

The Role of Religiosity and Service Quality on Student Trust in Sharia Banking

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ABSTRACT: *This research aims to examine how big a role religiosity and service quality play in shaping students' trust in sharia banking. The method used is qualitative research involving interviews and observation as data collection tools in the field. In analyzing data, researchers adopted a Chain of Evidence approach, namely carrying out a thorough and in-depth analysis of the research object. Significant findings revealed through interviews with five respondents illustrate that both religiosity and service quality have a major influence on students' level of trust in sharia banking. The balance of religious values with sharia principles and positive experiences regarding service quality are important points in forming and strengthening students' trust in sharia banking.*

Penelitian ini mempunyai tujuan untuk menguji seberapa besar peran religiusitas dan kualitas pelayanan berperan dalam membentuk kepercayaan mahasiswa terhadap perbankan syariah. Metode yang digunakan adalah penelitian kualitatif dengan melibatkan wawancara dan observasi sebagai alat pengumpulan data dilapangan. Dalam menganalisis data, peneliti mengadopsi pendekatan Chain of Evidence, yaitu melakukan analisis menyeluruh dan mendalam terhadap objek penelitian. Temuan signifikan yang diungkap melalui wawancara dengan lima responden menggambarkan bahwa baik religiusitas maupun kualitas pelayanan memiliki pengaruh besar terhadap tingkat kepercayaan mahasiswa terhadap perbankan syariah. Keseimbangan nilai-nilai agama dengan prinsip syariah serta pengalaman positif terhadap kualitas layanan menjadi poin penting dalam membentuk dan memperkuat kepercayaan mahasiswa terhadap perbankan syariah.

Keywords: *Service Religiosity, Service Quality, Student Trust, Sharia Banking.*

I. INTRODUCTION

As a country with a majority Muslim population, the existence of sharia banks is a very important need (Usvita, 2021). Sharia banks are sharia financial institutions that play an important role in providing services (Irma & Kristaung, 2023), collecting funds or providing funds based on the principles of the Koran and Hadith. Law number 21 of 2008 concerning sharia banking explains that sharia banks are financial institutions that operate in accordance with sharia principles, with types including *Bank Pembiayaan Rakyat Syariah* (BPRS) dan *Bank Umum Syariah* (BUS) (Rahmayati, 2021). Along with the growth of the sharia banking sector in Indonesia, the sharia economy in this country continues to experience good development (Ramayanti, 2023). Sharia banking statistical data released by the *Otoritas Jasa Keuangan* (OJK) for the 2016-2020 period shows an increase in sharia banking activity from year to year. In the 2016-2017 period, there were 13 Sharia Commercial Banks, while in 2018-2020, the number increased to 14 Sharia Commercial Banks (Araffi, 2022).

Table 1. Development of sharia banking for the 2016–2020 period

No	Year	Sharia Commercial Bank	Sharia Business Unit	Sharia People's Financing Bank	Amount
1	2016	13	22	166	201
2	2017	13	21	167	201
3	2018	14	20	167	201
4	2019	14	21	166	201
5	2020	14	20	163	197

Source: www.ojk.go.id

Indonesia is one of the countries with the largest Muslim population in the world, with a recorded number of Muslims of 229.62 million people (87.2% of the total population in Indonesia) based on data from the *Badan Pusat Statistik* (BPS) in 2020. However, there is great potential This has not been fully reflected in the growth of the Islamic financial sector. The development of sharia finance still cannot match the development of the conventional financial sector. This can be seen from the sharia financial market share which is still below 5% in general (Araffi, 2022).

Nowadays, the sharia financial sector is experiencing rapid development with the increasing number of sharia financial institutions that provide financial products and services based on the principles of Islamic sharia. Sharia banking emerged as an alternative option in the credit system, where there is no concept of interest, but instead uses the principle of profit sharing. It is hoped that Islamic finance can be a solution to overcome financial practices involving usury, maysir and gharar. However, the reality is that Islamic finance still has a limited market share to date (Salim et al., 2021).

For banks, creating unique strategies to dominate the market and achieve competitive advantage, and one way is through understanding consumer behavior, especially customers. However, in practice, understanding consumer behavior and analyzing every decision they make is not a simple task (Nasir, 2020). Several elements that contribute to this include internal factors originating from individual customers themselves, and external factors including stimuli provided by the bank and environmental conditions

around the bank. Apart from these aspects, religion also has an important role in shaping purchasing behavior patterns for consumers throughout Indonesia.

