



## Sharia Banking Trust: Analyzing the Influence of Religiosity and Perceptions in Bank Sharia Bukittinggi Branch

Linda Wati<sup>1</sup>, Tun Huseno<sup>2</sup>, Purbo Jatmiko<sup>3</sup>, Farhan<sup>4</sup>

<sup>1</sup>Department of Management, Faculty of Economics and Business, Universitas Bung Hatta

<sup>2</sup>Institute of Home Affair Governance (IPDN), Indonesia

<sup>3</sup>Department of Management, Faculty of Economics and Business, Universitas Bung Hatta

<sup>4</sup>Student of Department Management, Faculty of Economics and Business, Universitas Bung Hatta,

**ABSTRACT:** Research on Sharia Bank is currently relevant due to the rapid growth of the Shariah financial industry, increasing public interest, as well as government support, focusing on factors such as customer trust and the influence of religiosity and perception on customer trust.

The purpose of this study is to investigate how customer trust at the Bank Nagari Sharia Bukittinggi Branch is impacted by beliefs and religiosity. All Bank Nagari Bukittinggi City Branch customers made up the research population. The research population consisted of all customers of Bank Nagari Bukittinggi City Branch, with sampling using a purposive sampling technique which resulted in 150 respondents as samples. The analytical method used is the multiple linear analysis method.

The research results show that customer religiosity does not have a significant influence on their level of trust in Bank Nagari Syariah Bukittinggi Branch. However, customer perceptions of the bank have a significant influence on the level of customer trust in the bank.

This research provides an important contribution to understanding the factors that influence customer trust in Sharia banks, especially in the context of Bank Nagari Sharia Bukittinggi Branch. The results of this research can be a basis for the bank to improve its service and communication strategies to customers, by taking more into account customer perception factors.

**KEYWORDS:** Religiosity, Perception, Trust

### INTRODUCTION

Research on the Sharia Bank has become crucial as the Sharia economy grows and the public increases in demand and interest in financial products and services by Islamic principles. Sharia Banks play a strategic role in supporting the development of the Sharia economy, promoting financial inclusiveness, and meeting the growing demand of the market for financial solutions that are in line with Islamic values. This research enables a deep understanding of the dynamics of the Sharia financial industry as well as helping Sharia banking in designing strategies that respond to customer needs and market developments.

Trust is one of the key elements in the relationship between customers and financial institutions, especially in the context of Islamic banking. Customers' strong trust in Sharia banks is an important aspect that can influence customers' decisions to use Sharia banking services. In the city of Bukittinggi, which is one of the largest cities in the Western Province, where the majority of the population is Muslim. The people started using Sharia banking and eventually became Sharia banking customers. The urge to become a Sharia banking customer can come from various sources, including a person's religious beliefs and their perspectives or ideas about Sharia banking. Bank Nagari Syariah Bukittinggi Branch is one of the Sharia financial institutions that is trying to win customers' trust amidst increasingly fierce competition. The total number of customers of Bank Nagari Syariah and Bank Nagari Bukittinggi Branch can be seen in Table 1 below:

**Table 1. Increase in the Number of Customers at Bank Nagari Syariah Bukittinggi Branch and Bank Nagari Bukittinggi Branch for the Period 2020 to 2022**

Year	Number of Bank Nagari Syariah Customers	Number of Bank Nagari Customers
2020	14,793	25,550
2021	18,631	27,680
2022	24,419	28,212

Source: Bank Nagari (2023)



According to Table 1.1, it can be seen that there has been an increase in the total customers of Bank Nagari Syariah Bukittinggi City from 2020 to 2022. The largest increase occurred in 2022 amounting to 5,788 customers. From the table above you can also see the growth of Bank Nagari customers in Bukittinggi City from 2020 to 2022. The largest increase occurred in 2021 amounting to 2,130 customers, the number of Bank Nagari customer growth is far behind that of Bank Nagari Syariah with a total increase of 3,658 customers. However, compared to Bank Nagari Bukittinggi Branch, Bank Nagari Syariah is still lagging in terms of the number of customers.

