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Analysis Of Determinants Of Customer Interest In Using Sharia General Savings Products At BMT Maslahah Kotaanyar

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Abstract

The development of the Islamic financial industry in Indonesia continues to increase, but the level of public adoption of Islamic financial products remains relatively low, particularly in Islamic microfinance institutions. This condition also occurs at BMT Maslahah Kotaanyar, where public interest in using Islamic general savings products is not yet fully optimal. This study aims to analyze the influence of Islamic compliance, service quality, and ease of access on customer interest in using Islamic general savings products at BMT Maslahah Kotaanyar. This study uses a quantitative approach with a survey method by distributing questionnaires directly to BMT Maslahah Kotaanyar customers. The sampling technique used a purposive sampling method with a total of 100 respondents. Data analysis was performed using multiple linear regression with the help of SPSS application. The results show that Islamic compliance, service quality, and ease of access have a positive and significant effect on customer interest in using Islamic general savings products, both partially and simultaneously. The research findings indicate that public interest in Islamic savings products is not only influenced by religiosity, but also by the quality of service and ease of access provided by Islamic financial institutions.

Keywords: Customer interest, Sharia general savings products, BMT

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INTRODUCTION

The development of the financial sector plays a crucial role in strengthening national economic growth and stability through intermediation mechanisms that connect those with excess funds with those in need. (In & Modern, 2025) Financial institutions serve as a means of collecting and distributing funds to support community economic activities. Along with the evolution of the contemporary economic system, financial institutions in Indonesia are divided into two main categories: conventional financial institutions and Islamic financial institutions. (Prety Aulya et al., 2025) Islamic financial institutions adopt Islamic principles that prioritize fairness, transparency, and the avoidance of riba, gharar, and maysir. (Muhajil et al., 2024) The presence of these institutions offers options for people seeking Sharia-compliant financial services while contributing to economic development based on Islamic values.

In recent years, the Islamic finance industry in Indonesia has experienced quite significant progress. According to data from the Financial Services Authority (OJK), total national Islamic financial assets reached IDR 2,972.94 trillion in 2025, with an annual growth rate of 8.21% (year-on-year). (Noraffandy Yahaya & Nur Fazila i Salleh, 2020) . Furthermore, national Islamic banking assets also increased by 7.83% compared to the previous period. (Hidayat et al., 2021) . This trend reflects the high public interest in Islamic financial products. This increase is driven by a growing awareness among Muslims of the urgency of utilizing financial services in accordance with Islamic teachings. (Safitri, 2025). However, the progress of the Islamic finance industry has not yet fully matched the level of public utilization of its products .

The results of the 2025 National Survey on Financial Literacy and Inclusion (SNLIK) show that the level of Islamic financial inclusion in Indonesia has only reached 13.41%, while Islamic financial literacy has reached 43.42%. (Wicaksono & Putra, 2025) . Both figures still lag far behind conventional financial inclusion, which has exceeded 70%. This situation highlights the gap between the progress of the Islamic financial industry and the adoption of these services by the public. (Fadhil et al., 2025) . The low level of use of Islamic financial products is a major obstacle for related institutions in building public interest and trust in their offerings. (Atikah & Siti Alfia Ayu Rohmayanti, 2025) . Therefore, a thorough understanding of the factors that shape public interest in Islamic financial products, especially in Islamic microfinance institutions, is urgently needed.

One Islamic financial institution that plays a strategic role in expanding Islamic financial inclusion is Baitul Maal wat Tamwil (BMT). BMT is a sharia microfinance institution tasked with collecting and distributing community funds in accordance with

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sharia principles. This institution effectively reaches the lower middle class and micro-entrepreneurs who are not yet served by formal financial institutions. In addition to its commercial function, BMT also plays a social role through managing social funds and financing productive businesses to empower the community's economy. With close ties to the community, (Arif & Habibi, 2025) , BMT has great potential to promote the use of Islamic financial products at the local level.

However, the development of BMTs in Indonesia still faces several obstacles, particularly in efforts to increase public interest in sharia savings products. (Permatasari et al., 2025) Fierce competition from conventional financial institutions, the emergence of digital financial services, and changes in public behavior in choosing financial services pose challenges for sharia microfinance institutions. (Mubarak, 2025) In reality, many people still view conventional services as more accessible and equipped with better facilities compared to sharia options. This encourages sharia financial institutions, including BMTs, to improve service quality and strengthen public trust in the sharia system. (Nuraeni et al., 2026)

The empirical phenomenon underlying this research is clearly evident in the usage patterns of general Islamic savings products at BMT Maslahah Kotaanyar. Based on the researchers' initial observations, public interest in these products is not entirely consistent. This is reflected in the differing levels of customer participation in Islamic savings compared to other financial services. Some customers also use Islamic savings only for specific transactions involving small amounts, without making it a top priority in their financial management. This situation demonstrates the need to increase public interest and trust in general Islamic savings products.

