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*Research Article*

# The Effect of Religiosity and Product Knowledge on Trust in Islamic Banking in Purwakarta

Ropi Marlina[1]*, Ade Nurhayati Kusumadewi[1], Shandika Satriadi Nugraha[1], Qudratov Inomjon[2]

[1] *Sekolah Tinggi Ilmu Ekonomi Dr. KHEZ Muttaqien, Purwakarta, Indonesia*
[2] *The Department of International, Tashkent State University of Economics, Uzbekistan*

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***Correspondence**
ropimarlina@gmail.com

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**ABSTRACT**

The purpose of this study was conducted to determine what factors influence trust in Islamic banking. In this study, two independent variables were taken, namely religiosity and product knowledge and trust as the dependent variable. The method used in this study is a quantitative with descriptive verification method with a research sample of 99 respondents. The data analysis technique used is multiple linear regression with SPSS software version 25. Based on the results of multiple linear regression analysis, this study shows that religiosity and product knowledge has a significant on the trust of Islamic banking in the city of Purwakarta. And overall independent variables have a simultaneous effect on confidence with Fcount 27.955 with a significance level of 0.000 <0.05. And the value of 0.368 R Square shows the results that all variables have an effect simultaneously as much as 36.8%. The implication of this study shows that religiosity and product knowledge variable has a direct effect on increasing the trust of Islamic banking in the city of Purwakarta. However, this study implies the need for better The importance of increasing religiosity and pay attention to product knowledge so as to increase customers to use Islamic banking services. This research is expected to provide benefits for managers of Islamic banking branch offices to increase customer trust in Islamic banking.

## 1. INTRODUCTION

Sharia banking in Indonesia began in 1991 starting with the establishment of Bank Muamalat Indonesia (BMI) as the only commercial bank that conducts business activities based on the principle of profit sharing. The establishment of Islamic banks is regulated based on Law Number 10 of 1998 which explicitly stipulates that banks can operate based on sharia (Juliana, et.al., 2022a). Banking law policy in Indonesia has been initiated, by embracing the Dual Banking System. This system provides an opportunity for conventional commercial banks to provide Islamic services through an Islamic window mechanism.

Based on data from the Financial Services Authority (OJK), Islamic banks in Indonesia totaled 189 banks consisting of 14 Sharia Commercial Banks (BUS), 20 Sharia Business Units (UUS), and 164 Sharia Financial Banks (BPRS). In the last decade, the Islamic lifestyle has evolved, society call it the halal lifestyle. From here, the fashion, beauty, tourism, education and other businesses have grown phenomenally. The speed of business growth in Indonesia even beat the growth of Islamic banking. Unknowingly, sharia banking, if measured from the market share of banking, can be said to be stagnant. Nearing three decades, the market share of Islamic banking is still in the range of six percent, as described in Figure 1.

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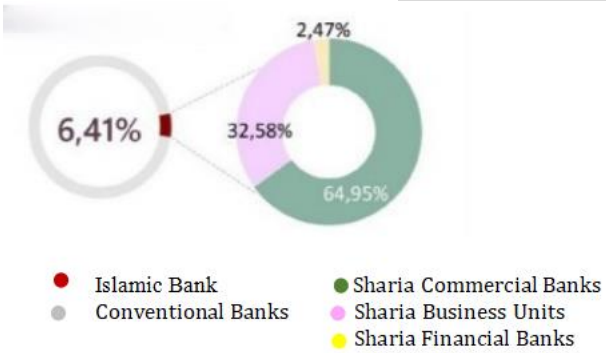


**Figure 1.** Islamic Banking Market Share March 2021

From the data on the market share of Islamic banking above Islamic banks, which are more than three decades old, only reached 6.41%, thus showing that there are still many Indonesian people who prefer conventional banking services to Islamic banking (Juliana, et.al., 2022) .There are several reasons why until now the Indonesian Muslim community is not fully interested in using Islamic bank services, including: the public does not fully believe in the sharia of Islamic banks; there is an obligation from the place of work to use a conventional bank; facilities related to business interests that cannot be fulfilled by sharia banks which are mostly due to restrictions on authority by laws and regulations; and there is no adequate knowledge about the importance of sharia transactions from a religious perspective (Destiana, et. al., 2021; Kennedy, et. al., 2020; Juliana & Marlina, 2016). Based on statistical data released by the Financial Services Authority (OJK), it shows that the total assets of conventional banks in 2018 amounted to IDR 8.1 quadrillion. And sharia banking assets in 2018 show a figure of IDR 447 trillion. Even though Islamic banking has been started since 1991 marked by the establishment of the first Islamic bank in Indonesia, namely Bank Muamalat. However, during the past 30 years, Islamic bank assets have only reached this figure.

