THE EFFECT OF RELIGIOSITY AND TECHNOLOGY SUPPORT ON TRUST IN SHARIA BANKING IN SURABAYA

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ABSTRACT

The Islamic finance industry in Indonesia still has a lot of potential that can be developed, especially the Islamic banking industry. Increasing public confidence in sharia banking must be increased because the domestics haría finance segment is still very limited when compared to the conventional financial industry. The performance of Islamic banking still has to be improved, especially in terms of the presence or number of Islamic banks. Therefore, to realize the performance of Islamic banking in order to have their potential market segment, several factors are needed to support it, such as religiosity and technology support. This study was conducted to determine the effect of religiosity and technology support on trust in Islamic banking in the city of Surabaya. This research is a type of quantitative research with an explanatory research approach. The study set 100 respondents. Therefore, the sample was determined by purposive sampling technique. Primary data is processed to find out the results of the validity test, reliability test, classical assumption test, multiple linear regression, hypothesis testing, coefficient of determination test and this requires SPSS program to process the data. This study uses SPSS version 26 program. The findings of this study reveal that religiosity with positive and significant results can affect trust in Islamic banks. Technological support with positive and significant results can affect trust in Islamic banks. Religiosity and technological support with positive and significant results can simultaneously affect trust in Islamic banks.

Keywords: religiosity, technology support, trust, sharia banking, usury, islamic law.

INTRODUCTION

The presence of the Islamic banking industry is motivated by the desire of Muslims to avoid usury in muamalah activities. There is a need for banks operating under Islamic law. This need is natural because Indonesia is a country with a Muslim majority population and the largest in the world. The existence of Islamic banks is expected to provide fulfillment of the needs of banking services to all Muslims who intend to be free from the practice of usury. Religion expects someone to behave according to religious rules so that sharia principles will be a guide for people to choose banking products. Khraim (2010) and Haque et al. (2009) explained that religion is an element of culture that colors every aspect of society and is integrated in one's individual life.

People's choices in Islamic economics are aimed at their consumption of the tendency to get benefits which consist of benefits and blessings. The more people perceive Islamic banking to be financially profitable, safe, fair, and socially responsible, the more opportunities people have to use Islamic banking. In theory, Islamic banking eliminates interest and opportunities for gambling, speculation, and unclear risks (gharar). Islamic banks are commercial financial institutions and like other financial service providers, Islamic banks need the attitude and purchasing power of the community for the profitability and survival of the Islamic bank (Lee & Ullah, 2011). The survival of Islamic banks is largely determined by the level of customer trust. According to Bennet et al. (2001), in the business world, trust in the relationship between parties will help determine indicators related to performance such as the range of information exchange, joint problem solving, satisfaction with the results of activities that have been carried out and implementation of various decisions. The existence of trust will create a sense of security and credibility and reduce consumer perceptions of risk in exchange (Darmawan & Hendratno, 2003; Bennet & Gabriel, 2003). According to Luarn and Lin (2003), trust is a number of specific beliefs about integrity (honesty of trusted parties and ability to keep promises), benevolence (attention and motivation) that are trusted to act in the interests of those who trust them), competency (ability of trusted parties), to carry out the trust needs) and predictability (consistency in the behavior of the trusted party).

Trust in the banking industry is critical to sustaining consumer interaction and maintaining a high level of savings and other important banking activities that will ensure banking productivity in any society. Service providers, in this case banks, must build consumer confidence so that they always use the services or products that have been provided (Djazilan & Darmawan, 2020). Service quality is one indicator of the emergence of trust (Hariani et al., 2021; Irfan & Putra, 2021). Trust is not formed just like that, but there are various stimuli that build up slowly (Razali, 2006; Darmawan & Nurmalasari, 2018; Retnowati & Mardikaningsih, 2021). Good service or someone's satisfaction will eventually form trust (Djati, 2005; Darmawan, 2019; Fared, 2021). The trust that is formed then leads to loyalty (Mardikaningsih & Sinambela, 2016; Masitoh et al., 2017; Darmawan, 2018; Nurmalasari, 2018) or leads to other follow-up behaviors (Darmawan & Retnowati, 2013; Retnowati et al., 2021).