Meanwhile, BMT Maslahah Kotaanyar is striving to maintain customer loyalty amidst competition from conventional financial institutions and digital platforms that promise easy transactions and broad reach. Initial interviews with the institution's management revealed that some customers prioritize convenience and quality of service over choosing a sharia savings account. Furthermore, public understanding of the differences between sharia and conventional savings accounts remains limited. This situation demonstrates that sharia compliance alone is not enough; it requires support from quality services and accessibility that align with community needs.

The selection of sharia compliance, service quality, and ease of access variables in this study is based on the unique characteristics of Islamic microfinance institutions and empirical findings at BMT Maslahah Kotaanyar. Sharia compliance is a key variable because it distinguishes the identity of Islamic institutions from conventional institutions.

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Many people choose sharia services because of their compliance with Islamic principles (Atikah & Siti Alfia Ayu Rohmayanti, 2025) . Service quality is prioritized because it is experienced directly by customers, while ease of access is relevant considering technological advances and changes in societal behavior. Other variables, such as promotions or profit-sharing systems, are not a focus because initial observations indicate the dominant influence of service experience, accessibility, and trust in sharia at BMT Maslahah Kotaanyar.

The research location of BMT Maslahah Kotaanyar was chosen due to the close relationship between the socio-economic characteristics of the local community and the dynamics of this Islamic microfinance institution. Kotaanyar District is dominated by a lower-middle-income population who depend on small-scale trade, agriculture, and micro-enterprises for their livelihoods. This situation underscores the urgent need for easily accessible, flexible, and affordable financial services. The strong socio-cultural ties in this area also mean that trust in the institution is influenced by communal closeness, direct service, and perceptions of sharia implementation. These characteristics distinguish BMT Maslahah Kotaanyar from urban sharia institutions or formal banking.

Theoretically, the use of financial products can be explained through the Theory of Planned Behavior, which states that a person's interest is influenced by attitudes, subjective norms, and perceived behavioral control. (Atikah & Siti Alfia Ayu Rohmayanti, 2025) . In the realm of Islamic finance, perceptions of sharia compliance, service quality, and ease of access shape public interest in Islamic savings. (Anwar & Sapa, 2025) . Previous research has confirmed the influence of these three factors on interest in Islamic products, although the results are sometimes inconsistent. However, most research focuses on Islamic banking, while studies on Islamic microfinance institutions such as community BMTs are still rare. (Naheri et al., 2024) This creates a research gap that requires further analysis at the local level.

Unlike previous research, this study focuses on a community-based Islamic microfinance institution, BMT Maslahah Kotaanyar, by integrating sharia compliance, service quality, and ease of access into a single framework. This research is expected to provide more context-based empirical insights into customer behavior related to general Islamic savings at Islamic microfinance institutions. Therefore, the main objective of this study is to analyze the influence of sharia compliance, service quality, and ease of access on customer interest in using general Islamic savings products at BMT Maslahah Kotaanyar. Theoretically, this study contributes to the development of Islamic microfinance and consumer behavior of Islamic financial services. Practically, the results

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can serve as a basis for evaluation for BMT Maslahah Kotaanyar to improve services, strengthen sharia principles, and stimulate public interest in general Islamic savings.

RESEARCH METHODS

This study uses a quantitative approach with the aim of identifying and analyzing the determinants of customer interest in using general sharia savings products at BMT Maslahah Kotaanyar. The quantitative approach was chosen because it allows for measuring the influence of independent variables such as sharia compliance, service quality, and ease of access on public interest as the dependent variable. Data collection in this study was conducted through a survey method using a questionnaire as the main research instrument. The questionnaire was distributed directly in printed form to respondents who were active customers of BMT Maslahah Kotaanyar and had met the research sample criteria. The choice of the direct distribution method was made to facilitate researchers in obtaining primary data appropriate to the research needs and ensure that each respondent understood the contents of the statements contained in the questionnaire. In addition, the manual distribution technique was considered more effective in increasing the questionnaire return rate and minimizing the occurrence of data entry errors by respondents. (Anwar & Sapa, 2025) The research instrument was compiled based on indicators for each research variable: sharia compliance, service quality, ease of access, and customer interest. Each statement was measured using a five-level Likert scale, ranging from strongly disagree to strongly agree. Data obtained from the questionnaire distribution were then tabulated and analyzed to determine the effect of the independent variables on the dependent variable in this study. The sample size used in this study was approximately 100 respondents, referring to the Slovin method used to determine sample size from a large population with a certain level of confidence. Assuming a 95% confidence level ($\alpha = 0.05$) and a low margin of error, it is appropriate for determining the sample size based on a large population. This analysis was used to examine the relationship and influence between the independent variables (sharia compliance, service quality, and ease of access) and the dependent variable (customer interest). Prior to conducting the regression analysis, classical assumption tests were also conducted, including normality tests, multicollinearity tests, and heteroscedasticity tests to ensure that the regression model used was free from statistical problems that could affect the validity of the results.