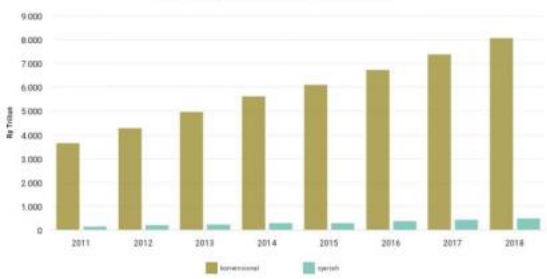


**Figure 1.** Bank Assets in Indonesia

According to Kartika et al. (2019) Trust is defined as a dimension of a relationship that determines the degree to which a party feels able to trust the integrity of the promises offered by the other party. The results of the pre-research that the authors conducted on Trust received unfavorable responses from respondents. This shows that trust in Islamic banks gets a negative response from customers who use Islamic bank financial services.

The establishment of Islamic banking within the scope of banking in Indonesia is not solely due to the interests of the Indonesian population, which is predominantly Muslim, this is not a guarantee but rather a challenge that must be faced by Islamic banking itself, which in fact tends to develop more slowly than conventional banks. Meanwhile, when viewed from the market share, Indonesia is one of the countries with the largest Muslim population in the world. Based on data from the Directorate General of Population and Civil Registry (Dukcapil) of the Ministry of Home Affairs, the total population of Indonesia is 272.23 million in June 2021. Of these, 236.53 million people (86.88%) are Muslims. This means that the majority of the population of Indonesia is Muslim and are Muslim.

Based on the data on the number of adherents of the Islamic religion above, when compared with the number of customers, the use of Islamic banking services is very small and the public still tends to prefer conventional banking services.

The increasing number of establishments of Islamic financial institutions, especially Islamic banking, has not been able to keep up with the demand side of Islamic financial service products where the level inclusion Islamic finance in Indonesia has only reached 9.1 percent (OJK sharia financial literacy national survey, 2019). This is of particular concern *stakeholders* Islamic banking where a special strategy is needed to increase Islamic financial literacy, which

currently has only reached 8.93 percent (OJK Sharia Literacy National Survey, 2019). This effort to increase Islamic financial literacy, including education and outreach, is expected to increase the Indonesian population so that they can use sharia banking products and services.

The National Sharia Finance Committee (KNKS) is trying to compile a study on the formation of Sharia BUMN banks, so that it is hoped that the formation of this Sharia BUMN Bank is expected to increase Indonesia's Islamic financial market share, which currently only reaches 8.29% (sharia financial market share). And at this time the only Sharia BUMN bank in Indonesia is Bank Syariah Indonesia (BSI) which was established on February 1 2021 which coincided with 19 Jumandil Akhir 1442 H. This bank was established as a result of the Merger of the three BUMN banks, namely Bank Syariah Mandiri, BNI Syariah , and BRI Syariah. Meanwhile, in terms of increasing Islamic economic and financial literacy, the KNKS has also published a blueprint for a national strategy for developing educational materials to increase Islamic economic and financial literacy in Indonesia.

Even the Main Director of PT Bank Syariah Indonesia Tbk or BSI Hery Gunardi said that out of a number of Muslim residents in Indonesia, only 30.27 million became customers of Islamic banks as of November 2020. Of course this indicates that the market potential for Islamic banks is large and has not been fully explored, of course this gap is very large. big. He explained in a webinar entitled Sharia opportunities and challenges after the merger of BUMN Syariah Banks, Wednesday (10/2/21).

It was explained that Indonesia also has potential in terms of the halal industry (Kurniasih, et. al., 2022). However, as of November 2020, the assets of Islamic banks in Indonesia have only reached IDR 591 trillion. Of the 30 million Islamic bank customers, including Bank Syariah Indonesia's nasabanks, only around 14 million were customers resulting from the merger of three Islamic banks, namely PT Bank BRI Syariah Tbk, PT Bank BNI Syariah and PT Bank Mandiri Syariah. Of the total 14 million customers, half of the customers are from Bank Mandiri Syariah, while the number of customers from BRI Syariah and BNI Syariah is almost the same.

