

The Effect Of Sharia Services Quality And Religiosity On Trust Of Customers And Their Implications On The Intention Of Savings In Sharia Banking In Riau Province

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Abstract: This study aimed to analyze how religiosity, service quality and trust effect the intention of customer to save money at Islamic banks. The method used was a structural equation model (SEM) with AMOS application to analyze 250 customer samples from eight Islamic banks operating in Riau province. The sampling technique used purposive sampling method.

Data analysis revealed findings that religiosity, service quality and trust significantly influence the intention to saving money in sharia banks. This result also concluded that religiosity did not effect trust, service quality significantly influences trust. Other findings showed religiosity did not significantly effect on saving intention through trust mediation, while service quality significantly influences saving intention through trust mediation.

The results of this study provided managerial implications for Islamic banking to improve service quality, especially ease of access, speed and accuracy of services by maximizing the development of online-based information technology (fintech). Islamic banks must also actively provide socialization, promotion and education of muamalah studies to the public to increase public understanding and knowledge.

Keywords: Islamic Banks, Religiosity, Service Quality, Trust, Intention

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I. INTRODUCTION

The growth rate of Islamic banking at the global level for four decades of its existence has not been undoubted. Until now, there are hundreds of banks and Islamic financial institutions established in various countries, not only in countries with a majority of Muslim population. Islamic banking accounts for 80% of the volume of Islamic finance at the global level.

In Indonesia, Islamic banking began in 1992 when Bank Muamalat Indonesia was established, initiated by the Indonesian Ulema Council (MUI) with the aim of accommodating various aspirations and opinions in the community, especially the Islamic community which believes that bank interest is unlawful or forbidden. As a country with the largest Muslim population in the world, Indonesia is believed to have great potential and significant role in the global Islamic financial market, especially the Islamic banking.

Marketshare Islamic banking in Indonesia in 2018 is 5.8% compared to conventional banking. This position indicates that the public is still hesitant to take advantage of Islamic banking services. This also indicates that customer's trust in investing in Islamic banking is still low. The public believes it is better to invest their funds in conventional banking.

The growth in the number of accounts and Third- Party Funds of Islamic banking is still very fluctuating, even starting in 2016 showed a significant downward trend. This phenomenon shows the stagnation in the growth of the number of Islamic bank accounts which will correlate directly with the number of customers, then, it effects the *market share* of Islamic banking. This phenomenon also indicates a decline in the performance of Islamic banks.

Third-party funds that are most likely to be optimized by Islamic banking without spending large costs are deposits / savings with a *wadiah and mudharabah* agreement. According to macroeconomic analysis, saving is very influential in a country's economic growth. Because saving is one source of investment, a country wants to grow quickly, it must increase the amount of savings because saving is the main source of development. From the micro side, saving functions to maintain the level of consumption. Thus, saving behavior is very important to determine or design policies to encourage increasing of savings and investment.

Basically someone will always think about the consequences of the behavior or action has been taken. This relates to the individual's decision to take the action. So that in carrying out an individual action has its own calculation in determining attitudes. Likewise with customers in relation with choosing to save in Islamic banking. A customer who will save at a bank always considers in advance what the benefits and objectives of saving. Then, the customer starts collecting bank information which suits the needs, principles and beliefs.

II. LITERATURE REVIEW

Saving Behavior in Islamic Economic Perspective

In contrast to conventional consumption behavior which aims to achieve maximum satisfaction, Muslim consumer behavior theory has a fundamental difference. There are three basic values the foundation of consumption behavior in Muslim societies (Mariyanti, 2017):

1. Believing the Day of Judgment and the hereafter, this principle directs a consumer to prioritize consumption for the afterlife rather than the world.
2. The concept of success in the life of a Muslim is measured by the morality of Islam, and not by the amount of wealth owned.
3. The position of wealth is a gift of Allah SWT and not something that is naturally bad (so it must be shunned excessively). Wealth is a tool to achieve life goals if it is cultivated and used properly.

