

# The Role of Trust as Mediator in the Effect of Religiosity and Bank Image towards Consumers' Intention: An Empirical Case Study of Bank Muamalat, Indonesia.

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# The Role of Trust as Mediator in the Effect of Religiosity and Bank Image towards Consumers' Intention:

## An Empirical Case Study of Bank Muamalat, Indonesia.

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**Abstract:** The existence of banking in Indonesia is getting more advanced with the increasing use of society for banking services. In addition to conventional banks, Islamic banks are starting to become the choice of predominantly Muslim Indonesians. However, the phenomenon occurs with the Muamalat bank, a pure bank established in sharia, experiencing a decrease in the public's Intention to make financing. This creates a study to conduct research, so that research is needed to determine the factors that influence people's Intention to make financing at Muamalat Bank. This research method uses quantitative research using SmartPLS analysis with a sample of 220 respondents. From the study results, it is found that Religiosity affects consumer trust and Intention. The bank's image affects public Trust and does not influence the public's Intention to make financing. Henceforth, Trust can mediate Religiosity and corporate image on the public's Intention to make financing at the Muamalat bank. This result can take into consideration the Muamalat bank's decision to take a marketing policy.

**Keyword:** Bank Image, Intention, Religiosity, Trust, Islamic Bank

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### Introduction

The development of banking in Indonesia is proliferating from year to year. Along with the development of time, besides conventional banks, there are also Islamic banks that Muslims expect. This is very supportive and becomes a good market opportunity because the majority of Indonesian people are Muslim. Islamic banking is a banking system developed based on Islamic sharia. Islamic banks guarantee that the transactions carried out do not use Intention, as provided by conventional banks. Bank Muamalat is a sharia bank that was first established in Indonesia in 1991. Bank Muamalat was founded by a group of Muslim entrepreneurs and Muslim scholars. Supported by ample market opportunities, Bank Muamalat has a national decline in corporate profits; this is a phenomenon for Islamic banking in most countries with the largest Muslim population. The decrease in the performance of the Muamalat bank can be seen from the National Bank Muamalat report.

Net profit in the second quarter, the current year in July, obtained data, namely:

**Table 1.1**

<b>2nd Quarter Net Profit of July of the current year Bank Muamalat Indonesia</b>			
<b>No</b>	<b>Year</b>	<b>Profit*</b>	<b>Change in Profit/Loss</b>
1	2016	42,521	0
2	2017	45,282	1,1 %
3	2018	113,222	61%
4	2019	21,239	-81,2%

\* in billions

Source: Bank Muamalat Indonesia monthly report. [www.bankmuamalat.co.id](http://www.bankmuamalat.co.id)

From the table, Bank Muamalat's profit nationally in 2019 decreased drastically compared to 2018, with a decrease in profit reaching 81.2%. Bank Muamalat in Madiun Raya also faced banking problems. Madiun Raya consists of 5 districts and one municipality: Ngawi Regency, Magetan Regency, Ponorogo Regency, Pacitan Regency, Madiun Regency, and Madiun Municipality. The Madiun Raya community is a Muslim community with many sizeable Islamic boarding schools such as the Temboro Islamic boarding school, the Gontor Islamic Boarding School, the Darul Huda Mayak Islamic Boarding School, the Walisongo Ngabar Islamic Boarding School, and other Islamic boarding schools. However, this existence does not support the decision to use financing at the Muamalat bank. The decline in financing at Muamalat bank is inversely proportional to the presence of Islamic banks in Madiun Raya, increasing financing overall Islamic banking. Of the 7 Islamic banks in Madiun Raya, which consist of BRI syariah, Mandiri Syariah, BNI syariah, BTN syariah, Bank Muamalat, Bank Mega Syariah and Bank Jatim Syariah. From the results of the report released by the OJK, data on the financing ratio or Finance To Deposit Ratio (FDR) can be obtained:

**Table 2**

***Finance to deposit ratio (FDR)***

<b>No</b>	<b>Year</b>	<b>FDR</b>
1	2017	93,37
2	2018	109,34

Source: OJK Report, accessed on 29 May 2020 [www.ojk.go.id](http://www.ojk.go.id)

From table 2 it can be seen that the finance to deposit ratio (FDR) in 2017 was 93.37, meaning that if there are 100 people saving money, 93.37 will make financing. In 2018 there was an increase in funding of that the finance to deposit ratio (FDR) was 109.34, meaning that in Madiun Raya, there was an increase in the community in financing in Islamic banks.

The decrease in the number of Bank Muamalat Madiun Raya financing customers, from the results of observations made by researchers with the leadership of Bank Muamalat in Madiun Raya, the researchers obtained the following data:

**Table 3**  
**Number of Bank Muamalat Financing Customers**  
**Madiun Raya**

No	Year	Number of Customers
1	2014	1889
2	2015	1472
3	2016	1387
4	2017	1268
5	2018	975

Source: Observation data with the head of the branch

From the data results in table 3, it can be seen that customer intention in Bank Muamalat Madiun Raya financing decreased from 2014 to 2018. In 2014 the number of customers made financing of 1,889 customers. The number of customers who made financing continued to decline until 2018, reaching 975 Bank Muamalat Madiun Raya customers. Consumer intention in funding at Bank Muamalat Madiun Raya is a problem for Bank Muamalat Madiun Raya because the decline in consumer intention will decrease the number of customers, which directly or indirectly affects them Bank Muamalat Madiun Raya.

Research on consumer intention in financing at Bank Muamalat Madiun Raya is essential because it determines the factors influencing consumer intention in funding at Bank Muamalat Madiun Raya. This study develops the Theory of Reasoned Action (TRA) model to determine the factors influencing consumer intention. Several studies that produce the TRA model were conducted by Amin et al. (2011). The research was conducted to see the determinants of customer intention in using Islamic financial services. This study looked at attitudes, social influence, religious ties, government support, and price-fixing on Intention in using Islamic financial services. Several factors influence the Intention in using Islamic financing, namely, attitudes, social influences, and prices.

