysis process, the author uses the SPSS version 25 application to facilitate data calculation and interpretation.

## 4. RESULTS AND DISCUSSION

### 4.1 Test Instrument

The instrument test is the first step in processing data consisting of a validity test and a reliability test. The Validity Test measures the extent to which the research instrument reflects the concept to be researched (Maulana, 2022). This ensures that the variables measured are truly representative of the main variables of the study. To verify its validity, the researcher compared the correlation coefficient (r calculation) with the critical value (r table) of 0.361. If

the r count is greater than 0.361, the instrument is considered valid. In this study, the validity value of all items exceeded 0.361, which indicates that it can be said to be valid. Meanwhile, the reliability test aims to confirm the consistency and reliability of the attitude measurement scale used in this study. In other words, this test ensures that the instrument is capable of providing a similar output when applied repeatedly to the same object under the same conditions. In addition, the reliability test also serves to evaluate the extent of consistency of information collected through questionnaires given to research subjects (Soesana et al., 2023). The reliability of this research instrument was tested using Cronbach's alpha coefficient. The reliability threshold used is that the instrument is considered reliable if the coefficient value is more than 0.6. In this study, the Alpha Chronbach value exceeded 0.6, indicating that these five items were reliable. The results are seen in table 2:

Table 2. Results of Validity and Reliability Tests

Variable	Items	r hitung	Chronbach's Alpha
Location	X1.1	0,528**	0,815
	X1.2	0,818**	
	X1.3	0,820**	
	X1.4	0,829**	
	X1.5	0,779**	
Quality of Service	X2.1	0,875**	0,898
	X2.2	0,862**	
	X2.3	0,790**	
	X2.4	0,829**	
	X2.5	0,877**	
Knowledge of Riba	X3.1	0,797**	0,813
	X3.2	0,853**	
	X3.3	0,756**	
	X3.4	0,672**	
	X3.5	0,697**	
Intention to use savings account	Y.1	0,803**	0,853
	Y.2	0,787**	
	Y.3	0,809**	
	Y.4	0,820**	
	Y.5	0,756**	

Source: SPSS 25

## 4.2 Classical Assumption Test

When the analyzed data does not comply with an almost perfect normal distribution, normality testing will be carried out (Nuryadi et al., 2017). The value of asymbiotic significance, as determined by the Kolmogorov-Smirnov test, is the basis of the technique for determining normally distributed data. Data are considered to have a normal distribution if the significance value exceeds 0.05.

Table 3. Normality Test Results (Kolmogorov-Smirnov)

		Unstandardized Residual
N		100
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	2.18749211
Most Extreme Differences	Absolute	.078
	Positive	.051
	Negative	-.078
Test Statistic		.078
Asymp. Sig. (2-tailed)		.141 <sup>c</sup>

Source: SPSS 25

The Kolmogorov-Smirnov test results in table 3, both models have a "significance value of 0.141, which is higher than the significance threshold of 0.05." Therefore, the assumption of normality in this model is fulfilled.

Then, in identifying the existence of a strong relationship between independent variables in the regression model, a multicollinearity test was carried out. Variables such as VIF and tolerances are used in detection. The regression model is considered free of multicollinearity problems if its tolerance is higher than 0.1 and its VIF is lower than 10 (Romdhoni & Ratnasari, 2018). Judging from the information listed in table 4, the fulfillment of the tolerance criteria that exceeded 0.1 and the VIF value of < 10 showed that the assumption of passing multicollinearity had been well met. Thus, the estimated results of the regression model are reliable.

Table 4. Multicollinearity Test Results

Variabel	Collinearity Statistics		Keterangan
	Tolerance	VIF	
Location	0,773	1,294	Non Multikolinearitas
Service	0,640	1,564	Non Multikolinearitas
Riba	0,651	1,537	Non Multikolinearitas

Source: SPSS 25

Heteroscedasticity test measures the difference in residual variants in the regression model (Romdhoni & Ratnasari, 2018), Testing can be done by analyzing scatterplot patterns, where data points are scattered without a specific pattern, either in the top, bottom, or around the number 0, the focus is not only on one place. Visual observation through the scatterplot in Figure 1 shows that there is no striking pattern of heteroscedasticity. The evenly distributed distribution of data points around the regression line indicates that the residual variance remains stable, which means the regression analysis can continue. Thus, the regression model that has been prepared is able to provide accurate and reliable estimates.

