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DOES RELIGIOSITY MODERATE THE INFLUENCE OF TRUST ON THE INTENTION TO USE SHARIA BANKING PRODUCTS

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ABSTRACT

Previous research uses religiosity as a predictor of the intention to use sharia banking products. This study aims to identify the role of religiosity as a moderating variable of the dimensions of trust in the intention to choose sharia banking products, which in the previous studies have not explained the model. The population in this study are students college who intend to use sharia banking products, and they are an age group that has potential financial prospects in the future. The number of samples in this research was 200 to meet the sample adequacy requirements in structural tests using SEM. Research data collection was guided by a questionnaire using convenience sampling techniques. The results of this study indicate that the dimensions of trust affect the intention to use sharia banking products. The surprising results indicate that religiosity does not moderate the effect of the trust dimension on the intention to use banking products. These results indicate that the intention to use sharia banking products is no different in the high or low religiosity groups. Further research is needed to identify behavior by adding other variables as antecedents of the intention to use sharia banking products.

Keywords: Religiosity, Trust, Intention

INTRODUCTION

The growth of Islamic banking in Indonesia in 2016 reached 19.67% and a market share of 5.12% (www.republika.co.id, 2017) and it is the largest Islamic finance retail industry in the world, because it has 18 millions customer deposit accounts and 2000 branch offices (www.cnnindonesia.com, 2016).

The growth potential of Islamic banking in Indonesia is very large, because the majority of Indonesia's population is Muslim. Malaysia, with a smaller Muslim population than Indonesia, has 10 times the growth of Islamic banking assets than Indonesia (www.republika.co.id, 2017a).

The low percentage of the number of Islamic banking customers in Indonesia compared to the total population is indicated due to the low level of public trust in Islamic banking (www.republika.co.id, 2017b).

This research aims to explore the antecedents and consequences of trust in the decision to choose sharia banking. In the context of service marketing, trust is an important variable in the relationship between companies and customers (Berry and Parasuraman, 1991), because it is the main focus of the exchange relationship (Hunt and Morgan, 1994). This opinion indicates that trust plays an important role in building communication (Schurr and Ozanne, 1985) to maintain and develop exchange relationships (Harris & Goode, 2004). Thus, in the context of service marketing, trust is an important variable that determines service effectiveness (Morgan & Hunt, 1994).

This research model is a development of the research model of Mayer et al., (1995) which identifies that trust is determined by competence, virtue, and integrity. In the Indonesian context, trust in Islamic banking is also influenced by the level of community religiosity, because religious knowledge is indicated to influence the Muslim community to choose Islamic banking (Ashraff et al., 2015), this is supported by previous research which indicates that the level of religiosity affects the decision to choose. Islamic banking (Dusuki and Addullah, 2007).

RESEARCH QUESTIONS

This research aims to identify the antecedents and consequences of trust in choosing Islamic banking by considering the religiosity variable as a moderating variable. The formulation of the problem in this research is :1.,How does competence affect trust ? 2.How does virtue affect trust ? 3.How does integrity affect trust ? 4. How is the influence of trust on the decision to choose Islamic banking ? 5.What is the role of religiosity in moderating the influence of competence on trust ? 6. What is the role of religiosity in moderating the effect of virtue on trustworthiness on the decision to choose Islamic banking ? 7.What is the role of religiosity in moderating integrity to trust ?

LITERATURE REVIEW

A. Trust

The definition of trust varies widely because it depends on the context of the problem, personal and cultural factors (Rachan and Satkunasingam, 2009) which form the basis of long-term exchange relationships between companies and customers (Kuusikdan Varblane., 2009). Trust is defined as the willingness to make exchanges with other reliable parties (Kwon and Suh, 2005), this definition indicates that one's actions are based on expectations of other parties who have competence, virtue and integrity (Mayer, 1995). According to Yousafzai et al., (2003) the focus of trust lies in the concept of belief, because the level of consumer confidence will affect trust and satisfaction.

The indicator of trust in this research is the convenience of transactions through Islamic banking, Islamic banking is responsible for customer funds, saving in Islamic banking has guaranteed security, saving in Islamic banking is free of usury.