With this customer data when compared with the Indonesian population, of course it is very far apart from that, also from the potential target of the halal industry, the banking industry is still far from reaching it and also from the development of the three banks, namely Mandiri Syariah, BRI Syariah, and also BNI Syariah when before and after the merger to become Bank Syariah Indonesia, the development of the customer itself is quite slow for the increase in the number of customers.

Thus, it can be said that trust is not created because this research is about Islamic banking and Indonesian citizens who are predominantly Muslim. Of course, the fundamental thing that affects trust is in terms of the religiosity of individuals or Indonesian residents themselves. Apart from that, it can be said that Bank Syariah Indonesia (BSI) is a bank that at an early age where the formation of the merger itself was legalized on the date (BSI) which was established on February 1 2021 which coincided with 19 Jumandil Akhir 1442 H, of course from the date of formation the bank was only one year old in operation, therefore apart from the religiosity factor that influenced the formation Trust is from Product Knowledge itself.

This is where the role of Islamic banks is to socialize the Indonesian population regarding Islamic banking knowledge, both in terms of its definition, location, principles, and the various types of products that Islamic banks themselves provide to the public. It is hoped that the public will know that Islamic banking is a bank that is based on sharia principles in accordance with the Al-Qur'an and Hadith.

Religiosity is a state of motivation that exists within a person to behave, behave, and act according to the teachings of his religion. Religiosity is a belief and appreciation of religious teachings that direct a person's behavior in accordance with the teachings of the religion he adheres to (Nurrachmi & Setiawan, 2020).

In previous research conducted by Aji, et. al., (2020) states that Religiosity has a positive and significant effect on Research on Building Trust in Islamic bank customers that differentiates this researcher from others is First, in terms of the sample, namely the people of the city of Purwakarta who already have bank accounts, both Conventional and Sharia Banking. Second, in terms of variables, namely regarding the role of religiosity and product knowledge. Third, in terms of the object, namely Bank Muamalatbnn mhvd7, Bank Syariah Indonesia, Bank Jabarat Syariah.

In previous research conducted by Dedi Iskamto and Yuliardi (2017) stated that Religiosity has a significant effect. Likewise in research conducted by Tati Maryanti (2019), stated that the knowledge possessed by a customer will have a very significant influence on the trust of Islamic bank customers. Referring to the results of previous research and adjusting to the background, the authors take the title "The Influence of Religiosity and Product Knowledge on Trust in Islamic Banking in Purwakarta".

## 2. RESEARCH METHODS

This research was conducted on Islamic bank customers in Puwakarta which included three banks including Bank Syariah Indonesia, Bank Jawa Barat Syariah, and Bank Muamalat. The survey was conducted on 99 respondents by distributing questionnaires directly to customers and online via the Google form.

The method used in this research is descriptive *verification* method with a quantitative approach. This study aims to determine the effect of religiosity and product knowledge on trust in Islamic banking in Purwakarta.

The research design used in this study was an explanatory research design. This research is to test the hypothesis, namely research that analyzes the relationship between the independent variables and the dependent variables that have been formulated. This research uses quantitative methods so that it can be formulated into a hypothesis. Hypothesis testing is done after the research data has been collected.

The population in this study were Islamic bank customers in Puwakarta which included three banks including Bank Syariah Indonesia, Bank Jawa Barat Syaria, and Bank Muamalat. Based on the data obtained directly by interviewing the Heads of Branch Offices at each Bank. the number of customers of Bank Syariah Indonesia is 8321 active customers, Bank Jawa Barat Syariah has 8200 customers, and Bank Muamalat has 3100 customers. Based on the total population, the sample is obtained using the Slovin formula. The sample results obtained were 99 respondents.

Research data analysis techniques in this study use several data analysis techniques or data processing techniques to produce information that can be understood easily. There are several data processing techniques used in this study, which are as follows:

1. Test Validity
   Validity test is used to determine the appropriateness of the items in a question in defining a variable. The list of questions must support a certain group of variables (Sujarweni, 2008). In this study, to test the validity of the instrument the following person product moment formula was used:

$$r_{xy} = \frac{\mathrm{N}\sum xy - (\sum \mathrm{x})\,(\sum y)}{\sqrt{[\{N.\sum x^2 - (\sum x)^2\}\{N.\sum y^2 - (\sum y)^2\}]}} \quad (1)$$

