

## **Customer Trust as Intervening Variable of the Influence of Marketing Mix, Service Quality and Religiousness Value to the Customer Commitment in Sharia Bank Public**

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**Abstract:** Sharia bank enters a new phase in 1974. Countries which joined in the Organization of Islamic Cooperation founded the financial institutions that provide financial services based on fees and profit sharing to the Organization of Islamic Cooperation member countries. The Sharia banking in Indonesia is started in 1991 by a Muamalat Indonesia bank. The development of the market share until 2012 has reached about 4.62%, it means that Sharia banking must try hard to develop its market share. But the market share of Sharia banking always loses with the conventional banks, it can only grow 1% per year but the conventional banks can grow till 7% per year. The marketing mix is the product, the price, distribution and promotion of the location and known as 4P in addition the company can do differentiate competitive in the delivery of services through three aspects known 3P in the marketing services. The population in this study is the customers that they have the bank account in the Sharia bank public and live in Gerbang Kertausila area. Of that population, this study uses samples of 200 respondents. A method of sampling purposive is a technique for the determination of the sample based on chance, it means that anyone who by chance or incidental meet, when they make a deal with the any Sharia bank or other place (home, office and etc.,) with the researcher can be used as the sample, if that person is considered suitable as a source of data. The results of research that marketing mix, the quality of services and the religiousness value significantly influences to the trust of customers. So, hypothesis are received. Services of marketing mix significantly influences to the commitment to customers. Then, hypothesis are received. The quality of services and the value of religiousness influence positively but not a sign of the commitment to customers and hypotheses is rejected. In short, the trust is significantly influenced by the religiousness value to the commitment to customers. Although, the trust cannot be significantly influenced the marketing mix to the commitment to customers. But the quality of services is significantly influenced to the commitment to customers.

**Key words:** Marketing mix, service quality, religiousness value, trust and commitment, significantly

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### **INTRODUCTION**

Sharia bank in Indonesia market share is still relatively small but it still influences on the national banking environment. Now a days, Sharia bank becomes the capital bank that will be good for the strengthening of money and storage or safekeeping of money in the community has become a common place. In anticipation of the needs of communities and provide security, comfort in banking transactions, the presence of a Sharia bank is one of the solution to increase confidence in banking activities especially in Indonesia that the majority of Muslims. The population is largely Muslim Indonesia but if associated with the development of Sharia bank in Indonesia not very balanced when compared with the development of other countries like Malaysia, Brunai Darussalam, Pakistan and etc.

Muslims are expected to understand the implementation of Sharia bank to be a transaction that the mandate in accordance with Islamic Sharia. Sharia bank management must be careful in recognizing and identify a partner of all existing and potential for the development of Sharia bank. For it, the role of bond IAEI (Islamic Economic Experts) in initiating and encourage integration step to answer the challenges are very necessary so that the financial industry, national share more quality, developing a sustainable and able to compete in the global competition, especially in welcoming economic community of the Asian.

Any financial institutions banking had philosophy Keridhoan God to seek to obtain and benevolence the after life. Therefore, any financial institution that is an a side from guidelines religion, be avoided and abstain from an increase in it means the following: to avoid the use of

systems assign upfront exactly the effort (Luqman) for the avoidance of presentase one-time charge of a debt or the exchange to deposit that contains an element of folding double automatically debts and deposits were only because of his time (Ali-Imron), avoiding the use of the system of rental of trade and interest with interest to obtain more goods in return an excess of both quantity and quality (HR. Muslim chapter usury no. 1551 s/d 1567 ) to avoid the use of a system that sets an additional up front for a debt that is not for initiatives that have a debt voluntarily (HR. Muslim chapter usury no. 1569 s/d 1572).

The Muslim economists have devoted great attention in order to find a way to replace a system of interest in banking transactions and build a model of economic theory that free and its testing on economic growth, the allocation and distribution of income. For it, a free banking mechanism called the usual flowers with a bank Sharia established. The purpose of Sharia banking established because of the increase in financial transactions and non financial (Al-Baqarah). The principle of Sharia bank operates in three different to conventional banks, especially in service to customers that must be guarded by the bankers, namely: the principle of justice, the principle of equality, the principle of peace.

After walking the activities of Sharia bank, then the government do about the revision of regulations so that published the act of specificity about the banking industry is Law No. 21 year of 2008. This act as the legal basis of Sharia banking clearance from the institution and the operating system. The presence of this act of igniting the opportunities greater given to the community to get banking services fully in accordance with Islamic Sharia. One is offering sharia banking transaction, not based on the concept of who can be expected to be more optimal serve the society will not be touched by conventional banks and providing financing for developing a business based on the system by Islamic Sharia. Than doing banking business, Sharia banks are also allowed to run a social function that is receiving funds that comes from zakat, charity, dole or other social fund and distributor organizations spend that on alms: waqaf money, CSR as well. The phenomena that occur in Indonesia with a largest Muslim population but bank Sharia is still difficult to compete with conventional bank Mohammadans must be increased commitment to an understanding of the teachings of Islamic that pertaining to the matter of riba (usury).