B. Competence

Competence shows certain knowledge, skills and attitudes of a job. Competence is the company's ability to provide products or services needed by customers, serve customers effectively and maintain customer loyalty, as well as experience and have a good reputation (Kim et al., 2003). Competence from the

word competent, which means having the ability and skills in their field so that they have the authority to do something within the limits of their knowledge. Competence is a combination of knowledge, skills and attitudes.

Competency indicators in this research are sharia banking products as expected, sharia banking services as expected, easy Islamic banking transactions, sharia banking employees have knowledge of sharia economics, reputable sharia banking, sharia banking experienced in managing customer funds.

C. Virtue

Virtue according to the large Indonesian dictionary is defined as anything that brings goodness. This definition implies that virtue is any action that is done consciously to provide mutual benefit between parties.

In the context of marketing, virtue ⁴ is the company's ability to provide mutually beneficial services to customers (Kim et al., 2003). In running its business, the company strives to earn as much revenue as possible, but also fulfills its promises to provide product and service value as promised to its customers.

The indicators of virtue in this research are, Islamic banking is responsive to customer needs, Islamic banking products are mutually beneficial, Islamic banking provides financial consulting services, profit sharing of Islamic banking products is mutually beneficial, transaction costs in Islamic banking are reasonable.

D. Integrity

Integrity is the foundation for the company in running its business and affects customer trust. Integrity requires companies to be honest, wise, transparent and responsible (Mulyadi, 2010: 56).

Integrity is customer perceptions of the ⁶ company's commitment to maintaining values to provide the best service to customers (Kim et al., 2003).

Indicators of virtue in this research are, Islamic banking provides honest information to customers, Islamic banking provides complete information to customers, Islamic banking provides financial reports to customers transparently, Islamic banking always maintains its reputation.

E. Decision to Choose Sharia Banking

According to Ajzen (2005), a person's behavior is able to predict from his intention, because intention is a behavior disposition until the behavior is realized. The ability of intention in predicting behavior is the most important factor in the relationship between intention and behavior which is influenced by the suitability of intention and behavior in terms of target behavior, the behavior displayed, the situation when the behavior occurs and the timing of the behavior. Thus, the higher a person's intention, the greater the chance that the intention will be realized as actual behavior.

Indicators for the decision to choose Islamic banking in this research are, I want to be a customer of Islamic banking, I will become a customer of Islamic banking, I am committed to being a customer of Islamic banking, I decided to become a customer of Islamic banking.

F. Religiosity

Religiosity is an individual preference, emotions, beliefs, and actions that refer to religion (Stolz, 2008). Religiosity has a positive influence on groups and individuals in the social and educational fields, because religiosity develops compassion, honesty, altruism, happiness, quality of life, health, and mental health (Holdcroft, 2006).

The cognitive dimension of religiosity, religion is not only one aspect but a binding force because it is the center of the overall behavioral process. This is because religion provides insights into different ways of thinking, becomes a means of communicating a spiritual environment that is taught openly to strengthen faith and influence the way of life (Sealey, 1985).

HYPOTHESIS

Competence is the company's ability to provide products or services needed by customers, serve customers effectively and maintain customer loyalty, as well as experience and have a good reputation (Kim et al., 2003). Research by Mayer et al. (1995) indicates that competence has a positive and significant effect on trust. The

results of this research indicate that the higher the competence of Islamic banking in running its business, the greater the customer trust. Based on previous research, the first hypothesis in this research is.

H1: Competence has a positive and significant effect on trust

Virtue is the company's ability to provide mutually beneficial services to customers (Kim et al., 2003). In running its business, the company strives to earn as much revenue as possible, but also fulfills its promises to provide product and service value as promised to its customers. Customers who feel increasingly benefited by the company, will increase their trust and loyalty to the company.

Research by Mayer et al. (1995) indicates that virtue has a positive and significant effect on trust, so that customer trust will increase if the company is able to provide greater benefits to customers. Based on previous research, the second hypothesis in this research is.

