Predicting the Effect of Digitalization and Brand Trust on Customers' Saving Intention of Islamic Banking

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Authors' contributions

This work was carried out in collaboration among all authors. All authors read and approved the final manuscript.

Data Article

ABSTRACT

Aims: This study aims to determine the effect of digitalization on customers' saving intention of Islamic banking and also the mediating effect of brand trust on customers' saving effect.
Study Design: This research was conducted using a quantitative research methods. The results of the research in the form of numbers are described in the form of interpretations of words and sentences so that they are clearly understood.
Place of Study: The respondents in this study were 130 customers of Bank Syariah Indonesia located in Malang City.
Methodology: The sampling technique in the research uses the Purposive Sampling method, where samples are taken based on the 13 indicators in this research so that the minimum number of samples that must be used in the research is 130 responses. The data collection process was carried out by distributing questionnaires. Data analysis techniques in the form of descriptive analysis using *the Structural Equation Model* (SEM) and mediation testing are carried out by *bootstrapping* operated using SmartPLS version 4.

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Results: The results of this study show that Digitalization and Brand Trust have a significant influence on Customer Interest in Saving at Bank Syariah Indonesia Malang City. Brand Trust is able to mediate the relationship of digitalization variables to customer interest in saving at Bank Syariah Indonesia, and Furthermore digitalization is the most dominant variable compared to other variables.

Conclusion: Innovative digitalization at Bank Syariah Indonesia can reflect excellence in providing modern and efficient services. Digitalization which can be accessed via mobile applications also makes it easy for customers to make transactions and manage their savings from anywhere and at any time. This convenience can increase brand trust because customers feel that Bank Syariah Indonesia provides solutions that make customers' lives easier.

Keywords: Digitalization; brand trust; interest in saving; Bank Syariah Indonesia.

1. INTRODUCTION

Islamic banks encounter a significant obstacle in the form of their susceptibility to the volatility inherent in their operational procedures. Islamic banks in Indonesia, for instance, exhibit a relatively limited market presence and have been observed to demonstrate lower profitability and higher levels of non-performing financing in comparison to their conventional banking counterparts [1]. This phenomenon can challenge Islamic financial institutions to sustain stability and foster customer engagement. However, it is essential to acknowledge that Islamic banks possess considerable potential for expansion and achievement. Islamic banking has witnessed a notable rise and expansion in Islamic and non-Islamic countries in recent decades, as noted by Suzuki et al. [2]. Many conventional banks have initiated providing Islamic banking services by establishing separate branches or implementing comprehensive conversion strategies. The above trend signifies an increasing desire for Islamic banking services and the potential for Islamic banks to broaden their clientele. The expansion of Islamic banking is propelled by both the benefits of the profit and loss sharing (PLS) model and the global resurgence of Islamic principles [3]. The exponential expansion of Islamic banking can be attributed to the rising consciousness and desire for Islamic financial products and services, alongside the discontentment with the conventional banking system Saiti et al. [4]. The loss of confidence in the conventional banking system and the subsequent shift towards Islamic banking can be attributed to the unethical practices and financial crises that have been prevalent in the former.

The advent of digital transformation within the banking sector has precipitated alterations in how individuals engage in financial transactions and interface with financial institutions. According to Shabri [5], Islamic financial institutions, similar to conventional banks, have acknowledged the significance of adopting digitalization to sustain competitiveness and address the changing demands of their clientele Aysan et al. [6]. Adopting digital banking services within the context of Islamic banks is subject to the influence of various factors. Customer knowledge and awareness of digital banking services is a crucial factor to consider. According to Utamy and Widhiastuti [7], individuals who possess a more comprehensive comprehension of the advantages and characteristics associated with digital banking tend to embrace these services. Islamic banks' promotional and marketing endeavors have a significant impact on shaping customer choices regarding the adoption of digital banking services. According to Sari et al. [8], implementing efficient promotional strategies has the potential to cultivate customer awareness and stimulate interest, thereby resulting in increased adoption rates.

Islamic banks have recognized the importance of establishing and maintaining brand trust to differentiate themselves in the market. Customers opt to establish relationships with Islamic banks due to their confidence in the banks' adherence to Shariah principles and their dedication to offering financial services that are both ethical and transparent. The foundation of trust in Islamic banks is predicated upon the conviction that these financial institutions adhere to Islamic principles, which include avoiding interest-based transactions and the promotion of profit and loss sharing Fauzi & Suryani [9]; Tabrani et al. [10]. In order to make informed decisions regarding the allocation of their funds, customers must possess a sense of assurance regarding the dependability and safeguarding measures implemented by Islamic banks [11].