Trust is still the most important factor in banking, both offline and offline services (Chang & Chung, 2009). The element of trust is a strategic factor in creating and strengthening interactions for the banking industry as a whole in any country in the world (Issalillah et al., 2021). In the perspective of Islamic principles, Islam places a high emphasis on trust and makes belief the character of a Muslim (Iqbal & Mirakhor, 2007). This belief and trust drives the need to develop an Islamic banking system in order to maintain ongoing trust (Sharofiddin et al., 2018). In this regard, trust has been seen as an important element of interactive behavior and economic transactions and thus its impact on the banking industry is also important (Kemarauwana, 2020). In addition, due to the perceived level of risk in transactions, services and principles, trust has become an important element of today's banking acceptance. In this case a person's knowledge and experience affect how that trust will be formed over time (Gunawan et al., 2012; Kurniawan et al., 2021).

In terms of Islamic banks, religiosity is the most prominent factor in building positive public attitudes related to their beliefs (Newaz et al., 2016). People are even ready to sacrifice something extra in monetary terms in order to obtain financial services that are in line with the goals of Islamic society and in accordance with sharia principles. Religiosity is defined as the extent to which a person has been involved in religion and its teachings, such as individual attitudes and behaviors that reflect their commitment (Johnson et al., 2001). Religiosity is a form of religious aspect that has been lived by the individual in the heart. The meaning of religiosity is described in several aspects that must be fulfilled as instructions on how to live life properly so that humans can achieve happiness, both in this world and the hereafter. Islam is a way of life that can guide all aspects of human life with aqidah, sharia, and morality. This is the extent of commitment and the degree of absorption of a particular religion in an individual's life (Swinyard et al., 2001). A person's attitude will always reflect the degree of religiosity. The more religiosity a person will be reflected in his attitude. Someone who is more religious will try to harmonize his attitudes and behavior with the principles, laws and teachings of his religion. In the context of Islamic banking, trusting Islamic banks for financial purposes is not enough because they must also comply with the principles of Islamic finance. Even though the quality of the products and other basic services provided is not yet maximized, compliance based on Islamic law is highly expected (Hoq et al., 2010). Glock and Stark (1965) analyzed religiosity into five dimensions, namely the dimensions of belief, ritualistic, experience, knowledge, and consequences.

In addition to the aspect of religiosity, technology also plays a role in forming trust. Trust is closely related to the use of a technology (Sinambela & Mardikaningsih, 2020). Information technology has a major impact on human life. Information technology is developing in all sectors and helps provide convenience in human life (Djaelani et al., 2020). The rapid development of information technology from time to time also has an impact on the business sector, including the banking sector. In terms of banking business services, the role of technology is very important to provide good, fast and maximum service to customers. In addition to the technology that supports customer transactions, the interest in using the technology will be even higher, especially if the use of the technology can be learned on your own. Technological advances in the world of banking transactions are a major component of business (Mardikaningsih et al., 2015). Computer-based technology will facilitate transactions and be practical for customers (Darmawan, 2012). Technological developments make Islamic banks determine business strategies by placing technology as the main element in the service process to satisfy customers. Sedighimanesh et al. (2017) explained that in the banking sector, Islamic banks are no exception, requiring technology that continues to be developed because the services provided require electronic means. Customers benefit greatly from technological advances related to information, registration, account opening, communication, account termination, and transactions (Fida et al, 2020). Therefore, the existing technology should be formed as well and as safe as possible so as to minimize risk perception and increase technology acceptance because the level of technological innovation of Islamic financial institutions cannot be implemented properly. This is because the presence of Islamic banks is considered new in the banking world (Al-Salem, 2009; Panjwani & Shili, 2020).

This study was conducted to determine the effect of religiosity and technology support on trust in Islamic banking in the city of Surabaya.