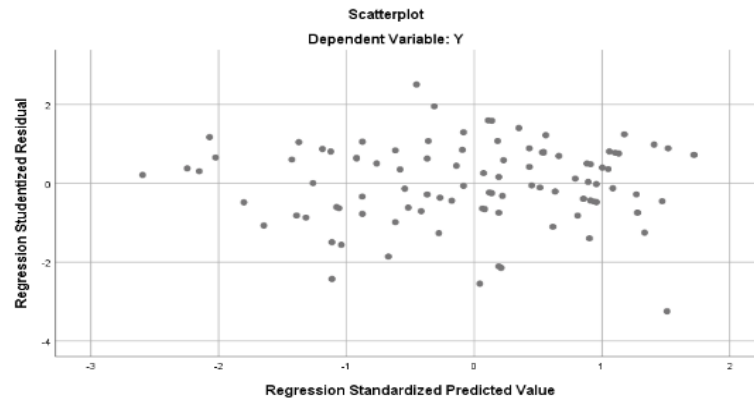


Figure 1. Heteroscedasticity Test Results  
Source: SPSS 25

### 4.3 Multiple Linear Regression

Multiple regression is a statistical method to explain the relationship between dependent variables and many independent variables. In short, this technique makes it possible to evaluate the influence of several independent factors on dependent variables at once.

Table 5. Regression Results

Model		Unstandardized Coefficients		t	Sig.
		B	Std. Error		
1	(Constant)	4432.396	1659.125	2.672	.009
	LOCATION	-.003	.101	-.025	.980
	SERVICE	.480	.093	5.161	.000
	RIBA	.193	.093	2.074	.041
	Adj. R <sup>2</sup>	.390			
	F-Statistic	22.142			

Source: SPSS 25

Based on the information listed in table 5 above, regression equations can be formed through the following:

$$Y = 4432.396 + (-0,003) + 0.480 + 0,193$$

From the results of the regression model that has been built, it can be concluded that the average decision of members to save is at 4432,396 units, assuming the location factor (X1), quality of service (X2), and knowledge about riba (X3) remain constant. The location factor (X1) has a negative influence, where every increase of one unit will reduce the saving decision by 0.003 (0.3%). On the other hand, an increase in one unit of service quality (X2) can increase saving decisions by 0.480 (48%), while knowledge about riba (X3) can also increase saving decisions by 0.193 (19.3%). These findings highlight that the quality of service (X2) and knowledge about riba (X3) have a significant positive impact on the decision to save, while location (X1) shows a negative influence. The value of F (22.142) is greater than the value of

table F (2.14). This shows that there is a simultaneous influence of location (X1), service quality (X2), and usury awareness (X3) on intention to use savings account (Y). The Adjusted Squared R value reached 0.390, this shows that 39% of the intention to use savings account (Y) was influenced by three variables studied, namely Location (X1), Quality of Service (X2), and Knowledge of Riba (X3). Meanwhile, the remaining 61% were influenced by other things that were not studied in depth by the researchers in this study.

Based on the coefficient value obtained from the t-test (partial), it can be concluded that which states that location has a significant effect on customers' intention to use savings account. With the placement of a strategic location, it can increase the likelihood of customers choosing it as a place to savethreshold of 0.05. Since the number 0.980 exceeds 0.05, hypothesis1 is rejected. This indicates that the location variable does not have a significant impact. For the Quality of Service variable, the significance result was recorded at 0.000, which < compared to the probability threshold of 0.05. Because the value of 0.000 is lower, hypothesis2 is accepted, which indicates that the Quality of Service variable has a significant influence. In the variable Knowledge About Riba, a significance value of 0.041 was obtained, which is smaller than the probability threshold of 0.05. Because the value is smaller, hypothesis3 is accepted, which indicates that the variable of knowledge about riba has a significant impact.

Based on the results of the hypothesis above, the interpretation obtained from each variable is; Reveals that location does not play a significant role in influencing members' intention to use savings account. The close or strategic distance to transact with BMT UGT Nusantara Socah Branch is not a determining factor in the selection of members to save there. This is due to the use of a "pick up the ball" approach that makes it easier for members, allowing them to not have to come directly to the office. Thus, this research can be interpreted with an approach to Islamic economic values such as the principle of convenience and service as an important part of business ethics for the community. The customer pick-up service implemented by BMT is a tangible manifestation of efforts to enable easy access and fair services, so that geographical location is no longer an obstacle to sharia transactions. In line with this conclusion, in the study (Diana, 2017) found that the location factor did not have a significant effect on the member's decision to save at BMT Bina Sejahtera. This inefficiency is explained through the operational context of offering a shuttle service for customers, which practically reduces the customer's dependence on the physical location of the office. Temuan ini selaras dengan (Purnomo et al., 2021) which found that the location did not affect the intention of Banyumas Regency residents to save in Islamic banks. These findings differ from studies (Dzikrullah & Majid, 2024) which states that location has a significant effect on customers' intention to use savings account. With the placement of a strategic location, it can increase the likelihood of customers choosing it as a place to save.