The process of digitalization can exert a substantial influence on the level of brand trust within Islamic banking institutions. According to Fauzi and Suryani [9], incorporating digital technologies into banking operations has the potential to bolster customer trust by enhancing service quality, customer satisfaction, and loyalty. The primary objective of digitalization initiatives should be to incorporate the latest technological advancements to fulfil customer expectations and deliver a banking experience that is both streamlined and convenient. Trust is an essential component within Islamic banking, and the integration of digitalization can contribute to cultivating trust. The banking system is founded upon principles of integrity, reliability, ethical principles, and equitable treatment of customers, which serve as indicators of confidence [12]. Islamic banks can enhance customer trust in their brand by prioritizing their digital banking services' reliability, security, and transparency.

The research conducted by Anggarawati S [13] revealed a positive correlation between brand trust and customer intentions to engage in online purchasing. This suggests that the implementation of digitalization initiatives aimed at enhancing brand trust can exert a favourable influence on individuals' intentions to save. Several previous studies Ramadhani, J. Y., & Prasasti A [14] have demonstrated that the implementation of digital strategies positively impacts customer trust towards brands, consequently resulting in a heightened inclination to make purchases.

This research was conducted to identify and analyze the factors that influence customers' intention to save in the context of Islamic banking services that have adopted digitalization, with a focus on the "brand trust" factor or trust in banking brands. Thus, the objectives of this study are: (a) to determine the effect of digitalization and brand trust variables on customers' interest in saving at Bank Syariah Indonesia Malang City (b) determines the effect ofdigitization variableon customers' interest in saving at Bank Syariah Indonesia through the brand trust variable as a mediating variable (c) knowing the most dominant variable on customers' interest in saving at Bank Syariah Indonesia Malang City.

2. LITERATURE REVIEW

2.1 Digitalization in Islamic Banking

Digitalization in Islamic banking refers to the process of integrating digital technology and solutions into the operations and services of Islamic banks [15]. It involves the adoption and utilization of new technologies, such as online banking platforms, mobile banking applications, electronic payment solutions, and social media presence Hidayatullah et al. [16]. The purpose of digitalization in Islamic banking is to enhance customer experience, improve operational efficiency, and stay competitive in the digital era Siska [15]; Sutikno et al. [17]. Digitalization in Islamic banking is driven by several factors. Firstly, the changing customer behavior and rising expectations have necessitated the adoption of new technologies in order to meet customer demands [15]. Customers now expect convenient, fast, and secure banking services, which can be provided through digital channels (Ahmed et al. [18]. Secondly, the digitization of business and society in general has created a need for Islamic banks to become digitally savvy in order to survive and thrive in the digital era [15]. Thirdly, the COVID-19 pandemic has accelerated the adoption of digital banking services, as customers increasingly prefer contactless and remote banking options Alfarizi [19]; Hutagalung et al. [20].

The adoption of digitalization in Islamic banking brings several benefits. Firstly, it allows Islamic banks to provide convenient and accessible banking services to customers, enabling them to perform transactions and access financial services anytime and anywhere [15]. This improves customer satisfaction and retention [19]. Secondly, digitalization enhances operational efficiency by automating processes and reducing the need for manual intervention [15]. This leads to cost savings and improved productivity Hidayatullah et al. [16]. Thirdly, digitalization enables Islamic banks to offer a wider range of innovative products and services, such as Islamic fintech solutions, which can attract new customers and expand market share Alfarizi [19]; Astuti [21]. However, the digitalization of Islamic banking also presents challenges. One of the main challenges is the competition from conventional banks, which have also embraced digital banking solutions Sutikno et al. [17]. Islamic banks need to differentiate themselves by offering Sharia-compliant digital services and ensuring that their digital platforms adhere to Islamic principles Antova et al. [22]. Another challenge is the reluctance of some customers to adopt digital banking due to concerns about security and trust [15]. Islamic banks need to address these concerns by implementing robust security measures and

building trust through transparent and reliable digital services [15].

In conclusion, digitalization in Islamic banking refers to the integration of digital technology and solutions into the operations and services of Islamic banks. It is driven by changing customer behavior, the digitization of business and society, and the COVID-19 pandemic. Digitalization brings benefits such as improved customer experience, operational efficiency, and product innovation. However, it also presents challenges such as competition from conventional banks and customer reluctance to adopt digital banking. Islamic banks need to address these challenges and ensure that their digital platforms are Sharia-compliant and trustworthy.

