

The Role of Islamic Service Quality on Intention to Use Indonesian Islamic Bank: Trust as an Intervening Variable

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Abstract : This study aims to determine the effect of Islamic Service Quality on Intention to Use at Indonesian Islamic Bank with Trust as an Intervening Variable. Type of Field Research research with a sample of 235 respondents. The sampling method uses Non-Probability Sampling with Accidental Sampling technique. The data from this study were analyzed using the Structural Equation Modeling (SEM) method based on the Partial Least Square (PLS) Second Order model with an Embedded Two-Stage Approach. The results of this study show that: Islamic Service Quality has a positive and significant effect on Intention to Use at Indonesian Islamic Bank. Islamic Service Quality has a positive and significant effect on Trust at Indonesian Islamic Bank. Trust has a positive and significant effect on Intention to Use at Indonesian Islamic Bank. Trust can mediate Islamic Service Quality on Intention to Use at Indonesian Islamic Bank by having influence in Partial Mediation.

Keywords : **Islamic Service Quality, Trust, Intention to Use**

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1. INTRODUCTION

Today, the development of Islamic banking in Indonesia has progressed very rapidly. This development is indicated by the large number of Islamic financial institutions in Indonesia, including Islamic banking, sharia pawnshops, sharia mutual funds, sharia insurance and other sharia financial institutions. The rapid development of Islamic banking has a strong impact on the economy of the general public, where Islamic banking can help the economic welfare of the community to be more productive, inclusive and value-added (Apriyanti, 2019). The existence of Islamic banking among the many conventional banks in Indonesia makes it an option for Islamic communities who expect banking based on Islamic principles by avoiding the prohibition of interest or riba (Rahmawaty, 2014b). Based on Sharia Banking Statistics for July 2022 by OJK (Financial Services Authority), the number of Islamic banks in Indonesia reached 199 banks, consisting of 12 BUS (Sharia Commercial Banks), 21 UUS (Sharia Business Units), and 166 BPRS (Sharia People's Financing Banks). The total number of office networks reached 2,739 units spread throughout Indonesia, the total assets of Islamic banking increased significantly from Rp. 524.5 trillion in July 2021 to Rp. 703.1 trillion in July 2022 (Otoritas Jasa Keuangan, 2022).

Basically, the majority of Indonesian people who are Muslim already know about the existence of Islamic banks, but Intention to Use at Islamic banks is still lacking. This can be caused by several factors such as the lack of public knowledge about Islamic principles that form the basis of Islamic bank operations and the quality of services offered by Islamic banks, so as not to cause interest in the public

to be interested in saving at Islamic banks (Halnira & Susianto, 2020). Interest is fundamental in our daily activities. Interest arises from within a person that will influence the decisions to be taken. The interest of a consumer is very important in the success of the business, interest in something can advance growth in the world of Islamic banking. With interest, it will encourage customers to raise excessive attention on something, so that Islamic banking can attract customers and maintain that the company can develop (Putri et al., 2019).

Service quality is a factor that can affect Intention to Use, service quality is carried out as a step in presenting a product quickly and precisely in accordance with customer expectations. The quality of services provided to Islamic bank customers can be measured through the SERVQUAL dimension, Service quality can be explained as the customer's opinion about the performance of the services he receives. Parasuraman et al., (1988) Presenting a theory that affects service quality in which there are 5 dimensions called SERVQUAL including physical evidence (Tangibles), reliability (Reliability), responsiveness (Responsiveness), assurance (Assurance), care (Empathy). (Othman & Owen, 2001) placing the element of Compliance on the dimension of service quality which was originally proposed by Parasuraman which is understood by Compliance With Islamic Law (compliance with Islamic law). Additional dimensions of Compliance in SERVQUAL abbreviated as CARTER, Othman and Owen argue that in the application of a service provided to every related activity of a person must be based on compliance with sharia principles in which there are ethical and moral values.