RESEARCH METHODS

This research is a type of quantitative research with an explanatory research approach. The subjects in this study were customers of Islamic banks in the city of Surabaya. The Islamic

Banks referred to in this study are Islamic Commercial Banks, including Sharia Business Units owned by Conventional Banks. The study set 100 respondents. Therefore, the sample was determined by purposive sampling technique. With the involvement of 100 customers, it can be used to process the primary data of this research. This primary data is obtained from questionnaires that have been responded to by customers. Each customer is given the same opportunity in terms of filling out the questionnaire, namely by choosing the answer that is considered the most appropriate according to him. This questionnaire was formed by referring to each dimension of the variables of religiosity, technology support and trust. The answers given have different scores ranging from 1 to 4. The collected questionnaires will be processed to find out the results of the validity test, reliability test, classical assumption test, multiple linear regression, hypothesis testing, coefficient of determination test and this requires the SPSS program to process the data. . In this study using the SPSS version 26 program.

The religiosity variable has five dimensions with the opinion of Glock & Stark (1965) which consists of the dimensions of belief, ritualistic, experience, knowledge, and consequences. The technology support variable consists of three dimensions, namely easy access, complete administrative needs services, providing benefits (Shim et al., 2021). Trust variable with four dimensions based on Luarn & Lin (2003) including integrity, benevolence, competency, predictability.

RESULTS AND DISCUSSION

The validity test carried out in this study will provide an explanation regarding the validity of a set of questions or statements in the questionnaire compiled. The level of validity resulting from the corected item total correlation value must also exceed 0.30 in order to be declared valid. The validity test for each variable of religiosity, technology support and trust will be shown through the table as below

Table 1. Religiosity Validity Test Results

Variable	Item	Corrected item total correlation	Status
Religiousity	X1.1	0.355	Valid
	X1.2	0.433	Valid
	X1.3	0.478	Valid
	X1.4	0.524	Valid
	X1.5	0.566	Valid
	X1.6	0.542	Valid
	X1.7	0.538	Valid
	X1.8	0.424	Valid
	X1.9	0.536	Valid
	X1.10	0.562	Valid

Source: SPSS output

It can be seen from Table 1 that all questions or statements related to the religiosity variable (X.1) are declared to have valid results because they exceed 0.30 for the corrected item total correlation value so that the validity test is found.

Table 2. Technology Support Validity Test Results

Variable	Item	Corrected item total correlation	Status
Technology Support	X1.1	0.553	Valid
	X1.2	0.484	Valid
	X1.3	0.428	Valid
	X1.4	0.573	Valid
	X1.5	0.437	Valid
	X1.6	0.423	Valid

Source: SPSS output

It can be seen from Table 2 for the technology support variable with the six existing statements giving valid results because each corrected item total correlation value generated is greater than 0.30.

Table 3. Trust Validity Test Results

Variable	Item	Corrected item total correlation	Status
Trust	X1.1	0.463	Valid
	X1.2	0.437	Valid
	X1.3	0.682	Valid
	X1.4	0.523	Valid
	X1.5	0.439	Valid
	X1.6	0.441	Valid
	X1.7	0.321	Valid
	X1.8	0.541	Valid

Source: SPSS output

It can be seen from Table 3 that there are eight statements for trust, all of the results are valid because the corrected item total correlation value is proven to be above 0.30.

Reliability test to ensure the reliability of a measuring instrument used in this study. Whether or not a questionnaire is reliable is determined by a Cronbach alpha value greater than 0.70. For the results of the reliability test of religiosity, technology support and trust are explained in Table 4 below

Table 4. Reliability Test Results

Variables	Cronbach's Alpha	Reliability Standard	Status
Religiousity (X.1)	0,898	0,70	Reliable
Technology Support (X.2)	0,864	0,70	Reliable
Trust (Y)	0,882	0,70	Reliable

Source: SPSS output

It can be seen from Table 4 for each variable of religiosity, technology support and trust, the value of Cronbach's alpha is greater than 0.70. The religiosity variable is 0.898, the technology support variable is 0.864 and the trust variable is 0.882. With these results, the reliability test has been met.

Classical assumption test is needed to find out the validity of the regression model that is formed based on several assumptions. The assumptions used in this study consist of the assumption of normality and the assumption of autocorrelation.

