

DETERMINANTS OF ISLAMIC DEPOSIT CUSTOMER 'S BEHAVIOR: RELIGIOSITY, SERVICE, TRUST, BENEFITS, AND TECHNOLOGY

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Abstract

Third -party funds (DPK) in Indonesia's Islamic banking sector have grown significantly, yet their market share remains relatively small compared to conventional banks, highlighting a persistent gap between religious commitment and actual saving behavior among Muslim customer. Previous studies have predominantly focused on behavioral intention, customer loyalty, or satisfaction, while limited attention has been given to actual deposit behavior. This study this gap by examining the effects of financial religiosity, Islamic service quality, trust in DPK products, perceived benefits of DPK, and Islamic banking information technology on actual DPK customer behavior, conceptualized as continuous depositing, non-switching, and advocacy. A quantitative explanatory cross-sectional survey was conducted on 255 customers of Sharia Commercial Bank (BUS) in greater Bandung using a five-point Likert-scale questionnaire. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings reveal that financial religiosity, perceived benefits, and Islamic banking information technology significantly influence DPK customer behavior, while Islamic service quality and trust do not show significant effects. Perceived benefits emerge as the most dominant determinant, confirming that economic rationality remains central even within religious financial decision-making. The model explains 80.3% of the variance in customer behavior. Theoretically, this study extends depositor behavior literature by shifting the focus from behavioral intention to actual behavior and integrating religious, economic, relational, and technological determinants in one model. Practically, the findings provide strategic insights for Islamic banks to strengthen deposit mobilization and retention.

Keywords: *Islamic depositor behavior, financial religiosity, perceived benefits, Digital banking adoption, Customer retention*

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1. Introduction

Over the past two decades, Islamic banking in Indonesia has experienced significant growth in term of assets, financing and DPK. Normatively, Islamic banking is designed as an alternative financial system aligned with the *maqāṣid al-syarī'ah*, particularly the protection of wealth (*hifẓ al-māl*), by ensuring that financial transactions remain free from *riba*, *gharar*, and *maysir*. Within this framework, collecting DPK is not merely a commercial activity but also a moral mandate to manage public funds in a *halal*, just, and productive manner. This normative foundation implies that Muslim customers are expected to demonstrate stronger saving behavior toward Islamic banks as part of their religious and financial commitment.

However, this normative expectation contrasts with the empirical reality of Indonesia's dual banking system. Despite continuous growth in Islamic banking assets and deposits, the market share of Islamic banking remains relatively low compared to conventional banks. This paradox indicates that religious commitment does not automatically translate into actual saving behavior. The coexistence of Islamic and conventional banking under the same regulatory framework creates intense competition, where conventional banks continue to dominate due to their broader branch networks, stronger capital bases, more advanced digital ecosystems, and greater product diversification. In addition, Islamic financial literacy in Indonesia remains relatively lower than general financial literacy, limiting public understanding of the comparative advantages of Islamic banking products. Consequently, many Muslim customers maintain Islamic bank accounts only as secondary accounts while relying on conventional banks as their primary financial institutions.

This issue is particularly relevant in Greater Bandung, one of West Java's most important economic zones and one of Indonesia's largest Muslim urban populations. Greater Bandung is characterized by strong commercial activity, rapid digital adoption, and increasing Islamic banking penetration. Although Islamic DPK in this region has shown significant growth in recent years, its relative market penetration remains below its potential when compared with the dominance of conventional banking. These characteristics make Greater Bandung a strategically relevant context for examining the determinants of actual depositor behavior in Islamic banking. Previous studies on Islamic banking customer behavior have examined determinants such as religiosity, service quality, trust, perceived benefits, and technology adoption. However, the

findings remain inconsistent. Some studies confirm that religiosity significantly drives Islamic banking loyalty, while others find that economic benefits play a stronger role than religious motivation. Similarly, Islamic service quality and trust are often linked to retention and loyalty, yet recent studies suggest that these factors may have become baseline expectations rather than differentiating determinants. In contrast, technological adoption has emerged as a new strategic factor in customer retention, especially through mobile banking and digital services.

Despite these developments, the literature still shows three important gaps. First, most prior studies focus on behavioral intention, satisfaction, or loyalty rather than actual depositor behavior. Second, the determinants are frequently tested separately, resulting in fragmented explanations. Third, limited studies have integrated religious, economic, relational, and technological dimensions simultaneously in explaining Islamic deposit behavior within a dual banking system. This study addresses these gaps by conceptualizing DPK customer behavior as actual behavior reflected in continuous depositing, non-switching, and advocacy.