Based on research (Faqih, 2020) Service quality through the CARTER dimension approach (Compliance, Assurance, Reliability, Tangibles, Empathy, Responsiveness) has a significant effect on the Intention to Use at Islamic banks This research is different from research conducted by (Romdhoni & Ratnasari, 2018) which concluded that the quality of service did not significantly affect the Intention to Use at Islamic financial institutions. These results are in line with research conducted by (Hasanah, 2019) which states that the quality of service does not significantly affect the preference of Intention to Use at Islamic banks.

This research is a development of previous studies on Intention to Use at Islamic banks by adding Trust as an intervening variable. In addition, this study also uses the Structural Equation Modeling (SEM) method based on the Partial Least Square (PLS) Second Order model with an Embedded Two-Stage Approach approach.

Based on the problems that have been explained, the researchers conducted a study to obtain clarity regarding the effect of service quality on Intention to Use at Islamic banks mediated by trust. For this reason, researchers took a study entitled The Effect of Islamic Service Quality on Intention to Use at Indonesian Islamic Bank with Trust as an Intervening Variable.

2. THEORY AND METHOD

2.1. Theory Of Planned Behaviour

Theory Of Planned Behavior or the so-called theory of planned behavior is one of the theoretical ideas presented by Icek Ajzen and Martin Fishbein. This theory is an expansion of the study of the theory that has been previously presented, namely the Theory Of Reasoned Action or what is called the theory of reasoned action (Ajzen, 1991).

Theory Of Planned Behavior (theory of planned behavior) explains that the behavior carried out by a person will be formed by the intention or interest in a person to behave. This theory elaborates in more depth on things that can predict individual behavior, namely attitudes toward the behavior (Attitude Toward The Behavior), subjective norms (Subjective Norm), perceived behavioral control or perceived self-control (Perceived Behavioral Control) (irawan et al., 2020).

2.2. Islamic Service Quality

Service Quality is an ability to organize, create and provide products in the form of useful services to consumers. Service quality is a guarantee of readiness to provide product presentation, punctuality and minimize waiting time. Perfection in service becomes an ability to create comfort and customer satisfaction (Hasan, 2010).

The Islamic concept of service quality refers to a view of consumers towards services that have been provided by organizations or companies that base their activities on moral values and adherence to Islamic principles (Putra & Herianingrum, 2015). So it can be concluded that Islamic Service Quality is an ability possessed by business actors in providing services by prioritizing good moral and ethical values to create satisfaction with consumers.

2.3. Trust

Trust is a statement in establishing a relationship between the company and consumers by applying resources effectively, so as to create added value for consumers (Jasfar, 2009). Trust as a willingness of one party to another party in carrying out a cooperative relationship based on a belief that the trusted party can act as expected (Rahmawaty, 2014a). Trust becomes an important component in maintaining trust and reliable cooperation (Ashurov & Othman, 2019). Trust can be defined as the willingness to accept the risk of one party from the actions of another party based on an expectation from a party who can be trusted, regardless of the ability to control and supervise the activities of the party who has been trusted (Mayer et al., 1995).

2.4. Intention to Use

Intention can be interpreted as a behavior of someone who has a desire to choose something based on experience in choosing, using and wanting something to give satisfaction in meeting his needs (Chotifah, 2018). Intention as a will, tendency or compatibility towards something in determining an attitude (Albaity & Rahman, 2019). Intention can be achieved by focusing on the abilities possessed that lead to one's perception of one of the skills that lead to an internal or external response (Ortega & Alhifni, 2017). Intention to Use can be interpreted as a willingness to use bank products or services that come in customers to save money with a specific purpose.

2.5. Indonesian Sharia Bank

Sharia banking in Law Number 21 of 2008 explains about Islamic banks and sharia business units, which explains the structure of institutions and the

process of implementing business operations. The definition of Islamic bank in the law can be interpreted as a bank that in its business operations applies sharia principles based on its type consisting of Sharia Commercial Banks and Sharia People's Financing Banks (Dahlan, 2012).