Al-Ghazali in Karim (2012) states, even though the salvation is the ultimate goal do not let this search for salvation ignore one's worldly obligations. Even the search for economic activities is not only desirable but is a necessity if you want to achieve safety. If the intention is in accordance with divine rules, then economic activity is worship.

Religiosity

Islamic religion regards that the economic activity as one of the important aspects to get glory (*falah*), therefore in carrying out economic activities it needs to be guided and controlled so that it runs in tune with the teachings of Islam as a whole. Several concepts of religiosity appear to explain this phenomenon. The formula of Glock and Stark (1968) states that religiosity is how far knowledge is, how solid is the belief, how much the worship is carried out and how deep the appreciation of the religion it adopts. Ancok and Suroso (1994) refer to it as a system that has many dimensions and it is manifested in various spheres of life both visible to the human eye and those unseen by the human eye. According to Nashori and D. Mucharam (2002), religiosity for a Muslim is how far the knowledge, belief, implementation and appreciation of Islam. In this study, researchers took three dimensions of religiosity in Islam as stated by Nashori and D, Mucharam (2002) namely the dimensions of faith, worship and the dimensions of science

Service Quality

According to Zeithaml, Bitner and Gremler (2017), service quality is defined as a gap or gap between customer expectations and perceptions (the extent to which a company's services meet or exceed customer expectations). Customer expectations are related with the service delivery that serve as a standard or reference point for assessing performance. Because customers compare their perceptions about performance with this reference point when evaluating service quality, then a thorough knowledge of customer expectations is very important for marketers.

Perception is a subjective assessment of the actual service that the customer receives. Perception is always considered relative to expectations. It is due to the expectations are dynamic, evaluation can also shift from time to time, from person to person, from culture to culture. What is considered a quality service today might be different for tomorrow.

Trust

According to Morgan and Hunt (1994) trust is the heart of all forms of relationships. Trust is defined when one party believes in the reliability and integrity of the other party. Trust is formed when both parties have the confidence to establish an honest and trustworthy relationship.

According to Mansour et al (2016), Usman et al (2015) trust is divided into three dimensions, namely credibility, virtue and integrity. According to Ziaul Hoq, Sultana and Amin (2010) trust is the main key in developing relationships between banks and customers. Trust is a key indicator in maintaining long-term relationships with customers. Islam places the highest emphasis on trust and considers trust as a mandatory personality trait.

Theory of Intention

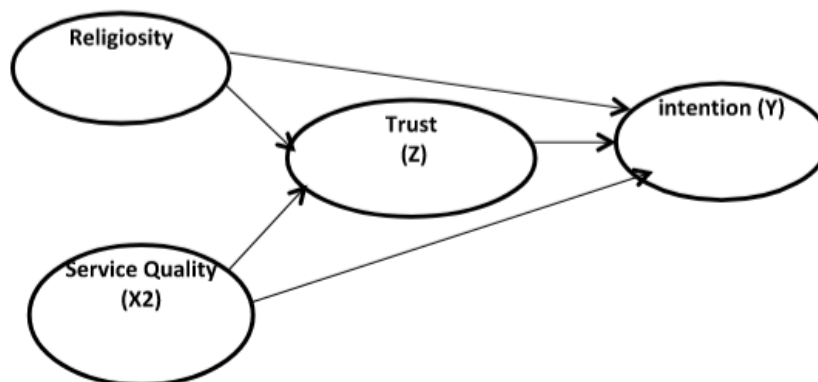
A person's saving behavior is difficult to explain and predict due to many factors that influence it. Before the behavior occurs, it must be a disposition that precedes it. This disposition is called intention. Intention is the most powerful predictor for the emergence of the behavior. Fishbein and Ajzen, (2010). An intention to behave refers to a person's subjective probability of forming a behavior. While Ajzen (2005) defines intention is an indication of how strong a person's beliefs will be in trying a behavior and how much effort will be used to conduct the behavior.