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The form of the regression equation obtained is:

$$Y = \alpha + \beta 1\ X1 + \beta 2\ X2 + \beta 3\ X3 + e$$

Information:
Y = Customer interest in using general sharia savings products
α = Constant
β = Regression Coefficient of Each Variable
X1 = Sharia Compliance
X2 = Service Quality
X3 = Ease of Access
ϵ = Error term

RESULTS AND DISCUSSION

Prior to data analysis, the research instrument was tested to ensure that the questionnaire met the requirements for a good data collection tool. Instrument testing in this study included validity and reliability testing. Validity testing was conducted to determine the ability of each statement item to accurately measure the research variables, while reliability testing was used to determine the level of consistency of the research instrument. A good research instrument must be able to produce valid and reliable data so that the research results can be trusted. Therefore, instrument testing is a crucial step before conducting regression analysis and hypothesis testing. The results of the validity test in this study can be seen in the following table.

Table 1 Recapitulation of Validity Test (r table n = 100 ≈ 0.195)

No	Variables	Item	r Count	r Table	Information
1	Sharia Compliance	X1.1	0.753	0.195	Valid
2	Sharia Compliance	X1.2	0.842	0.195	Valid
3	Sharia Compliance	X1.3	0.829	0.195	Valid
4	Sharia Compliance	X1.4	0.804	0.195	Valid
5	Sharia Compliance	X1.5	0.811	0.195	Valid
6	Quality of Service	X2.1	0.825	0.195	Valid
7	Quality of Service	X2.2	0.765	0.195	Valid
8	Quality of Service	X2.3	0.840	0.195	Valid
9	Quality of Service	X2.4	0.818	0.195	Valid

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10	Quality of Service	X2.5	0.729	0.195	Valid
11	Quality of Service	X2.6	0.752	0.195	Valid
12	Ease of Access	X3.1	0.765	0.195	Valid
13	Ease of Access	X3.2	0.770	0.195	Valid
14	Ease of Access	X3.3	0.844	0.195	Valid
15	Ease of Access	X3.4	0.829	0.195	Valid
16	Ease of Access	X3.5	0.833	0.195	Valid
17	Customer Interest	Y1	0.531	0.195	Valid
18	Customer Interest	Y2	0.547	0.195	Valid
19	Customer Interest	Y3	0.497	0.195	Valid
20	Customer Interest	Y4	0.523	0.195	Valid

Based on the validity test results, it is known that all items in the Sharia Compliance, Service Quality, Ease of Access, and Customer Interest variables have a calculated r value greater than the table r of 0.195. This indicates that all statement items are declared valid because they are able to measure the variables studied accurately. Thus, all items in the research instrument are suitable for use for data collection and can be continued to the next stage of analysis because they have met the validity criteria. The results of the study indicate that the instrument used is in accordance with the established variable indicators. Instrument validity plays an important role in quantitative research because it shows the ability of statement items to represent the variables being measured. (Afifah Aulia Zayrin et al., 2025) . The higher the correlation value of the item to the total score indicates the better ability of the item to measure the research construct. Thus, all statement items in this study are suitable for use as data collection tools for further analysis.

Table 2 Reliability Test

No	Variables	Cronbach's Alpha	Level (0.60)	Information
1	Sharia Compliance	0.867	0.60	Reliable
2	Quality of Service	0.876	0.60	Reliable
3	Ease of Access	0.863	0.60	Reliable
4	Customer Interest	0.745	0.60	Reliable

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Based on the reliability test results, all variables had a Cronbach's Alpha value greater than 0.60. Sharia Compliance was 0.867, Service Quality 0.876, Ease of Access 0.863, and Customer Interest 0.745. This indicates that all variables are reliable.

Thus, the research instrument has a good level of consistency in measuring the research variables, making it reliable and suitable for use in further research. (Bella, 2025) . According to reliability theory, a research instrument is considered reliable if it has a Cronbach's Alpha value above 0.60. The higher the reliability value, the better the consistency of the research instrument. Therefore, all variables in this study are reliable and suitable for use as measuring tools in analyzing the influence of sharia compliance, service quality, and ease of access on customer interest. (Nasruddin, 2023) .

Table 3 Descriptive Statistical Test

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Standard Deviation
Sharia Compliance	100	10.00	25.00	21.6300	2.99378
Quality of Service	100	15.00	30.00	26.3700	3.13551
Ease of Access	100	12.00	25.00	21,4000	2.87799
Customer Interest	100	15.00	20.00	17.7800	1.18560
Valid N (listwise)	100				

Descriptive Statistical Test

Based on the descriptive statistics, it is known that the Sharia Compliance variable has a minimum value of 10 and a maximum of 25 with an average value of 21.63 and a standard deviation of 2.993. The Service Quality variable has a minimum value of 15 and a maximum of 30 with an average value of 26.37 and a standard deviation of 3.135.