2.6. Research Methods

This research is a type of Field Research research, which is research carried out directly on the object to be studied. The population in this study is customers of Indonesian Islamic Bank. By criteria:

- a. Customers from Kudus who are at least 17 years old
- b. Active customers of Indonesian Islamic Bank
- c. Customers who have savings at Indonesian Islamic Bank

Sample determination in this study using Roscoe's approach in SEM (Structural Equation Modelling) analysis requires a sample of at least 5 times the number of variable indicators used, so that a sample of 235 respondents was obtained. The sampling method uses Non-Probability Sampling with Accidental Sampling technique. The data from this study were analyzed using the Structural Equation Modeling (SEM) method based on the Partial Least Square (PLS) Second Order model with an Embedded Two-Stage Approach.

The variables used in this study include bound variables (dependent variables), independent variables (dependent variables) and mediation variables (intervening variables). To obtain data in the field, the paneliti applied questionnaire methods, literature studies and documentation.

2.7. Hypothesis

In this study, the author made hypotheses from several literature as follows::

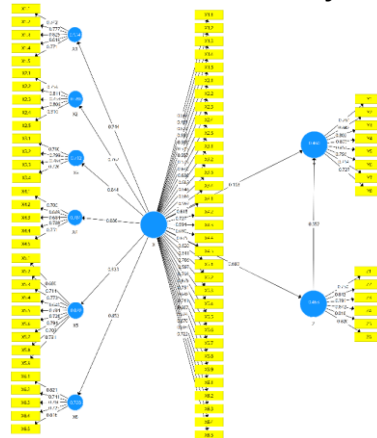
	Description
H1	Islamic Service Quality affects Intention to Use at Indonesian Islamic Bank
H2	Islamic Service Quality affects Trust at Indonesian Islamic Bank
H3	Trust has a positive and significant effect on customers' Intention to Use at Indonesian Islamic Bank
H4	Trust can mediate the influence of Islamic Service Quality on Intention to Use at Indonesian Islamic Bank

3. RESULT AND DISCUSSION

3.1. Result of data analysis

STAGE I (First Order Level Measurement)

Figure 1
Outer Model First Order Analysis Results



Source: SmartPLS 3.2.9 processed data (2023)

The results of testing the measurement model (Outer Model) at the First Order Level using the PLS Algorithm test on SmartPLS 3.2.9 Software can be seen in figure 1, The Loading Factor value or correlation between the indicator and the variable dimension initially did not meet the validity requirements because there are still dimensional indicators that have a Loading Factor value below 0.70. Therefore, model modification is carried out by removing or removing indicators that have a Loading Factor value below 0.70. Loading Factor measurement indicator X4.3 (0.684), X5.1 (0.660), X5.4 (0.640) below 0.70 then the indicator is removed and tested again Outer Model.

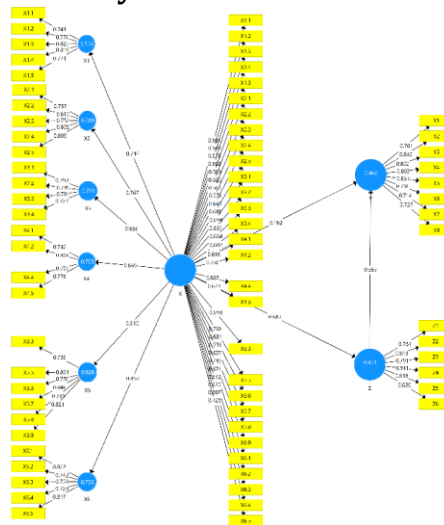
Figure 2
Results of Reanalysis of Outer Model First Order 1



Source: SmartPLS 3.2.9 processed data (2023)

The results of re-measuring the Outer Model using the PLS Algorithm test on SmartPLS 3.2.9 Software can be seen in figure 2, there are still dimensional indicators that have a Loading Factor value below 0.70. Therefore, the Loading Factor X5.2 measurement indicator (0.690) below 0.70 was removed and the Outer Model was tested again.