2.2 Brand Trust

Brand trust in Islamic banking refers to the level of confidence and reliance that customers have in an Islamic bank's brand. It is built upon the bank's reputation, credibility, and adherence to Islamic principles [12]. Trust is a crucial factor in developing and maintaining a strong relationship between the bank and its customers [12]. In the context of Islamic banking, trust is not only based on financial aspects but also on ethical and moral values [12]. Customers trust Islamic banks that demonstrate honesty, trustworthiness, and equality among customers [12]. They expect the bank to operate in accordance with Islamic principles and provide products and services that are Sharia-compliant Riptiono et al. [23]. Trust is also influenced by the bank's image, which includes factors such as its reputation, customer service, and social responsibility Kartika et al. [24]; Rusmahafi & Wulandari [25].

Trust plays a significant role in customer loyalty towards Islamic banks Wijaya et al. [26]. When customers trust an Islamic bank, they are more likely to remain loyal and continue using its products and services Wijaya et al. [26]. Trust is a key driver of customer loyalty, as it creates a sense of security and confidence in the bank Wijaya et al. [26]. Customers who trust an Islamic bank are more likely to recommend it to others and become advocates for the brand Yasin et al. [27]. Building and maintaining trust in Islamic banking requires consistent adherence to Islamic principles and values Kartika et al. [24]. Islamic banks need to ensure that their products and services are in line with Sharia principles and that they provide transparent and reliable information to customers Kartika et al. [24]. Trust

can be strengthened through effective communication, ethical behavior, and delivering on promises Wijaya et al. [26]. Islamic banks can also work with local religious departments to educate and convince people to trust and engage with Islamic banking Riptiono et al. [23].

In conclusion, brand trust in Islamic banking refers to the level of confidence and reliance that customers have in an Islamic bank's brand. It is built upon the bank's reputation, credibility, adherence to Islamic principles, and ethical behavior. Trust is a crucial factor in developing and maintaining a strong relationship between the bank and its customers, leading to customer loyalty and advocacy. Islamic banks need to consistently demonstrate trustworthiness, transparency, and adherence to Islamic principles to build and maintain trust among their customers.

2.3 Intention to Purchase

Purchase intention in Islamic banking refers to the desire and willingness of customers to buy products or services offered by Islamic banks Salhab H et al. [28]. This is an important factor in determining customer behavior and plays an important role in the success and growth of Islamic banks (Ahmed et al., 2020). Purchase intention refers to the inclination or willingness of consumers to buy a particular product or service Davtyan et al. [29]. It is a subjective probability or conscious plan to engage in a specific behavior, which in this case is making a purchase Nguyen et al. [30]. Purchase intention is an important construct in consumer behavior research as it reflects the likelihood of consumers making a purchase.

Purchase intention can be measured using various methods, including survey questionnaires and experimental designs. Researchers often use Likert-type scales to assess purchase intention, where respondents rate their agreement or disagreement with statements related to their intention to purchase a specific product or brand Davtyan et al. [29]. These scales typically range from strongly disagree to strongly agree, allowing respondents to indicate their level of agreement or disagreement. Factors that influence purchase intention can vary depending on the context and research focus. Some common factors include brand attitude, perceived usefulness, familiarity, trust, social influence, and self-concept Hermanda et al. [31]; Nguyen et al. [30]; [32]. For example, a positive

brand attitude and a perception of usefulness can increase purchase intention, while trust and social influence from peers or influencers can also play a role in shaping purchase intention Hermanda et al. [31]. Additionally, self-concept, which refers to how individuals perceive themselves and their identity, can influence purchase intention when there is a fit between the product and the consumer's self-concept [32].

Researchers often use statistical analysis techniques such as regression analysis or structural equation modeling to examine the relationship between these factors and purchase intention. These analyzes help to identify the relative importance of different factors and their impact on purchase intention. Understanding purchase intention is valuable for businesses and marketers as it provides insights into consumers' likelihood of making a purchase. By identifying the factors that influence purchase intention, businesses can develop targeted marketing strategies to increase purchase intention and ultimately drive sales.