Lee and Lee's (2018) research determined that subjective norms (social influence) are predictors of making purchasing decisions when subjective norms can suggest strengthening consumer buying actions or behavior. The role of a religious environment and friends makes consideration and input for someone to make decisions about a product. Furthermore, Jaffar and Musa's research (2014) states that attitudes, subjective norms, perceptions of control behavior, in which attitudes are influenced by awareness and knowledge, obligations, religion, cost advantage, business support, and reputation, influence Islamic financing. Research by Obeid and Kaabachi (2016) is to see the effect of Religiosity, the amount of information about Islamic banks, relative benefits, compatibility, and social factors on consumer intention in using Islamic banks. Religiosity is one factor that influences consumer intention because most Madiun people are Muslim. Wahab's research (2013) states that religion is the highest factor influencing people's Intention to become bank customers. Nawaz et al., 2016; Kaabachi, et al., 2016; Yazid, 2017;



Romdhoni and Ratnasari, 2018; Khotimah, 2018, stated that Religiosity affects consumer intention. Meanwhile, Southern and Rani's 2015 research, Kamarni 2012, and Magfiroh, 2018, Religiosity does not affect the Intention of Islamic banks.

Furthermore, the factor that influences consumer intention is company image. Bank Muamalat is known to the public as the only Islamic bank that is purely sharia because Bank Muamalat is not the same as other Islamic banks whose parent banks are conventional banks. Research (Kaabachi and Obaid 2016; Awan et al. 2017; Molinillo et al. 2018; Suarjana and Suprapti, 2018; Putra et al. 2015; Ariszani et al. 2015; and Lee and Lee, 2018) stated that company image influences intention consumer. However, research (Pratiwi and Soesanto, 2016; and Khotimah, 2018) says that company image does not affect consumer intention.

The factors that influence consumer intention in this study are religiosity, the corporate image on consumer intention; there is a research problem in the results of previous studies, namely the influence and absence of force between the factors that affect consumer intention so that researchers identify other factors that affect consumer intention. Researchers indicate that the trust factor can mediate the Religiosity factor, corporate image, and consumer intention. The selection of the trust factor as a mediating factor for consumer intention, by looking at the phenomenon that occurs in the Madiun Raya Community which is majority Muslim but the low consumer intention in financing Muamalat bank which is the only bank that was born purely from Islamic banks, this shows that there is a lack of Madiun Raya public trust in Bank Muamalat, so it is necessary to know the role of consumer trust in supporting the factors that affect consumer intention in financing at Bank Muamalat Madiun Raya.

## THEORETICAL REVIEW

### Consumer intentions

Ajzen and Fishbein, (1980) show that the best prediction of behavior is based on the person's interests. According to Syah (2011: 152), expressing Intention means a tendency to be a joyful or significant hope for something. According to Kotler (2005: 15), expressing Intention is a behavior that shows a client's desire to purchase in response to an object. Kotler and Keller (2009: 181) state that purchase intention is a perception that arises based on the stimulation of needs. Several factors influence Intention. According to Lajuni et al. (2017), Religiosity is a vital factor influencing consumer intention. According to Kaabachi and Obeid (2016), the company image factor can influence consumer intention. According to Newaz et al. (2016), consumer intention in Islamic banks are:

1. The desire to want to learn more about products related to Islamic Sharia
2. Interested in using Islamic banking products and services
3. Interested in using Islamic bank products and services in the future
4. Recommend Islamic financing to others

Although Intention is a purchase that does not have to be made in the future, steps to see consumer intention are generally made to maximize predictions with actual investments in the future.

### Relationship of Religiosity with Trust and Intention

According to Rahmat (2003: 88), Religiosity is an impetus that comes from within a person to act according to the quality level of his devotion to religion. Religiosity is defined insofar as a person has been involved in his faith and teachings, such as the attitudes and behavior of individuals that reflect their commitment (Johnson et al., 2001). According to Sood and Nasu (1995) in Newas et al. (2016), individuals reflect Religiosity. Attitudes and behavior. Fungacova et al. (2016) said that religious individuals tend to have greater Trust in Islamic banks. According to Weaver and Agle (2002) in Saudien and Rani (2015), adding that a person's religious identity himself influences their behavior and attitudes, Usman et al. (2018) stated that Religiosity affects consumer trust. Kaakeh and Han (2018) religious motivation factors influence the Intention to use Islamic banking. Hanudin et al. (2011) found that Religiosity is significantly related to the Intention to using Islamic financing. Based on the study of several studies above, the following hypotheses are formulated and to be tested further:

*H<sub>1</sub>. There is an effect of Religiosity on Trust.*

*H<sub>2</sub>. There is an influence of Religiosity on Intention.*

### The relationship between The image of the bank and The Trust and Intention

According to Kotler and Keller (2007: 94), company image is the view or perception of the community about an organization or company that is impressed in the minds of the people. According to Smeltzer (1997) in Lin and Lu (2010), identification, image, and reputation psychology can influence mutual Trust between sellers and buyers. Nguyen, (2006) shows a relationship between company image and customer trust; according to Awan et al. (2017), company image creates a positive brand attitude and Intention in using banking services. Research by Khalil (2013) shows that a good image can help gain consumer confidence and consumer intention in purchasing. A good brand image increases consumer confidence because it can reduce purchase risk (Chen, 2010). According to Kaul et al. (2010), Trust is formed due to consumer observations. Kaabachi and Obeid (2016), in their research, show that company image can influence consumer intention. Based on the study of several studies above, the hypothesis is obtained:

*H<sub>3</sub>. There is an effect of bank image on Trust.*

*H<sub>4</sub>. There is an effect of bank image on Intention.*

### Relationship between Trust and Religiosity, Bank Image and Intention

According to Peppers and Rogers (2004: 43), Trust is one party's belief in the Reliability, durability, and integrity of the other party in the relationship. Trust is generally considered an essential element for customers and producers or companies because Trust can maintain a long-term relationship between two parties. Trust will arise if the individual or business can show something good to ensure the capacity and integrity of a person. Lin and Lu (2010) state that Trust has a positive influence on consumer purchasing goals. Building trust is crucial for the company in the transaction relationship because it will increase consumer attitudes and buying Intention (Somali et al., 2009).