Figure 3
Results of Reanalysis of Outer Model First Order 2



Source: SmartPLS 3.2.9 processed data (2023)

The results of re-measuring the Outer Model using the PLS Algorithm test on SmartPLS 3.2.9 Software can be seen in figure 3, the Loading Factor value of each indicator that measures dimensions above 0.70 is said to be valid and can be continued with further testing:

Convergent Validity

A reflective measure is said to have good or valid Convergent Validity if it correlates more than 0.70.

Table 1
Loading Factor Stage I

Variable	Dimension	Indicator	Outer Loadings	Information
Islamic Service Quality (X)	Compliance	X1.1	0.741	Valid
		X1.2	0.778	Valid
		X1.3	0.825	Valid
		X1.4	0.819	Valid
		X1.5	0.771	Valid
	Assurance	X2.1	0.757	Valid
		X2.2	0.813	Valid
		X2.3	0.752	Valid
		X2.4	0.805	Valid
		X2.5	0.809	Valid
	Reliability	X3.1	0.792	Valid
		X3.2	0.799	Valid
		X3.3	0.781	Valid
		X3.4	0.727	Valid
	Tangibles	X4.1	0.742	Valid
X4.2		0.804	Valid	
X4.4		0.795	Valid	
X4.5		0.778	Valid	
Empathy	X5.3	0.739	Valid	
	X5.5	0.801	Valid	

Variable	Dimension	Indicator	Outer Loadings	Information
		X5.6	0.770	Valid
		X5.7	0.848	Valid
		X5.8	0.731	Valid
		X5.9	0.821	Valid
	<i>Responsiveness</i>	X6.1	0.822	Valid
		X6.2	0.742	Valid
		X6.3	0.759	Valid
		X6.4	0.723	Valid
		X6.5	0.817	Valid

Source: SmartPLS 3.2.9 processed data (2023)

Based on the data in table 1, the resulting Loading Factor value can be seen that all indicators in measuring the six dimensions have a Loading Factor value greater than 0.70. Then each dimension can be accepted as a good Convergent Validity.

Convergent validity can also be seen from the AVE (Average Variance Extracted) value with AVE value criteria of more than 0.50.

Table 2
Average Variance Extracted Stage I

Dimension	Average Variance Extracted (AVE)	Information
<i>Compliance</i>	0.620	Valid
<i>Assurance</i>	0.620	Valid
<i>Reliability</i>	0.601	Valid
<i>Tangibles</i>	0.609	Valid
<i>Empathy</i>	0.618	Valid
<i>Responsiveness</i>	0.599	Valid

Source: SmartPLS 3.2.9 processed data (2023)

Based on the data in table 2, it can be seen that the AVE (Average Variance Extracted) value in the six dimensions is more than 0.50. Thus each dimension can be accepted as a good Convergent Validity.

Discriminant Validity

Table 3
Cross Loading Stage I

Dimension Indicators	X1	X2	X3	X4	X5	X6
X1.1	0.741	0.415	0.462	0.446	0.513	0.435
X1.2	0.778	0.279	0.379	0.360	0.388	0.335
X1.3	0.825	0.490	0.494	0.448	0.497	0.414
X1.4	0.819	0.366	0.490	0.495	0.460	0.417
X1.5	0.771	0.337	0.477	0.503	0.419	0.445
X2.1	0.347	0.757	0.333	0.349	0.438	0.395
X2.2	0.356	0.813	0.399	0.370	0.501	0.396
X2.3	0.367	0.752	0.494	0.495	0.428	0.412
X2.4	0.420	0.805	0.549	0.456	0.524	0.479
X2.5	0.411	0.809	0.610	0.530	0.571	0.538
X3.1	0.408	0.594	0.792	0.583	0.573	0.570