   If> r table, then the question item is declared valid
   If <r table, then the question item is declared invalid
2. Reliability Test
   Reliability is an indicator of the level of ignorance or confidence in a measurement result. To find out reliability, the Alpha Cronbach formula is used as follows:

$$r11 = \left(\frac{k}{k-1}\right)\left(1 - \frac{(\sum \sigma b^2)}{\sigma t^2}\right) \quad (2)$$

   If r arithmetic > r table, then the item question is said to be reliable
   If r arithmetic ≤ r table, then the question item is said to be unreliable
3. Normality Test
   Normality is related to testing of samples taken in research conducted to find out whether the samples taken are from normally distributed population.
4. Heteroscedasticity
   Heteroscedasticity testing is performed to ensure that the groups being compared are groups that have homogeneous variants.
5. Simple Regression Analysis
   The purpose of simple regression analysis is to predict the value of the dependent variable (Y) with the independent variable (X). The dependent variable (Y) in this study is customer trust in Islamic banking in Purwakarta and the independent variable (X) in this study is Religiosity (X1) and Product Knowledge (X2).
   The simple regression equation that will be used is formulated as follows:

$$Y = a + b_1X_1 + b_2X + e \quad (3)$$

Explanation :
Y = Trust
a = Constanta
$b_1$ = Regression Coefficient
$X_1$ = Religiosity
$b_2$ = Regression Coefficient
$X_2$ = Product Knowledge
e = Interference variable

### *2.1. Hypothesis test*

Hypothesis testing aims to find out directly between the two concepts tested in this study. The hypothesis that will be tested in this study are as follows:

First Hypothesis
H0: b <0, meaning that the level of religiosity has no effect on trust
HA: b> 0, meaning that the level of religiosity has a positive effect on trust
Second hypothesis
H0: b <0, meaning that the level of product knowledge has no effect on trust
HA: b> 0, meaning that the level of product knowledge has a positive effect on trust

### *2.2. T-Test*

T test is basically done to show how far the influence of one explanatory variable individually in explaining the dependent variable. To calculate the t test the following formula is used:

$$t = \frac{b_i}{S_i} \tag{4}$$

If it is seen partially, the hypothesis of this study uses a one-tailed test (one tail) which can be formulated as follows:

Ho: b1 = 0, meaning that there is no influence between the X variable on the Y variable.
Ha: b1 ≠ 0, meaning that there is a positive influence between variable X on variable Y.

The criteria used to accept or reject a hypothesis are determined by comparing the t arithmetic and t tables of the distribution table, where testing this hypothesis uses a level of significance or error rate (α = 5%) and the following conditions:

t arithmetic> t table then $H_0$ is rejected and Ha is accepted
t arithmetic <t table then $H_0$ is accepted and Ha is rejected

### *2.3. Test the Coefficient of Determination*

The coefficient of determination on the objective is to measure how far the model's ability to explain the variation of variables is appropriate. Or the extent to which the variable (Y) is influenced by the independent variable (X). The formula for calculating the coefficient of determination is as follows:

$$R^2 = \frac{ESS}{TSS} = \frac{\sum \hat{y}^2_i}{\sum y^2_i} \tag{5}$$

$$R^2 = \frac{b_{12,3} \sum x_{2i}y_i + b_{13,2} \sum x_{3i}y_i}{\sum {y_i}^2} \tag{6}$$

Based on the determination formulation above, the magnitude of the coefficient of determination (R2) lies between 0 and 1, or in other words 0 ≤ R2 ≤ 1, meaning that if the value of R2 gets closer to 1, the better the regression model can explain that the more there is the close influence between the independent variable and the dependent variable. Likewise, the value of R2, which is getting closer to zero, indicates that the regression model under study is getting less good, and means that there is less or no close influence between the independent variable and the dependent variable.

## 3. RESULTS AND DISCUSSIONS

### *3.1. Descriptive Analysis of Research Variables*

In this study there are three variables which are categorized using the categorization formula mentioned earlier as follows:

#### *3.1.1. Overview of Religiosity Variable (X1)*

Religiosity is an individual's appreciation and practice of religious teachings or beliefs that are adhered to, which lead to feelings of belief and produce actions or behavior. Religiosity or diversity does not only occur when someone performs ritual worship, but also when carrying out their daily activities (Ancok and Nashori, 2011).

The level of Religiosity to the trust in Islamic banking in Purwakarta who are respondents is generally categorized high because based on the Recapitulation of Answers Frequency Distribution of the Religiosity Variable that the results of the statements of the respondents the largest average value is 3.91 while the smallest average value is 3.80 and the magnitude of the religiosity variable index value is 3.85 this means that religiosity is in the range "Good" in this case means showing that all respondents gave a good perception of the use of religiosity as a determinant of perceptions of consumer trust.