Asset growth until the year 2013 is still having a share of the market of 4.62% that means that bank Shariah must try hard to seize market share greater. Looking at people Indonesia of the predominantly Muslim, there can

still be graded to zoom in the share was. To gain market share and the management have to increase the quality of services that means that trying to align how to give service with conventional bank now as the leader of the banking industry in Indonesia. To determine the marketing mix strategy with a perfect composition, in order to be able to improve and enlarge market share is by using the service by way of Islamic Sharia, so clients into believing that ultimately can be committed on a Sharia bank in Indonesia. To achieve customer satisfaction, then Sharia bank must give optimal service and primed, so it will bring a loyal customer. But when compared to Malaysia, Indonesia still behind them. The market share of Sharia banking neighboring countries has reached 21-23% until the end of 2010. The high level of market share as governments and customers in Malaysia more confidence towards Islamic banking as transactions of the pilgrimage or Hajj.

Now a days, the Sharia banks and the growing role of the Shariah banks in supporting economic growth in East Java also shows positive growth, it means there is a shift in the public trust not only in banking but in other public institutions banking. There is a tendency for people to do all kinds of Sharia banks in the financial transactions will be blessing. Total assets of Sharia banks in East Java for April until 2013 to IDR1. 799B or up by 46.70%. The rate is higher than in the previous month which reached 43.81% in march 2013. The growth of Sharia bank assets is higher than conventional banks but it is losing market share of Sharia bank which can only grow 1% per year, conventional banks to 7% per year.

#### **Literature review**

**Management marketing:** According to Kotler management marketing is the process of planning and implementation thought and setting a price, an exchange that satisfy some of the individuals and organizations. Marketing management is the analytical, planning and the implementation and control program that are designed to create, construct and maintain exchange is activities designed to create and maintain a favorable exchange with a target of a purchaser for the purpose of achieving the organization's objective (Kotler and Armstrong, 2008).

Marketing management is one of the basic activity behavior of the association to defend the survival of the company to develop and to get gain (Dharmmesta, 2008). The process of marketing it has begun far since before goods produced and not end with sales. Marketing activities companies should also give satisfaction to consumers if want their business gets progress or consumers have a better view against the company. Meanwhile, according to Dharmmesta (2008) management

market is the analyzing, planning, implementation and supervising programs aimed at hold exchange in its intended market with a view to reach organizational goals. According to Kotler and Keller (2013), management marketing is as the arts and sciences to determine the target market and to reach, maintain and increase customers by creating, lead and communicate the value of customers who are superior.

**Marketing mix:** According to Kotler and Amstrong Marketing mix is a series of marketing instrument that can be controlled, wherein it including products, the price of place (distribution) and promotion that can be combined with the company to produce desired by the company in achieving the target market. The definition of marketing mix (Kotler, 2007) is a combination of four variables/activity constituting the nucleus of a system that is the product marketing, the price of, distribution and promotion. The marketing mix is a collection of the variables that can be used by companies to influence the consumer's response.

**Sharia marketing:** According to Kertajaya and Sula (2006) the marketing of Sharia is a discipline of business strategy that directs the process of creation, bargain and changes in the value of the initiator to their stakeholder that in the all process is based on the agreement and the principles muamalah in Islamic. While the marketing of Sharia is the integrity and transparency, so that marketers should not be deceitful and the people have to buy something with the wishes and needs not because of the discount or the lure gift (Arif and Riyanto, 2010). In the marketing of Sharia, the creation of the whole process, bargain and the change in value should not be there as opposed to the principles of Sharia. The marketing of Sharia not just a marketing adds with Sharia but there are more values in marketing Sharia, a role in the marketing of Sharia and Shari had a role in marketing.

**Service marketing mix:** According to Zeithaml and Bitner (1996) the concept of the traditional marketing mix is consisting of 4P namely product, price, place distribution and the promotion. While the service marketing mix should expand marketing mix for service with the addition of non-traditional marketing mix those are people, physical evidence and process so it is as a seven elements. According to Kotler and Keller (2013) the definition of marketing mix as follows: a bunch of a tactical marketing of products, the price of, the place and a promotion can be controlled by the company to achieve the purpose of marketing in the market target. The creative entrepreneurs will always create a combination of the best of the

elements 7P that became a component of the marketing mix. In creating elements the best and most widely used in marketing strategy. According to Alma (2004) said that marketing mix has 7P elements consist of the traditional 4P and 3P as the adding for marketing services.

**Quality service:** According to Parasuraman (1988) that the quality of goods can be measured objectively with an indicator like durability and the ability of the form while the quality of service is an abstract concept and elusive. According to Kotler and Keller (2013) services is defined all action or performance that is offered one party into the other parties in essence intangible and not producing anything. According to the opinion of Robinson (1999) that the quality of service is often conceptualized in comparison hope with a perception of the performance of real services.

**Religiousness value:** Religiousness generally can be linked to religion. Religion can be defined as a system of symbols a system of belief, a system of values and a system of behavior that is symbolized that everything's based on the issues that have ultimate meaning (Ancok *et al.*, 2008). According to Metawa and Almosawi (1998) we know that the customer's factors to maintain a relationship or remain loyal to their share banks is obedience to Islamic principles. According to Suhardiyanto (2001), religiousness is personal relationships with private divine almighty, the most gracious and God that we desire to obey what the God said and keep away from what the God said.

**Trust:** Moorman as a desire to depend on exchange partners, trust and commitment is believed as the key intermediaries in building a long-term relationship for customers who have high on the orientation of the relationship to the organization (Morgan and Hunt, 1994). According to Farida trust is a sense to believe which is a partner to which a person deals. Trust is very important role in fostering relations, especially in business services are full of uncertainty, risk and lack of information between the interconnected parties.