H2: Virtue has a positive and significant effect on trust

Integrity is the foundation for the company in running its business Integrity is customer perceptions of the company's commitment in maintaining values to provide the best service to customers (Kim et al., 2003), and and influence on customer trust (Mulyadi, 2010: 56). This opinion is in line with the research of Mayer et al., (1995) which indicates that integrity has a positive and significant effect on trust, so that the higher the integrity of the company, the greater the customer's trust in the company. Based on literature and previous research, the third hypothesis in this research is.

H3: Integrity has a positive and significant effect on trust

According to Yousafzai et al. (2003), the focus of trust lies in the concept of belief, because the level of consumer confidence will affect trust and satisfaction (Yoon, 2002). This definition shows that trust is the willingness of one party to accept risks from the other party based on the belief and expectation that the other party will take the desired action. This definition shows that trust comes from a

person's attitude to believe or not to believe in an object of observation. According to Ajzen (2005), attitude is a predisposition of intention to behave, the higher one's attitude of behavior, the higher one's intention to behave in a certain way. Based on the research above, the fourth hypothesis in this research is.

H4: Trust has a positive and significant effect on the decision to choose Islamic banking

Religiosity is an individual preference, emotions, beliefs, and actions that refer to religion (Stolz, 2008). Religiosity has a positive influence on groups and individuals in the social and educational fields, because religiosity develops compassion, honesty, altruism, happiness, quality of life, health, and mental health (Holdcroft, 2006).

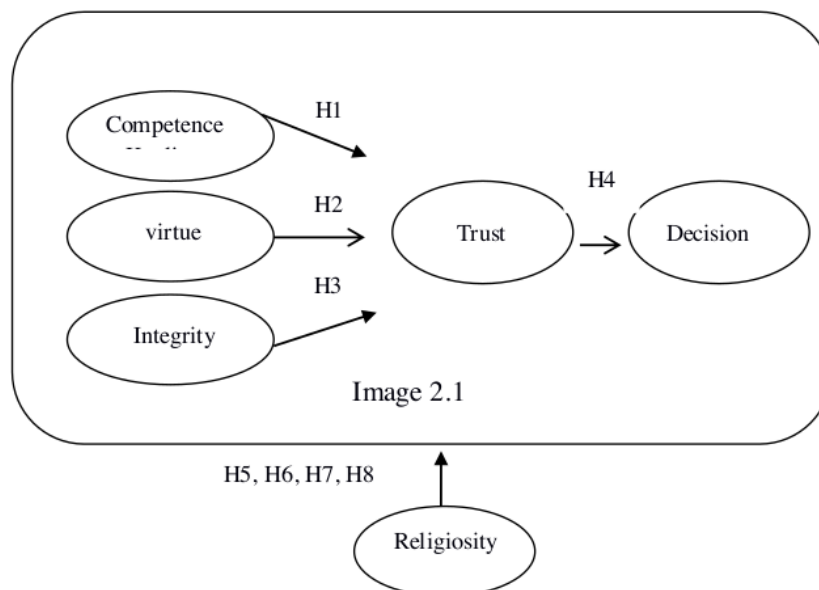
Someone with an intrinsic religiosity orientation, they believe in all the teachings of their life and are obliged to carry out their teachings, so that religion is the goal of their life (Whitley & Kite, 2010). This understanding explains that the higher a person's level of religiosity, the more obedient a person is to carry out his religious obligations. Based on this opinion, the next research hypothesis is :

H5: Religiosity moderates the effect of competence on trust

H6: Religiosity moderates the effect of virtue on trust

H7: Religiosity moderates the effect of integrity on trust

H8: Religiosity moderates the effect of trust on the decision to choose Islamic banking



RESEARCH METHOD

A. Population and Sample

The object of this research is people's behavior in determining Islamic banking.

The population in this research are people who intend to become customers of Islamic banking. The population was chosen because it is to determine the behavior of people who have not become customers of Islamic banking and intend to become customers of Islamic banking.