#### *3.1.2. Overview of Product Knowledge Variable (X2)*

Product knowledge's consumer knowledge regarding product characteristics, the consequences of using the product and the level to be obtained from the product (Peter and Olson, 2014).

The level of product knowledge's to the trust in Islamic banking in Purwakarta who are respondents is generally categorized high because the results of the statements of the respondents the largest average value is 3.87 while the smallest average value is 3.65 and the value of the Product Knowledge variable index is 3.86 this means that Product Knowledge is in the "Good" range in this means indicating that all respondents gave a good perception of the use of Product Knowledge as a determinant of perceptions of consumer trust.

#### *3.1.3. Overview of Trust Variable (Y)*

Trust is the company's willingness to rely on business partners. Trust depends on a number of interpersonal and inter-organizational factors, such as company competence, integrity, honesty and kindness (Kotler and Keller, 2012).

Trust in Islamic banking in Purwakarta who are respondents, it can be seen that the level of trust consumer in Purwakarta is generally categorized as high because the results of the statements of the respondents the largest average value is 3.90 while the smallest average value is 2.67 and the magnitude of the trust variable index value is 3.51 this means indicating that Consumer Trust is in the "Good" range in terms of this means that all respondents give a good perception of the Consumer Confidence Variable.

### *3.2. Data Analysis Test Results Using Simple Regression*

This section will explain the results results of linear regression calculations with SPSS version 25, the following table is obtained:

#### *3.2.1. Religiosity Variable Linearity Test*

**Table 1.** Linearity Test Results (X1) (Religiosity)
Source: SPSS25 Outputs

| | | | Sum of Squares | Df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|---|
| Kepercayaan * Religiusitas | Between Groups | (Combined) | 263,153 | 14 | 18,797 | 4,245 | ,000 |
| | | Linearity | 180,741 | 1 | 180,741 | 40,817 | ,000 |
| | | Deviation from Linearity | 82,412 | 13 | 6,339 | 1,432 | ,162 |
| | Within Groups | | 371,958 | 84 | 4,428 | | |
| | Total | | 635,111 | 98 | | | |

Based on the results of the output table above, it can be seen that the sig. deviation from linearty for the religiosity variable is 0.163 > 0.05 meaning that there is a linear relationship between religiosity and consumer confidence.

*3.2.2. Product Knowledge Variable Linearity Test Result*

Based on the results of the calculation of reliability testing using SPSS tools, the following results are obtained:

**Tabel 2.** Linearity Test Results (X2) (Product Knowledge)
Source: SPSS25 Outputs

| | | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|---|
| Kepercayaan * Product Knowledge | Between Groups | (Combined) | 169,369 | 9 | 18,819 | 3,596 | ,001 |
| | | Linearity | 108,930 | 1 | 108,930 | 20,816 | ,000 |
| | | Deviation from Linearity | 60,440 | 8 | 7,555 | 1,444 | ,190 |
| | Within Groups | | 465,742 | 89 | 5,233 | | |
| | Total | | 635,111 | 98 | | | |

Based on the results of the output table above, it can be seen that the sig. deviation from linearty for the Product Knowledge variable is 0.190 > 0.05 meaning that there is a linear relationship between Product Knowledge and Consumer trust.

*3.2.3. Correlation Analysis Test*

**Tabel 3.** Correlation Analysis Test Results
Source: SPSS25 Outputs

| | | Religiusitas | Product Knowledge | Kepercayaan Konsumen |
|---|---|---|---|---|
| Religuisitas | Pearson Correlation | 1 | ,252* | ,533** |
| | Sig. (2-tailed) | | ,012 | ,000 |
| | N | 99 | 99 | 99 |
| Product Knowledge | Pearson Correlation | ,252* | 1 | ,414** |
| | Sig. (2-tailed) | ,012 | | ,000 |
| | N | 99 | 99 | 99 |
| Kepercayaan Konsumen | Pearson Correlation | ,533** | ,414** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | |
| | N | 99 | 99 | 99 |

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

Based on the calculation results above, it can be seen from the Pearson correlation test above that the religiosity variable between consumers' trust variables has a positive correlation with the Pearson correlation value of 0.533 which is classified as quite strong. The value of the correlation coefficient which is positive indicates that the relationship between religiosity and consumer confidence has a unidirectional relationship. This means that the more religious the more increased consumer trust.