**Commitment:** Moorman defines commitment as a desire to maintain the value of relationships. Morgan and Hunt (1994) stated that a long-term relationship commitment is defined as the complexity of the close relationship between two parties that the closer the two into one. In making measurements, commitment are divided into two indicators that is a modification of the measurement that is made by Johnson and Garbarino is a feeling of having and attention to the long-term success.

Commitment is a passion or desire to maintain and continue strong relationships which is considered important and worth for the long term. The commitment is usually reflected in cooperative behavior and the act of active to keep relationships (Tjiptono, 2005, 2007). Commitment is an attitude that is the intention to maintain connections the long term because the relationship is precious and provide benefits. From the expert's opinion above can be concluded that commitment is the desire of customers or a company that occurs long lasting to maintain long-term connectivity because it is valuable and the relationship give the benefits that in turn it can increase customer loyalty.

## MATERIALS AND METHODS

**Research design:** Research design is a project, the framework for the conceptual structure of related variables of an examination, research (Kerlinger, 1990). According to Aaker *et al.* (2001) detailed planning is used as a guideline research study that leads to the purpose of the research. This research purpose to explain the influence of between variables through the testing of hypotheses and give an explanation against several variables then this research is research explanation research.

**Population and sampling:** The population is a group of people occurrence or all something that's become the quantity and characteristic. The population will be chosen the total sample that is ideal for research. The population in this research is the customers (had a bank account) Sharia banks who live in the Gerbang Kertausila East Java. In this research, researcher use 200 respondents. Respondents in this research are one who is selected based on the specified criteria and could be found either at the time of transactions in bank Sharia and another (house, the office and other) to be used as respondents, as well as having knowledge enough about Sharia commercial banks.

**Methods of data collection and measuring instrument:** In this research, using methods of sampling purposive is a technique for determination of the sample with a certain consideration. A method that is used by researchers to collect data is purposive sampling that means of choosing people in accordance with the criteria of respondents who has been defined in this research and could be found either at the time of transactions in bank Shariah and another place (house office and others) to become as respondents. Collection and data collection procedures start from the questionnaire planner and spreading the questionnaire to the intended respondents. The data are primary and secondary data are as follows:

- Primary data are the data obtained directly from the respondents by researchers from the field that is the result of the questionnaires were distributed to customers of respondents is Sharia bank which is located in the Gerbang Kertausila East Java
- Secondary data is data provided by the institutions related to the object of research, secondary data can be derived from the library, the report, the internet, central Bureau of Statistics (BPS) East Java, the newspaper, BI: statistics of Sharia banking, bank Indonesia and others

A scale of measurement is an agreement that is used as a reference to determine the length or shortness of the interval which exists in measuring instruments, so that the measuring instrument when used in the measurement will produce quantitative data (Sugiyono, 2010). Likert scale is used to measure attitudes, opinion and perception of a person or group of people about social phenomena.

**Method of data analysis:** Management research is multidimensional research that means the practical phenomena that to be researched can be expressed in various dimensions or indicators. In analyzing the answer obtained from the answers of the respondents ago in input as the data used was Structural Equation Modelling (SEM) Version AMOS 22.

## RESULTS AND DISCUSSION

**Profile of respondent:** The respondents that are used in this research is 200 respondents of Sharia bank's customer in Gerbang Kertausila East Java (Table 1).

### Validity dan reliability

**Validity:** The Validity test is done to test the items (a statement). A validity test is used to gauge a measuring instrument that is used is valid or an invalid. The researcher uses Software SPSS.22 as an instrument for validity test. The item of validity test is a valid item (a statement) if there is a strong support the total score. A statement's item that has the highest validity score if the alignment of the (a correlation in which high) is on the score of the total the item. For a sample of at least 30 respondents are by correlating between a score of items question with a score of the total items questions. The minimum limits considered eligible validity if  $r_{\text{count}} > 0.30$ . The validity testing items are done by using the method corrected items total correlation.

To test significant or not significant correlation, the test compared are  $r_{\text{count}}$  with  $r_{\text{table}}$  with 95% minimum level of significance. With the criteria if is  $r_{\text{count}} > r_{\text{table}}$  with

Table 1: Profile respondent

Description	Quality	%
<b>Gender</b>		
Man	117	58.5
Woman	83	41.5
Total	200	100
<b>Age</b>		
17-25	55	27.5
26-35	78	39
36-45	42	21
46-55	23	11.5
≥56	2	1
Total	200	100
<b>Religion</b>		
Islam	200	100
Catholic	0	0
Protestan	0	0
Hindu	0	0
Buddha	0	0
Konghucu	0	0
Total	200	100
<b>Education</b>		
Elementary School	1	0.5
Junior High School	0	0
Senior High School	112	56
Diploma (D-1,D-2,D-3)	26	13
Scholar, Master and Doctoral	61	30.5
Total	200	100
<b>Occupation</b>		
PNS/TNI/POLRI	28	14
Entrepreneur	14	7
Employee	131	65.5
Student	21	10.5
Housewife	6	3
Pensioner	0	0
Total	200	100
<b>Salary</b>		
<IDR 2M	105	52.5
IDR 2M-IDR 5M	83	41.5
IDR 6M-IDR 8M	8	4
>IDR 9M	4	2
Total	200	100
<b>Length of become customer (month)</b>		
1-12	34	17
13-24	65	32.5
25-36	52	26
7-48	29	14.5
49-60	12	6
61-72	6	3
≥73	2	1
Total	200	100