Normality test is used to detect whether the data in this study has a normal distribution or close to normal. It is declared to have been normally distributed if the normal probability plot graph is able to explain that it is free from the symptoms of normality with the assumption that there is a straight line in the direction of the diagonal. For more details can be seen in Figure 1 below.

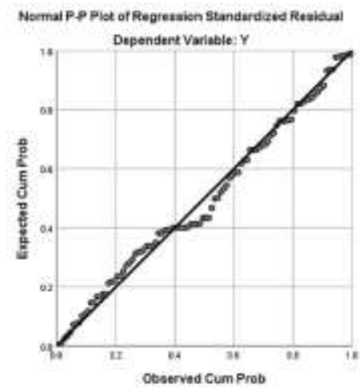

Figure 1. NormalityTest

Figure 1 is an indication that the normality test has been met and the data has a normal distribution because the points are in the direction of the diagonal line.

Autocorrelation test by looking at the resulting Durbin Watson. If the value shows between positive 2 to negative 2, then it is free from the problem of the autocorrelation test. In this study the result is 1.378 so it is free from the problem of autocorrelation test.

Multiple linear regression analysis is used to determine how much influence the independent variable has on the dependent variable. As in this study, the independent variables consist of religiosity and technological support and the dependent variable is trust where the results of multiple linear regression analysis can be explained in Table 5 below.

Table 5. Multiple Linear Regression

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	32.245	2.759		11.687	.000
	X.1	2.876	.354	.542	8.112	.000
	X.2	2.342	.345	.454	6.794	.000

Source: SPSS output

From Table 5, an equation can be formed with the formula Y= 32.245 + 2.876 X.1 + 2.342 X.2. Based on this equation, the regression coefficient of religiosity on trust is positive, which means the higher the religiosity, the higher the tendency of trust in Islamic banks. The regression coefficient of technology support on trust is positive, which means that the higher the technology support, the higher the tendency of trust in Islamic banks.

The results of data processing obtained that t-count value for the religiosity variable is 8.112 and the significant value is 0.000 which means <0.05. This shows that religiosity has a significant effect on trust in Islamic banks. The t-count value for the technology support variable is 6.794 and the significant value is 0.000 which means <0.05. This shows that technology support has a significant effect on trust in Islamic banks.

Simultaneous test to determine the effect of religiosity and technology support simultaneously on trust in Islamic banks with a significance level of <0.05. To know the results of the analysis clearly can be seen in Table 6 below

Table 6. Summary Results for F Test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2153.770	2	1076.885	66.609	.000[b]
	Residual	1568.230	97	16.167		
	Total	3722.000	99			

Source: SPSS output

From the results of the F test in Table 6, the F-count value is 66.609 and a significance level of 0.000 so <0.05. For this reason, it is proven that the influence given by religiosity and technological support on trust in Islamic banks is positive and significant. The coefficient of determination and R Square as in Table 7.

Table 7. Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.761[a]	.579	.570	4.021	1.378

Source: SPSS output

The value of the determinant coefficient (R Square) in Table 7 is 0.579. This means that the influence of religiosity and technological support on trust in Islamic banks is 57.9% while the remaining 100% - 57.9% = 42.1% is influenced by other variables not included in this study.