3. METHODS

In this study using quantitative research methods where the data obtained is then measured and processed directly to produce numbers so as to produce objective and scientific research. Then using a descriptive approach, the results of the research in the form of numbers are described in the form of interpretations of words and sentences so that they are clearly understood [33]. The data analysis tool used in this study used Smart PLS Version 4.0 software. This study aims to see how digitalization and brand trust affect (Y) customer interest in saving at Bank Syariah Indonesia in Malang City. The approach used is a survey approach, while the type of data used is primary data. The survey approach is an approach used with the aim of obtaining information or facts by the way the author distributes questionnaires [34]. From the distribution of questionnaires to respondents, respondent data obtained in the form of numbers will be obtained. The population in the study is

the students of State Universities in Malang City in four campuses. The sample selection was made because according to Times Indonesia data [35] the number of new student admissions at Malang City State Universities consisting of Maulana Malik Ibrahim State Islamic University Malang, Brawijaya University, Malang State University, and Muhammadiyah Malang University has the highest number of new student admissions out of 62 universities in Malang City. According to Hair [36], the minimum number of samples that should be used is at least 10 times the number of latent variable arrows in the route model or 10 times the number of indicators. The indicators we use in this study are: Variabel Digitalisasi (Perceived Usefulness1, Web Features2, Convenience3, Security, Privacy And Trust4, Perceived Ease Of Use5) according to Angela E [37], Brand Trust Variables (Brand Characteristics1, Company Characteristics2, Consumer Characteristics3) according to Azizah [38], Customer Interest (Product Information1, Considering Buying2, Interested in Trying3, Want to Know Products4, Want to Have Products5) according to Ahmadi [39]. Based on the 13 indicators in this study, the minimum number of samples that must be used in the study is 130 responses. Then the sampling technique in research uses the Purposive Sampling method, where samples are taken with a sampling technique based on certain considerations (Adiyadnya et al., 2016). The selection of respondents was carried out with several respondent criteria, namely being domiciled in Malang City, being over 17 years old, having a Bank Syariah Indonesia account passbook, and having been a customer of Bank Syariah Indonesia for approximately one year. The stage in this data analysis technique is in the form of Outer Model Analysis which consists of Convergent Validity Test, Average Extraced Variance (AVE), Discriminant Validity, Reliability Evaluation. Then Structural Model Evaluation (Inner Model) consisting of R-Square, Conformity Test, Research Hypothesis Testing, and Mediation Test. Data analysis techniques in the form of descriptive analysis using the Structural Equation Model (SEM) and mediation testing are carried out by bootstrapping.
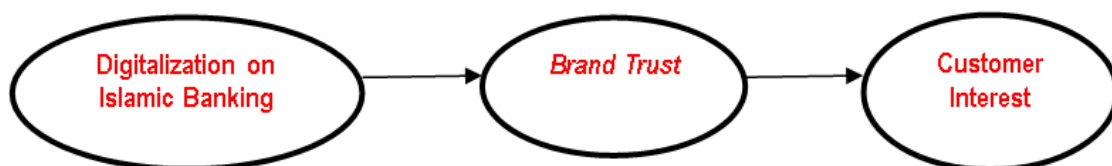

Fig. 1. Conceptual model

The following will be given an overview of the characteristics of respondents expressed in the form of respondent identity tabulasai as many as 130 sample respondents. Presentation of data regarding the identity of respondents to provide an overview of the state of self of respondents.

Based on the figure above, it shows that for the female sex there are more than the male sex as much as 60.7% or 79 respondents for women compared to 39.3% or 51 responses for men.

4. RESULTS AND DISCUSSION

4.1 Outer Model Analysis

4.1.1 Convergent validity

Convergent validity is used to measure the correlation between scores from reflexive indicators and their latent variable scores.

Convergent validity is considered fulfilled if the loading factor value of each indicator exceeds or is greater than 0.7 after processing using smartPLS. Based on the table, it can be seen that the convergent validity value of digitalization variability, brand trust, and customer interest in saving > 0.7. Therefore, the indicator is declared fulfilled.

4.1.2 Average Variant Extraced (AVE)

Average Variant Extraced (AVE) is also used as an instrument to measure convergent validity.

Average Extraced Variance (AVE) is said to be valid convergently if the AVE value for each variable is greater than 0.5. Thus, based on the table, it can be seen that the variables used to test the relationship between indicators and latent variables, namely digitalization, brand trust, and customer interest in saving are declared valid because the measurement results of the AVE model > 0.5 have been fulfilled. Therefore, the indicator can be declared valid.

