

# Hubungan religiusitas dan pemilihan Bank Islam dengan memperhitungkan peran norma religius trust importance of bank attributes dan sumber informasi = role of religious norm importance of attributes information resources and trust in relationship between religiosity and selection the Islamic Bank

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## Abstrak

### **ABSTRAK**

Peran religiusitas terhadap pemilihan bank Islam masih belum dapat disimpulkan dengan jelas, dan belum ada penjelasan mengapa terjadi perbedaan kesimpulan antar peneliti. Berdasarkan permasalahan tersebut, penelitian ini mempunyai tujuan: (1) Mempelajari pengukuran religiusitas yang pernah digunakan dan membentuk pengukuran religiusitas yang sesuai; (2) Menyelidiki penelitian terdahulu yang mengasumsikan semua muslim mengadopsi dan meyakini hukum yang sama tentang pengharaman bunga bank, dengan memasukan Variabel Norma Religius; (3) Menyelidiki pengaruh tidak langsung religiusitas terhadap pemilihan bank Islam, dengan menggunakan variabel mediasi: Trust, Importance of Attributes, dan Sumber Informasi. Peneliti melakukan exploratory study dan mengaplikasikan Natural Experimental Design dengan metode analisis Seemingly Causal Model.

Hasil penelitian menunjukkan bahwa pengaruh religiusitas terhadap pemilihan bank Islam ditentukan oleh norma religius. Religiusitas memengaruhi pemilihan bank Islam untuk kelompok Tradisional, tetapi tidak memengaruhi pada kelompok Kontemporer. Hasil lainnya adalah Religiusitas memengaruhi pemilihan bank secara tidak langsung melalui Variabel Trust dan Sumber Informasi Personal.

*The relationship between the degree of customers' religiosity and their decision to using the Islamic banking services remains vague until now and there is no any satisfactory explanations on this relationship from the results of previous studies. Based on this issue, the present research study has 3 objectives: (1) to investigate the measurement of religiosity that has been used in the past studies and to develop appropriate measurement; (2) to examine the assumptions used in previous studies that all Muslims adopt and believes the same law on the prohibition of bank interest, by grouping customers based on the religious norms; (3) and to investigate the indirect effects of religiosity on the customers' decision for using the Islamic banking services, by employing mediating variables: Trust, Importance of Attributes, and Information Sources. An exploratory study was carried out and the Natural Experimental Design with analytical methods Seemingly Causal Models was applied.*

The results show that role of religiosity in the customers' decision for using the Islamic banking services depends on the religious norms. Religiosity affects this decision among customers in the Traditional group, but it does not affect among the Contemporary group customers. Another finding suggests that the religiosity affects the decision for using the Islamic banks indirectly through variable Trust and personal information source.