means that the items are valid and on the contrary. To qualify the validity, so the question items in the research should have a correlation coefficient ( $r$ )  $>0.30$  and if the correlation between point a score of  $<0.30$ , then the questions in the questionnaire is invalid (Sugiyono, 2010). The validity test of all eligible items validity of indicators because of grain a statement in research must have a correlation coefficient ( $r$ )  $>0.30$  and if the correlation between the total score  $<0.30$  grains, the grains of the statements in the questionnaire declared invalid. The results of the analysis for the 30 respondents across the items is declared valid because the validity of the results count has a value above 0.30 using SPSS Software V.22.

To test the construct validity, the requirements that should be fulfilled is the first load factor to be significant. Therefore, a significant factor loading could be still lower, the standardized loading estimate should be = 0.50 or more and ideally should be 0.70 (Ghozali, 2013). The results of the factor loading value of each indicator can confirm variables well. It can be said that the empirical data used are in accordance with the variable frame. Cut of value that is used to test the significance of the weight factor is the leading factor = 0.5 or critical ratio  $>2.0$ , due to the significant indicator is the dimension of the latent variables are formed.

**Reliability:** Reliability test is performed by calculating Cronbach Alpha of each indicator variable correlation of research resulting correlation alpha reliability. An instrument is declared valid if it is able to measure what they want and can reveal the data of the variables studied appropriately. To test the internal consistency of the instrument can be done with Cronbah alpha with the coefficient  $>0.6$ , then the question is stated reliable (Nunally) in Ghozali (2013). All indicators of each variable calculation result Cronbah alpha coefficients were all above 0.6 indicators, means that all variables used is reliable. This means that the instruments that are used are stable between observations with measurements associated with trust and reliability measurement tools/instruments.

Reliability test that is to measure each indicator in a construction can provide relatively similar results, when measure back on different subjects. The criteria are used is if the reliability of the construct of  $>0.70$  indicates good reliability or reliable, while the reliability of 0.60-0.70 is acceptable on condition that the validity of the indicators in the capital is good (Ghozali, 2013). The results of the reliability value of the whole construct of value  $>0.70$  means that all indicators of exogenous and endogenous variables is reliable.

**Method of data analysis:** The results of testing use structural equation modelling. To produce a model that fit, hence it is necessary to conduct modification indices in accordance with the existing facilities at the same, then engineered can be seen in images as follows (Fig. 1).

After modifications, structural equation models have compatibility with the data in this study and will be a change in the results of the analysis. The model can be accepted, although the evaluation criteria goodness of fit indices has fulfilled all criteria required according to the good. To test hypotheses a causal relation between

Table 2: Path coefficient interpersonal variables

Variables	Path coefficient	Critical ratio	Probability	Information
The trust of service marketing mix	0.150	2.157	0.040	Significant
The trust of quality service	0.241	2.262	0.024	Significant
The trust of religiousness value	0.556	4.485	0.000	Significant
The commitment of service marketing mix	0.187	2.171	0.030	Significant
The commitment of quality service	0.002	0.201	0.879	Not significant
The commitment of religiousness value	0.076	0.511	0.609	Not significant
The trust commitment	0.583	4.844	0.000	Significant

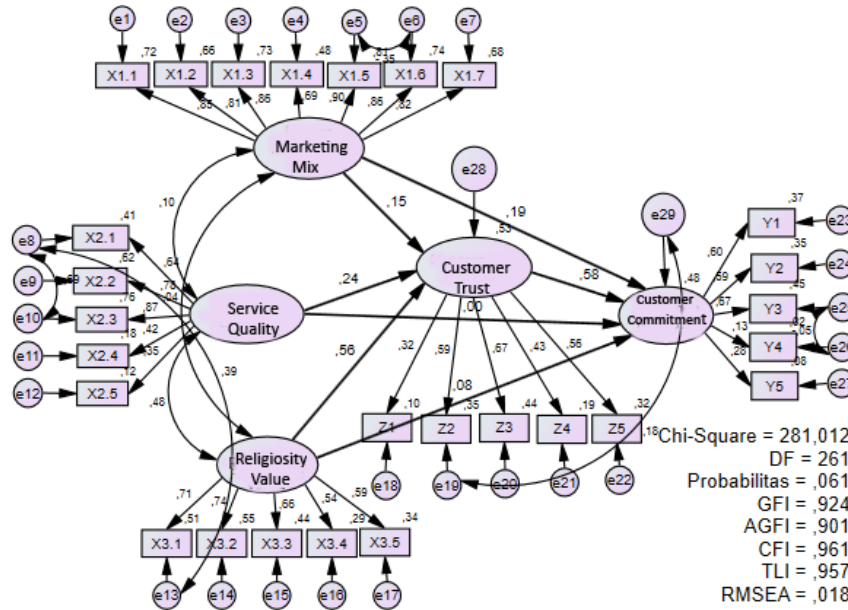


Fig. 1: Structrul equation model

variables marketing mix services, quality of service through the value of customer confidence and religiousness. The results of the coefficient between variables that there is a causal relation to the study can be seen in Table 2.