Minton's (2015) research shows that Trust plays an essential role in evaluating. Lin and Lu (2010) state that Trust has a positive influence on consumer purchase intention. A study by Rosdiana and Haris (2016) states that Trust positively affects consumer intention. Wulandari and Ekawati (2015) state that Trust has a positive impact on purchase intention. Furthermore, Shahnaz et al. (2016) state that Trust can mediate between company reputation and consumer intention. Based on the study of several studies above, the hypothesis is obtained:

There is an effect of Trust on consumer intention. H6.

Trust mediates the effect of Religiosity on Intention. H7.

Trust mediates the impact of bank image on Intention.

## Research framework

The research framework in this study is expected to provide an overview and lead to the assumptions of the variables studied. Two variables are positioned as independent variables from the relationship between variables, namely Religiosity and bank image. Furthermore, the intention variable is placed as the dependent variable with Trust as the mediating variable. The conceptual model can be seen in Figure 1 below.

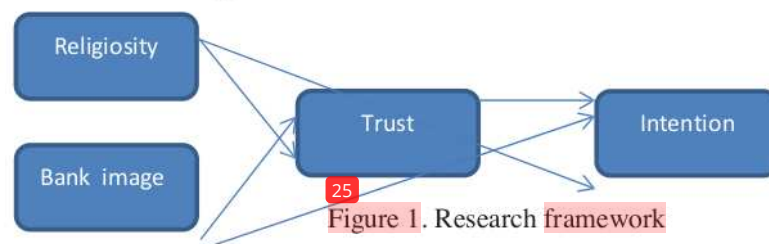


Figure 1. Research framework

## RESEARCH METHODS

This research is a type of quantitative research with a sample of the Muslim community in Madiun. In this study, the population number is unknown, so the sampling technique using the Moholtra formula (2006) is a minimum of 5 times the number of indicators used. In this study, 220 respondents were obtained.

This study using a side technique, namely purposive sampling, namely sampling with several criteria including:

- People who live in Madiun, Central Java Province, Indonesia.
- People who are at least 30 years old, because, at this age, people need savings for living needs.
- People who have not done financing at the Muamalat bank.

In this study, to measure the research variables referring to several previous studies, namely the Religiosity of the reference, Newaz et al. (2016) stated five indicators in Religiosity: Religious belief, Practice, Knowledge, Experience, Consequences. Furthermore, to measure the bank image variable, the researcher refers to Walters (1978) in Lin and Lun (2010) and Azizah (2012), which states that the bank image indicators include: Institutional stability, reputation, widely known. To measure the trust variable, the researcher refers to Wiedenfels (2009: 40) and Zaheer and Bachmann (2006: 30); there are three indicators of Trust: Competence, Benevolence, Integrity.

To measure the variable consumer intention, the researcher refers to Newaz et al. (2016) and Ferdinand (2006: 129); there are four indicators, namely: transactional Intention, preferential Intention, explorative Intention, future Intention.

**Table4. Measurement Indicators**

Research variable	Indicator	Item
Religiosity (RLG)	1. Religious Beliefs	<i>Religious beliefs affect the affairs of life. Religious beliefs are my approach to life</i>
	2. Practice	<i>Enjoy working in my religion. Grow in understanding my religion</i>
	3. Knowledge	<i>Spend a period in my religion. Read books and magazines about my religion</i>
	4.Experience	<i>Religion is critical to me. I enjoy time with people of religion</i>
	5.Consequences ( Newaz 2016:147)	<i>Has a decisive influence on religion. Make a financial contribution to religion</i>
Bank image (CTR)	1. Bank establishment 2. Reputation 3. Widely known.  Walters (1978) & Azizah (2012)	<i>Bank Muamalat is progressing Bank Muamalat is growing. Bank Muamalat has a good image. Bank Muamalat is the most sharia-compliant. Bank Muamalat is the foremost bank. Bank Muamlat is popular in the community</i>
Trust (KCP)	1.Benevolence 2.Competency, 3.Integrity  Hwang dan Kim (2006), Wiedenfels (2009) & Zaheer &n Bachmann (2006)	<i>The bank prioritizes the Intention of customers. The bank provides easy terms. Bank muamalat will provide customer security in transactions. The bank offers excellent service. Bank Muamalat will keep its promise. Bank responsibility towards customers.</i>
Consumer intention (MTK)	1.Transactiona Intention 2.Preferential Intention 3. Ask for explorations, 4. Intention in the future  Newaz (2016) & Ferdinand (2006),	<i>I will finance Bank Muamalat. Interested in financing Bank Muamalat. Choosing Bank Muamalat over other banks Bank Muamalat is the priority choice. Looking for information on financing principles Find out about the financing terms. I will do financing in the future. Shortly, Bank Muamalat will finance it.</i>

Research instruments for data collection utilized a questionnaire given to the target respondents. The questionnaire statements were formed from the indicators of each variable. Furthermore, the data analysis used in this study used smart pls.