Conceptually, DPK customer behavior differs from customer loyalty. Customer loyalty generally emphasizes attitudinal commitment and repurchase intention, whereas DPK behavior captures actual realized financial actions involving fund retention, consistency of deposits, and active referrals. This distinction provides a stronger empirical contribution because actual behavior reflects realized economic commitment rather than psychological intention alone. Theoretically, this study extends the Theory of Planned Behavior by shifting the focus from intention to actual behavior while integrating behavioral finance, relationship marketing, trust theory, and technology adoption theories into a unified model.

Therefore, this study aims to examine the influence of financial religiosity, Islamic service quality, trust in DPK products, perceived benefits of DPK, and Islamic banking information technology on actual DPK customer behavior among customers of Islamic commercial banks in Greater Bandung. This study is expected to contribute to the development of Islamic depositor behavior literature and provide practical insights for improving deposit mobilization and customer retention strategies in Islamic banking.

2. Research Method

This study is primarily grounded in the Theory of Planned Behavior (TPB), which explains that actual behavior is shaped by underlying beliefs, attitudes, subjective norms, and perceived behavioral control. In the context of Islamic banking, TPB provides the main behavioral framework to explain how customers translate internal motivations and external evaluations into actual deposit behavior, reflected in continuous depositing, non-switching, and advocacy behavior. However, Islamic deposit behavior is a multidimensional financial decision that cannot be fully explained by TPB alone. Therefore, this study integrates several complementary theories to strengthen the conceptual framework.

First, Financial Religiosity is positioned as an internal value system that shapes customers' attitudes and moral commitments toward Islamic financial products. This dimension aligns with TPB's attitudinal component, where stronger religious adherence increases the likelihood of choosing sharia-compliant financial behavior. Second, Perceived Benefits are explained through Behavioral Finance Theory, which argues that customers evaluate financial decisions based on expected utility, return optimization, and economic trade-offs. This theory is relevant because deposit decisions often involve balancing religious commitment and rational economic gain. Third, Islamic Service Quality is anchored in Relationship Marketing Theory, which emphasizes that long-term customer retention is influenced by service experience, relational satisfaction, and value co-creation. In Islamic banking, service quality reflects not only technical efficiency but also sharia-based ethical interaction.

Fourth, Trust in DPK Products is supported by Trust Theory, which explains that trust reduces uncertainty in financial transactions and strengthens long-term commitment. In Islamic banking, trust is particularly important due to the expectation of sharia compliance, transparency, and fairness in fund management. Fifth, Islamic Banking Information Technology is explained using the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT), which suggest that perceived usefulness, ease of use, and facilitating conditions influence technology adoption and continuous usage behavior. In the banking sector, digital technology increasingly shapes retention decisions through convenience, accessibility, and transaction efficiency.

The integration of these theories allows this study to construct a holistic behavioral model that combines religious, economic, relational, trust-based, and technological dimensions. This multi-theoretical integration is essential for explaining actual Islamic deposit behavior in Indonesia's dual banking system, where customers simultaneously face religious obligations, economic competition, and technological transformation.

3. Results and Discussion

The respondent profile indicates that the majority of customers are within the productive age group, suggesting that Islamic deposit behavior in Greater Bandung is largely shaped by economically active individuals with stable income-generating capacity. This demographic characteristic reflects customers who are generally more engaged in financial planning, more rational in evaluating banking products, and more adaptive to technological developments in banking services.

A total of 255 respondents were collected through questionnaire distribution. Based on gender, 155 respondents (60.78%) were male and 100 respondents (39.22%) were female. This composition indicates that the respondent profile was predominantly male, suggesting that the findings largely reflect the financial behavior patterns of male Islamic deposit customers, while still capturing sufficient variation from female customers. In terms of age, the majority of respondents were in the productive age group, particularly 26–35 years (41.57%) and 36–45 years (32.55%). This distribution suggests that most respondents are economically active individuals with stable financial responsibilities and regular income flows. Such characteristics are highly relevant to Islamic DPK behavior, as productive-age customers are more likely to engage in active financial planning, evaluate product returns, and maintain long-term deposit relationships.

Regarding educational attainment, most respondents held a Bachelor's degree (56.08%), followed by those with secondary education (27.06%). This indicates that the respondent pool generally possesses adequate financial literacy and analytical capacity to understand Islamic banking products, including contract structures, profit-sharing mechanisms, and digital banking services. Higher educational backgrounds may also strengthen customers' ability to compare Islamic and conventional banking alternatives more rationally. Based

on occupation, the majority of respondents worked in the private sector (55.69%), followed by self-employed individuals and other occupations. This dominance reflects respondents with relatively stable and recurring income, which strengthens the relevance of this study in examining deposit continuity and retention behavior. Regular income is often associated with a greater capacity to save and maintain balances in Islamic DPK products.