The analysis by using the probability value with the criteria of significance, if  $p = 0.05$  and for testing with table = 1.960 then the criteria of significance if count greater than table, then the result is: the services marketing mix influential positive and significant impact on customer's confidence, so this variable acceptable, therefore that an alternative hypothesis received and rejected the hypothesis of zero. The the quality of services influential positive and significant impact on customer's confidence, so that, variable is accepted, so that an alternative hypothesis received and rejected the hypothesis of zero. The the value of religiousness influential positive and significant impact on customer's confidence, then this variable acceptable, so that, alternative hypotheses received. Services marketing mix influential positive and significant impact on the commitment to customers, then this variable acceptable,

so that alternative hypotheses received and rejected the hypothesis of zero. The quality of services it has some positive effects but not significant to the commitment of customer, so that an alternative hypothesis were rejected and receive zero hypothesis. The value of religiousness it has some positive effects but not significantfor the commitment of customers, so that, an alternative hypothesis were rejected and re ceive zero hypothesis. Customers trust has had a positive impact and significantly to the commitment of customers, so that an alternative hypothesis received and rejected a hypothesis zero.

The hypothesis testing shows above, there are five hypothesis that are accepted because seen both from critical ratio and probability meet the conditions are as follows: services marketing mix influences the customer's trust. The result of this variety shows significant with a value of  $CR = 2.157 \geq 1.960$  and  $p = 0.040 \leq 0.05$ . It means the hypothesis ( $H_1$ ) services marketing mix have had a positive impact and significance of a trust bank customer. It means the use of the services marketing mix is performed with a favorable combination and accurate and

according to the ability of Sharia commercial banks and look a competitor who will be faced on then Sharia banks capable of to cultivate trust customers who in the end can build the commitment of customers so that will happen the loyalty that high on Sharia banks.

Quality of service influences the customer's trust. The results of this variable, it shows significant with a value of  $CR = 2.262 \geq 1.960$  and  $p = 0.024 \leq 0.05$ . It means that the hypothesis ( $H_2$ ) quality service have had a significant and positive effect on customer trust. In banking, service quality is an important aspect but Sharia banks while it is still far less than conventional banks such as buildings. Buildings that are used are still many who rent and there are even Sharia banks in the parent of the conventional banks set up, so as to foster customer trust seems rather slow.

The value of religiousness influences the customer's trust. The result of this variable, it shows significant with a value of  $CR = 4.485 \geq 1.960$  and  $p = 0.000 \leq 0.05$ . It means hypothesis ( $H_3$ ) that the value of religiousness it has some positive effects and significant for customer's trust. The theoretical concept of the value of religiousness after conducting research, turns out to have a positive influence and significant for customer's trust. Thus, the value of religiousness can be used as a variable whose connected directly with trust in order to grow a trust that can also build the commitment of customers.

Services marketing mix influences the customer. The results for this variable, show significant with the  $CR = 2.171 \geq 1.960$  and  $p = 0.030 \leq 0.05$ . It means hypothesis ( $H_4$ ) Services marketing mix have had a positive and significant impact on the customer commitment. Services marketing mix is very important in developing trust, even the commitment is directly affected by the services marketing mix. The quality of services influences on customer commitment. The results for this variable, showing no significant with the  $CR = 0.201 \leq 1.960$  Dan  $p = 0.879 \geq 0.05$ . It means the hypothesis ( $H_5$ ) that the quality of services has had a positive impact but not a significant influence on the commitment to customers. The quality of services has influence but is not real influence because customers at the beginning of Shariah bank management have a trust about it, so that, if public confidence can be answered with the performance of Sharia bank then in the next stage the customers will grow their commitment. In this research that the quality of services mean having a positive influence for the Sharia banks to increase and optimize the quality of services that is still not good. The value of religiousness influences on the commitment to customers. The results for this variable, showing no significant with the  $CR = 0.511 \leq 1.960$  and  $p = 0.609 \geq 0.05$ . It means hypothesis ( $H_6$ ) that

the value of religiousness has had a positive impact but not a significant influence on the commitment to customers. This research is the first to use the value of religiousness with an indicator that there are as exigent variable and the results show a positive influence but did not directly influence for costumers or the community that is showing its commitment to Sharia banks. Especially of society among adults because they feel no fatwa from a cleric who prohibit savings in conventional bank, if there is only the appeal. Customer trust influences on customer commitment. The results for this variable shows significant with a value of  $CR = 4.844$  commitments. It turned out to change the culture of saving in conventional bank customers into savings in Sharia bank is very difficult so  $\geq 1.960$  and  $p = 0.000 \leq 0.05$ . It means that the hypothesis ( $H_7$ ) to the client-confidence, positive and significant impact on customer commitment. Customers trust as an intervening variable is crucial in this study because the role that the variable quality of service and values religiosity influence and become greater when through customer trust. This means that when a customer trust is growing well, then slowly customer commitments will be gained by it.

#### **The service marketing mix affected the customer trust:**

Services marketing mix has an indicator that the product, price, place, promotion, physical environment, processes and people in the loading factor. In the loading factor the lowest indicator is promotion and the highest indicator is a physical environment with a high level of significance. That is when Shariah bank products are sold according to Islamic jurisprudence, profitable and there is no element of ripeness, then society will enthusiastically be a customer of Sharia bank, the load is lighter than conventional banks, the public will think to move into Shariah banking, the location of Sharia bank is strategic, it will be the attraction of investment to the community. Not only do promotions on television but have to go to a place with pairs of religious banners and brochures, the room comfortable and supported by modern information systems will make the customer more convinced over the service and competence of the employees is more satisfied, it will increase the trust of the customer and there shall be increased in the amount of customer.