One factor that might influence customer trust is religiosity. Religiosity refers to a person's level of religious belief, observance, and practice. In the context of Sharia banking, customer religiosity can act as a factor that motivates them to use Sharia banking services. More religious customers may have higher trust in Islamic banks due to the consistency of religious values in banking services.

However, apart from religiosity, customers' perceptions of Islamic banks can also influence their trust. Customers' perceptions about the extent to which the bank implements Sharia principles, transparency, fairness, and service quality may influence their trust in the bank. Therefore, this research aims to explore the impact of religiosity and perceptions on customer trust in Bank Nagari Syariah Bukittinggi Branch.

The importance of this research is that it contributes to helping Bank Nagari Syariah Bukittinggi Branch and other Sharia financial institutions understand the factors that influence customer trust. The results of this research can guide the bank in designing more effective service strategies and more targeted communication to increase customer trust. Apart from that, this research can also be a basis for further research in the same or related fields to be more in-depth and comprehensive.

Thus, it is hoped that this research can provide valuable insight into increasing customer trust in Sharia banking services, which can ultimately support the growth of the Sharia financial sector in Indonesia.

## **RESEARCH METHODS**

In research that aims to explore the impact of religiosity and perceptions on customer trust at Bank Nagari Syariah Bukittinggi Branch, it is important to understand the research framework and methods used to collect and analyze data. This research uses various methods and techniques which can be described as follows:

### **Research Objects, Population, and Samples**

The research object was Bank Nagari Syariah Bukittinggi Branch, while the research population was all customers of Bank Nagari Syariah Bukittinggi City. Sampling used the Slovin formula with an error rate of 10% (Sugiyono 2016). The calculation results show that the minimum sample required is 150 respondents. Samples were taken using the purposive sampling method. where respondents were selected based on the criteria of being 17-65 years old and having made transactions within the last 6 months.

### **Data collection technique**

Data was collected through the use of a questionnaire which was distributed to all Bank Nagari Syariah Bukittinggi City customers who met the criteria. The questionnaire contains questions related to customers trust, religiosity, and customer perceptions of the bank.

### **Data Types and Sources**

The type of data used in this research is quantitative data, which consists of numbers. Primary data was obtained directly from respondents through distributed questionnaires. Quantitative data has the advantage of being able to provide more accurate and measurable information

### **Operational Definition of Variables**

#### **1. Trust**

In this research, variables are measured with three indicators each have five question items. These indicators include internal encouragement, social motives, and emotional aspects. (Kotler, and Keller, 2013)

#### **2. Religiosity**

The religiosity variable is measured through three indicators: belief, practice, and experience. Each indicator has ten question items (Amir, 2021).

### 3. Perception

Perception variables are measured through four indicators: reputation, service quality, comfort, and monetary sacrifice. Each indicator has four question items (Parente et al., 2015).

#### Multiple Linear Regression Model Analysis

This research will apply multiple linear regression analysis to evaluate how the independent variables, namely religiosity, and perception, influence the dependent variable, namely customer trust in Bank Nagari Syariah Bukittinggi Branch. The multiple linear regression equation used is:

$$Y = a + b_1X_1 + b_2X_2 + e$$

Y : customer trust variable.

X1 : religiosity variable.

X2 : perception variable.

a and b: constant.

b1 and b2 : coefficient for each independent variable.

e: random error (standard error).

#### Hypothesis Test t

This research will carry out a T-hypothesis test to evaluate the influence of the independent variables (religiosity and perception) on the dependent variable (customer trust). The t-test will be carried out partially for each independent variable. If the significance value (sig.) is less than 0.05 and the calculated t is greater than the t table, then the null hypothesis (Ho) is rejected, which means there is a partial influence between the independent variable and the dependent variable (Ghazali 2016:91).