In terms of income level, most respondents were concentrated in the middle- to upper-middle-income categories, particularly within the range of IDR 3,000,000–7,000,000 per month. This finding indicates that the respondents possess sufficient financial capacity to allocate funds into Islamic deposit products while simultaneously evaluating economic returns. This income profile helps explain why perceived benefits emerged as the strongest determinant in this study. Regarding customer experience, the majority of respondents had been Islamic DPK customers for more than five years (37.25%), followed by those with 6 months to 1 year of experience (27.45%). This pattern suggests that most respondents had substantial exposure to Islamic banking products and services, allowing their responses to reflect actual and accumulated experiences rather than temporary perceptions.

Finally, based on product ownership, Islamic savings accounts were the most dominant product, either as a standalone product or in combination with deposits and checking accounts. This indicates that the study's findings primarily represent the behavioral patterns of Islamic savings customers, which should be considered when interpreting the results and limiting generalization to other DPK product segments.

Table 1. Descriptive Statistics of Research Variables

Variables	N	Mean	Elementary School	Min	Max	Category
Financial Religiosity (X1)	254	4.44	0.69	1.00	5.00	Very high
Sharia Services (X2)	254	4.34	0.73	1.00	5.00	Very high
Trust in DPK Products (X3)	254	4.40	0.74	1.00	5.00	Very high
Perception of DPK Benefits (X4)	254	4.29	0.77	1.00	5.00	Very high
Islamic Banking Information Technology (X5)	254	4.42	0.70	1.00	5.00	Very high
Sharia DPK Customer Behavior (Y)	254	4.26	0.78	1.00	5.00	Very high

Overall, the descriptive statistics indicate that all research variables are categorized as very high, with mean values ranging from 4.26 to 4.44 on a five-point Likert scale. This suggests that respondents generally hold highly positive perceptions toward the dimensions examined in this study, including financial religiosity, sharia service quality, trust in DPK products, perceived benefits, Islamic banking information technology, and actual DPK customer behavior.

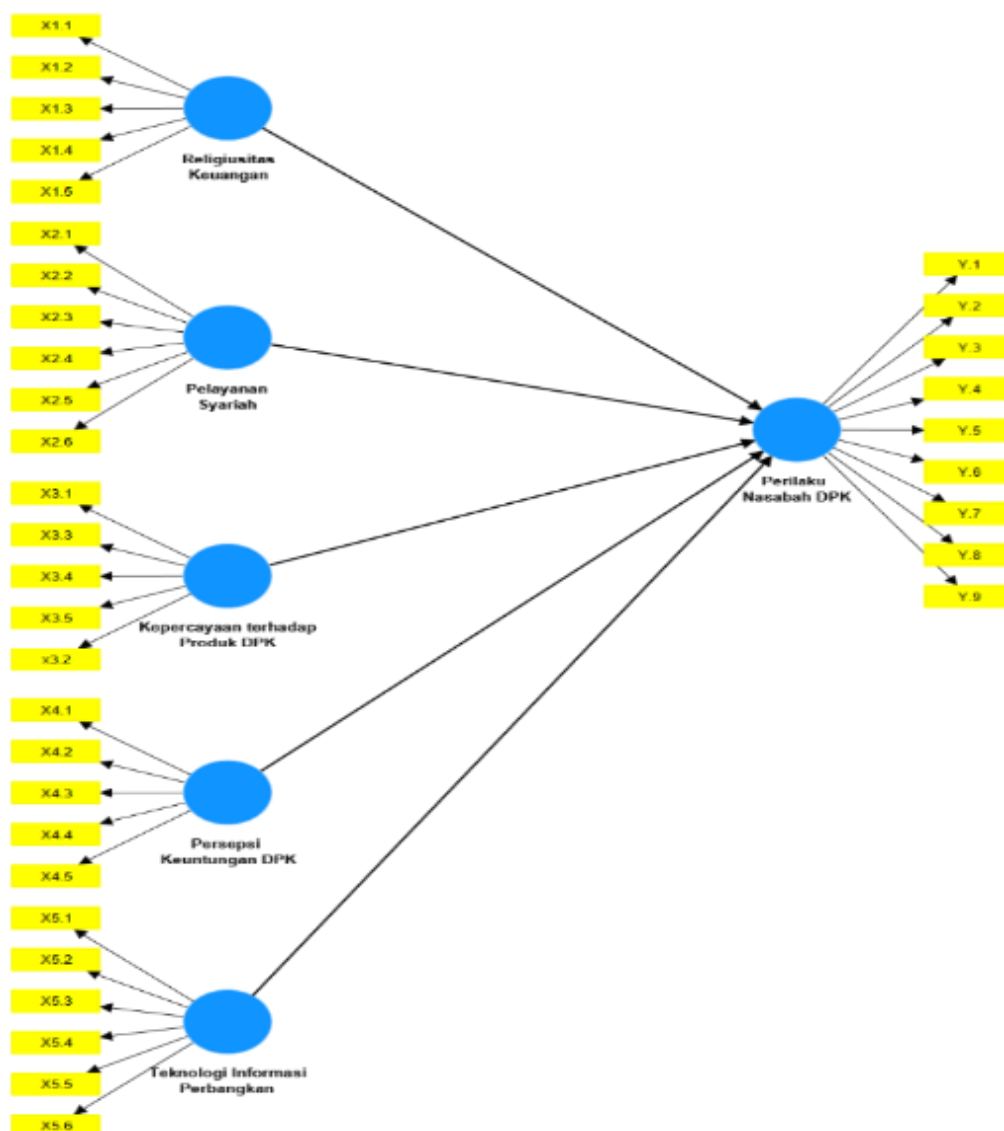
Among the independent variables, Financial Religiosity (X1) recorded the highest mean score (4.44), indicating that religious values strongly shape customers' attitudes toward Islamic banking products. This finding reflects the importance of sharia compliance and religious commitment in influencing customers' financial decisions. Islamic Banking Information Technology (X5) followed closely with a mean of 4.42, suggesting that respondents place high importance on digital accessibility, convenience, and technological efficiency in managing their Islamic banking activities.