This study supports the theory Tjiptono (2007) that said that the marketing mix consists of product, the price, place (distribution) and promotion of the location and known by 4P in addition the company can do in the delivery of services through differentiates competitive three aspects known 3p in the marketing services. Alma (2004) said that marketing mix has elements of 7P consisting of 4P traditional and 3P marketing services in

addition. According to Kotler and Keller (2013) marketing mix is a tactical marketing consists of products, price, place and promotion that is controlled by the company to achieve the purpose of marketing in the market target. Creative entrepreneurs will always create a combination of the best of the elements which is 7P components marketing mix in creating the best and most widely used in marketing strategy. This research supports the Soegoto (2011)'s research the research results are positive and significant direction relationship between marketing mix services to the trust. But in the study reveal about the performance of marketing mix on trust but through the variety of satisfaction. Directly influence the marketing mix of performance services at the trust as an endogenous variable.

**The quality service affected the customer trust:** The quality of services has links closely to the establishment of the quality of service varies from its indicators. The losing of the Shariah bank against the conventional banks becomes a real example how the Sharia bank is not competitive against conventional bank, for example is the place of Sharia bank that still doesn't have private building. Sharia bank still has not been able to give the comfortable waiting room or administration and the instrument used has not been as good as that of conventional banks. On the contrary, the ability to provide service is effective and processes transactions are accurate by the employees. Responsiveness of the employees are good and always give information at customers as well as having of promptness in serving complaints from bank customers. Employees have adequate knowledge, competence about Sharia banks as to be able to describe something that related to the problem of Sharia banks, even the secrecy of customers. In order to guarantee the elements despite having a low coefficient but significant in this study, it means a guarantee of Sharia banks in the interests of customers should be increased, so that trust is growing and use friendly service in accordance with the teachings of Islam such a smile when providing services to customers. Adequate physical evidence, reliability, service, responsiveness to customers and provide a good guarantee and proportionate attention to the customers that need to be fixed, so that will increase customer trust. This study is supported by Zulganef states that the quality of services that it closer to the attitude because it involves a thorough assessment of the service received by the customer. It is also agreed by Parasuraman in Lupiyoadi such as: physical evidence (Tangibles) is the appearance of physical facilities, equipment, personnel and communication media. Reliability is the ability to

perform the promised service accurately and reliably. Responsiveness, namely the willingness to help customers and provide services quickly. Insurance is the knowledge and courtesy of employees and their ability to generate trust and confidence. Attention (Empathy) is a requirement to give attention to customer care. This research with a variable quality of care trust is to support some previous study such as the results of research show that the quality of services affects the commitment through a trust. Gounaris (2005) from the research shows that the quality of services affects positive and significant impact on trust.

**The religiousness value affected the customer trust:** All indicators of variable value of religiousness have close links and strong, therefore this variable is composed of an indicator that researchers believe had strong ties. It means customers trust on Shariah banks need to get gained by Islamic ways, by reducing a customer and public doubt about riba practice that is making the customer worried like a phantom bank (Fictional bank) that gives high interest. Not only investments but also worship (avoid riba) indicator is as the reason to customers saving at Sharia banks. Knowledge religion as a main indicator that must be implemented by employees because Islam has been taught to Muslim so as to be in do the management of bank Shariah going to be really honest (Siddiq), conducting the socialization/promotion (tabligh) about financial system Shariah, trustful (careful) in the fund management of people/customers and should be professional (fathanah) in managing Shariah bank.

Experience is a good teacher in the life, if Muslims never do deals there are still elements of riba, then surely the people feel the tranquility of life still disturbed from a banned from Allah. While practice is to conduct transactions in Shariah banking, it is also the wish of God Almighty and the money saved can be a blessing and benefit the lives of Muslims because the Sharia bank existing fund could be used to help the economy of the poor. When this indicator is implemented properly by the Sharia bank manager, it will increase the trust of the customer and there shall be a stronger commitment amendments from bank Sharia.

This research supports the theory from Glock and Rodney (1965) dimensions of ideology would be identical to akidah that is pointed at how the level of muslim belief of his side of his religion, especially against. He said about that is both fundamental and dogmatic. Ritual practice is identical to Sharia, demonstrates how the compliance level of Muslims in working on ritual activities as advocated by his religion. Dimensions of consequential are identical to Akhlaq that shows levels



that Muslims behave motivated by His side of his religion, namely how individuals relate to his world, especially with another human being. Dimensions of knowledge (sciences) refer to the level of knowledge and comprehension the Moslem people of his side of the religion of Islam, especially concerning to his seed which is sourced from the Al-Quran and al-Sunnah. Dimensions of experience or experiential guided by an observance in feel and experienced the religious experience. So far, this research hasn't found that using a same variable value religiosity that is associated with trust as intervening and commitment as an endogenous variable, in addition to the indicators used no one has ever used it as a research. But there could probably have taken as other similar studies but because of the limitations of researchers to find the results of the same study, so while researcher believes that the results of this study that uses a variable religiousness value and its indicators have never been done by other researchers. But there are studies that use perception variable of religiosity but the indicators used different air so, it will produce different conclusions of this study. If in the future there is a similar previous studies, may result is the same.