## RESULTS AND DISCUSSION

### Respondent Profile

In this research, we analyzed demographic data from 150 customer respondents of Bank Nagari Syariah Bukittinggi Branch. The following is a summary of the respondent profiles:

**Domicile:** Most respondents (49.5%) came from Bukittinggi City, with a small portion from Padang City (5.9%), Agam Regency (33.7%), and several other areas (10.9%).

**Gender:** The majority of respondents were women (73.3%), while 26.7% were men.

**Age:** The majority of respondents were aged between 36 and 55 years, with the age groups 36-45 years (32.7%) and 46-55 years (20.8%) being the largest. However, there were also several respondents at younger ages (17-35 years) and older (56-65 years).

**Work:** Most of the respondents were Civil Servants (PNS) (78.2%), while some worked in the private sector (2%), BUMN/BUMD (2%), self-employed (1%), and other fields of work (16, 8%).

**Last education:** The majority of respondents had higher education, with a Bachelor's degree (S1) being the most common (64.4%). Other education levels include high school/equivalent (10.9%), DIII (13.9%), DIV (3%), and master's degree (7%).

#### Hypothesis Testing Results

Table 2. Hypothesis Testing Results Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	7,657	3,964		1,932	,056
X1 (Religiosity)	,060	,080	,066	,748	,456
X2 ( Perception)	,164	,029	,495	5,643	,000

a. Dependent Variable: Trust



Based on this table, it can be seen that the constant value is 7.657 and for the religiosity variable (X1), the regression coefficient is 0.060, while the perception variable (X2) has a regression coefficient value of 0.164 and the multiple linear regression equation is obtained, namely:

$$Y = 7.657 + 0.060X1 + 0.164X2$$

First Hypothesis Testing (H1)

It is stated that the sig value for the influence of X1 on Y is  $0.456 > 0.05$ , from which it can be concluded that  $H_0$  is accepted.

It can be concluded that  $H_0$  is accepted, which means there is no influence of religiosity on customer trust.

Second Hypothesis Testing (H2)

It is stated that the sig value for the influence of X2 on Y is  $0.000 < 0.05$ ,

It can be concluded that  $H_0$  is rejected, which means there is an influence of perception on customer trust.

## Discussion

The results of the descriptive analysis revealed that customers have an influence on religiosity in selecting Bank Nagari Syariah Bukittinggi Branch into the very high category. This can be interpreted as meaning that respondents consider Bank Nagari Syariah Bukittinggi City Branch to be by their beliefs.

Meanwhile, customer trust when selecting Bank Nagari Syariah Bukittinggi City Branch is classified in the high category. This can be interpreted as meaning that confidence in choosing Bank Nagari Syariah Bukittinggi City Branch cannot be said to be very high.

The results of hypothesis testing regarding religiosity on customer trust found that religiosity did not affect customer trust.

The results of this research hypothesis are in line with previous research conducted by Zuhirsyan and Nurlinda (2021) which stated that there was no influence of religiosity on customer decisions when choosing a Sharia bank. Research by Rachmawati (2020) found that religiosity does not have a significant influence on the decision to become a Sharia bank customer.

Some previous studies have found that religiousness has a significant influence on the beliefs of Islamic bankers ( Evelyn et al., 2023) (Setiawan et al., 2023). Customers who have strong religious commitments are more likely to trust Islamic banks and their financial services. This belief is built on the belief that Islamic banks adhere to Sharia principles and provide products and services that are consistent with religious teachings. The application of religiousness in financial transactions plays an important role in building trust between customers and Sharia banks. By upholding religious values and offering Sharia-based financial products, Islamic banks can attract and retain loyal customers who prioritize their religious beliefs in their financial decisions (Rhamdhan & Rptiono, 2023), (Araffi & Haryono, 2022).

The results of the descriptive analysis reveal that customers have a perception influence in selecting Bank Nagari Syariah Bukittinggi Branch into the good category. This can be interpreted as meaning that respondents have a good perception of Bank Nagari Syariah Bukittinggi City Branch.