Meanwhile, the Ease of Access variable has a minimum value of 12 and a maximum of 25 with an average value of 21.40 and a standard deviation of 2.877, while the Customer Interest variable has an average value of 17.78 with a standard deviation of 1.185. The mean value is greater than the standard deviation indicates that the research data has a fairly good distribution and is not too varied. These results indicate that most respondents gave a positive assessment of sharia compliance, service quality, and ease of access at BMT Maslahah Kotaanyar. Furthermore, the standard deviation value is lower than the mean indicates that the distribution of the research data is quite

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even and does not show high variation. (Sa'adah et al., 2025) . These results illustrate that respondents' perceptions of the services provided by BMT Maslahah Kotaanyar tend to be positive. The high average values of the service quality and sharia compliance variables indicate that customers feel that the institution has carried out services in accordance with sharia principles and community needs. This condition can be a factor that supports increasing public interest in using general sharia savings products.

Table 4 Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters [a,b]	Mean	.0000000
	Standard Deviation	6.35075200
Most Extreme Differences	Absolute	.042
	Positive	.042
	Negative	-.032
Test Statistics		.042
Asymp. Sig. (2-tailed)		.200 [c,d]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

Normality Test

Based on the results of the normality test using the One-Sample Kolmogorov-Smirnov Test, a significance value of 0.200 was obtained. This value is greater than 0.05, so it can be concluded that the residual data is normally distributed. Thus, the research model meets the assumption of normality and is suitable for further analysis. The normal distribution of data indicates that the research regression model has met one of the classical assumptions in multiple linear regression analysis. Data normality is very

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important in quantitative research because it affects the accuracy of the regression model in producing good estimates. (Nasution, 2023) Normally distributed data indicates that the distribution of research data does not experience extreme deviations, so the analysis results can be trusted and used for testing research hypotheses.

Table 5 Heteroscedasticity Test

Coefficients [a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	9,209	3,077		2,992	.004
	Sharia Compliance	.057	.206	.046	.275	.784
	Quality of Service	.324	.175	.276	1,849	.067
	Ease of Access	-.646	.201	-.506	-3,221	.063

a. Dependent Variable: ABS

Heteroscedasticity Test

Based on the results of the heteroscedasticity test using the Glejser method, it is known that the Sharia Compliance variable has a significance value of 0.784, Service Quality of 0.067, and Ease of Access of 0.063. All significance values are greater than 0.05, so it can be concluded that there are no symptoms of heteroscedasticity in the research model. Thus, the regression model meets the heteroscedasticity assumption, so the research data is suitable for further testing. This indicates that the regression model does not experience symptoms of heteroscedasticity or unequal residual variances between observations. The absence of heteroscedasticity indicates that the regression model has a good level of accuracy in predicting the relationship between research variables. Thus, the results of the regression analysis used in this study can provide stable estimates and are not biased due to unequal data variances.

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Table 6 Multicollinearity Test

Coefficients [a]			
Model		Collinearity Statistics	
		Tolerance	VIF
	(Constant)		
	Sharia Compliance	.998	1,002
	Quality of Service	.984	1,016
	Ease of Access	.983	1,017

a. Dependent Variable: Customer Interest

Multicollinearity Test

Based on the results of the multicollinearity test, it is known that all independent variables have a tolerance value greater than 0.10 and a VIF value less than 10. The Sharia Compliance variable has a tolerance value of 0.998 and a VIF of 1.002, Service Quality has a tolerance of 0.984 and a VIF of 1.016, and Ease of Access has a tolerance of 0.983 and a VIF of 1.017. These results indicate that there is no multicollinearity between the independent variables in the research regression model. Thus, all independent variables can be used together in the research model. This shows that there is no high linear relationship between the independent variables so that the regression model is free from symptoms of multicollinearity. This condition indicates that each independent variable in the study has a different contribution in explaining the dependent variable. (AP Putri, 2026) In the absence of multicollinearity, the variables of sharia compliance, service quality, and ease of access can be used together in the research model to determine their effect on customer interest.

Table 7 Coefficient of Determination (R^2)

Model Summary					
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate	Durbin-Watson
1	.864 [a]	.732	.691	6.44922	2,082

a. Predictors: (Constant), Ease of Access, Sharia Compliance, Service Quality

b. Dependent Variable: Customer Interest

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Coefficient of Determination (R^2)

Based on the results of the coefficient of determination test, the R Square value was obtained at 0.732 or 73.2%. This indicates that the variables of Sharia Compliance, Service Quality, and Ease of Access are able to explain the variable of Customer Interest by 73.2%, while the remaining 26.8% is explained by other variables outside the research model. Theoretically, a person's interest in using financial products is influenced by various internal and external factors. In the context of Islamic financial institutions, factors of Sharia compliance, service quality, and ease of access are important aspects that can shape people's perceptions and decisions in using Islamic savings services. Therefore, the results of this study strengthen the theory of consumer behavior and the Theory of Planned Behavior which explains that a person's beliefs and perceptions of a service will influence interest in taking an action. (Abdul Aziz, 2025) .