**The service marketing mix affected the customer commitment:** The lowest indicator score in this section is promotion and the biggest indicator score is a physical environment with a high level of significance. That means the product of Sharia banks must conform Islamic Sharia, profitable and not riba (usury), then people will be enthusiastic as customers of Sharia banks. By maintaining a lighter fees load than conventional banks, then the public will be thinking of moving to Sharia banks. Sharia banks, office location should be convenient and easy to reach and physical environment should have comfortable rooms and supported by modern information systems, will be an attraction and trust for people to invest and save. The promotion should not only be done on television but it should be carried out to a religious place with post banners and brochures and also by having an agreement or cooperation with an Islamic educational institution. The competence of the employees always be improved through training required at this time, there will be growth in customer commitment, so that the number of customers increasing. Then, Sharia bank will be a reference for Islamic people to invest and secure his property.

This research is supported by Alma he said that marketing mix has elements of 7P consisting of 4P traditional and 3P marketing services in addition. According to Kotler and Keller (2013) marketing mix is a tactical marketing consists of products, price, place and promotion that is controlled by the company to achieve

the purpose of marketing in the market target. Creative entrepreneurs will always create a combination of the best of the elements which is 7P components marketing mix in creating the best and most widely used in marketing strategy. They should do a combination with a proper, it can be facing a competitor as to be able to win the rivalry but it should be conducted in accordance with Islamic ways. To face any competitors, they must use suitable strategy so the elements that are used to reflect the capability of banks, thus competition can be well overcome and the objectives will be achieved.

So far, this research has never been done by other researchers that uses service marketing mix variable as exogenous that is related to the commitment as endogenous variable and the object is Sharia bank. Thus, the results of this research could be as a basic in increasing market share of Sharia bank, because of every indicators have the strong relationship and significantly. In addition, to maintain and determine the marketing service strategy must take this research results. Although, there are many factors and the indicators influence that increase market share at the general Sharia bank but with the results of this research can be used as an inspiration in a combination of elements to arrange the element of the marketing mix in Sharia bank.

**The quality service affected the customers, commitment:** The quality of services has links closely to the establishment of the quality of service varies from its indicators. The losing of the Shariah bank against the conventional banks becomes a real example how the Sharia bank is not competitive against conventional bank, for example is the place of Shariah bank that still doesn't have private building. Sharia bank still has not been able to give the comfortable waiting room or administration and the instrument used has not been as good as that of conventional banks. On the contrary, the ability to provide service is effective and processes transactions are accurate by the employees. Responsiveness of the employees are good and always give information at customers as well as having of promptness in serving complaints from bank customers. Employees have adequate knowledge, competence about Shariah banks as to be able to describe something that related to the problem of Sharia banks, even the secrecy of customers and also using friendly service in accordance with the Islamic thought such a smile when providing services to customers, so that will increase customer trust. In order to assure the elements despite having a low coefficient but significantly, it means that the Sharia bank is not only give guarantees to save customer's property but also Sharia bank tries to use Islamic ways to guarantee their

property. If all those indicators are used as the ways to increase the satisfaction of customer, therefore it will gain the customer's commitment. This study is supported by Zulganef he states that the quality of services that see it closer to the attitude because it involves a thorough assessment of the service received by the customer. Parasuraman in Lupiyoadi (2013), among others: physical evidence (Tangibles) is the appearance of physical facilities, equipment, personnel and communication media. Reliability is the ability to perform the promised service accurately and reliably. Responsiveness, namely the willingness to help customers and provide services quickly. Insurance is the knowledge and courtesy of employees and their ability to generate trust and confidence. Attention (empathy) is a requirement to give attention to customer care. Because of this study does not support previous research, the researcher argues that in this study are probably using a variable commitment as an endogenous variable which has been used as an intervening variable.

**The religiousness value affected the customers commitment:** Each indicator of the value of religiosity has a close relationship, so that the formation of this variable is built through indicators beliefs, religious practices, religious knowledge, practice and experience. By doing a proper management and appropriate Islamic Sharia, Sharia banks will provide a memorable experience for customers, so that, they will inform the general public about the experience and enjoyed by Sharia banks. It means customers trust on Sharia banks need to get gained by islamic ways, by reducing a customers and public doubt about riba practice that is making the customer worried like a phantom bank (Fictional bank) that gives high interest. Not only investments but also worship (avoid riba) indicator is as the reason for customers saving at Sharia banks.

Knowledge religion as a main indicator that must be implemented by employees because Islam has been taught to Muslim so as to be in, do the management of bank Shariah going to be really honest (siddiq), conducting the socialization/promotion (tabligh) about financial system Shariah, trustful (careful) in the fund management of people/customers and should be professional (Fathanah) in managing Shariah bank.

Sharia bank has to persuade a customer, especially Moslem community when make a transaction try to keep away from riba (usury) practice, then calmness lives will be achieved and blessed by Allah (SWT). While the experience will be gotten by doing a transaction in Sharia bank which is very much hope is blessed by Allah SWT. Besides, the money is blessed and useful to Muslim

because the funds that there are bank Sharia can be used to help the economy the poor and orphans and the disaster victim. If these indicators to be carried out either by the management of Sharia banks, it will be able to enhance commitment hence have the influence of small and not real.