Meanwhile, customers' decisions when selecting Bank Nagari Syariah Bukittinggi City Branch are classified in the high category. This result can be interpreted as meaning that the decision to choose Bank Nagari Syariah Bukittinggi City Branch cannot be said to be very high.

The results of hypothesis testing regarding perceptions of customer decisions found that perceptions influence customer trust. This finding can be interpreted as meaning that perception influences customer confidence in choosing Bank Nagari Syariah, Bukittinggi City Branch. Perceptions have a significant influence on customer confidence in Sharia banks (Maulidya & Putra, 2023). Customer perceptions of services provided by Islamic banks, such as profit sharing and adherence to Islamic principles, play an important role in shaping their trust in these banks (Araffi & Haryono, 2022). Customer perception is influenced by factors such as knowledge, awareness, attitude, and subjective norms (Azhmy, 2020). The level of confidence and image of the bank is also an important external factor that can affect customer confidence in Sharia Bank (Dahmiri, 2020). However, it is important to note that religiousness may not always moderate the influence of perception on customer confidence in using Sharia banking services. Overall, understanding and dealing with customer perceptions is crucial to boosting customer confidence in Sharia banks and promoting the use of Sharia banking services.

The results of this research hypothesis are in line with previous research carried out by Harahap et al. (2020) which found that there was a positive influence of perception on customer decisions.



However, this does not support the research carried out by Zuhirsyan and Nurlinda (2021) which found that when perception increases it will not affect the increase in the decision to choose, where perception is not a factor that influences the decision to choose a sharia bank.

## CONCLUSION

By the results of the research and discussion previously explained, conclusions can be drawn from this research, Religiosity does not affect customer confidence in choosing Bank Nagari Syariah Bukittinggi City Branch  
Perception has a positive effect on customer confidence in choosing Bank Nagari Sharia Bukittinggi Branch

## RESEARCH IMPLICATIONS

The following are several implications that can be drawn from the results of this research:

1. **The Importance of Improving Customer Perception:** The results showing that perception has a positive effect on customer trust indicate that banks need to focus on efforts to improve customer perceptions of their services. This could include increasing operational transparency, better customer service, and ensuring that banks remain compliant with Sharia principles. In this way, banks can strengthen relationships with customers and win their trust.
2. **Importance of Education and Information:** The lack of influence of religiosity on customer trust highlights the importance of education and information. Banks need to make more efforts to provide a better understanding of the benefits of Sharia banking services to customers, especially those who may not understand the religious aspects of these services. This can be done through more effective education and communication programs.
3. **Marketing Strategy Development:** These results also trigger the importance of developing appropriate marketing strategies. Bank Nagari Syariah can utilize these results to design marketing campaigns that focus more on demonstrating the superiority of their services and transparency. Improving the bank's image and increasing positive perceptions from customers can be an important part of the marketing strategy.
4. **Advanced Research Development:** The results of this research can be a basis for further, more in-depth research in understanding the dynamics of customer trust in Sharia banking. Further research could explore other factors that influence customer trust, including social and economic factors that may not be explained in this research.