According to Fishbein and Ajzen (2010), community intentions variables include 3 parts, namely

personal, social and information. Personal factors include personality, emotional conditions, values, attitudes, risks and past behavior. Social factors include of education, age, gender, income, beliefs, race and ethnicity and culture. While, the information factors include of knowledge, media and intervention.

Model of Research and Hypothesis

Based on the analysis of the literature review that examined the effect of sharia service quality, religiosity, trust to the intention saving in sharia banking. The research model and hypothesis are made as follows :



Hypothesis:

- H1: Religiosity has a significant positive effect on trust
- H2: Service quality has a significant positive effect on trust
- H3: Religiosity has a significant positive effect on the intention to save
- H4: Service quality has a significant positive effect on saving intentions
- H5: Trust has a significant positive effect on saving intentions

III. RESEARCH METHODOLOGY

The design in this study was explanatory research, in which the research has cause and effect relationship of the variables studied. This type of research is the type of investigation, namely the type of research shows the relationship between several variables studied which are causal, correlation.

Population and Sample

The target population in this study was sharia banking customers in Riau Province. In Riau province there were 6 Sharia Commercial Banks (BUS) and 5 Sharia Business Units (UUS). Due to the limited research permits obtained from Islamic banks which were the object of research, the researchers distributed questionnaires to five Sharia Commercial Banks and three Sharia Business Units that operated in Riau Province.

According to Ferdinand (2006) if the total population is unknown, the calculation of the number of samples is based on the estimated parameters, which are 5-10 times the number of indicators used. The indicators used in this study were 46 items. Based on these references, then, for more guaranteeing the accuracy and validity of this study, the researchers took a sample of 250 respondents.

The method of distributing questionnaires was carried out at the research location at the Islamic bank, it was filled out by the relevant Islamic bank customers. The determination of the sample was obtained by the purposive sampling technique, namely the technique of determining the sample with certain considerations (Sugiyono, 2003), which meets the criteria determined by the researcher and it can provide the information what they desired (Ghozali, 2016). In this study, the sample criteria used are:

1. The respondent already has a savings account at a Sharia Commercial Bank and or Sharia Business Unit in Riau Province.
2. Respondents are individuals who have been sharia bank savings customers for a minimum of 6 (six) months.

Distributing questionnaires as many as 250 respondents to eight Islamic banks in the province of Riau with the assumption of the above criteria, the researchers distributed 35 questionnaires for Sharia Commercial Banks and 25 Sharia Business Units.

Data analysis method

This research used Structural Equation Model (SEM) analysis technique with the implementation of AMOS (Analysis of Moment Structure). SEM is the second generation of multivariate analysis techniques that

allows researchers to examine the relationship between complex variables both recursive and non-recursive to obtain an overall picture of the whole model (Ghozali, 2014). The use of AMOS tool in this study is intended to determine the strength of the relationship between variables, both between the latent variables and with manifest variables.

IV. RESULTS AND DISCUSSION

Table 4.1: Test of Significance of Direct Effect on Trust Variables

Variables	Coefficient	Std.Error	Z Value	P Value	Description
Religiosity	0.066	0.051	1.176	0.239	Insignificant
Service Quality	0.781	0.105	8.891	0.000	Significant

Table 4.1 shows that the results of the P religiosity test were 0.239, $P > 0.05$. Based on the hypothesis acceptance criteria, if the value of P is > 0.05 , it means that hypothesis 1 (H1) is rejected and H_0 is accepted. These results indicate that there is no influence between the variables of religiosity on trust. Religiosity does not effect on the trust, due to the lack of public understanding and knowledge of the muamalah fiqh study on Islamic banking.

The results of the P value test of service quality shows 0.000, which means the value of P is < 0.05 . Indicators that gave the lowest contribution reflect the lack of speed and accuracy of services as well as the lack of customer access to transact.