In this research, the sample size to be taken was 200 according to the requirements for the adequacy of the research sample using SEM analysis tools (Hair et al., 1995, in Ferdinand, 2014: 171)

B. Operational Definition and Variable Measurement

1. Trust Variable

Trust is the willingness of one party to accept risks from another party based on the belief and expectation that the other party will take the expected action.

The indicator of trust in this research is the convenience of transactions through Islamic banking, Islamic banking is responsible for customer funds, saving in Islamic banking has guaranteed security, saving in Islamic banking is free of usury.

The trust indicator is measured using a Likert scale from 1 = strongly disagree to 5 = strongly agree

2. Competency Variable

Competence is the company's ability to provide products or services needed by customers, serve customers effectively and maintain customer loyalty, as well as experience and have a good reputation (Kim et al., 2003).

Competency indicators in this research are sharia banking products as expected, sharia banking services as expected, easy Islamic banking transactions, sharia banking employees have knowledge of sharia economics, reputable sharia banking, sharia banking experienced in managing customer funds.

Competency indicators are measured using a Likert scale from 1 = strongly disagree to 5 = strongly agree

3. Virtue Variable

Virtue is the company's ability to provide mutually beneficial services to customers (Kim et al., 2003). In running its business, the company strives to earn as much revenue as possible, but also fulfills its promises to provide product and service value as promised to its customers.

The indicators of virtue in this research are, Islamic banking is responsive to customer needs, Islamic banking products are mutually beneficial, Islamic banking provides financial consulting services, profit sharing of Islamic banking products is mutually beneficial, transaction costs in Islamic banking are reasonable.

Virtue indicators are measured using a Likert scale from 1 = strongly disagree to 5 = strongly agree

4. Integrity Variable

Integrity is customer perceptions of the company's commitment to maintaining values to provide the best service to customers (Kim et al., 2003).

Indicators of integrity in this research are, Islamic banking provides honest information to customers, Islamic banking provides complete information to customers, Islamic banking provides financial reports to customers transparently, Islamic banking always maintains its reputation,

Integrity indicators are measured using a Likert scale from 1 = strongly disagree to 5 = strongly agree

5. Decision Variables Choosing Islamic Banking

Intention is the disposition of behavior until the behavior is realized. The ability of intention in predicting behavior is the most important factor in the relationship between intention and behavior which is influenced by the suitability

of intention and behavior in terms of target behavior, the behavior displayed, the situation when the behavior occurs and the timing of the behavior.

Indicators for the decision to choose Islamic banking in this research are, I want to be a customer of Islamic banking, I will become a customer of Islamic banking, I am committed to being a customer of Islamic banking, I decided to become a customer of Islamic banking.

Indicators for the decision to choose Islamic banking are measured using a Likert scale from 1 = strongly disagree to 5 = strongly agree

6. Religiosity Variable

Religiosity is an individual preference, emotions, beliefs, and actions that refer to religion (Stolz, 2008). Someone with an intrinsic religiosity orientation, they believe in all the teachings of their life and are obliged to carry out their teachings, so that religion is the goal of their life (Whitley & Kite, 2010).

The indicators of religiosity in this research are believing in God, believing in the holy book, being diligent in practicing worship, feeling always close to God, helping the poor.

The indicator of religiosity is measured using a Likert scale from 1 = strongly disagree to 5 = strongly agree

C. Method of collecting data

The data collection technique used is a survey method using a questionnaire given to people who have the intention of becoming customers of Islamic banking.

The questionnaire is a data collection technique which is done by giving a set of written questions to the respondent to be answered. This is done by visiting prospective respondents in several selected places, waiting until the respondent has finished answering the questionnaire, then asked again after the respondent has filled in completely. It is intended that the response rate is high.

Based on this, this research uses convenience sampling technique, namely the sampling technique by means of easily finding respondents (Ferdinand, 2014: 182).

D. Hypothesis testing

This research uses an analytical tool in the form of Structural Equation Modeling (SEM) which is an analysis technique in multivariate statistics that allows testing a series of causality relationships between variables. The complex pattern of causality between variables is able to construct from one or more exogenous or endogenous variables. Structural Equation Modeling (SEM) involves an integrated structural model and measurement model. The model is said to be good if the development of a hypothetical model in theory and concept is supported by empirical data (Ferdinand, 2014: 3).