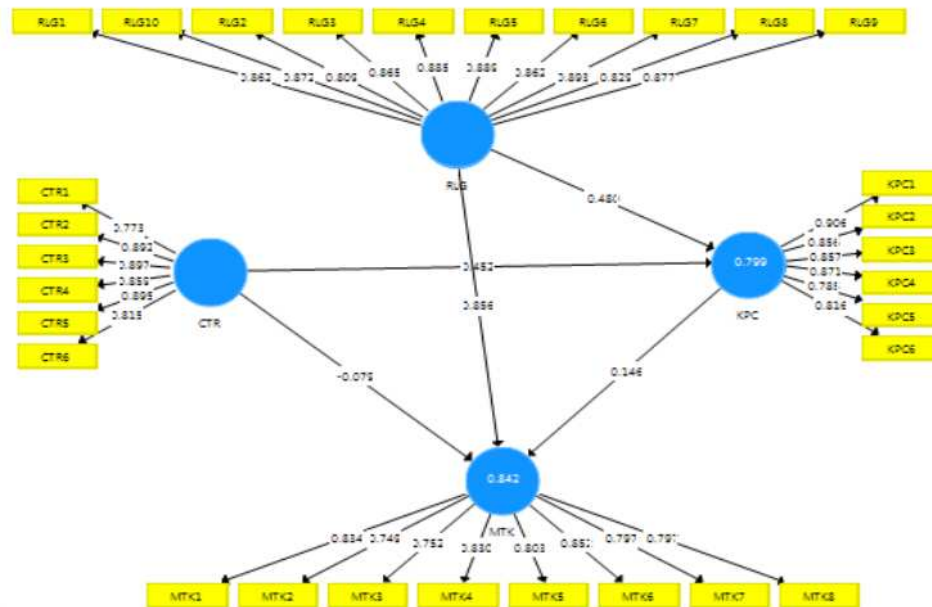


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The outer model feasibility test is used to see the validity and Reliability of indicators against variables. The inner model test is carried out to see the relationship between variables before seeing the results of hypothesis testing and Mediation.

### 83 ANALYSIS RESULTS

From the results of data processing with SmartPLS obtained the path analysis image as follows.



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Figure 2. Path analysis

### Evaluation of the Measurement Model (Outer Model)

33 Three criteria can be used to assess the outer model or measurement model, namely using convergent validity, discriminant validity, and reliability testing.

#### a. Convergent validity

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Convergent validity is a measurement model used with reflexive indicators or to determine the validity relationship between the indicator and its latent variable with an outer loading value of  $> 0.7$  (Chin in Ghazali 2014: 39). The value of outer loading can be seen in the table below and results show that the outer loading value  $> 0.7$ . Thus, the indicator can be said to be valid.

**Table 5. Outer Loading**

	<sup>1</sup> Original Sample (O)	Sample Mean (M)	Deviation Standard (STDEV)	T Statistics (I O/STDEV I)	P Values
RLG1 <- RLG	0.862	0.861	0.021	41.681	0.000
RLG10 <- RLG	0.872	0.871	0.019	44.860	0.000
RLG2 <- RLG	0.809	0.809	0.026	30.824	0.000
RLG3 <- RLG	0.865	0.865	0.017	50.652	0.000
RLG4 <- RLG	0.885	0.884	0.015	59.899	0.000
RLG5 <- RLG	0.889	0.888	0.015	60.439	0.000
RLG6 <- RLG	0.862	0.862	0.017	49.944	0.000
RLG7 <- RLG	0.893	0.892	0.015	59.468	0.000
RLG8 <- RLG	0.829	0.827	0.024	34.646	0.000
RLG9 <- RLG	0.877	0.875	0.019	46.383	0.000
CTR1 <- CTR	0.773	0.768	0.036	21.590	0.000
CTR2 <- CTR	0.892	0.891	0.015	60.527	0.000
CTR3 <- CTR	0.897	0.896	0.014	64.062	0.000
CTR4 <- CTR	0.859	0.859	0.018	48.232	0.000
CTR5 <- CTR	0.895	0.895	0.017	51.243	0.000
CTR6 <- CTR	0.815	0.813	0.028	29.068	0.000
KPC1 <- KPC	0.906	0.905	0.012	74.172	0.000
KPC2 <- KPC	0.856	0.856	0.019	45.868	0.000
KPC3 <- KPC	0.857	0.855	0.021	41.388	0.000
KPC4 <- KPC	0.871	0.869	0.021	42.263	0.000
KPC5 <- KPC	0.785	0.783	0.029	26.700	0.000
KPC6 <- KPC	0.816	0.815	0.026	31.442	0.000
MTK1 <- MTK	0.834	0.833	0.022	37.885	0.000
MTK2 <- MTK	0.749	0.749	0.036	20.742	0.000
MTK3 <- MTK	0.752	0.750	0.032	23.701	0.000
MTK4 <- MTK	0.830	0.830	0.020	41.225	0.000
MTK5 <- MTK	0.803	0.803	0.028	28.672	0.000
MTK6 <- MTK	0.852	0.853	0.019	44.218	0.000
MTK7 <- MTK	0.797	0.795	0.028	28.458	0.000
MTK8 <- MTK	0.797	0.798	0.027	29.715	0.000

Meanwhile, another method used by evaluating the <sup>4</sup>Average Variance Extracted (AVE) of each latent variable must be greater than 0.50, which means that 50% <sup>6</sup>more of the variance of the indicator can be explained (Ghazali 2014: 40). The analysis found that the AVE value of each variable was more than 0.5; this <sup>5</sup>indicates a valid indicator.

**Table 6. Average Variance Extracted (AVE)**

	Cronbach's Alpha	rho_A	composite Reliability	Average Variance Extracted (AVE)
RLG	0.962	0.963	0.967	0.748
CTR	0.927	0.929	0.943	0.734
KPC	0.922	0.923	0.940	0.722
MTK	0.921	0.923	0.935	0.644

### b. Discriminant Validity

Discriminant validity is a measurement model that can be seen using a reflective indicator evaluated following cross-loading with the construct. The indicator is declared to meet the discriminant validity of the indicator has the Cross-loading value in the variable, which is the largest compared to other variables (Ghazali 2014: 39-40).