Trust in DPK Products (X3) also showed a high mean value (4.40), indicating that customers generally perceive Islamic deposit products as trustworthy and aligned with sharia principles. Similarly, Sharia Services (X2) obtained a mean score of 4.34, reflecting respondents' positive evaluation of service quality provided by Islamic banks. Perception of DPK Benefits (X4), with a mean of 4.29, indicates that customers recognize the economic value and utility of Islamic deposit products, although this variable has relatively more variation compared to other constructs.

The dependent variable, Sharia DPK Customer Behavior (Y), recorded a mean of 4.26, which also falls within the very high category. This indicates that respondents demonstrate strong actual behavioral tendencies, such as maintaining deposits, avoiding switching to other banks, and recommending Islamic deposit products to others.

Furthermore, the standard deviation values range from 0.69 to 0.78, indicating relatively low to moderate variability among respondents' answers. This suggests a fairly consistent perception across the sample and reflects a relatively homogeneous respondent profile, which may contribute to the strong explanatory power of the structural model.

Figure 1 Conceptual Model



Source: Smart PLS 4 Output

Figure 1 illustrates the conceptual model of this study, showing the relationships between the five exogenous constructs Financial Religiosity, Sharia Service Quality, Trust in DPK Products, Perceived DPK Benefits, and Islamic Banking Information Technology, and the endogenous construct, namely Sharia DPK Customer Behavior. Each construct is represented by multiple reflective indicators designed to capture its underlying dimensions comprehensively. To evaluate the measurement model, convergent validity was assessed by examining the outer loading values of each indicator. According to Hair et al. (2021), outer loading values above 0.70 indicate that the indicators adequately explain the latent constructs. The results show that all indicators meet the recommended threshold, confirming satisfactory convergent validity and

indicating that each indicator has a strong correlation with its respective construct. In addition, collinearity assessment was conducted using the Variance Inflation Factor (VIF) to identify potential multicollinearity issues among indicators. Following recent PLS-SEM recommendations, a more conservative threshold of $VIF < 5$ was adopted. The results indicate that all VIF values are below the threshold, suggesting the absence of multicollinearity problems and supporting the robustness of the measurement model. These findings confirm that the measurement model is statistically reliable and valid, providing a strong basis for proceeding to the structural model evaluation and hypothesis testing.