SEM is used to estimate several separate regression equations but each of them has a simultaneous or concurrent relationship, because in the analysis of this research there is a dependent variable that becomes an independent variable for other dependent variables (Ferdinand, 2014: 26).

This research model test was conducted by analyzing the significance level of the influence between the independent variable and the dependent variable based on the CR (z-count) value greater than or equal to the z-table value ($z\text{-count} \geq z\text{-table}$). The z-table values for each level of significance are: 1% = 2.576; 5% = 1.96; and 10% = 1.645 (Ferdinand, 2014: 67).

RESULT AND DISCUSSION

The Structural Equation Modeling (SEM) assumption test uses the sample adequacy test, data normality test and outlier test. The number of respondents in this research was 200. According to Hair et al, (1998), the minimum number of samples in the Structural Equation Modeling (SEM) analysis using the Maximum Likelihood technique is between 100-200 samples, so this research fulfills the assumption of sample adequacy.

Table 1. Normality Test Results

item	Before Transformation				After Transformation			
	skew	cr	kurtosis	cr	skew	cr	kurtosis	cr
KOM1	-0.49	-2,434	-0.451	-4,331	0.033	0.531	-0.477	-1,395
KOM2	0.534	3,441	-0.951	-2,908	0.236	1,443	-1,153	-1,256
KOM4	0.65	2,192	-0.303	-4.68	0.391	1.29	-1,009	-1,005
Multivariate			194,742	19,912				129,053 12,004

Source: Primary Data Processed, 2017

The normality test consists of two parts, univariate normality which is identified from the value of critical ratio (cr) skewness and multivariate normality which is identified from the value of critical ratio (cr) kurtosis. The research data has univariate and multivariate normality if the critical ratio (cr) is between the critical values -2.58 and 2.58 (Ghasemi and Zahediashl, 2012). The results of the normality test after data transformation indicated that the data were normally distributed univariately, although the data distribution was not fulfilled in multivariate normality, because the amount of research data was quite large ($n > 100$), the assumption of normality could be ignored (Lumley et al., 2002).

Table 2. Outliers Test Results

Observation number	Mahalanobis d-squared	p1	p2
117	91.72	0	0.04
21	90.01	0	0.04
89	88.61		0.04
27	80.43	0	0.04

Source: Primary Data Processed, 2017

The number of indicators in this research was 28, so the case is said to be outliers if there is a Mahalanobis d-Square value that is greater than χ^2 (28; 0.001) = 56.892. The test results show that there are four cases of outliers, but because there is no specific reason to issue outlier data (Burke, 2001), the data are still be used in further statistical tests.

Table 3. Model Fit Test Results

Index	Cut-off	Result	Conclusion
<i>Chi Square</i>	small	426,712	
<i>p</i>	≥ 0.05	0.776	Fit
CMIN / DF	≤ 2.00	0.991	Fit
<i>GFI</i>	≥ 0.90	0.912	Fit
<i>AGFI</i>	≥ 0.90	0.881	Marginal
<i>CFI</i>	≥ 0.95	1	Fit
<i>TLI</i>	≥ 0.95	0.990	Fit
RMSEA	≤ 0.06	0	Fit
<i>IFI</i>	≥ 0.95	0.985	Fit

Source: Primary Data Processed, 2017

The fit model test is used to test whether the model developed is able to explain the data according to the underlying theory (Hooper et al., 2008). Because based on the fit model test, only the marginal AGFI is what makes this research model fit, so the model is indicated to explain the phenomena that must be explained.

Table 4. Regression Test Results Before Moderation

		β	SE	CR
KEP	<--- KOM	0.237	0.882	2,886
KEP	<--- KEB	0.113	0.142	1,981
KEP	<--- GRIT	0.172	0.085	2,116
PUT	<--- KEP	0.533	0.071	7,028

Source: Primary Data Processed, 2017

To analyze the causality relationship between research variables and hypothesis testing, the Structural Equation Modeling (SEM) test was used, by analyzing the significance level of the influence of the independent variable on the dependent variable based on the CR (z-count) value greater than or equal to the z-table (z-count \geq z-table). The test results before being moderated by religiosity are described as follows.