Dimension Indicators	X1	X2	X3	X4	X5	X6
X3.2	0.465	0.450	0.799	0.574	0.533	0.498
X3.3	0.495	0.528	0.781	0.563	0.590	0.508
X3.4	0.461	0.319	0.727	0.605	0.475	0.482
X4.1	0.416	0.444	0.504	0.742	0.508	0.502
X4.2	0.397	0.472	0.651	0.804	0.682	0.652
X4.4	0.466	0.488	0.572	0.795	0.604	0.535
X4.5	0.520	0.358	0.599	0.778	0.602	0.528
X5.3	0.460	0.422	0.561	0.656	0.739	0.580
X5.5	0.556	0.541	0.649	0.610	0.801	0.634
X5.6	0.367	0.571	0.476	0.535	0.770	0.605
X5.7	0.456	0.597	0.569	0.628	0.848	0.621
X5.8	0.419	0.373	0.470	0.576	0.731	0.544
X5.9	0.475	0.454	0.572	0.632	0.821	0.685
X6.1	0.372	0.460	0.498	0.538	0.631	0.822
X6.2	0.330	0.549	0.433	0.504	0.571	0.742
X6.3	0.497	0.340	0.564	0.600	0.580	0.759
X6.4	0.386	0.347	0.466	0.534	0.548	0.723
X6.5	0.432	0.502	0.597	0.581	0.675	0.817

Source: SmartPLS 3.2.9 processed data (2023)

Based on the data in table 3, it can be seen that each indicator of the six dimensions has the largest Cross Loading value on the variables formed compared to Cross Loading on other dimensions. From these results, it can be stated that the indicators used in this study already have good Discriminant Validity at the level of dimension indicators.

Table 4
Fornell-Lacker Criterion Stage I

Dimension	X1	X2	X3	X4	X5	X6
X1	0.787					
X2	0.485	0.788				
X3	0.589	0.617	0.775			
X4	0.576	0.565	0.748	0.780		
X5	0.582	0.630	0.702	0.772	0.786	
X6	0.523	0.569	0.665	0.714	0.780	0.774

Source: SmartPLS 3.2.9 processed data (2023)

Based on the data in table 4, it can be seen that each dimension has a Fornell-Lacker Criterion value with the AVE root of the dimension greater than the correlation between other dimensions, so it can be said that the six dimensions have good Discriminant Validity at the dimension level.

Composite Reliability

A construct is said to be reliable if the Composite Reliability value is above 0.70.

Table 5
Composite Reliability Stage I

Dimension	Composite Reliability	Information
<i>Compliance</i>	0.891	Reliabel

Dimension	Composite Reliability	Information
Assurance	0.891	Reliabel
Reliability	0.858	Reliabel
Tangibles	0.861	Reliabel
Empathy	0.906	Reliabel
Responsiveness	0.881	Reliabel

Source: SmartPLS 3.2.9 processed data (2023)

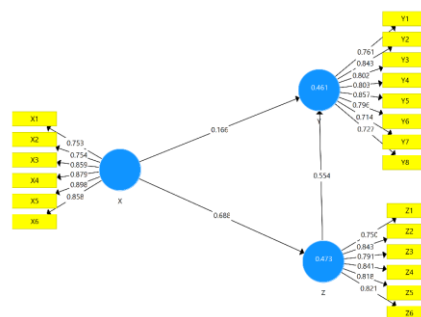
Based on the data in table 5, it can be seen that the Composite Reliability value in the six dimensions is above 0.70. This shows the gauges of each highly correlated construct (reliable).

STAGE II (Measurement Second Order Level)

The second stage (Stage II) is to make the LVS (Latent Variable Score) score on Stage I as a dimensional score to measure the Islamic Service Quality variable. So that a structural model as in figure 4 is obtained, then the second stage of measurement (Stage II) can be carried out as follows:

Measurement Model Testing (Outer Model)

Figure 4
Outer Model Stage Analysis II



Source: SmartPLS 3.2.9 processed data (2023)

Convergent Validity

A reflective measure is said to have good or valid Convergent Validity if it correlates more than 0.70.