**Table 7. Cross Loading**

	RLG	CTR	KPC	MTK
RLG1	0.862	0.738	0.742	0.797
RLG10	0.872	0.725	0.737	0.743
RLG2	0.809	0.709	0.704	0.737
RLG3	0.865	0.701	0.749	0.811
RLG4	0.885	0.724	0.782	0.852
RLG5	0.889	0.741	0.745	0.845
RLG6	0.862	0.713	0.747	0.822
RLG7	0.893	0.760	0.802	0.836
RLG8	0.829	0.713	0.679	0.717
RLG9	0.877	0.723	0.729	0.735
CTR1	0.670	0.773	0.675	0.577
CTR2	0.745	0.892	0.767	0.689
CTR3	0.730	0.897	0.732	0.666
CTR4	0.720	0.859	0.730	0.661
CTR5	0.752	0.895	0.775	0.687
CTR6	0.686	0.815	0.707	0.634
KPC1	0.771	0.746	0.906	0.719
KPC2	0.677	0.702	0.856	0.655
KPC3	0.688	0.766	0.857	0.635
KPC4	0.680	0.732	0.871	0.635
KPC5	0.755	0.683	0.785	0.731
KPC6	0.788	0.721	0.816	0.753
MTK1	0.798	0.648	0.672	0.834
MTK2	0.675	0.588	0.605	0.749
MTK3	0.638	0.544	0.615	0.752
MTK4	0.769	0.592	0.683	0.830
MTK5	0.733	0.594	0.596	0.803
MTK6	0.787	0.637	0.686	0.852
MTK7	0.719	0.627	0.670	0.797
MTK8	0.740	0.662	0.692	0.797

The analysis shows that the Cross-loading value in the variable is the largest compared to other variables so that it meets the discriminant validity.

### c. Reliability

A reliability test is used to measure the consistency of measuring instruments in measuring concepts, or it can also be used to measure the thickness of respondents in answering instrument. The reliability test in SmartPLS can use the composite reliability method and Cronbach's alpha. Composite Reliability is used to measure the actual value of the Reliability of a construct in estimating the internal consistency of a construct. A research variable can meet composite Reliability if it has a composite reliability value > 0.6 (Ghazali 2014: 43).



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Cronbach's alpha was used to measure the lower bound of construction reliability. This value indicates the Reliability of all the indicators in the model. A variable can be declared reliable if it has a Cronbach alpha value > 0.7 (Andreas et al., 2010). The table below shows the results of the data analysis for the composite reliability value > 0.6 and Cronbach's Alpha > 0.7, so the reliability test meets.

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**Table 8. Composite Reliability dan Cronbach's Alpha**

	Cronbach's Alpha	rho_A	composite Reliability	Average Variance Extracted (AVE)
RLG	0.962	0.963	0.967	0.748
CTR	0.927	0.929	0.943	0.734
KPC	0.922	0.923	0.940	0.722
MTK	0.921	0.923	0.935	0.644

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### Structure Model (Inner Model)

The structural model (inner model) can be evaluated using:

#### a. R-square for the dependent construct (R2)

The R-square states the percentage of variance that is currently explained by endogenous latent variables in the research analysis.

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**Table 9. R-square**

	R Square	Adjusted R Square
KPC	0.799	0.797
MTK	0.842	0.840

The research obtained an R2 of confidence (KCP) of 0.799 and Intention (MTK) of 0.842. Chin stated that if the R2 value is 0.67 and above, it indicates that a good criterion is the effect of exogenous variables on endogenous variables in the formed structural model. (Ghazali 2014: 39-40).

#### b. Prediction relevance ( $Q^2$ )

For prediction, relevance testing is done to validate how the predictive ability of a model is. The interpretation or interpretation of results greater than 0 shows that the model has predictive relevance. In contrast, if it is less than 0, it indicates that the model does not have predictive relevance (Ghozali & Latan, 2015: 79). This test can only be performed for endogenous constructs with a reflective indicator.

$$Q^2 = 1 - (1 - R_1^2)(1 - R_2^2) \dots (1 - R_p^2)$$

$$(Q^2) = 1 - (1 - 0.799^2)(1 - 0.842^2)$$

$$(Q^2) = 0.895$$

The Q<sup>2</sup> value obtained is 0.895 (large because 0.895 > 0). This value indicates that exogenous latent variables have a good predictive ability of the model, so it can be said that exogenous variables can explain endogenous variables in this research model.

#### The goodness of Fit.

To validate the research model in the study using the Goodness of Fit (GoF). The goodness of Fit is an index that has been introduced by Tenenhaus et al. (2004). This index is used to assess a measurement model and a structural model (Ghozali and Latan, 2015: 82). The GoF value is obtained from a value of 0.764 > 0.36, which means that it has a significant discount (Cohen, 1988 in Ghozali and Latan, 2015: 83) suggests that in explaining empirical data, this model has the high ability so that the model that is formed can be said to be valid. To calculate the value of the Golf index, it can be obtained from the square root of the average value. communality index and average R-Square as follows:

$$GoF = \sqrt{com \times R^2}$$

$$o = \sqrt{0.712 \times 0.82}$$

$$o = \sqrt{0.584}$$

$$o = 0.764$$

#### Hypothesis testing

This study shows whether a hypothesis can be declared acceptable if a P-Value ≤ 0.05 is obtained (Yamin and Kurniawan, 2011: 54). It is significant between latent variables and other latent variables. On the other hand, if the P-Values value is obtained > 0.05, the hypothesis is not accepted. This shows that there is no significant influence between latent variables on other variables.