Based on the above calculations, it can be seen that the value of the Pearson correlation test above between the product knowledge variable and consumer trust has a positive correlation with the Pearson value of 0.4114 correlation which is quite strong. unidirectional relationship. This means that the more you know about product knowledge, the more consumer confidence will increase.

*3.2.4. Regression Analysis Results*

Tabel 4. Regression Analysis Results
Source: SPSS25 Outputs

| | | Unstandardized Coefficients | | Standardized Coefficients | | |
|---|---|---|---|---|---|---|
| Model | | B | Std. Error | Beta | T | Sig. |
| 1 | (Constant) | 4,350 | 1,479 | | 2,940 | ,004 |
| | Religiusitas | ,345 | ,063 | ,458 | 5,464 | ,000 |
| | Product Knowledge | ,363 | ,102 | ,299 | 3,561 | ,001 |

a. Dependent Variable: Kepercayaan

Based on table 4, the regression analysis equation model can be made as follows:

$$\mathbf{Y = 4.350 + 0.345\ X_1 + 0.363\ X_2 + \varepsilon}$$

Based on the multiple linear regression equation model above, it can be explained as follows:

a. Constant (β0) Has a value of 4.350. Mathematically this value means that if there are no religiosity and product knowledge variables, then the value of consumer trust in Islamic banking in Purwakarta is 4.350.
b. The regression coefficient of the Religiosity variable (β1) is 0.345. This means that if the other independent variables have a fixed value and the value of consumer trust increases in points, then the value of consumer trust will increase by 0.345. Vice versa if the other independent variables have a fixed value and the value of Religiosity has decreased by 0.345 points, in this case the effect of the product knowledge variable is directly proportional to consumer trust, meaning that the more religious, the value of consumer trust will increase. Vice versa.
c. The regression coefficient of the Religiosity variable (β2) is 0.363, meaning that if the other independent variables have a fixed value and the value of product knowledge increases by 1 point, then the value of consumer trust will increase by 0.363. Likewise, it is better if the other independent variables have a fixed value and the value of product knowledge has decreased by 0.363 points, in this case the influence of the product knowledge variable, meaning that the better the product knowledge, the value of consumer trust will increase. Vice versa.

*3.2.5. Hypothesis Test*

Testing of each hypothesis is carried out by means of a significance test (significant effect) of the independent variable (Y) either partially or jointly (simultaneously) and is carried out by a statistical t test (t-test) with the F test (F-test). at 5% level ()$\alpha = 0{,}05$.

1) Partial T test results

This T test aims to test whether there is a partial or individual effect of each independent variable on the dependent variable. The basis for making this decision is that if the significance value is <0.05 or t count > t table, then there is an effect of variable X on Y. and vice versa if the significance value is > 0.05 or t count <t table, then there is no effect of variable X on the variable Y.

**Tabel 5.** Partial Test Results Coefficients

Source: SPSS25 Outputs

| Model | | Unstandardized Coefficients | | Standardized Coefficients | | |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | T | Sig. |
| 1 | (Constant) | 4,350 | 1,479 | | 2,940 | ,004 |
| | Religiusitas | ,345 | ,063 | ,458 | 5,464 | ,000 |
| | Product Knowledge | ,363 | ,102 | ,299 | 3,561 | ,001 |

a. Dependent Variable: Trust

Based on the determination of the initial hypothesis with the condition if. H0 :β1 = ) then variable X has no effect on variable Y

H1 :β1 ≠ 0, the X variable affects the Y variable. From the table above it can be seen that the significance value for the Religiosity variable (X1) on Consumer Trust (Y) shows a significance value of 0.000 <0.05 and the t value is calculated5,464 > t table 1,660 as wellβ1 0,345so it can be concluded that H0 is rejected H1 is accepted. This means that there is a partial influence between religiosity on consumer confidence.

Decision :Against the effect of religiosity (X1) on consumer confidence (Y) (t-count 5.464 > 1.660) Reject H0

Based on the determination of the initial hypothesis with the condition if. H0:β1 = 0 then variable X has no effect on variable Y

H1: B1 ≠ 0, the X variable affects Y. From the table above, it can be seen that the significance value for the product knowledge variable (X2) on consumer confidence (Y) shows a significance value of 0.006 <0.05 and a t-count value of 2.839 > t-table 1.660, as well asβ1 0,363, so it can be concluded that H0 is rejected H1 is accepted. This means that there is a partial influence between product knowledge on consumer trust.