Table 6
Loading Factor Stage II

Indicators	X	Y	Z
X1	0.753		
X2	0.754		
X3	0.859		
X4	0.879		
X5	0.898		
X6	0.858		
Y1		0.761	
Y2		0.843	
Y3		0.802	
Y4		0.803	

Indicators	X	Y	Z
Y5		0.857	
Y6		0.796	
Y7		0.714	
Y8		0.727	
Z1			0.750
Z2			0.843
Z3			0.791
Z4			0.841
Z5			0.818
Z6			0.821

Source: SmartPLS 3.2.9 processed data (2023)

Based on the data in table 6, the resulting Loading Factor value can be seen that all indicators in measuring variables have a Loading Factor value greater than 0.70. Then each dimension can be accepted as a good Convergent Validity.

Convergent validity can also be seen from the AVE (Average Variance Extracted) value with AVE value criteria of more than 0.50.

Table 7
Average Variance Extracted Stage II

Variable	Average Variance Extracted (AVE)	Information
Islamic Service Quality (X)	0.698	Valid
Intention to Use (Y)	0.623	Valid
Trust (Z)	0.658	Valid

Source: SmartPLS 3.2.9 processed data (2023)

Based on the data in table 7, it can be seen that the AVE (Average Variance Extracted) value for each variable is more than 0.50. Thus each variable can be accepted as good Convergent Validity.

Discriminant Validity Test (*Discriminant Validity*)

Table 8
Cross Loading Stage II

Indicators	X	Y	Z
X1	0.753	0.540	0.531
X2	0.754	0.379	0.460
X3	0.859	0.412	0.535
X4	0.879	0.456	0.621
X5	0.898	0.459	0.631
X6	0.858	0.477	0.640
Y1	0.385	0.761	0.490
Y2	0.406	0.843	0.522
Y3	0.470	0.802	0.611
Y4	0.452	0.803	0.537
Y5	0.431	0.857	0.545
Y6	0.498	0.796	0.548
Y7	0.411	0.714	0.505
Y8	0.379	0.727	0.429

Indicators	X	Y	Z
Z1	0.524	0.545	0.750
Z2	0.566	0.583	0.843
Z3	0.535	0.545	0.791
Z4	0.549	0.556	0.841
Z5	0.581	0.530	0.818
Z6	0.591	0.490	0.821

Source: SmartPLS 3.2.9 processed data (2023)

Based on the data in table 8, it can be seen that each variable indicator has the largest Cross Loading value on the variable formed compared to Cross Loading on other variables. From these results, it can be stated that the indicators used in this study already have good Discriminant Validity at the variable indicator level.

Table 9
Fornell-Lacker Criterion Stage II

Variable	X	Y	Z
Islamic Service Quality (X)	0.835		
Intention to Use (Y)	0.547	0.789	
Trust (Z)	0.688	0.668	0.811

Source: SmartPLS 3.2.9 processed data (2023)

Based on the data in table 9, it can be seen that each dimension has a Fornell-Lacker Criterion value with the AVE root variable greater than the correlation between other variables, so it can be said that the three variables have good Discriminant Validity at the variable level.

Uji Reliabilitas (*Composite Reliability*)

A construct is said to be reliable if the Composite Reliability value is above 0.70.

Table 10
Composite Reliability Stage II

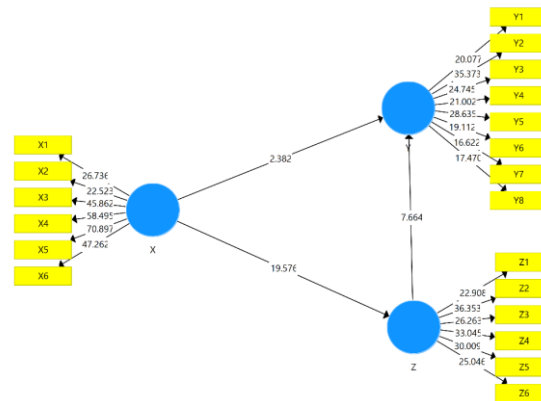
Variable	Composite Reliability	Information
Islamic Service Quality (X)	0.932	Reliabel
Intention to Use (Y)	0.929	Reliabel
Trust (Z)	0.920	Reliabel