4.1.3 Discriminant validity

Discriminant validity is used to ensure that each concept of each latent model is different from other variables.

The validity of the discriminant is calculated using cross correlation by meeting the criterion that an indicator has been declared valid in measuring the corresponding variable, if the

value of the loading factor in one variable is greater than the correlation value of the indicator on other variables. Based on the table, it can be said that all indicators of variables produce loading factor values > cross correlation on other variables. This shows that each of all indicators is stated to be able to measure latent variables, namely digitalization, brand trust, and customer interest in saving according to their respective indicators.

4.1.4 Reliability evaluation

As for being able to determine construct reliability, there are several tests that look at the value of discriminant reliability (AVE), cronbach alpha, and composite reliability, with each of the tests having criteria, namely the value of discriminant reliability (AVE) > 0.5, the value of cronbach alpha > 0.6 and the value of composite reliability > 0.6.

The table explains that all variables in the AVE value exceed 0.5, namely in digitization 0.757, brand trust 0.723, and customer interest in saving 0.785. Meanwhile, the value of Cronbach alpha each of the variables is more than 0.6, namely in digitalization 0.808, brand trust 0.92, and customer interest in saving 0.908. Meanwhile, the value of composite reliability has met the criteria with the value of each variable more than 0.6, namely digitalization 0.887, brand trust 0.94, and customer interest in saving 0.936. Therefore, all indicators can be declared reliable in measuring their latent variables.

4.1.5 Structural model evaluation (Inner Model)

Inner model testing aims to see the relationship between the significance value construct and the R-Square of the research model.

4.1.6 R-square (R2)

Testing of the inner model is done by looking at the R-Square value which is a goodness-fit test of the model.

Based on the table, it can be seen that the value of the R-Square brand trust variable is 0.522. This value shows that 52.2% of brand trust variables can be influenced by customer interest variables in saving, and digitalization variables. While as many as 47.8% were influenced by other variables that were not included in this study.

As for the value of R-Square in the table on the variable of customer interest in saving is 0.532. This value shows that there are 53.2% of customer interest variables in saving can be influenced by other variables, namely brand trust variables, and digitalization variables. While the other 46.8% were influenced by other variables that were not included in this study.

4.1.7 Predicitive relevance (Q^2)

Q-Square Predictive Relevance is used to measure structural models or measure how well conservation values are generated by models as well as parameter estimations.

The magnitude of Q2 has a value with a range of $0 < Q2 < 1$, where the closer to number 1 means the better the model. The amount of Q2 is equivalent to the coefficient of total determination in path analysis. Thus, it can be seen from the table that the Q2 value of 0.777 means that the amount of data diversity from the study that can be explained by the structural model designed is 77.7%, while the remaining 22.3% is explained by other factors outside the model. Therefore, the result of the Q2 value above can be said to be quite good because it is close to number 1 in the structural model.

4.1.8 Research hypothesis testing

Hypothesis testing is carried out with the aim of testing and knowing whether or not there is a relationship between variables which is then developed in the model of the influence of exogenous variables on endogenous variables. Testing in this study is based on t-statistical values where the test criteria are if the t-statistical value (t-count) > t-table (1.96), it shows a significant influence.

The table shows that the hypothesis testing conducted in this study has a relationship between variables that have a significant influence, namely the digitalization variable on brand trust and the brand trust variable on customer interest in saving. To be able to see in detail related to the hypothesis test in the table, the researcher presents the explanation below:

> H1: There is an influence on *digitalization* variables on customer interest in saving at Bank Syariah Indonesia.

The table shows the results of testing the relationship between variables, namely digitization variables with brand trust, where the relationship between these variables has a t-statistical value greater than the t-table, which is 11.121 > 1.96. So that the digitalization variable affects brand trust. It can be concluded that H1 is accepted.

> H2: There is an influence on the brand trust variable on customer interest in saving at Bank Syariah Indonesia

The table shows that the t-statistic value on the relationship between brand trust and customer interest in saving is greater than the t-table, which is 11.591 > 1.96. These results prove that the brand trust variable has a significant effect on customer interest in saving. Thus, it can be concluded that H2 is acceptable.

Meanwhile, mediation testing will be carried out with the aim of seeing whether there is an indirect influence of digitalization variables on customer interest variables in saving through brand trust.

> H3: There is an influence on the digitalization variable on customer interest in saving at Bank Syariah Indonesia through the brand trust variable as a mediation variable in Malang City.