Table 8 F Test (simultaneous)

ANOVA [a]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1097,178	3	365,726	8,793	.000 [b]
	Residual	3992.873	96	41,592		
	Total	5090.051	99			

a. Dependent Variable: Customer Interest
b. Predictors: (Constant), Ease of Access, Sharia Compliance, Service Quality

F-Test

Based on the results of the F test, the calculated F value was 8.793 with a significance value of 0.000. This significance value is smaller than 0.05, so it can be concluded that the variables of Sharia Compliance, Service Quality, and Ease of Access simultaneously have a significant effect on Customer Interest. Thus, the regression model in this study is suitable for use. This shows that public interest in sharia savings products is not only influenced by one factor, but is influenced by a combination of several mutually supporting factors. In consumer behavior theory, a person's decision to use a service is influenced by perceptions of service quality, level of trust, and ease of obtaining the

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service (Fahmalika, 2026) . Therefore, Islamic financial institutions need to pay attention to the implementation of sharia principles, service quality, and ease of access simultaneously in order to be able to increase public interest in sharia savings products.

Table 9 Multiple Linear Regression Analysis

Coefficients [a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,025	2,046		.501	.618
	Sharia Compliance	.625	.235	.241	2,664	.009
	Quality of Service	.673	.218	.281	3,083	.003
	Ease of Access	.586	.231	.231	2,536	.013

Multiple Linear Regression Analysis

The multiple linear regression equation in this study is:

$$Y=1.025+0.625X1+0.673X2+0.586X3Y$$

Constant

A constant value of 1.025 indicates that if the Sharia Compliance, Service Quality, and Ease of Access variables are zero, then the Customer Interest value is 1.025. The constant value indicates the baseline condition of the dependent variable before being influenced by the independent variables. (Panggabean et al., 2026)

Sharia Compliance

The regression coefficient of 0.625 indicates that every one-unit increase in the Sharia Compliance variable will increase Customer Interest by 0.625. The relationship is positive, meaning that the higher the Sharia Compliance, the higher the Customer Interest.

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Quality of Service

The regression coefficient of 0.673 indicates that every one-unit increase in the Service Quality variable will increase Customer Interest by 0.673. The relationship is positive, meaning that the better the Service Quality, the higher the Customer Interest.

Ease of Access

The regression coefficient of 0.586 indicates that every one-unit increase in the Ease of Access variable will increase Customer Interest by 0.586. The relationship is positive, meaning that the higher the Ease of Access, the higher the Customer Interest.

This shows that increasing sharia compliance, service quality, and ease of access will be followed by increasing public interest in using general sharia savings products at BMT Maslahah Kotaanyar.

Of the three independent variables, service quality had the largest regression coefficient compared to the other variables. This indicates that service quality is the most dominant factor influencing customer interest. Good service creates a sense of comfort, trust, and satisfaction, thus encouraging people to use Islamic savings services on a continuous basis.

Table 10 T-Test
Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,025	2,046		.501	.618
	Sharia Compliance	.625	.235	.241	2,664	.009
	Quality of Service	.673	.218	.281	3,083	.003
	Ease of Access	.586	.231	.231	2,536	.013

T-test

The Influence of Sharia Compliance on Customer Interest

The t-test results obtained a calculated t-value of 2.664 with a significance level of 0.009 (<0.05). This indicates that Sharia Compliance significantly influences customer interest. The regression coefficient is positive at 0.625, indicating a unidirectional

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relationship between the variables. This means that higher Sharia Compliance leads to higher customer interest.

The results of this study reinforce the Theory of Planned Behavior, which explains that an individual's beliefs and attitudes toward a system will influence their intention to take action. In the context of Islamic financial institutions, adherence to Islamic principles is a factor that can build public trust in the safety and halal status of Islamic financial products.

This study's findings also align with previous research, which found that the implementation of Sharia principles influences public interest in using Sharia financial products (Andini & Stiawan, 2025) . The better the implementation of Sharia principles in the operations of financial institutions, the higher the level of public trust and interest in Sharia savings products.

The Influence of Service Quality on Customer Interest

Based on the t-test results, the calculated t-value was 3.083 with a significance level of 0.003 (<0.05). This indicates that the Service Quality variable significantly influences Customer Interest. The regression coefficient is positive at 0.673, indicating a unidirectional relationship between the variables. This means that the better the Service Quality, the higher the Customer Interest.

Service quality is a crucial factor in increasing public interest in Islamic savings products, as it represents a direct interaction between financial institutions and customers. Fast, friendly, and responsive service, along with the ability to provide solutions to customer needs, will create customer satisfaction and convenience.

Theoretically, good service quality can increase customer loyalty and interest in a product or service. Therefore, Islamic financial institutions need to improve their service quality to compete with conventional financial institutions and the ever-growing digital financial services.