**Table 10. Coefficient of Direct Effect**

	Original Sample(O)	Sample Mean (M)	Deviation Standard (STDEV)	T Statistics ( O/STDEV )	P Values
RLG -> KPC	0.480	0.475	0.060	7.970	0.000
CTR -> KPC	0.452	0.457	0.060	7.546	0.000
RLG -> MTK	0.856	0.858	0.053	16.299	0.000
CTR -> MTK	-0.079	-0.082	0.060	1.312	0.190
KPC -> MTK	0.146	0.148	0.060	2.430	0.015

Based on the results of the analysis shown in the table above, the interpretation of the inner model hypothesis test results is obtained as follows:

The Effect of Religiosity on Trust obtained a P-value ≤ 0.05, the research hypothesis was accepted, meaning that Religiosity had a significant effect on Trust. The path coefficient value, positive, is 0.437; this indicates that if a person's Religiosity increases by 1 unit, consumer confidence will increase by 0.480 in the Muamalat bank in Madiun Raya. Moreover, the effect of

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bank image on Trust obtained P-value  $\leq 0.05$ , the research hypothesis is accepted, meaning that bank image is having a significant impact on Trust. The path coefficient value, positive, is 0.452; this indicates that if the bank image increases by 1 unit, it will increase consumer confidence by 0.452 towards the Muamalat bank in Madiun Raya. It is interesting to report that, the influence of Religiosity on consumer intention obtained a P-value  $\leq 0.05$ , so the research hypothesis was accepted, meaning that Religiosity had a significant effect on consumer intention. The value of the path coefficient, which is positive, is 0.856; this indicates that if the increase in consumer religiosity is 1 unit, it will increase consumer intention by 0.856 towards the Muamalat bank in Madiun Raya. Furthermore, the effect of bank image on consumer intention obtained a value  $> 0.05$ , so the research hypothesis was rejected, meaning that company image had no significant impact on consumer intention. Finally, it is reported that the influence of Trust on consumer intention is obtained by a P-value  $\leq 0.05$ , so the research hypothesis is accepted, meaning that Trust has a significant effect on consumer intention. The path coefficient value, positive, is 0.145; this indicates that if the increase in consumer confidence is 1 unit, it will increase consumer intention by 0.146 towards Bank Muamalat in Madiun Raya.

### Evaluation of Mediation Effects

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The effect of Mediation shows the influence of the independent variable on the dependent variable through the mediating variable. According to Juliandi (2018: 88), if the p-value  $\leq 0.05$ , it is significant, meaning that the mediator variable can mediate the effect of exogenous variables on endogenous variables. And if the p value  $> 0.05$ , it is not significant, suggesting that the mediator variable cannot mediate the effect of exogenous variables on endogenous variables.

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**Table. 11 Mediation coefficients**

	Original Sample (O)	Sample Mean (M)	Deviation Standard (STDEV)	T Statistics (l O/STDEV l)	P Values
CTR -> KPC -> MTK	0.066	0.067	0.028	2.373	0.018
RLG --> KPC > MTK	0.070	0.071	0.031	2.251	0.025

The influence of Religiosity on consumer intention through Trust obtained a P-value  $\leq 0.05$ , meaning that Trust can provide Mediation between Religiosity and consumer intention. Additionally, the influence of bank image on consumer intention through Trust obtained a P-value  $\leq 0.05$ , meaning that Trust can provide Mediation between bank image and consumer intention.

### DISCUSSION

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The results of the hypothesis testing that has been done show that Religiosity has a significant effect on consumer trust in financing Bank Muamalat in Madiun Raya. Empirically, it is found that Religiosity has a meaningful influence in building consumer trust. This shows that the level of community religiosity in Madiun Raya can increase public confidence in the financing process of Bank Muamalat. The Madiun people try to grow in practicing their religious teachings. They seek information, knowledge about religion to live life in the world and improve the quality of their faith. In the concept of religion, faith and belief are essential concerns for a person. People will find it easier to believe and obey if it is related to religion and belief. Someone who is Religiosity has a high level of loyalty and Trust towards religion. Someone will try to obey



religious orders and implement spiritual teachings in their behavior so that when there is a choice of products offered, someone will prefer products following the instructions of the religion. They believe in Bank Muamalat is because many people believe that the concept of sharia implemented by the bank can provide justice, profit, and prioritize consumers' intentions. The public believes in the promises offered by Bank Muamalat following the Islamic concept it adheres to.

Fung<sup>66</sup>va et al. (2016) stated that religious individuals tend to place greater Trust in Islamic banks. People who have high Religiosity tend to choose products more and more towards their spiritual corridors. Because they desire to live their lives following the principles of religious teachings that they believe, the attitude of Religiosity can determine the extent to which a person will be consistent and pragmatic values that do not change too often (Khraim, 2010). Religio<sup>40</sup> creates consistency in a behavior that they believe to be true. Several studies that su<sup>86</sup>ort the results of this study show that Religiosity has a significant and positive effect on Trust. Usman et al. (2017) stated that Religiosity affects consumer trust. Res<sup>88</sup>ch by Souden and Jabeur (2015) and Abou-Yioussef<sup>74</sup> al. (2015) says that religious beliefs play an essential role in consumer decisions regarding Islamic banking products and services. <sup>24</sup>

The results of the hypothesis testing that have been carried out indicate that the bank's image has a significant effect on public Trust in financing Bank Muamalat in Madiun Raya. Empirically, it shows that the public's perception of the image of a bank can have a real influence on consumer confidence in financing at Bank Muamalat. This indicates that the people of Madiun still believe in the existence of Bank Muamalat among other Islamic banks. The high result of the questionnaire shows that the people of Madiun believe that the Muamalat bank will develop because of the large number of Muslim communities in Madiun, which is the market orientation of Bank Muamalat. The existence of Bank Muamalat, which is popular among the public, has become a public concern.