Table 2: Outer Loading and VIF Values

Variables	Dimensions	Item Code	Outer loadings	VIF
Financial Religiosity	Belief in the prohibition of usury	X1.1	0.753	1,738
	Halal sensitivity of institutions & products	X1.2	0.766	1,924
	Commitment to worship through financial transactions	X1.3	0.816	2,187
	Consistency in choosing sharia products	X1.4	0.920	3,731
	Orientation of da'wah through DPK	X1.5	0.846	2,500
Sharia Services	Reliability	X2.1	0.762	1,883
	Responsiveness	X2.2	0.878	3,259
	Guarantee	X2.3	0.922	4,923
	Empathy	X2.4	0.914	5,359
	Physical evidence & systems	X2.5	0.876	3,213
	Sharia compliance	X2.6	0.901	4,150
Trust in DPK Products	Security & halal management of funds	X3.1	0.927	5,271
	Integrity & fund management	X3.2	0.923	4,517
	Information transparency	X3.3	0.935	5,538
	Perception of fairness for results	X3.4	0.933	5,131
	Consistency in fulfilling promises	X3.5	0.920	4,388
Perception of DPK Benefits	Yield level & stability	X4.1	0.931	6,754
		X4.2	0.940	7,452
	Fair ratio & profit sharing mechanism	X4.3	0.909	3,858
	Competitiveness compared to conventional savings	X4.4	0.878	3,011
	Balance of religious financial benefits	X4.5	0.916	4,037
Banking Information Technology	Benefits	X5.1	0.900	4,508
		X5.2	0.899	4,188
	Convenience	X5.3	0.918	5,297
	Security	X5.4	0.925	5,196
	Intensity of use	X5.5	0.908	4,643
	Facilitation conditions	X5.6	0.921	4,947
	Always saving behavior	Y.1	0.796	3,161
		Y.2	0.869	4,312

Variables	Dimensions	Item Code	Outer loadings	VIF
DPK Customer Behavior	Non-moving behavior	Y.3	0.874	4,187
		Y.4	0.917	6,559
		Y.5	0.923	6,572
		Y.6	0.910	5,868
	Behavior of inviting others	Y.7	0.909	5,525
		Y.8	0.849	4,022
		Y.9	0.921	6,769

After establishing convergent validity, the next stage in the outer model evaluation is discriminant validity assessment. Discriminant validity aims to confirm that each latent construct is empirically distinct and captures unique conceptual dimensions compared to other constructs in the model. In this study, discriminant validity was assessed using the Fornell-Larcker Criterion, where the square root of the Average Variance Extracted (AVE) for each construct, shown on the diagonal of the correlation matrix, must be greater than its correlations with other constructs (Hair & Alamer, 2022).

The results indicate that all constructs satisfy the Fornell-Larcker criterion, confirming that each construct has stronger explanatory power over its own indicators than over other constructs. This finding supports the discriminant validity of the measurement model and indicates that the latent variables are sufficiently distinct. However, several inter-construct correlations were relatively high, particularly between Trust and Perceived Benefits, Trust and Islamic Banking Information Technology, as well as Service Quality and Trust. Although these values remain within acceptable discriminant validity criteria, they suggest a close conceptual relationship among these constructs. This can be theoretically justified, as customers who perceive Islamic banking products as beneficial often simultaneously develop stronger trust and greater reliance on banking technology. Likewise, service quality and trust are naturally interconnected in shaping long-term customer relationships.

To strengthen discriminant validity assessment, the Heterotrait-Monotrait Ratio (HTMT) was also evaluated as an additional robustness check. The HTMT results remained within the recommended threshold, further confirming that the constructs maintain adequate discriminant validity despite their conceptual proximity. Overall, these findings indicate that the measurement model demonstrates acceptable construct distinctiveness and provides sufficient

validity to proceed to structural model analysis. The test results using the SMART-PLS application are as follows:

Table 3. Discriminant Validity with *Fornell-Larcker Criteria*

Variables	Trust in DPK Products	Sharia Services	DPK Customer Behavior	Perception of DPK Benefits	Financial Religiosity	Banking Information Technology
Trust in DPK Products	0.927					
Sharia Services	0.870	0.877				
DPK Customer Behavior	0.829	0.800	0.886			
Perception of DPK Benefits	0.888	0.832	0.854	0.915		
Financial Religiosity	0.730	0.786	0.775	0.731	0.822	
Banking Information Technology	0.886	0.845	0.846	0.862	0.743	0.912

Table 3 presents the discriminant validity assessment using the Fornell-Larcker Criterion. The results show that the square root of the Average Variance Extracted (AVE) for each construct, as represented on the diagonal of the matrix, is greater than the correlation values with other constructs in the corresponding rows and columns. For example, Trust in Third Party Funds (DPK) has a square root AVE value of 0.927, which exceeds its correlations with Sharia Services (0.870), Perception of DPK Benefits (0.888), and Islamic Banking Information Technology (0.886). This indicates that the Trust construct has stronger explanatory power for its own indicators than for other latent constructs. Similarly, all other constructs also satisfy the Fornell-Larcker criterion, confirming that each variable possesses sufficient discriminant validity and captures a distinct conceptual dimension. This suggests that the constructs used in this study are empirically distinguishable and appropriate for further structural model analysis.