The Effect of Ease of Access on Customer Interest

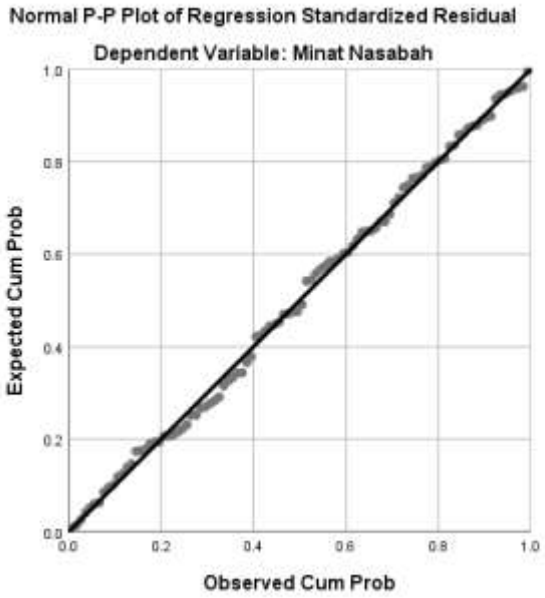
Based on the t-test results, the calculated t-value was 2.536 with a significance level of 0.013 (<0.05). This indicates that the Ease of Access variable has a significant effect on Customer Interest. The regression coefficient is positive at 0.586, indicating a unidirectional relationship between the variables. This means that the higher the Ease of Access, the higher the Customer Interest.

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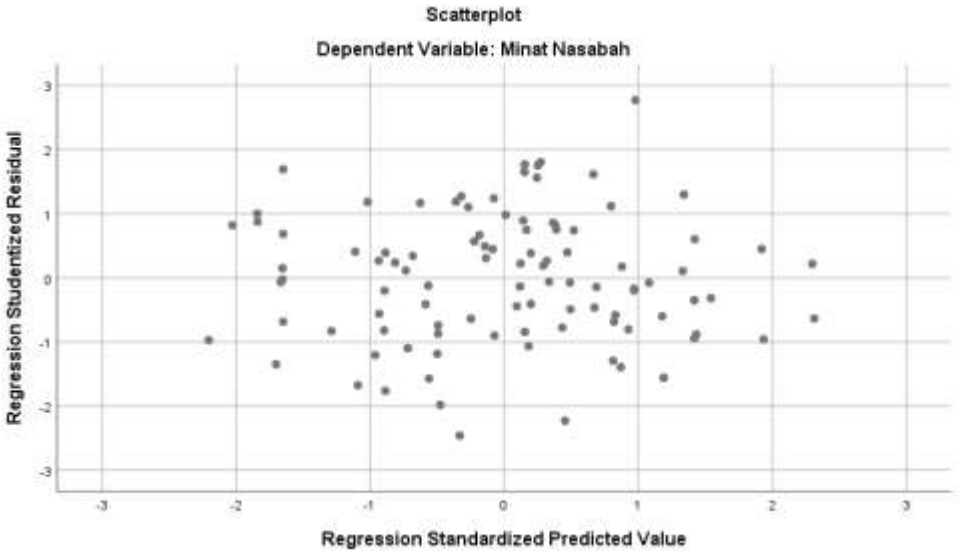
Ease of access is also a key factor influencing public interest in using Islamic financial services. People tend to choose services that are easily accessible, have simple procedures, and don't complicate financial transactions.

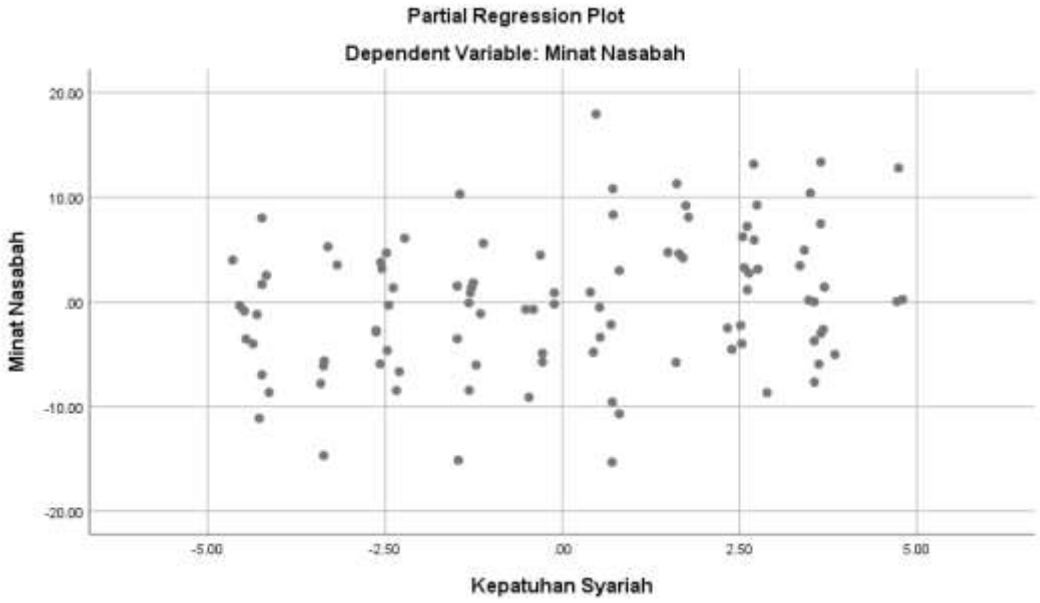
Technological advancements and changing consumer behavior have made convenience a primary consideration when choosing a financial institution. Therefore, BMT Maslahah Kotaanyar needs to improve service accessibility to make using general sharia savings products easier, more convenient, and more efficient for the public.