The bank's image has a strong correlation with a company regarding public beliefs and attitudes towards the company. Trust in a company can reduce purchasing risk (Chen, 2010). A good bank image can strengthen consumer confidence and reduce risk perceptions; consumers are more likely to think that a company with a good vision will be profitable, a good corporate image can increase customer expectations of the company's ability to provide great products or services, and integrity in delivering promises. A good bank image leads to consumer confidence in the products offered by the company. Nguyen and Leblanc (2001) state that the appearance of a bank is related to the organization and the nature of the company. Bank Muamalat, with the image of an Islamic bank, has an advantage compared to other banks. In this case, Bank Muamalat is known to the public as the only pure Islamic sharia bank because Bank Muamalat is not the same as other Islamic banks whose parent banks are conventional banks. Bank Muamalat was born founded by Muslim scholars and the government as a solution to Islamic banking. Research conducted by Khalil (2013) states that a good bank image<sup>80</sup>n influence Trust and Intention in purchasing a banking product or service. This shows that a good bank image in the minds of consumers can lead to consu<sup>24</sup>r confidence. This follows Yusrina's (2013) research results, and Ariszani et al. (2015) stated that the bank's image has a positive and significant effect on c<sup>27</sup>sumer confidence.

The hypothesis test results that have been carried out indicate that Religiosity has a significant effect on consumer intention in financing Muamalat ba<sup>69</sup> in Madiun Raya. Empirically, it shows that the religious attitude of the Madiun people can have a significant and real influence on consumer intention in financing at the Muamalat Madiun bank. This indicates

that the Muslim community in Madiun Raya has an attitude of Religiosity<sup>84</sup> and tends to choose the funding at the Muamalat bank. Religiosity is a strong determinant of Intention in using Islamic banking. Lajuni et al. (2017) argue that the more a person is afraid of divine punishment, the more a person will develop a good perception of Islamic banking. In addition, the more a person believes in Islamic law, the more he supports Islamic banking products. Hanudin et al. (2011) found that Religiosity was significantly related to Intention in using Islamic financing. Echchabi and Olaniyi (2012) document that choosing an Islamic bank is due to religious<sup>61</sup> motivation from customers. The higher a person's Religiosity, the higher the basis of consumers to use Islamic banking. This is in line with Kaakeh and Hasan's (2018) research that religious motivation factors influence Intention in using Islamic banking. <sup>13</sup>

In addition to that, Religiosity has a significant effect on consumer intention in Muamalat bank because the high knowledge of religion in the Madiun Raya community makes them prefer Bank Muamalat over other banks. Religiosity reflects one's adherence to religious teachings, shown in how consumers carry out spiritual practices. In the context of Islam, religion is a way of life that integrally builds one's behavior. Thus, a person's level of Religiosity<sup>70</sup> determines how a person behaves following religious rules. This is following the research of Newaz et al. 2016; Kaabachi et al. 2016 stated that Religiosity affects consumer intention. Hanudin et al. (2011) found that Religiosity was significantly related to Intention in using Islamic financing.

It is important to highlight here that, the results of the hypothesis testing that have been carried out indicate that the bank's image does not influence consumer intention in financing Muamalat bank in Madiun Raya. Empirically, it shows that the current manifestation does not directly influence and appeal to the public for funding. Existing realities must support the image built by Bank Muamalat and sponsored by the performance of the Muamalat bank. OJK performance appraisal and media information that currently assesses Muamalat bank's declining performance can reduce consumer intention. Information that comes to the public will make a consideration in determining consumer decisions. A bank's<sup>35</sup> image must be maintained and built in the eyes of consumers to make it a consumer choice. According to Ismail et al. (2014), there is a strong relationship between reputation and the choice of Islamic<sup>21</sup> financing. Existing importance becomes an assessment for consumers. Pramudyo (2012) explains that image has a role in marketing an organization because it can influence consumer perceptions and expectations about the goods or services offered. The Muamalat bank's performance in the last few years has seen a decline in performance results. There were several issues on social media that Muamalat bank was going to go bankrupt. This became the public's concern for Bank Muamalat in the future, which made consumer intention decrease in Muamalat bank financing. As agreed, whatever the bank's image is made, but with the real news received by the<sup>30</sup> public, it is not easy to increase public Intention in financing Muamalat bank. This is following Sayani and Miniaoui's (2013) research, which states that the reputation of the company image does not influence consumer intention and is not following the analysis<sup>3</sup> Kaabachi and Obeid Research. (2016) states that the image of a bank can influence consumer intention. <sup>13</sup>

The results of the hypothesis testing that has been conducted show that Trust has a significant effect on consumer intention in financing Bank Muamalat in Madiun Raya. Empirically, it shows that consumer confidence in Bank Muamalat will have a real influence on consumer intention in financing at Bank Muamalat. This indicates<sup>67</sup> that people who have faith in Bank Muamalat tend to have a choice in Bank Muamalat. Trust has a positive influence on



consumer intention; if public Trust increases, consumer intention will also increase. Suppose the public perception of Bank Muamalat prioritizes consumers' Intention and can provide the right solutions to consumers. In that case, consumers will be interested in using Bank Muamalat in the future. Creating Trust is the main thing in a relationship because Trust can create a good relationship. A person who has Trust in another party will agree and follow what he says. Trust can make other people willing to do something so that someone who has confidence in their Muamalat bank will choose Bank Muamalat to make transactions. According to Garbarino and Johnson (1999), Trust is a significant factor in a competitive environment. The dependence of customer perceptions on the quality of service and reliability offered by the organization. Mayer et al. (1995) argue that the tendency to believe will be significant when information about kindness and integrity is not available. Morgan and Hunt (1994) show that belief means that someone thinks their transaction partners are reliable, honest, and confident. This is consistent with research by Lin and Lu (2010), which states that Trust positively influences consumer purchase intentions. People who believe in the existence and promises given by the Muamalat bank will tend to choose Muamalat bank.