Nevertheless, several inter-construct correlations appear relatively high, particularly between Trust and Perceived Benefits, Trust and Islamic Banking Information Technology, and Sharia Services and Trust. Although these values remain within acceptable discriminant validity thresholds, they indicate conceptual proximity among these constructs. This is theoretically reasonable, as customers who perceive Islamic banking products as beneficial are more likely to simultaneously develop stronger trust and greater dependence on banking

technology. Likewise, higher service quality naturally strengthens trust in Islamic banking relationships. Therefore, while the constructs remain statistically distinct, their close interrelationships reflect the integrated nature of depositor decision-making, where economic, relational, and technological considerations often interact simultaneously.

Table 4. AVE Values and Construct Reliability

Variables	Cronbach's alpha	Composite reliability (rho _a)	Composite reliability (rho _c)	Average variance extracted (AVE)
Trust in DPK Products	0.959	0.960	0.968	0.860
Sharia Services	0.939	0.941	0.952	0.769
DPK Customer Behavior	0.965	0.967	0.970	0.785
Perception of DPK Benefits	0.951	0.952	0.963	0.837
Financial Religiosity	0.880	0.902	0.912	0.676
Banking Information Technology	0.960	0.962	0.967	0.832

Table 4 presents the reliability and construct validity assessment of all latent variables. The results show that all constructs demonstrate strong internal consistency and satisfactory convergent validity. In terms of reliability, all constructs achieved Cronbach's Alpha values above the recommended threshold of 0.70, ranging from 0.880 to 0.965. This indicates that the indicators within each construct consistently measure the same underlying concept. Similarly, rho_A values ranged from 0.902 to 0.967, exceeding the minimum threshold of 0.70 and confirming strong construct reliability.

Furthermore, Composite Reliability (CR) values for all constructs ranged from 0.912 to 0.970, which are well above the recommended threshold of 0.70. This suggests that the constructs have high internal consistency and are reliable for measuring the latent variables in this study. Regarding convergent validity, the Average Variance Extracted (AVE) values for all constructs exceeded the minimum threshold of 0.50, ranging from 0.676 to 0.860. This confirms that each construct explains more than half of the variance of its indicators, indicating adequate convergent validity.

Notably, Trust in DPK Products recorded the highest AVE value (0.860), suggesting that this construct has the strongest indicator convergence among all variables. Meanwhile, Perception of DPK Benefits showed the lowest AVE value (0.537), although it still meets the acceptable threshold. This may indicate

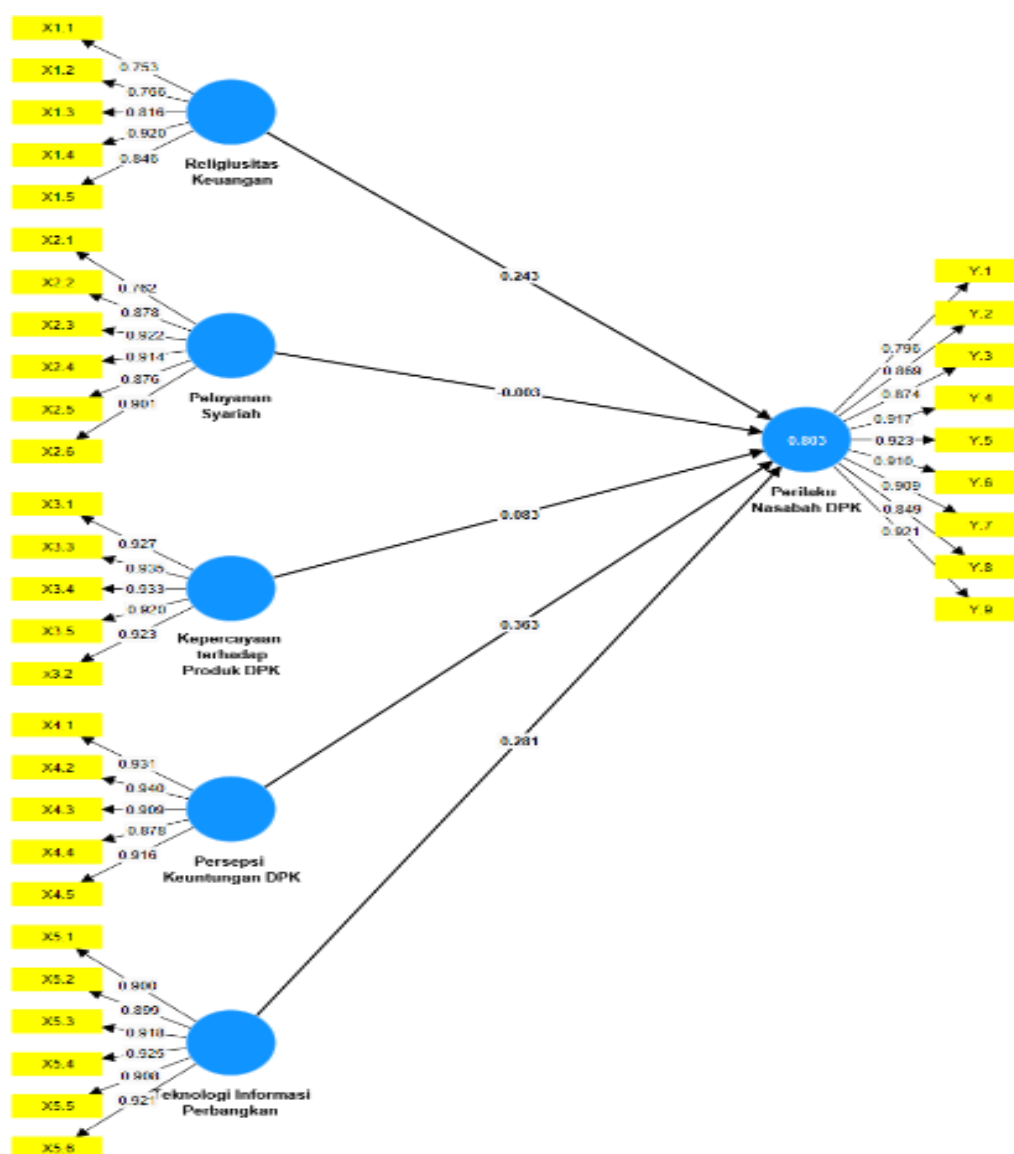
relatively greater variability in how respondents perceive the economic benefits of Islamic deposit products. Overall, these findings confirm that the measurement model has satisfactory reliability and validity, providing a robust foundation for structural model evaluation and hypothesis testing.