Table 4.2: Test of Significance of the Direct Effect on Intentional Variables

Variables	Coefficient	Std.Error	Z Value	P Value	Description
Religiosity	0.384	0.061	5.386	0.000	Significant
Service Quality	0.295	0.116	2.885	0.004	Significant
Client Trust	0.310	0.090	3.228	0.001	Significant

Table 4.2 shows the results of the P religiosity test is 0.000, $P < 0.05$ thus the hypothesis 3 (H3) is accepted and H_0 is rejected. These results indicate that there is a significant positive effect between the variables of religiosity on saving intentions. The biggest motivation of people to save in Islamic banks is the factor of worship. The results of the P value test of service quality is 0.004, which means the value of P is < 0.05 . It indicates that H4 is accepted, the service quality has a significant positive effect on saving intentions. Customers are satisfied with the services of Islamic banks, so the customer will be satisfaction and the greater the tendency to save in Islamic banks. The result of the P value of confidence test is 0.001, < 0.05 means that H5 is accepted, trust has a significant positive effect on the intention to save. The indicator provides the smallest contribution, it reflects the lack of reliable human resources in the field of Islamic finance.

Table 4.3: Test for Indirect Effects on Intentional Variables

Variables	Coefficient	Std.Error	Z Value	P Value	Description
Religiosity	0.020	0.017	1.211	0.226	Insignificant
Service Quality	0.242	0.077	3.126	0.002	Significant

Table 4.3 shows the results of the P religiosity test is 0.226 $P > 0.05$. These results indicate that there is no influence between the variables of religiosity on saving intentions through trust mediation. In the direct effect, it can be seen that religiosity has no effect on trust. The results of the P value test of service quality is 0.002, $P < 0.05$., it indicate that service quality has a positive effect significant towards saving intention through trust mediation. The better the quality of services received by customers, it will increase the trust in which it provokes implications for the decision to save at Islamic banks.

V. CONCLUSIONS, IMPLICATIONS AND RECOMMENDATIONS

Conclusion

The conclusions of the results of this study are as follows:

First: religiosity, service quality and trust have a significant effect on saving intentions in Islamic banks. The factor which has the biggest influence is religiosity. In accordance with the characteristics of Malay culture in

which it is thick with its Islamic values, thus, the biggest motivation for saving in Islamic banks is to increase the devotion and value of worship.

Second: the religiosity does not effect on the trust. Religiosity tends to worship, in contrast, the trust tends to the business aspect. Meanwhile the quality of service has a significant effect on trust.

Third: indicators that amplify the lowest contribution are the lack of understanding and knowledge of the public about Islamic banking, the lack of speed and accuracy of services provided by Islamic banks and the lack of access to customer transactions.

The Implication of Managerial

For Islamic banking can be more active in providing education on muamalah fiqh studies through socialization and promotion such as BOD-Teaching, exhibitions, talk shows, seminars in collaboration with tertiary institutions, professional associations such as the Association of Islamic Economics (IAEI), Islamic scholars, it is expected to maximize the use of technology and online-based financial innovation to increase the speed and accuracy of services such as websites, mobile banking or fintech. To facilitate customer access to conduct transactions, Islamic banks are expected to be able to further improve facilities such as joint ATM, cash deposit machines, strategic alliances with VISA and MASTERCARD so they can transact overseas. Islamic banks can increase HR competencies by increasing training / workshops and improving education. Additionally, Islamic banks can expand networks by fostering or acquiring rural banks to become rural banks so they can reach rural communities.

Recommendation

The following studies are expected to examine the religiosity in terms of Islamic banks. The next researchers can add other variables that have not been explained in this study in which it effect on saving intentions, such as satisfaction, commitment and information sources so as to enlarge the R-Square. In addition, it is expected to be more able to analyze the indicators that design the dimensions of the variables of religiosity, service quality, trust and intention.

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