The table shows that the results of the digitalization variable mediation test on customer interest in saving through brand trust have a t-statistical value of more than the t-table, which is 6.31 > 1.96. The results of the mediation test prove that the brand trust variable is able to mediate the relationship of digitalization variables to customer interest in saving. So it can be concluded that H3 is accepted.

4.2 Discussion

4.2.1 The effect of digitalization variables on customer interest in saving at Bank Syariah Indonesia

Based on the results of research that has been conducted by researchers, research results were obtained that digitalization at Bank Syariah Indonesia has a significant effect on customer interest in saving. Digitalization of Bank Syariah Indonesia has several advantages that are used as indicators in this study. Some of the advantages are, speeding up time in transactions, providing efficient and effective benefits, is a convenient way to manage financial

transactions, digitalization interactions are clear, flexible, safe, trusted and reliable, and can make it easier to make transactions anytime and anywhere.

Based on the respondents' answers in this study, the time speed indicator where the question item "digitalization at BSI allows to speed up the time in transactions" has the highest value of all question items, so that the indicator becomes the dominant indicator compared to other indicators. This value affects the level of ability of indicators about the speed of transaction time in measuring the level of influence of digitalization variables on customer interest in saving at Bank Syariah Indonesia so that it is found that there is an influence in it. The speed of transaction time is a critical factor to attract customers to save because at this time people expect everything to be done quickly, especially in the use of digitalization. So it can be concluded that the speed of time indicator in transactions is the most dominant indicator in forming digitalization variables.
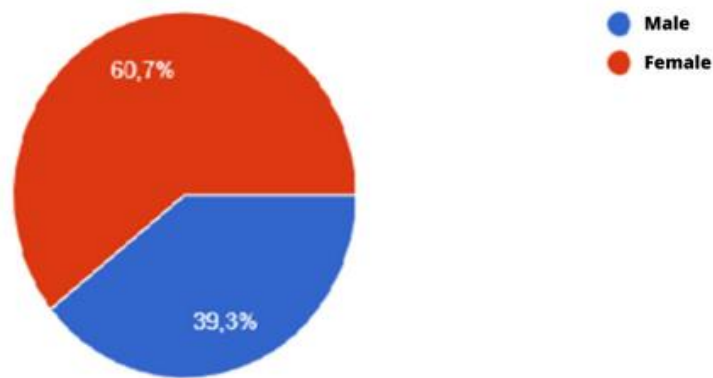
Fig. 2. Data on Characteristics of Research Respondents by Gender
Source: Processed Data (2020)

Table 1. Convergent validity values

	Brand Trust	Digitization	Customer Interest
BT1	0.826		
BT2	0.879		
BT3	0.844		
DGITAL1		0.885	
DGITAL2		0.895	
DGITAL3		0.867	
DGITAL4		0.849	
DGITAL5		0.855	
INTEREST1			0.913
INTEREST2			0.9
INTEREST3			0.923
INTEREST5			0.802

Source: Data Processed by Researchers, 2023

Table 2. Average Varian Extraced (AVE)

Variable	(AVE)	Cut Off	Information
Brand Trust	0.723	0.5	Valid
Digitization	0.757	0.5	Valid
Customer Interest	0.785	0.5	Valid

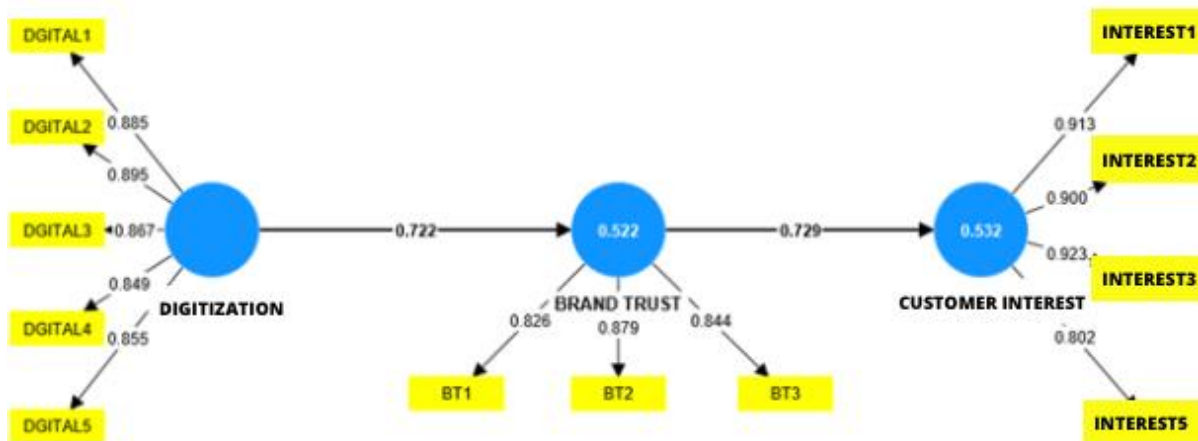*Source: Data Processed by Researchers, 2023*