The results of this study found that religiosity has a significant effect on forming trust in Islamic banks. This is also the same as the results of research conducted by Zainal et al. (2008); Fungaco et al. (2016); Newas et al. (2016); Fauzi et al. (2021); Abror et al. (2022). These results indicate that customers with a certain level of religiosity will determine the level of confidence, trust and can rely on banking with certain brands, to be able to meet their expectations. Customers who are consumers need trust in service providers (Mardikaningsih et al., 2020; Darmawan & Gatheru, 2021). They will seek more information when they have some doubts about the service provider (Darmawan, 2004; Khayru, 2021). The attitude of religiosity that is owned can realize the intentions and decision making of customers. The attitude of religiosity will be implemented in life and become the character of the customer. The advantages of Islamic banks that run the Islamic banking system are the main opportunities for people's choice. As a banking institution that uses the term sharia brand as an indicator that shows that in their operational activities, Islamic banks carry out their activities in accordance with the faith, can be trusted as banking in accordance with Islamic law and do not do things that can cause something unlawful for their customers, such as interest or usury. The more religious customers are in all aspects of their lives, the higher their sensitivity to various products (goods and services) that are in accordance with religious law. Trust in this brand will then be a predictor in their purchasing behavior, especially individual decisions when they choose banking services. Improving a better attitude of religiosity definitely requires support and motivation from the community to learn and experience an understanding of their religion. Usman et al.'s research. (2017) stated that religiosity would strengthen one's beliefs and Abou-Yioussef et al. (2015) said that religious beliefs play an important role in people's decisions regarding Islamic banking products and services. The role of religion can create trust in Islamic products. In addition, it can develop programs to increase the value and satisfaction felt by customers such as reward programs to increase customer trust.

Technological support has a real impact on building trust in Islamic banks and research from Buchak et al. (2018); Margaret & Kinyuru (2018); Um et al. (2020); Siska (2022); Yusuf et al. (2022) strengthen this finding. Technology support will strengthen customer confidence in the performance of Islamic banking. With the support of technology, the effectiveness and productivity of employees and work systems using website information, accuracy, speed, and security in banking services can be realized. Customers expect Islamic banks to have better performance by improving technology-based services. The use of information and technology has a significant impact on the sustainable competitive advantage of Islamic banks (Hidayah et al., 2020). The benefits of information technology are the benefits expected by information technology users in carrying out their duties (Sinambela & Darmawan, 2011). The measurement of these benefits is based on the frequency of use and the variety of applications that are run (Mardikaningsih & Darmawan, 2021). Currently, customers are reluctant to come and queue for transactions at banking branches, but prefer banking services that are faster, more convenient, trustworthy and sophisticated. Therefore, Islamic banking certainly prioritizes services that innovate in a superior online service system and this is a must. Utilization of information in digital services is one of the needs for administrative arrangements.

CONCLUSION

The findings of this study reveal that religiosity with positive and significant results can affect trust in Islamic banks. Technological support with positive and significant results can affect trust in Islamic banks. Religiosity and technological support with positive and significant results can simultaneously affect trust in Islamic banks.

With the three findings of the study revealed, the suggestions submitted for Islamic banks include being more active in disseminating the positive values of Islamic banks and Islamic banking products that have contracts with sharia principles because in general these banking products are not understood by Islamic banking customers, thus creating awareness and educate the public about the different status of Islamic banking. This can be started by being able to use personal information sources or by utilizing marketing communications because these sources influence the selection of Islamic banks. The most effective medium of communication is through the activities of Islamic groups. From this activity, Islamic banking needs to provide understanding to customers about what contracts are used when transacting and the benefits of these contracts for customer needs.

This is a form of clarification that Islamic banks work under the principles and do not carry out activities that are prohibited by Islam. In addition, the difference between conventional and Islamic banking must be well accepted by Islamic bank customers so that the level of credibility and customer trust will increase. Trust in terms of compliance and safe handling of deposits has a strong role in building a positive attitude towards Islamic banks. Regulatory bodies in collaboration with Islamic banks can develop robust mechanisms to ensure complete compliance and safe handling of deposits so that customer trust is a top priority and this requires an excellent level of service. In addition, Islamic banking parties need to socialize the use of shared ATM services to facilitate customers in transacting. Trust and services in Islamic banking are very important to maintain customer and bank relationships in the long term and need to have the latest innovations in developing the marketing mix and responding to the times, especially in terms of technology and of course this needs to focus more on technology-based strategies to improve promotion and marketing. , financial service products, and customer experience to improve customer satisfaction. It also requires competent human resources in their fields. For Islamic bank customers, they can also recommend positive things related to the experience, benefits, conveniences obtained to the community so that they have knowledge of the current presence of Islamic banks. For further researchers, it is advisable to expand the research by adding other variables so that more complete information is obtained about the factors that influence trust in Islamic banks and also add the number of samples so that more.

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