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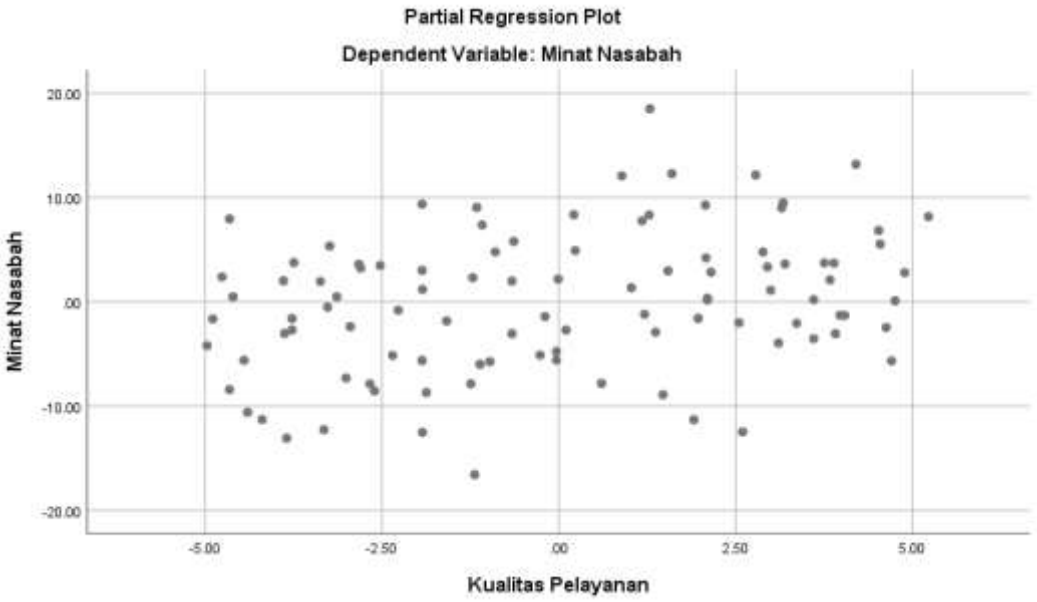
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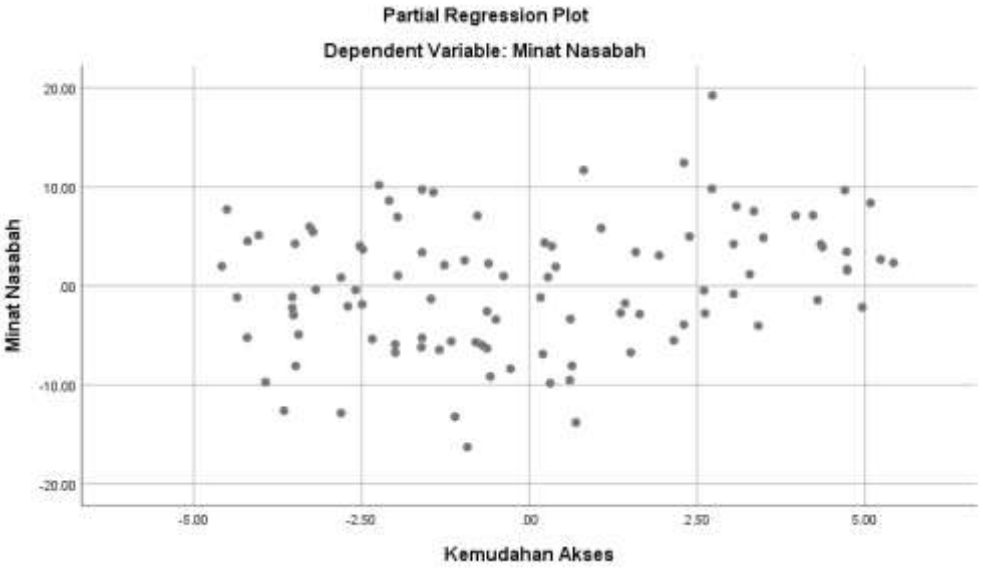