Decision: Against the effect of product knowledge (X) on consumer confidence (Y) (t - count 2.839 > 1.660)

Reject H0

2) F Test Results (Simultaneously)

This f test aims to test whether there is a (simultaneous) effect of each independent variable on the dependent variable. The basis for this decision is that if the significance value is <0.05 or Fcount>Ftable, then there is an effect of variable X on variable Y. On the other hand, if the significance value is > 0.05 or Fcount <Ftable, then variable X cannot affect Y.

**Tabel 6.** F Test Results ANOVA

Source: SPSS25 Outputs

| Model | | Sum of Squares | Df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 233,749 | 2 | 116,875 | 27,955 | ,000[b] |
| | Residual | 401,362 | 96 | 4,181 | | |
| | Total | 635,111 | 98 | | | |

a. Dependent Variable: Trust

b. Predictors: (Constant), Religiosity, Product Knowledge

Based on the determination of the hypothesis at the beginning with the condition that if H0:β1,β2 = 0 then variable X has no effect on variable Y. If Ha:β1,β2 =/ 0, the X variable has an effect on the Y variable. Based on the table above, it can be seen that the significance value for the influence of the Religiosity variable (X1) and product knowledge (X2) on consumer confidence (Y) is 0.000 <0.05 and the calculated F value is 27.955 > F table 3.94. So it can be concluded that H0 is rejected and H1 is accepted, which means that simultaneously Religiosity (X1) and Product knowledge (X2) have a significant effect on consumer confidence (Y).

*3.2.6. Determination Coefficient Test Results (R2)*

The coefficient of determination (R2) is used to measure how well the regression line matches the actual data (goodness fit). This coefficient of determination measures the percentage of the total variation in the dependent variable (Y) explained by the independent variable (X) in the regression line.

**Table 7.** Determination Coefficient Test Results ($R^2$)

Source: SPSS25 Outputs

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | ,607[a] | ,368 | ,355 | 2,045 |

a. Predictors: (Constant), Religiusitas, Product Knowledge

b. Dependent Variable: Trust

Based on the results of the table above, the results of the coefficient of determination or the R squer value are 0.368. This means that it shows that the influence of religiosity and product knowledge variables on trust simultaneously is 36.8% and the remaining 63.8% is influenced by other variables not explained in this study.

*3.2.7. Results and Discussion*

*The Effect of Religiosity on Trust in Sharia Banking in Purwakarta*

Based on the t test that has been done, it is known that the calculated t value for the religiosity variable (X1) on consumer confidence (Y) is5,464> t table 1,660 is supported by a significance value of 0.000 <0.05 and β1 is 0.345. It can be concluded that H0 is rejected, and H1 is accepted, which means religiosity (X1) has a significant effect on consumer confidence (Y).

Based on the results above, it can be concluded that the results of this study are in line with previous research conducted by Iskamto and Yulihardi (2017) which stated that there is a significant influence between Religiosity on Consumer Trust in Islamic Banks.

Based on the description analysis, that religiosity is in good criteria with a variable index value of 3.85. This shows that religiosity in Islamic banking in Purwakarta district has a good perception of consumer trust for customers, because religiosity will make customers have a sense of trust in Islamic banking.

A good perception of religiosity is also shown from the results of the correlation analysis test which shows the Pearson correlation has a positive correlation with consumer confidence with a value of 0.533 meaning that the correlation analysis test which is positive indicates that the relationship is quite strong. The value of the correlation

coefficient which is positive indicates that the relationship between religiosity and consumer confidence has a unidirectional relationship. This means that the more religious consumers are, the more consumer confidence will increase.

In this study it was proven that a person believes in sharia banking because of the religiosity factor that influences it, such as the level of belief in the truth in religious teachings on religiosity. The research results are also supported by the majority of respondents who tend to agree that consumer confidence in Islamic banking in Purwakarta district is influenced by the Religiosity factor.

So it can be concluded, if religiosity is utilized and managed properly in syariah banking in Purwakarta district, then religiosity will influence customers to trust Islamic banking.

*The Effect of Product Knowledge on Trust in Islamic Banking in Purwakarta.*

Based on the t test that has been done, it is known that the calculated t value for the Product Knowledge variable (X2) on consumer confidence (Y) is 3.561 > t table 1.660 supported by a significance value of 0.001 <0.05 and β1 is 0.363. It is concluded that H0 is rejected, and H1 is accepted, which means that religiosity (X2) has a significant effect on consumer confidence (Y).