Table 5. Coefficient of Determination and Prediction Model

Variables	R-square	Adjusted R-square	Qpredict	RMSE	MAE
DPK Customer Behavior	0.803	0.799	0.775	0.479	0.300

Table 5 presents the structural model evaluation results. The R^2 value of 0.803 indicates that 80.3% of the variance in Sharia DPK Customer Behavior can be explained by the five independent variables, reflecting strong explanatory power. The adjusted R^2 value of 0.799, which is only slightly lower than the R^2 , confirms the stability of the model and indicates that the explanatory power is not inflated by the number of predictors. The relatively high R^2 value may be attributed to the integration of religious, economic, relational, and technological factors within one comprehensive model, as well as the relatively homogeneous respondent profile. Furthermore, the Q^2 value of 0.775 indicates strong predictive relevance, suggesting that the model has substantial predictive capability in explaining customer behavior. In terms of model fit, the SRMR value of 0.079 indicates a good model fit, while the NFI value of 0.479 reflects an acceptable fit considering the complexity of the integrated model. Overall, these results confirm that the structural model is robust and suitable for hypothesis testing. The final model is as follows:

Figure 2. Final Conceptual Model



Partial hypothesis testing was conducted to determine the direct influence of each independent variable on the dependent variable, namely DPK Customer Behavior. The results of the partial hypothesis testing are presented in Table 4.6 as follows:

Table 6. Partial Hypothesis Test Results

Hypothesis	Hypothesis Path	Bias	Confidence Interval		T-test	P values	Description
			2.5%	97.5%			
Direct Influence							
H1	Financial Religiosity -> DPK Customer Behavior	- 0.002	0.048	0.459	2,277	0.023	Significant Influence
H2	Sharia Services -> DPK Customer Behavior	0.005	- 0.219	0.196	0.032	0.974	No Significant Impact
H3	Trust in DPK Products -> DPK Customer Behavior	- 0.005	- 0.141	0.341	0.680	0.496	No Significant Impact
H4	Perception of DPK Benefits -> DPK Customer Behavior	0.005	0.143	0.540	3,588	0.000	Significant Influence
H5	Banking Information Technology -> DPK Customer Behavior	- 0.000	0.059	0.495	2,521	0.012	Significant Influence

Table 7 Results of Simultaneous Hypothesis Testing (H6)

Model	Sum of Squares	df	Mean Square	F	p
Regression	10072	5	2014.32	197.4	< .001
Residual	2530	248	10.2		
Total	12602	253			

Table 7 shows that the five independent variables simultaneously have a significant effect on Sharia DPK Customer Behavior, as indicated by an F-value of 197.4 ($p < 0.001$). This result confirms that the model is statistically significant in explaining customer behavior. Although SEM-PLS mainly emphasizes path

coefficients and predictive power, this finding provides additional support for the overall robustness of the model.