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Sharia Compliance

Based on the results of the t-test, the calculated t-value was 2.664 with a significance value of 0.009 (<0.05). The results of the study indicate that sharia compliance has a positive and significant effect on customer interest in using general sharia savings products at BMT Maslahah Kotaanyar. These findings indicate that the application of sharia principles is still an important consideration for the public in choosing financial services. Customers tend to have a higher interest in sharia savings products if the financial institution is able to carry out its operations in accordance with sharia provisions, (Murti et al., 2023) such as avoiding elements of usury, gharar, and maysir. This condition indicates that the aspect of religiosity has a role in building public trust in sharia financial institutions. (Mumtaz et al., 2025) The results of this study are in line with planned behavior which explains that an individual's beliefs and attitudes towards a system will influence interest in carrying out an action. (Lea Christanti et al., 2025) .

Quality of Service

Based on the results of the t-test, the calculated t-value was 3.083 with a significance value of 0.003 (<0.05). The results also showed that service quality had a positive and significant effect on customer interest in using general sharia savings products at BMT Maslahah Kotaanyar. Friendly, fast, responsive service, and the ability of employees to provide clear information to customers are factors that influence public interest in sharia savings products. (YA Putri, 2025) . In the context of sharia microfinance institutions, service quality is an important aspect because interactions between employees and customers occur directly. The better the quality of service provided, the greater the level of comfort and trust of the community in using sharia savings services. (Dwi et al., 2026) . These findings indicate that the success of sharia financial institutions is not only determined by the application of sharia principles, but is also influenced by the institution's ability to provide quality services according to community needs.

Ease of Access

Based on the t-test results, the calculated t-value was 2.536 with a significance value of 0.013 (<0.05). Ease of access was also proven to have a positive and significant effect on customer interest in using general sharia savings products at BMT Maslahah Kotaanyar. These results indicate that people tend to choose financial services that are easily accessible, have simple transaction procedures, and provide convenience in the service process. Technological developments and changes in people's behavior have

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made the aspect of convenience an important consideration in choosing a financial institution. (Nadin Aminasya1, 2024) . In the context of BMT Maslahah Kotaanyar, ease of access to services provides convenience for the community in carrying out daily financial activities. Therefore, Islamic microfinance institutions need to improve service accessibility to be able to compete with conventional financial institutions and the ever-growing digital financial services.

Simultaneously, the research results show that sharia compliance, service quality, and ease of access significantly influence customer interest in using general sharia savings products at BMT Maslahah Kotaanyar. These findings indicate that public interest in using sharia savings products is influenced by a combination of religiosity and service factors. Consumers consider not only the product's compliance with Islamic principles but also service quality and ease of access. This situation demonstrates that sharia microfinance institutions need to balance the implementation of sharia values and improving service quality to increase the attractiveness of sharia savings products amidst increasingly competitive financial industry conditions.

The results of this study also support previous research that suggests that Sharia compliance, service quality, and ease of access are important factors influencing public interest in using Sharia financial products. However, this study is novel because it was conducted at a community-based Sharia microfinance institution , BMT Maslahah Kotaanyar, which has distinct social and economic characteristics from the formal Sharia banking sector. Therefore, this study provides an empirical overview of customer behavior at local Sharia microfinance institutions and expands the study of the determinants of customer interest in using Sharia general savings products.

CONCLUSION

Based on the results of research and data analysis regarding the determinants of customer interest in using general sharia savings products at BMT Maslahah Kotaanyar, it can be concluded that the variables of sharia compliance, service quality, and ease of access have an influence on customer interest in using general sharia savings products. The Sharia compliance variable has a significance value of 0.009, indicating a positive and significant impact on customer interest. This indicates that the implementation of Sharia principles in accordance with Islamic law can increase public trust and interest in using Sharia savings services at BMT Maslahah Kotaanyar.

The service quality variable also had a more significant value, with a value of 0.003, proving a positive and significant effect on customer interest. This indicates that good,

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responsive service, and the ability to meet customer needs, are important factors in increasing public interest in Sharia savings products. The better the service quality provided by Sharia financial institutions, the higher the public's interest in using Sharia general savings products.

The ease of access variable has a significance value of 0.013, which has a positive and significant influence on customer interest in using general Islamic savings products. These results indicate that ease of service acquisition, ease of transaction procedures, and easy access to services are factors that influence people's decisions to use Islamic financial services. With easy access, people feel more comfortable and efficient in conducting financial transactions at BMT Maslahah Kotaanyar.

Simultaneously, the variables of sharia compliance, service quality, and ease of access significantly influence customer interest in using general sharia savings products at BMT Maslahah Kotaanyar. The results of the coefficient of determination test indicate that these three variables are able to explain customer interest by 73.2%, while the remainder is influenced by other factors outside the research model. Thus, this study indicates that increasing the implementation of sharia principles, service quality, and ease of access are important factors in increasing public interest in general sharia savings products at sharia microfinance institutions.

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