The results of the regression test between the competency variable (KOM) and trust (KEP) indicate that the perception of competence (KOM) has a positive

and significant effect on trust (KEP) ($\beta = 0.237$, $SE = 0.882$ and $CR = 2.886$), so H1 is supported. The regression test results indicate that trust in Islamic banking is higher if the competence of Islamic banking is perceived to be better.

The results of the H1 test are in line with the opinion of Urbano et al. (2013) which states that trust in other parties is influenced by competence in carrying out their duties, so that if the competence of other parties is higher, it will increase trust. This opinionable to be assumed that trust in the competence of other parties is subjective and contains risks, so that the higher one's perception of the ability of other parties to carry out their work, able to increase the individual's confidence (Gefen and Pavlou, 2002).

In a different research context, Aubert and Kelsey (2000) identified that students' trust in online trading was positively influenced by the competence of online trading service providers. Although tested in a different context from previous studies, this research identified that the effect of perceived service provider competence on trust tends to lead to a consistent and positive effect phenomenon.

The regression test results between the virtue variable (KEB) and trust (KEP) indicate that virtue (KOM) has a positive and significant effect on trust (KEP) ($\beta = 0.113$, $SE = 0.142$ and $CR = 1.981$), so H2 is supported. The regression test results indicate that trust in Islamic banking is higher if the virtues of Islamic banking are perceived to be better.

The H2 test results are in line with the opinion Kim et al, (2003) who identified that companies are trying to get as much income as possible, but also fulfill their promises to provide value for products and services as promised to their customers. Customers who feel increasingly benefited by the company's virtues, will increase their trust and loyalty towards the company.

In a different research context, Poon (2013) indicates that employees' trust in supervisors is higher if the supervisor's virtue is perceived to be better. Although tested in a different context from previous studies, this research identified that the effect of virtue on trust tends to lead to a consistent and positive effect phenomenon.

The regression test results between the integrity variable (GRIT) and trust (KEP) indicate that integrity (GRIT) has a positive and significant effect on trust (KEP) ($\beta = 0.172$, $SE = 0.085$ and $CR = 2.116$), so H3 is supported. The regression test results indicate that trust in Islamic banking is higher if the integrity of Islamic banking is perceived to be better.

The results of the H3 test are in line with the research Kim et al, (2003) stated that the higher individual perceptions of the integrity of the company to provide the best service to customers will increase the integrity of the company (Kim et al., 2003).

In a different research context, Poon (2013) indicates that employees' trust in supervisors is influenced by their integrity, the higher the employee's perception of the supervisor's integrity, the higher the trust in the supervisor. Although tested in a different context from previous studies, this research identified that the effect of virtue on trust tends to lead to a consistent and positive effect phenomenon.

The results of the regression test between the trust variable (KEP) and the decision to choose Islamic banking (PUT) indicate that trust has a positive and significant effect on the decision to choose Islamic banking (PUT) ($\beta = 0.0533$, $SE = 0.071$ and $CR = 7.028$), so H4 is supported. The regression test results indicate that the decision to choose Islamic banking (PUT) is higher if trust in Islamic banking is perceived to be better.

The results of the H4 test are in line with the research Yousafzai et al. (2003) which states that trust affects behavior, the higher the trust in another party to take an action, the greater the intention to choose the other party.

In a different research context Yoon (2002) indicates that customer trust affects behavior, because if the trust in an object is getting better, it will increase the intention to carry out behavior according to the object. Itable tobe concluded that trust has a very important role in influencing customers to carry out certain activities.

Although tested in a different context from previous studies, this research identified that the effect of virtue on trust tends to lead to a consistent and positive effect phenomenon.