Religiosity from view (Stark & Glock, 1968) is the extent to which a person has knowledge, strong beliefs, perseverance in carrying out worship, and the depth of appreciation for the religion he adheres to are factors that determine religiosity (Anggraini & Anwar, 2021). In the context of faith, this aspect is subjective. The level of a person's faith according to Islamic teachings is only Allah who can judge with certainty. However, at least a person's statement regarding their experience of religiosity can be used as a reference or initial basis for measuring the level of religiosity (Musyarrofah, 2023).

Service is the act of providing services from one entity to another entity. Optimal service includes aspects of friendliness, fairness, speed, accuracy, and is carried out with good ethics, so that it can meet the needs and decisions of service recipients (Hasanah, 2019). From the opinion of (Oji, 2015) service quality can be interpreted as the extent of the gap between what customers expect and the reality of the service they receive. In service facilities that have an Islamic and conventional context, there are no significant differences, the difference lies in how they are used. In a business context, when providing physical services, it is recommended not to emphasize luxury elements.

The trust that customers have in banks has enormous and immeasurable value for banks. Trust is considered the main foundation in interactions with customers, because customers evaluate the services they receive, and this will influence their behavior in the future. Therefore, banks need to pay special attention to developing ways so that the services provided are rated very positively by customers (Ahmad et al., 2022).

The explanation of the concept of belief explained (Kotler & Armstrong, 2010) is a person's view of something, which can also be called perception. Trust can be interpreted as a person's individual belief that their needs will be met by other people in the future. Trust can come from knowledge, opinion or belief and has the possibility of causing or not causing emotional reactions (Koro & Jusufi, 2023). The importance of consumer trust in a product and a brand is the main focus for marketers, because it can influence the way consumers make purchases and form an image attached to the product or brand (Lie et al., 2021). In the framework of sharia-based banking, (Sauer, 2002) explains that the opinion of equality, trust, honesty, or moral values that exist between customers is a symbol of trust which is essential in building relationships between banks providing financial services and customers or clients.

Research sourced from (Agustin & Hakim, 2022) although there is a view that the level of religiosity has a big influence on the decision to make sharia investments, several studies show different results by explaining that religiosity does not have a significant influence on an individual's decision to invest in financial products sharia (Hendra et al., 2024; Lestari, 2013).

Based on the previous discussion noting differences in results, this research encourages researchers to conduct a more in-depth exploration of the role of religiosity in relation to service quality and its impact on students' trust in sharia banking. This research aims to measure the extent to which the role of religiosity influences students' trust in sharia banking in the context of service quality.

II. METHOD

This research uses qualitative methods with the type of field research. This research used as subjects students from Muhammadiyah University of Sidoarjo, majoring in management. Furthermore, the role of management students is as information providers, providing the necessary data sources for researchers. Data collection used in interview research and direct observation (Ikhwan, 2021). Supporting data comes from reference books, magazines, websites and interviews. In the technique of analyzing various input data, researchers use Chain of Evidence, especially to carry out a thorough and comprehensive analysis of research objects (Rovita et al., 2019). Data analysis also adopts other models including data reduction, data presentation, and drawing conclusions (Moleong, 2018). Data reduction is about focusing on what's important, looking for themes and patterns. Data presentation includes brief descriptions, graphs, relationships between categories, and so on. Therefore, conclusions can be drawn based on the direction of the research (Yusuf & Asytuti, 2022).

III. RESULTS AND DISCUSSION

Muhammadiyah University of Sidoarjo Students' Trust in Sharia Banking

The results of the interview with sister Dhea Irwanda Sofielia as a management student said that:

“To gain trust in Bank Syariah, the role of religious values is very large. Sharia banks are not just financial institutions, but also a place where I can save consciously, in accordance with the principles of the Islamic religion. The existence of a fair and transparent financial structure, without usury, gives me confidence that I am investing in a place that understands and respects my religious values.

I hope Islamic banks continue to maintain their commitment to sharia principles. I hope they continue to provide services with high integrity, so that I can continue to save with the confidence that my religious values are respected and implemented consistently.