Table 8. *Part and Partial Correlations*

Variables	Partial	Part
Financial Religiosity	0.321	0.152
Sharia Services	-0.007	-0.003
Trust in DPK Products	0.061	0.027
Perception of DPK Benefits	0.339	0.161
Islamic Banking Information Technology	0.246	0.114

Table 8 presents the results of the partial hypothesis testing for each exogenous variable on Sharia DPK Customer Behavior. The findings show that Financial Religiosity, Perceived DPK Benefits, and Islamic Banking Information Technology have positive and significant effects on customer behavior. In contrast, Sharia Services and Trust in DPK Products do not show significant effects. Among all variables, Perceived DPK Benefits emerged as the strongest predictor, indicating that economic considerations remain the primary driver of Islamic deposit decisions, followed by Financial Religiosity and Information Technology.

The results of the hypothesis testing indicate that Financial Religiosity has a positive and significant effect on DPK Customer Behavior. This finding shows that higher financial religiosity strengthens customers' tendency to maintain deposits, avoid switching, and recommend Islamic DPK products to others. However, although significant, Financial Religiosity is not the most dominant variable in the model. The results also show that Islamic Service Quality does not have a significant effect on DPK Customer Behavior. This suggests that customers' perceptions of Islamic service quality are not sufficient to explain variations in actual deposit behavior, indicating that service quality may no longer serve as a primary differentiating factor among Islamic banks.

Similarly, the results indicate that Trust in DPK Products does not significantly influence customer behavior. This finding shows that variations in customer trust are not strong enough to directly explain differences in deposit retention and continuity behavior. Furthermore, the results reveal that Perceived DPK Benefits have a positive and significant effect on DPK Customer Behavior

and emerge as the most dominant variable in the model. This indicates that customers who perceive higher profitability, fair returns, and competitive benefits are more likely to consistently save, retain funds, and advocate Islamic banking products. The results further show that Islamic Banking Information Technology has a positive and significant effect on DPK Customer Behavior. This finding indicates that customers' perceptions of usefulness, convenience, and security in digital banking services contribute positively to their deposit retention behavior.

Overall, the results confirm that the five variables – Financial Religiosity, Sharia Services, Trust in DPK Products, Perceived DPK Benefits, and Islamic Banking Information Technology – simultaneously influence DPK Customer Behavior, with an R^2 value of 0.803. This indicates that 80.3% of the variation in customer behavior can be explained by the model. Among these variables, Perceived DPK Benefits emerged as the strongest determinant, followed by Financial Religiosity and Islamic Banking Information Technology.

4. Conclusion

This study concludes that Islamic DPK Customer Behavior in Greater Bandung is significantly influenced by Financial Religiosity, Perceived DPK Benefits, and Islamic Banking Information Technology, while Sharia Services and Trust in DPK Products do not show significant effects. Among all determinants, Perceived DPK Benefits emerged as the most dominant factor, indicating that economic considerations remain central in customers' deposit decisions, even within the framework of Islamic financial principles. Financial Religiosity remains an important driver, confirming that religious commitment continues to shape actual financial behavior, while Information Technology has become increasingly strategic in supporting deposit retention and customer continuity.

The findings contribute to the literature on Islamic depositor behavior by shifting the analytical focus from behavioral intention and customer loyalty toward actual depositor behavior, reflected in continuous depositing, non-switching, and advocacy. This study also extends the Theory of Planned Behavior by integrating religious, economic, relational, and technological dimensions into a unified model, providing a more comprehensive explanation of customer behavior in the context of Indonesia's dual banking system.

From a practical perspective, Islamic banks should prioritize strengthening the perceived benefits of DPK products by improving profit-sharing competitiveness, return transparency, and product flexibility. In addition, banks need to enhance digital banking features, improve mobile banking usability, and develop personalized digital customer experiences to strengthen retention and digital loyalty. Religious education programs and sharia-based financial literacy campaigns should also be intensified to reinforce customers' religious motivation and long-term commitment. At the same time, maintaining service quality and trust remains essential as foundational factors that support customer satisfaction and relationship stability.

This study is limited to Islamic commercial bank customers in Greater Bandung, with respondents predominantly consisting of Islamic savings customers. Therefore, the findings should be interpreted within this specific context and cannot be generalized to all Islamic banking customers in Indonesia. In addition, the cross-sectional design and the use of self-reported questionnaire data may limit the ability to capture behavioral changes over time and may be subject to common method bias. Future studies are recommended to adopt longitudinal designs, involve multiple regions, and include broader customer segments such as deposit and giro customers to improve generalizability and provide deeper insights into Islamic depositor behavior.

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