Table 5. Regression Test Results After Moderation and Difference in Chi Square

			Religiosity High			Low Religiosity		
			β	SE	CR	β	SE	CR
KEP	<---	KOM	0.137	0.068	1,985	0.161	0.035	2,996
KEP	<---	KEB	0.052	0.578	1,992	0.102	0.168	2,201
KEP	<---	GRIT	0.174	0.265	2,021	0.125	0.146	2,133
PUT	<---	KEP	0.473	0.083	4,116	0.561	0.157	4,627

difference *chi square* count ($\Delta\chi^2$) = 258.65 - 196.37 = 62.28

difference *df* (Δdf) = 257 - 228 = 29

chi square table (29; 0.05) = 42.557

chi square table (χ^2) < difference in *chi square* count ($\Delta\chi^2$)

Constrained Model not significantly different from the *Unconstrained Model*

Source: Primary Data Processed, 2017

The results of the multigroup regression test after moderating religiosity, indicate that the research model is not moderated by religiosity (*chi square* table (χ^2) < difference in calculated *chi square* ($\Delta\chi^2$)) so that the constrained model is not significantly different from the unconstrained model.

Table 5 shows that in the high and low religiosity groups, the independent variable has a positive and significant effect on the independent variable.

The results of the regression test between the competency variable (KOM) and trust (KEP) indicate that the perception of competence (KOM) has a positive and significant effect on trust (KEP), both in the high and low religisitas groups. The results of this research indicate that customers have confidence in the competence of customers in Islamic banking, but there is no difference in the influence of religiosity. This finding indicates that the intention to choose Islamic banking is not influenced by the level of customer religiosity. The results of this research do not support H5.

The regression test results between the virtue variable (KEB) and trust (KEP) indicate that perceived virtue (KEB) has a positive and significant effect on

trust (KEP), both in the high and low religiosity groups. The results of this research indicate that customers have a perception that Islamic banking fulfills its promises to customers. This finding also shows that the effect of the virtue variable (KEB) on trust (KEP) is not differentiated according to the level of religiosity, so that the intention to choose Islamic banking is not influenced by the level of customer religiosity. The results of this research do not support H6.

The results of the regression test between the integrity variable (GRIT) and trust (KEP) indicate that perceived integrity (GRIT) has a positive and significant effect on trust (KEP), both in the high and low religiosity groups. The results of this research indicate that customers have a perception that Islamic banking has high integrity. This finding also shows that the influence of the integrity variable (GRIT) on trust (KEP) is not differentiated according to the level of religiosity, so that the intention to choose Islamic banking is not influenced by the level of customer religiosity. The results of this research do not support H7.

The regression test results between the trust variable (KEP) and the decision to choose Islamic banking (PUT) indicate that trust (KEP) has a positive and significant effect on the decision to choose Islamic banking (PUT), both in the high and low religisitas group. The results of this research indicate that the decision to choose Islamic banking (PUT) is influenced by customer trust (KEP). This finding also shows that the influence of the trust variable (KEP) on the decision to choose Islamic banking (PUT) is not differentiated according to the level of religiosity, so that the intention to choose Islamic banking is not influenced by the level of customer religiosity. The results of this research do not support H8.

This research shows that the choice of decision to choose Islamic banking in the high and low groups is not moderated by religiosity. This is presumably because both the high and low religiosity groups have positive perceptions of the competence, virtue and integrity of Islamic banking, so the risk reduction factor may become an important consideration.

CONCLUSIONS AND SUGGESTIONS

This research indicates that before and after respondents are differentiated according to high and low religiosity groups, trust is influenced by competence, virtue and integrity. This research also indicates that the influence of trust on the decision to choose Islamic banking is not differentiated based on religiosity. This Temuna shows that religiosity is not a variable that differentiates customers regarding the decision to choose Islamic banking.

This research focuses on the role of high and low religiosity groups which in previous studies has not been explained, so this research modelable to be used for further research in different contexts and settings to increase the generalization of a broader concept.

The results of this researchable to be used as a basis for Islamic banking to formulate a marketing strategy to increase sales by designing stimuli is able to increase sales by considering other variables outside of religiosity, such as the benefit (profit) variable.

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