And experiences such as the quality of service that I felt with Islamic banks were very positive. They not only provide professional and transparent services, but also prioritize fairness in every transaction. Seeing how they adhere to sharia principles in financial aspects gives me confidence that my money is managed with high ethics.”

The results of the interview with sister Ayu Akhmala as a management student said that:

"My decision to save at a sharia bank came from my determination to live a life in accordance with the teachings of the Islamic religion. I believe that sharia banks, with their usury-free and sharia-compliant principles, provide a platform that is truly in accordance with the values that I believe.

Religious values are the main basis for my decisions. I am confident that every transaction at a sharia bank is not only legally valid, but also in accordance with the

morals and ethics of my religion. This provides assurance that my money is managed in accordance with Islamic principles.

I hope that Islamic banks will continue to be committed to maintaining financial standards that comply with sharia. That way, I can see that this bank is not only a place to save, but also a partner that supports me in my financial journey in accordance with the values of the Islamic religion that I hold dear.

The experience I got from the quality of sharia banking services was very positive. I felt like I was treated with respect, and their service was very transparent. In fact, they always explain every aspect of the transaction clearly, so I feel safe and comfortable when saving at a sharia bank."

The results of the interview with sister Khoirun Nadifah as a management student said that:

"I have heard a lot about Islamic banks and how they operate according to sharia principles. As a management student, I see sustainability and fairness in every transaction as important aspects of financial management. That's why I chose a sharia bank.

Religious values played a central role in my decision. As a Muslim, I feel it is important to align my financial decisions with Islamic principles. Islamic banks provide a platform that allows me to do so.

I am happy with the quality of service I got at a sharia bank. They always explain each transaction very well and provide a feeling of security and confidence that my money is being managed properly in accordance with sharia principles."

The results of an interview with Brother Erwin Awal Rachmadani as a management student said that:

"I was interested in Islamic banking because I always wanted to integrate religious values into every aspect of my life, including finances. Sharia banking, with its principles in accordance with Islamic teachings, gives me confidence that my money is managed in a way that is in line with the values I adhere to.

Religious values were a major factor in my decision. I believe that every step I take in financial management must be in line with Islamic principles, and Islamic banking is a forum that allows me to do that.

The quality of service I received was very positive. Their service is very responsive and transparent. I feel that they truly understand customer needs and are committed to providing services in line with religious values."

The results of an interview with Brother Redhi Fahrudin as a management student said that:

"While studying management, I realized the importance of transparency and sustainability in every financial decision. Islamic banking offers a framework that fits my view of responsible finance, and that is the main reason I chose it. Religious values greatly influence my choices. Sharia banking gives me confidence that I can manage my finances in a fair way and in accordance with the moral values that I hold.

The quality of service I received was very satisfying. Sharia banks not only provide efficient services, but also place integrity and sustainability as a priority. This positive experience shaped my confidence that I had made the right choice to save here.

My hope is that Islamic banks will continue to be leaders in providing financial services that comply with sharia principles. I hope they remain focused on integrity and sustainability in every brand action."

The Role of Religiosity Partially Influences Student Trust in Sharia Banking

Research The results of interviews with management students at Muhammadiyah University of Sidoarjo illustrate that religious values play a central role in their decision to use sharia banking services. Students emphasize sustainability, transparency and integrity in every transaction as aspects that build trust in Sharia Banks. This is in line with the view that Sharia Banks operate in accordance with Islamic principles, creating a financial environment that is in accordance with religious moral and ethical values.

Students are determined to voice their intention to live a life according to Islamic teachings. Their choice to use Islamic banking is considered a real action that integrates religious values into aspects of personal finance. In their view, choosing a sharia bank is not just a financial preference, but is also an integral part of implementing Islamic values in everyday life.

Students' trust in Islamic banks does not only lie in the legality of transactions, but also in the conformity of every action with religious morals and ethics. Students believe that every transaction at a sharia bank not only meets applicable legal standards, but is also in line with Islamic moral and ethical principles. This creates confidence that the funds they manage in the bank are treated with integrity, in accordance with their religious values.

In this context, students have high expectations for Islamic banks to remain committed to financial standards that comply with sharia principles. Their hopes reflect the desire for banks not only to be financial institutions, but also to be partners that consistently respect and apply Islamic religious values in every financial service provided.