Source: SmartPLS 3.2.9 processed data (2023)

Based on the data in table 10, it can be seen that the Composite Reliability value in each variable is above 0.70. This shows the gauges of each highly correlated construct (reliable).

Pengujian Model Struktural (Inner Model)

Figure 5
Inner Model Analysis



Source: SmartPLS 3.2.9 processed data (2023)

R-Square

Table 11
R-Square

Variable	R Square
Intention to Use (Y)	0.461
Trust (Z)	0.473

Source: SmartPLS 3.2.9 processed data (2023)

Based on the data in table 11, it shows that the variable of Intention to Use (Y) of 0.461 can be concluded that the magnitude of the influence of Islamic Service Quality (X) and Trust (Z) variables on Intention to Use (Y) is 46.1% and the rest is influenced by other variables outside the variables studied. The results obtained by the Trust (Z) variable of 0.473 can be concluded the magnitude of the influence of the Islamic Service Quality (X) variable and Intention to Use (Y) on Trust (Z) by 47.3% and the rest is influenced by other variables outside the variables studied.

Q-Square

Table 12
Q-Square

Variable	SSO	SSE	Q ² (=1-SSE/SSO)
Islamic Service Quality (X)	1410.000	1410.000	
Intention to Use (Y)	1880.000	1355.440	0.279
Trust (Z)	1410.000	976.624	0.307

Source: SmartPLS 3.2.9 processed data (2023)

Based on the data in table 12, it can be seen that the Q-Square Redundancy value for the variables of Intention to Use (Y) and Trust (Z) above 0 shows that the model has Predictive Relevance. The Q-square value of Intention to Use (Y) is 0.279, indicating moderate prediction accuracy. Any change in Islamic Service Quality (X) and Trust (Z) will predict changes in Intention to Use (Y) at a moderate level of predictive accuracy. The Q-Square Trust (Z) value is

0.307, each change in Islamic Service Quality (X) and Intention to Use (Y) will predict changes in Trust (Z) with moderate predictive accuracy.

Hypothesis Test

Table 13
Hypothesis

Hypothesis	Construct Variables	Original Sample	T Statistics	P Values	Result
H1	X → Y	0.166	2.392	0.017	Supported
H2	X → Z	0.688	19.465	0.000	Supported
H3	Z → Y	0.554	7.756	0.000	Supported

Source: SmartPLS 3.2.9 processed data (2023)

Table 14
Mediation

Hypothesis	Construct Variables	Original Sample	T Statistics	P Values	Result
H4	X → Z → Y	0.381	7.267	0.000	Supported

Source: SmartPLS 3.2.9 processed data (2023)

3.2 Discussion

a) The Effect of Islamic Service Quality on Intention to Use

Based on the test results shown in table 4.25, it shows that Islamic Service Quality has a direct influence on Intention to Use. This result is reinforced by showing the T-Statistic value of > 1.96 which is 2.392 which is greater than 1.96 with a P-Values value of 0.017 which is less than 0.05 and the Original Sample value is positive 0.166 which shows the direction of the relationship between Islamic Service Quality and Intention to Use is positive, so that the results can be obtained that Islamic Service Quality has a positive and significant effect on Intention to Use at Indonesian Islamic Bank.