Table 3. Discriminant validity

Indicator	Brand Trus	Digitization	Customer Interest
BT1	0.826	0.584	0.597
BT2	0.879	0.617	0.633
BT3	0.844	0.639	0.629
DGITAL1	0.562	0.885	0.516
DGITAL2	0.577	0.895	0.547
DGITAL3	0.69	0.867	0.588
DGITAL4	0.639	0.849	0.569
DGITAL5	0.653	0.855	0.586
INTEREST1	0.646	0.55	0.913
INTEREST2	0.643	0.541	0.9
INTEREST3	0.677	0.584	0.923
INTEREST5	0.616	0.622	0.802

Source: Data Processed by Researchers, 2023

Table 4. AVE, Cronbach's alpha, dan composite reliability value

	AVE	Cut Off	Cronbach's Alpha	Cut Off	Composite Reliability	Cut Off	Information
Brand Trust	0.723	0.5	0.808	0.6	0.887	0.6	Reliabel
Digitization	0.757	0.5	0.92	0.6	0.94	0.6	Reliabel
Customer Interest	0.785	0.5	0.908	0.6	0.936	0.6	Reliabel

Source: Data Processed by Researchers, 2023

Picture 1. Structural model (Inner Model)
Source: Data Processed by PLS, 2023

Table 5. R-Square value (R2)

Variable	R-square
Brand Trust	0.522
Customer Interest	0.532

Source: Data processed by PLS, 2023

Table 6. Conformity test

Variabel	R-square
Brand Trust	0.522
Customer Interest	0.532
$Q^2 = 1 - (1 - R2) \times (1 - R2)$	
$Q^2 = 1 - (1 - 0.522) \times (1 - 0.532)$	
$Q^2 = 1 - 0.223$	
$Q^2 = 0.777$	

Source: Data Processed by Researchers, 2023

Table 7. Hypothesis test results

	Original sample (O)	Sample average (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	T Table	Nilai P (P values)	Information
Brand Trust -> Customer Interest	0.729	0.727	0.063	11.591	1,96	0	Significant
Digitization -> *Brand Trust*	0.722	0.719	0.065	11.121	1,96	0	Significant

Source: Data Processed by Researchers, 2023

Table 8. Mediation test results

Original sample (O)	Sample average (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	T Table	Information
0.527	0.525	0.083	6.31	0	1.96	T Statistics > T Table

Source: Data Processed by Researchers, 2023

The large number of BSI Mobile users is one form of digitalization influence in the banking world. By using BSI Mobile, customers can make transactions anywhere and anytime. Because customers can make transfers or make payments online just by opening one application. The existence of BSI Mobile is considered more effective and efficient when compared to transactions that are still done manually by going to the bank, because with BSI Mobile customers can shorten the time to make transactions.

4.2.2 The Effect of brand trust variables on customer interest in saving at Bank Syariah Indonesia

This study shows the results that the Brand Trust variable which refers to the level of trust or customer confidence in the brand or brand is an important aspect of the relationship between the brand and customers. Brand trust in Bank Syariah Indonesia is a measure of the extent to which customers feel confident, safe, and trust in the Bank Syariah Indonesia brand in terms of product or service quality, brand integrity, honesty, and the ability of the brand to fulfill the promises it makes.

Based on the respondents' answers in this study, that in the indicators of trusted products and brands where the question item "BSI Products Have a Trusted Brand" has the highest value of all question items. Indicators of trusted products and brands are the dominant indicators compared to indicators of good reputation and indicators of satisfaction. This value affects the level of ability of trusted product and brand indicators in measuring the level of influence of brand trust variables on customer interest in saving at Bank Syariah Indonesia so that it is found that there is an influence in it. So it can be concluded that trusted product and brand indicators are the most dominant indicators in forming brand trust variables.Indicators of product and brand trust in BSI can be proven by the increasing number of customers every year.