Meanwhile, the service quality variable shows that the level of service received by members of BMT UGT Nusantara Capem Socah has a significant impact on their tendency to save. Members become more loyal and new customers have intention when BMT UGT Nusantara Capem Socah is approachable, responsive, and uses creative strategies such as shuttle services. The level of service provided by BMT has a significant impact on whether members remain loyal or move to another organization. The important impact of service quality on intention to use savings account reflects the application of Islamic economic values such as trust, best service, and responsibility. When BMT provides friendly and sincere professional services, it not only enhances customer satisfaction, but also reflects Islamic business ethics and highlights fairness and concern for the welfare of the community. This confirms what has been found in previous studies (Sholihin & Aulia, 2022): that the quality of service has a significant effect on the desire of customers to deposit money to BPRS Ampek Angkek Canduang. The bank provides maximum service so that customers can save more easily, where one of the services that is relied on is the bajapuik service (picking up customer savings). Thus

the research (Andika & Syahputra, 2021), Customers are more likely to open a savings account at Bank Syariah Mandiri KCP Dumai Sukajadi if they get high-quality services. However, this study is different from (S. Damayanti, 2022) that the public's intention to use savings account Islamic banks is very small, influenced by the dimension of service quality. The effect of service quality on people's intention to use savings account at Islamic banks is not significant, showing that only a few customers use the service quality variable as a measure of intention to use savings account at Islamic Bank.

Members' understanding of the concept of riba also plays an important role in influencing members' desire to save. Increased insight related to riba motivates individuals to turn to BMT as a financial solution that is in line with Islamic economic values, such as taharruj 'an al-riba (avoiding usury), obedience to Allah, and halalan thayyiban (seeking clean and good wealth). This awareness is an internal drive to avoid the practice of usury that is not allowed in Islam, while ensuring that financial activities remain within the corridor of Islamic economic principles. These findings are consistent with previous research presented by (M. S. Putri, 2023) which revealed that the level of customer understanding of riba has a significant impact on the intention to use savings account at BMT Al-Amanah Sinjai because increasing students' knowledge about riba will encourage intention to use savings account at BMT. This research is different from that conducted by (J, 2020) who stated that the knowledge of riba did not have a significant impact on the intention of IAIN Palu students to save, who thought that the issue of riba refers to the law of riba itself where there were differences of opinion between scholars, so they argued that more in-depth research was needed.

## 5. CONCLUSION

The conclusion of this study shows that the intention to use savings account in this Islamic microfinance institution is significantly influenced by the quality of service and knowledge about usury, while the location factor does not have a significant influence. The results of the study indicate that although location is often considered important in the decision to choose a financial institution, in the context of BMT UGT Nusantara Capem Socah, this does not apply. This is due to the existence of a proactive service strategy that makes members not need to come directly to the office, so that physical access is no longer the main obstacle. On the contrary, responsive, friendly, and sharia-oriented services have proven to be the main drivers for members in making decisions to save.

In addition, members' understanding of usury plays an important role in increasing their tendency to choose sharia-based financial institutions. Adequate knowledge about the dangers and prohibitions of usury in Islam encourages people to avoid usurious transactions and prefer institutions that consistently implement sharia principles, such as BMT UGT. This is in line with the principles of Islamic economics which emphasize justice, transparency, and blessings in financial transactions. Therefore, to increase intention to use savings account, it is recommended that BMT UGT continue to improve the quality of its services and continuously educate the public about the concept of usury and the importance of sharia finance. This approach will not only strengthen member loyalty, but will also increase the competitiveness of the institution amidst the increasingly tight competition in the financial industry.

The main limitation of this study lies in the quantitative approach that only uses data from 100 respondents who are members of BMT UGT Nusantara Capem Socah. Although a representative sampling method has been used, the limited number of respondents can limit the generalization of the results to the entire population of BMT members, especially in other areas with different social and economic characteristics. In addition, this study only considers three independent variables, namely location, service quality, and knowledge of usury, so it does not

include other factors such as income level, religious motivation, promotion, or trust in institutions that may also affect intention to use savings account.

For further research, it is recommended that researchers expand the scope of respondents by taking samples from several BMT branches in various regions so that the research results are more comprehensive and nationally representative. In addition, a mixed methods approach that combines quantitative and qualitative data can provide a deeper understanding of the motives and perceptions of the community towards Islamic financial institutions. The addition of variables such as religiosity factors, access to technology, or perceptions of fund security is also recommended to explore more complex influences on intention to use savings account. With a broader and deeper approach, the results of future research are expected to provide a more significant contribution to the development of institutional strategies and Islamic financial literacy in society.

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