The existence of this research can be obtained the result that the underlying reason for customers' Intention to Use at Indonesian Islamic Bank is the application of Islamic Service Quality. This indicates that the better the Islamic Service Quality, the more it will increase Intention to Use at Indonesian Islamic Bank. Islamic Service Quality is a guarantee for the services provided by Indonesian Islamic Bank to customers to be able to increase Intention to Use.

b) The Effect of Islamic Service Quality on Trust

Based on the test results shown in table 4.25, it shows that Islamic Service Quality has a direct influence on Trust. This result is reinforced by showing the T-Statistic value of > 1.96 which is 19.465 which is greater than 1.96 with a P-Values value of 0.000 which is less than 0.05 and the Original Sample value is positive 0.688 which shows the direction of the relationship between Trust and Intention to Use is positive. so that it can be obtained that Islamic Service Quality has a positive and significant effect on Trust at Indonesian Islamic Bank.

The existence of this research can be obtained the result that the underlying reason for Trust in Indonesian Islamic Bank is the application of Islamic Service Quality. This indicates that the better the Islamic Service Quality, the more it will increase Trust in Indonesian Islamic Bank.

c) The Effect of Trust on Intention to Use

Based on the test results shown in table 4.25, it shows that Trust has a direct influence on Intention to Use. This result is reinforced by showing the T-Statistic value of > 1.96 which is 7.756 which is greater than 1.96 with a P-Values value of 0.000 which is less than 0.05 and the Original Sample value is positive 0.554 which shows the direction of the relationship between trust and Intention to Use is positive.

The existence of this research can be obtained the result that the underlying reason for Intention to Use at Indonesian Islamic Bank is Trust. This indicates that the higher the trust, the more it will increase Intention to Use at Indonesian Islamic Bank.

d) The Effect of Islamic Service Quality on Intention to Use mediated by Trust

Based on the test results shown in table 4.26, it shows that Islamic Service Quality has an indirect influence on Intention to Use mediated by Trust. This result is reinforced by showing the T-Statistic value > 1.96 , which is 7.267 which is greater than 1.96 with a P-Values value of 0.000 which is less than 0.05 and the Original Sample value is positive 0.381. From these results, it can be concluded that Islamic Service Quality indirectly affects Intention to Use through Trust as an intervening variable and Islamic Service Quality directly affects Intention to Use. So it can be concluded that Trust in mediating between the influence of Islamic Service Quality on Intention to Use has a partial mediation influence. By optimizing Islamic Service Quality for customers based on compliance with sharia principles and moral values, it can form customer trust so as to increase Intention to Use at Indonesian Islamic Bank.

4. CLOSING

4.1 Conclusion

The results of this study are expected to provide a better understanding of how Islamic Service Quality relates to Intention to Use at Indonesian Islamic Bank and the extent to which trust plays a role in connecting the two variables. The implications of this research can help Islamic banks improve their services and gain higher customer interest to save at the bank. Based on the statistical analysis that has been done, it can be concluded that the results of this study show that (1) Islamic Service Quality has a positive and significant effect on Intention to Use at Indonesian Islamic Bank. (2) Islamic Service Quality has a positive and significant effect on Trust at Indonesian Islamic Bank. (3) Trust has a positive and significant effect on Intention to Use at Indonesian Islamic Bank. (4) Trust can mediate Islamic Service Quality on Intention to Use at Indonesian Islamic Bank by having influence in Partial Mediation.

4.2 Suggestion

For Indonesian Islamic Bank

Researchers hope that Indonesian Islamic Bank will remain consistent in improving Islamic Service Quality with the aim that customers remain interested in saving and transacting at Indonesian Islamic Bank and some customers who carry out transactions and save at Indonesian Islamic Bank do not know and understand about sharia principles, so media such as simple pamphlets and brochures are needed so that customers are educated about things that are prohibited in transactions such as interest and usury..

For the next Researcher

This research can be used as a reference or guideline for further researchers to conduct re-research that is relevant to customers' Intention to Use Islamic banks. The next researcher is expected to develop and add independent variables to measure Intention to Use at Islamic banks or break down 6 dimensions in the study, namely the dimensions of Compliance, Assurance, Reliability, Tangible, Empathy and Responsiveness in the study into independent variables.

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