## REFERENCES

1. Arafti, M., & Haryono, S. 2022. Peran Religiusitas dalam Memoderasi Persepsi, Preferensi dan Pengetahuan Terhadap Minat Menjadi Nasabah di Bank Syariah Indonesia. *J-MAS (Jurnal Manajemen Dan Sains)*, 7(2), 461. <https://doi.org/10.33087/jmas.v7i2.431>
2. Azhmy, M. F. 2020. the Influence of Perception and Attitude Towards the Customer Behaviour in Using Sharia Banking Financial Services in Medan. *Nisbah: Jurnal Perbankan Syariah*, 6(2), 99. <https://doi.org/10.30997/jn.v6i2.3289>
3. Amir Y. 2021. Development of a Religiosity Scale for Muslim Subjects. *Indonesian Journal for The Psychology of Religion*. 1(1), 47-60
4. Dahmiri, D. 2020. Influence of products and principles of Sharia bank on customer decision with perception as an intervening variable in Bank Jambi Syariah. *Jurnal Perspektif Pembiayaan Dan Pembangunan Daerah*, 7(4), 393-404. <https://doi.org/10.22437/ppd.v7i4.7757>
5. Ghozali, Imam. 2016. Multivariate Analysis Applications with the IBM SPSS 23 Program (Edition 8). Printing VIII. Semarang: Diponegoro University Publishing Agency.
6. Harahap, Tiara Sulaikha Rohimi. 2020. "The Influence of Customer Perception and Religiosity on the Decision to Choose Gold Pawn Products at PT Bank Syariah Mandiri Kcp Medan Iskandar Muda". *Al-Infaq: Journal of Islamic Economics* 11(1), 1-21. <https://doi.org/10.32507/ajei.v11i1.493>
7. Kotler, Philip and Kevin, Lane, K. 2013. *Marketing Management* (14th ed.). Pearson International edition.
8. Maulidya, M., & Putra, R. 2023. The Effect of Perceptions of Profit Sharing, Islamic Financial Literacy, and E-Banking on Customer Interests in Using Bank Syariah Indonesia (BSI) Services Religiosity as a Moderating Variable. *JESI (Jurnal Ekonomi Syariah Indonesia)*, 13(2), 225. [https://doi.org/10.21927/jesi.2023.13\(2\).225-244](https://doi.org/10.21927/jesi.2023.13(2).225-244)





9. Parente, ES . 2015. Conceptualization and measurement of customer perceived value in Brazilian contribution banks. *International Journal of Bank Marketing*
10. P. Montolalu., M.Ch.Raintung. 2018. Analysis of the Influence of Promotional Strategy, Brand Image and Perception on Customer Decisions Using Gold Savings at Pegadaian (Persero) Regional Office V Manado
11. Rachmawati A. 2020. "The Influence of Customer Knowledge, Brand Image, Religiosity, and Location on the Decision to Become a Customer at a Sharia Bank" 5(1). 1-20.
12. Rachmawati and Widana. 2019. "The Influence of Customer Knowledge, Brand Image, Religiosity, and Location on the Decision to Become a Customer at a Sharia Bank" 8(2). 111-123.
13. Rhamdhan, I. M., & Rptiono, S. 2023. The Effects of Religiosity, Trust, Intimacy Toward Commitment and Customer Loyalty at Shariah Microfinance. *Jurnal Aplikasi Bisnis Dan Manajemen*, 9(2), 492–500.  
<https://doi.org/10.17358/jabm.9.2.492>
14. Setiawan, F., A, E. D. P., Purwaningsih, T., Ekonomi, F., Ponorogo, U. M., & Ponorogo, K. 2023. *Role of Religiosity in Moderating Factors Affecting Customer's Preference to Choose Financing Peran Religiusitas dalam*
15. Silva, Princess Mistia. 2017. The Influence of Consumer Perception and Consumer Motivation on Insurance Policy Purchasing Decisions. *Psychoborneo: Scientific Journal of Psychology*. Vol. 5. No. 3.
16. Sugiyono. 2016. Quantitative, Qualitative, and R&D Research Methods. Bandung: PT Alfabet.
17. Wijaya, E., Junaedi, A. T., Fransisca, L., Chandra, S., & Suyono, S. 2023. Trust, Satisfaction, and Loyalty of Islamic Bank Customers: Role of Religiosity. *Jurnal Aplikasi Manajemen*, 21(2), 490–501.  
<https://doi.org/10.21776/ub.jam.2023.021.02.17>
18. Zuhirsyan and Nurlinda. 2021. "The Influence of Religiosity, Perception and Customer Motivation on the Decision to Choose Sharia Banking" *Journal of Sharia Banking* 2(2). 114-130

---

*Cite this Article: Linda Wati, Tun Huseno, Purbo Jatmiko, Farhan (2024). Sharia Banking Trust: Analyzing the Influence of Religiosity and Perceptions in Bank Sharia Bukittinggi Branch. International Journal of Current Science Research and Review, 7(3), 1575-1580*