The research results on the effect of Religiosity on consumer intention through consumer trust in Bank Muamalat show that Trust mediates the relationship between Religiosity and consumer intention. The influence of Religiosity on consumer intention through Trust has a significant positive effect. Empirically, the role of Trust mediates the impact of Religiosity on consumer intention. The results showed that Madiun Raya people who have an attitude of Religiosity could increase their Trust in Bank Muamalat, and Madiun Raya people who have an attitude of Religiosity will prefer to use muamalat bank in financing. Trust is a descriptive thought that a person holds about something (Zheng and Dai, 2013). Trust has a close relationship with one's religious attitude. People will have high Trust and good prejudice if someone has a high religious attitude. Religion regulates what is allowed and prohibited, which will affect people's preferences in consuming certain products. Abdul Rahim and Robson (2017) religion is the most crucial motive for Muslims for Islamic banking, even though customers are not aware of the mechanisms and contracts used by Islamic banks. The role of religion dramatically influences the decisions of people who have high Religiosity. Usman et al. (2017) state that Religiosity affects consumer trust. People with higher Religiosity also have higher Trust in Islamic banks. The results of this study are consistent with Jamal's (2003) study of religious belief affecting people's feelings and consumer attitudes. Ali et al. (2017) positive personal attitudes towards halal consumption, personal opinions, and perceived control over halal consumption predict intentions for halal consumption among Muslims.

The results of research on bank image on consumer intention through consumer trust in Bank Muamalat found that Trust mediates the relationship between corporate image and consumer intention in financing Bank Muamalat in Madiun Raya. The influence of bank image on consumer intention through Trust has a significant effect. Empirically, the role of Trust can mediate the impact of corporate image on consumer intention. The results show that the Madiun community with the Trust built on the company's image that Muamalat bank can carry out banking with Islamic concepts, Muamalat bank runs the Islamic system, consumers believe that the Islamic system of Bank Muamalat will provide benefits for consumers, consumers also believe the transactions they do will be transparency because in religious teachings it is taught not to doubt other people, consumers also believe that Bank Muamalat can develop because the majority of the



Islamic Madiun Raya community is a potential target market, Bank Muamalat will be more popular among the Muslim community so that it will be able to build the image of Bank Muamalat which will then have an impact on consumer confidence and will increase consumer intention in financing at Bank Muamalat.

The role of consumer trust in Bank Muamalat is essential because the current image of the bank is unable to provide a significant influence on consumer intention. Information in the media shows that there has been a problem with Bank Muamalat, which has decreased the bank and is even rumored to be selling its shares and going bankrupt, so it takes efforts from the bank to increase consumer confidence in Bank Muamalat. Socialization and understanding are needed and "pick the ball" to increase public interest in financing Bank Muamalat. Corporate image cannot significantly directly affect consumer intention, and through Trust, the corporate image can have a considerable influence. The role of Trust in mediating the image of the bank on consumer intention has a significant effect. People with less product knowledge to reduce transaction risk will see the image of the bank. A good bank image is a consideration for consumers' decisions. Many companies build consumer trust in their companies. When the public view of the company's image decreases, the company must rebuild public confidence not to reduce general Intention in the company's products. If the public believes in the existence of Islamic, popular, and capable Muamalat bank, they will benefit, facilitate and believe that the bank will keep its promises, it will increase consumer intention in Bank Muamalat. Bank Muamalat must implement this in addition to building a corporate image to attract consumer intention; Bank Muamalat also builds consumer confidence.

According to Kotler & Keller (2012: 225), confidence is the readiness of the company to rely on business partners. Confidence depends on several interpersonal and inter-organizational factors, such as company competence, integrity, honesty, and kindness. Consumer confidence in the company's image is needed. Trust is an absolute prerequisite for conducting a transaction relationship; without Trust, a transaction cannot occur. Trust in business relationships helps reduce business risks. Amin et al. (2013) found the image of a bank to play an essential role in developing consumer trust in Islamic banking. Trust is based on the level of perceived risk, uncertainty, and vulnerability (Jevons and Gabbott, 2000). Bank Muamalat must show a good image quality and good reputation to consumers. How is the performance of a bank that can compete with other banks? A good brand image increases buyer's confidence because it can reduce the impact of purchases (Chen, 2010). Consumers believe that building a company image is a long process. Bank Muamalat must take the ball into the market, build good relationships and relationships with consumers and potential consumers. Convince consumer confidence in the existence of the Muamalat bank, which will develop and be more advanced. Bank Muamalat can be trusted by consumers and has a social responsibility. Be able to convince consumers; they will benefit from financing at the Muamalat bank. Research by Shao et al. (2018) states a relationship between reputation, Trust, and Intention. This is following the study results by Lin and Lu (2010), which says that corporate image affects Trust and Trust affects consumer intention. Research conducted by Khalil (2013) says that companies with a good idea can help gain buyer confidence and purchase intention for banking products and services.

## CONCLUSION

The existence of Muamalat Bank in Madiun Raya still has a good chance. We are seeing the majority of people who are Muslim and are supported by the number of Islamic boarding schools. Bank Muamalat must be brave to take opportunities, carry out promotions to the community, and build relationships with the district. From the research results, it was found that community religiosity created Trust and Intention to finance at Muamalat bank. The current image of the bank has not influenced consumer intentions to fund. However, the idea of the bank is still able to control public Trust in Bank Muamalat. Then, the role of Trust in mediating the bank's religiosity and image in influencing the public's Intention to finance Bank Muamalat by giving a significant role. Thus the most critical factor for Bank Muamalat must be able to create Trust in the Madiun community in the performance of Bank Muamalat.

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