Students hope that the integrity of sharia banks will remain high and consistent. Continuity in complying with sharia principles is the basis of their expectations for sharia banks. In the students' assessment, Islamic banks are not just a place to manage finances, but are institutions that play an important role in supporting financial practices that are in accordance with Islamic religious values.

In this way, students do not only see sharia banks as conventional financial institutions labeled sharia, but as entities that actively uphold a commitment to integrity and consistency in implementing Islamic religious values. This hope becomes the basis for students to continue to choose sharia banking as an integral part of their Islamic lifestyle, which strengthens the belief that each of their financial steps is an extension of their religious values.

Service Quality has a Partial Effect on Student Trust in Sharia Banking

Through interviews with students, it is clear that the quality of sharia banking services plays an important role in forming students' trust in these financial institutions. This

positive agreement is reflected in several main aspects that reflect the quality of sharia banking services received by students.

First of all, the students stated that they felt they were treated with respect by Islamic banks. This respectful service creates a positive experience and builds trust. This respectful attitude reflects the ethics and integrity that Islamic banks uphold, and students feel valued as customers.

Apart from that, the responsive service and speed of response from sharia banks also received positive recognition. The students highlighted the bank's success in providing appropriate attention to their needs and queries. This responsiveness creates an environment where students feel heard and valued, which in turn, strengthens their sense of trust in Islamic banking.

Transparency in explaining every aspect of the transaction is another important point that helps build student trust. The students appreciated the efforts of Islamic banks to provide good explanations regarding financial transactions, thereby creating better understanding among customers. This transparency provides students with a sense of security, assuring them that their money is managed in accordance with sharia principles without ambiguity or confusion.

Overall, the interview results show that the quality of sharia banking services, which include respect, responsiveness and transparency, contributes positively to the formation of students' trust in the institution. In this context, Islamic banks are not only perceived as providers of financial services, but also as partners who understand and respect the values held by customers, especially students. This increase in trust can have a positive impact on customer retention, customer satisfaction and the reputation of Islamic banks in the eyes of the public.

The Role of Religiosity and Service Quality Simultaneously Influence Student Trust in Sharia Banking

From the results of interviews and literature reviews, it is clearly illustrated that the role of religiosity and service quality not only have a partial influence, but also synergize simultaneously in forming students' trust in sharia banking. Students as sharia banking consumers are looking for more than just providers of financial services, they want financial institutions that not only adhere to religious principles, but also provide quality and transparent services (Aqil, 2018).

Students' religiosity is reflected in their desire to adhere to the principles of the Islamic religion, especially in the financial context. Sharia banks, as financial institutions that operate based on sharia principles, are a choice that is in line with students' religious values. This is in line with literature which states that religiosity can be an important factor in financial decisions, especially when these choices are in line with religious values.

On the other hand, good service quality and transparency from Islamic banks also play an important role in building student trust. Responsive, respectful and transparent service gives students confidence that they are dealing with a financial institution that cares and has its customers' best interests at heart. In the literature, service quality is considered a key factor in forming positive perceptions of financial institutions.

When the role of religiosity and service quality are combined, students' trust in sharia banking becomes stronger. Students view that Islamic banks not only fulfill religious demands but also provide adequate services. The success of Islamic banks in creating harmony between religious principles and service quality is the main driver for students to trust and choose Islamic banks as their financial partners.

Overall, the results of interviews and literature reviews show that the role of religiosity and service quality have a complementary impact and strengthen the formation of students' trust in sharia banking. The synergy between religious values and good service creates a supportive environment for students, strengthening their emotional ties and trust in sharia financial institutions.

IV. CONCLUSION

From the results of interviews with five respondents, a number of significant findings were revealed. The results of this research simultaneously show that the role of religiosity and service quality greatly influences students' trust in sharia banking. The balance of religious values with sharia principles and positive experiences regarding service quality are important points in forming and strengthening students' trust in sharia banking. It is hoped that the results of this research will be useful for all interested parties, especially for Islamic banks as a source of reference and information in making decisions in order to increase the number of customers in the future. Based on the research that has been carried out, it can be used as a reference to provide suggestions to improve the qualifications for further research. This research only uses the variables religiosity, service quality and trust. So it is hoped that future researchers should add other variables to their research.

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