Based on the results above, it can be concluded that the results of this study are in line with previous research conducted by Tati Mariyanti (2017) which stated that there is a significant effect between product knowledge on trust in Islamic banking.

Based on the description analysis, that product knowledge is in the criteria with a variable index value of 3.86. This shows that trust in Islamic banking has a good perception of product knowledge for customers to believe in Islamic banking, because good product knowledge will make customers more trusting in Islamic banking.

A good perception of product knowledge is also shown from the results of the correlation analysis test which shows that the Pearson correlation has a positive correlation with trust in Islamic banking with a value of 0.414 meaning that the correlation analysis test results have a fairly strong relationship criterion. The value of the correlation coefficient which is positive indicates that the relationship between product knowledge and trust in Islamic banks has a unidirectional relationship. This means that the more you know product knowledge, the more knowledge you have about products, the more trust you will have in Islamic banking.

In this study, it is proven that someone believes in Islamic banking because of the product knowledge factor that influences it, such as evaluating knowledge of a product, knowledge stored in customer memory, and customer experience in using products. The research results are also supported by the majority of respondents who tend to agree that Trust in Islamic banking in Purwakarta is influenced by the product knowledge factor.

So it can be concluded, if product knowledge is utilized and managed properly in Islamic banking in Purwakarta, then product knowledge will influence customers to trust Islamic banking in Purwakarta.

*The Influence of Religiosity and Product Knowledge on Trust in Islamic Banking in Purwakarta*

Based on primary data (questionnaire) that has been processed by researchers with the help of IBM SPSS 25 software, the results of this study indicate that religiosity and product knowledge affect trust in Islamic banking in Purwakarta where it is known that the regression coefficient value of each independent variable has a positive you and the test results the hypothesis of the F test shows F count of 27.955 > F table 3.94 with a significant level of 0.000 <0.05 so it can be concluded that H0 is rejected and H1 is accepted which means simultaneously (simultaneously) Religiosity (X1) and Product Knowledge (X2) ) has a significant effect on Trust (Y) in Islamic banking in Purwakarta.

Simultaneously all the independent variables have a significant effect on the dependent variable, the influence given by these two variables is positive, which means that the increasing religiosity and product knowledge, the higher the trust in Islamic banking.

Based on the descriptive analysis of trust in Islamic banking, it has a variable index value of 3.51, this means that Islamic banking in Purwakarta is in the "Good" range, in this case it means that all respondents give a good perception of trust in Islamic banking.

However, partially religiosity has a considerable influence, according to Rinuastuti, Darwini, Agustiani, & Andilolo (2018), Religiosity is a form of religious aspect that individuals have internalized in their hearts. The meaning of religiosity is described in several aspects that must be fulfilled as instructions on how to live life properly so that humans can achieve happiness, both in this world and in the hereafter. Religiosity is manifested in various aspects of life including the economic side. In this modern era, economic activity will not be perfect without banking institutions. These banking institutions are included in the sharia aspects related to muamalah activities.

## 4. CONCLUSION

Based on the results of research and discussion discussed in the previous chapter, partially, religiosity has a significant positive effect on trust in Islamic banking in Purwakarta district. Based on the t test that has been done, it is known that the calculated t value for the variable of religiosity (X1) on consumer confidence (Y) is 5.464> t table 1,660 supported by a significance value of 0.000<0.05 and β1 is 0.345. So it can be concluded that religiosity is well maintained and productive in politicizing beliefs / ideology, rituals, experiences, knowledge of religion, and its consequences will encourage customers to have more confidence in Islamic banking. Product knowledge has a significant positive effect on trust in Islamic banking in Purwakarta district. Based on the t test that has been done, it is known that the calculated t value for the Product Knowledge variable (X2) on consumer confidence (Y) is 3.561 > t table 1.660 supported by a significance value of 0.001 <0.05 and β1 is 0.363. So it can be concluded that if product knowledge is utilized and further improved on customer knowledge properly and productively in paying attention to aspects of information Subjective knowledge, Objective knowledge, and experiment-based knowledge, it can increase customer confidence in sariah banking.Theoretically, there is a positive and significant influence between religiosity and product knowledge on trust, where it is known that the value of the regression coefficient of each independent variable has a positive sign and the results of the hypothesis test from the F test show F count of 27.955 > F table 3.94 with a significant level of 0.000< 0.05. So it can be concluded that these two variables have contributed to trust in Islamic banking in Purwakarta district.

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