As of May 2023, there are 18.7 million BSI customers. This proves that customers have trusted the products and brands of Bank Syariah Indonesia (BSI).

4.2.3 The influence of digitalization variables on customer interest in saving at Bank Syariah Indonesia through brand trust variables as mediation variables in Malang City

The results of the research that has been done, it was found that the brand trust variable has a role in mediating between digitalization variables and customer interest in saving. The application of sophisticated and innovative digitalization at Bank Syariah Indonesia can reflect excellence in providing modern and efficient services, which in turn can increase the level of customer trust because over time customers tend to trust banks that look innovative and responsive to technological changes. Digitalization that can be accessed online or through mobile applications also provides convenience for customers to make transactions and manage their savings from anywhere and anytime. This convenience can increase brand trust because customers feel that Bank Syariah Indonesia provides solutions that facilitate customers' lives.

The implementation of good digitalization can improve the quality of service and user experience for customers, namely when customers are satisfied with the user experience of Bank Syariah Indonesia and get the solutions needed efficiently, customers tend to trust Bank Syariah Indonesia more and are more motivated to save with Bank Syariah Indonesia. An example that we can see is the number of customers who use BSI Mobile today. With BSI Mobile, customers can certainly access the application anywhere and anytime when they will transact safely, including when opening an account, transferring, or saving. Some of the conveniences that can be felt by these customers are factors that can encourage customer interest in saving. In addition to the conveniences felt by customers, another driving factor that increases interest in saving is trust in Bank Syariah Indonesia (BSI) products and brands.

Thus, it can be concluded that digitalization has a significant influence on customer interest in saving at Bank Syariah Indonesia through brand trust variables. Good digitalization implementation can increase customer trust in Bank Syariah Indonesia, create a better user experience, and provide more innovative and efficient banking services.

5. CONCLUSION

Based on the results of the analysis carried out regarding digitization, brand trust, and interest in saving, it can be concluded that the results of direct hypothesis testing indicate that there is a significant influence of the digitalization variable on brand trust. This is because digitization speeds up transaction time, provides efficient and effective benefits, is an easy way to manage financial transactions, digitization interactions are clear, flexible, safe, reliable and reliable, and can make it easier to make transactions anytime and anywhere. In addition, the results of testing the hypothesis directly indicate a significant influence on the variables; Brand trust and interest in saving. Because Brand trust in Bank Syariah Indonesia is a measure of the extent to which customers feel confident, safe, and trust the brand of Bank Syariah Indonesia in terms of product or service quality, brand integrity, honesty, and the brand's ability to fulfill the promises it makes. Meanwhile, testing the effect of the hypothesis indirectly shows that the brand trust variable is able to mediate the relationship between the digitalization variable and the customer's interest in saving. Because sophisticated and innovative digitalization at Bank Syariah Indonesia can reflect excellence in providing modern and efficient services, which in turn can increase the level of customer trust which tends to trust banks that look innovative and responsive to technological changes. Digitalization that can be accessed through mobile applications also makes it easy for customers to transact and manage their savings from anywhere and anytime. This convenience can increase brand trust because customers feel that Bank Syariah Indonesia provides solutions that make life easier for customers.

This study acknowledges a number of shortcomings related to the lack of in-depth discussion in several units of analysis. Therefore, the shortcomings of this research can be used as an idea for further research regarding in-depth studies of brand trust by conducting more detailed research on the factors that build brand trust in the context of Islamic banking services. This could involve further measuring aspects such as transparency, integrity and communication that influence consumer trust in brands. Also, deepen the understanding of psychological factors that influence the intention

to save in the context of Islamic banking. Studies of perceived risk, perceived benefits, and deeper motivational factors can provide richer insights into saving behavior.

Researchers also provide advice to Bank Syariah Indonesia to continue to improve some of its advantages such as speeding up transaction time, providing efficient and effective benefits. Bank Syariah Indonesia is a measure of the extent to which customers feel confident, safe, and have confidence in the Bank Syariah Indonesia brand in terms of product or service quality, brand integrity, honesty, and the brand's ability to fulfill promises made, which is an easy way to manage financial transactions. In addition, researchers also provide advice to BSI regarding what must be protected, i.e. If the research involves information about business strategies or Islamic banking practices, this information must be protected and not disclosed illegally to outsiders.

COMPETING INTERESTS

Authors have declared that no competing interests exist.

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