Supporting, Ancok *et al.* (2008) that the heterogeneous in Islam not only took the ritualistic forms in worship course but also in other activities. There are five kinds of dimensions that can measure someone religious or not which includes dimensions belief, the practice of a religion (rituals and obedience), experience, knowledge religious dimensions, experiences or consequences in to have a fellow human being and things that are created from Allah SWT (Hablumminannas) and human relations with Allah SWT (Hablumminallah). In this research not one has researched the variables against the value of religiousness commitment as endogenous variable but it is possible that another similar study but due to limited researchers to get the results of research same, hence, this research may be an inspiration to other research.

**The customers trust affected the customers commitment:** Trust has an indicator such as whole performance the working principle, better services, a good reputation and a feeling of security and loading of that can be the lowest value is a good reputation and the highest of which is a feeling of security. Elements a whole performance the working principle of better services, a good reputation and feeling safe from all indicators of a trust have a close relation, then the establishment of this variable built by these indicators. If the entire good performance the working principle to be carried out right, services always be increased reputation which has been achieved by must be kept well and a feeling of security from customers about money to be saved in a bank Sharia should be kept which eventually commitment will grow among customers so that people would take part as well as for investment and save their money in a bank Shariah because they felt will benefit and merit from Allah SWT and blessed. Then, the wealthness keeps away from riba (usury).

This study supports the theory of Morgan and Hunt (1994) they said that the trust variable and commitment is modeled as variables between connecting variable of trust and commitment to the outcome of trust and commitment. KMV model puts trust and commitment as mediating variable better than rival models. Garbarino and Johnson (1999) said that there is a positive and significant between trust and commitment. This research supports some of the results of previous studies, Mukherjee and Nath (2003) this study show that the trust shows a positive effect on

the commitment. Setiawan and Ukudi from the research shows that trust positive influence and significance in the commitment.

## CONCLUSION

**Closing:** Based on the results of the analysis and hypothesis that has been done before, so the research can be concluded as follows: the services of the marketing mix have a positive impact and directly significant for the customer trust. It means that the marketing mix can be used as a basis for making a policy related to build customer trust and commitment through the marketing mix. Forming of marketing mix combination should be taken from the position of Sharia banks, because they have differences of characteristics and abilities. If determine the composition of the marketing mix elements services can be done appropriately, the Sharia bank can increase the number of customers and will reach a larger market share.

Service quality affects customer trust positively and significantly, so that the proper service quality will cause the image of customer confidence. Indicators of the quality of existing services need to be improved continuously in accordance with the ability of Sharia banks through the facilities and human resources, so that the quality of services is ensured. Optimal service will have a significant impact on the customer confidence, thus increasing the quantity of people who will become customers of Sharia bank. Competition to gain market share will be open widely because of the majority of the Indonesian population of Islamic.

The effect of religiosity on customer trust showed a positive and significant value, it means the value of religiosity through the dimensions can be used as a basis for making a policy of Sharia bank. Using the value dimensions of religiosity those are belief, worship, religious knowledge, experience and practice, the Sharia bank is expected to convince people about the governance conducted by the Islamic Sharia. The lack of public knowledge of religion caused the need of socialization by Sharia bank, so that, people can distinguish the conventional banks in hopes of building trust people who will become customers.

The marketing mix services positively affect customer commitment, meaning that each element that forms, marketing mix can build customer commitment. Dimensions that have a strong influence on the marketing mix that can be used as a basis for determining the exact composition of the marketing mix, so that, the customers will be stronger commitment. Customer commitment will increase if the Sharia bank manages to convince

customers through managing Islamic Sharia knowledge and understanding of the governance of Sharia bank. Marketing mix to help increase the commitment, because it has a significant effect, so that in determining the marketing mix combination expected services in accordance with the presence and capabilities of each Sharia bank. Quality of service positively influence commitment but the quality of service necessary to increase because the effect of customer commitment is not significant. Apparently the customer is still proud of the facilities provided, the lack of attention and service assurance is not optimal. Customer commitments are low because Sharia bank is still unable to compete with conventional banks, so that, the customer commitment can't be developed. Although, it is not significant but it has a positive effect, the Sharia bank is expected to learn about the services of conventional banks because the client is currently looking that Sharia bank has a lower service quality. To achieve the commitment, the Sharia bank should implement the equivalent quality service of conventional banks.

Religiosity value only has a positive effect on customer commitment, it means that the value of religiosity can be used as a basis to improve customer commitment. The entry of the value of religiosity as an exogenous variable, then it will add a new inspiration in building customer commitment of Sharia bank. Although, the value of religiosity does not have a significant effect but it would be a concern for managers of Sharia banks to explore the dimensions that can be the guidelines in increasing its market share. The low customer commitment is because the possibility of weak customer trust and knowledge about Sharia bank is still confused with conventional banks. There is still a thought society that says savings in Sharia bank and conventional banks are the same. So that, Sharia bank seeks to change the mindset of the people that savings in Sharia bank in addition to the resort as well as a religious and charitable also to avoid riba (usury). If the attempt is successful, then the customer commitment will be stronger and Sharia bank will be able to surpass the conventional banks, because the majority of Indonesians population of Islam.

Trust positively affect customer commitment, it means that trustworthy as an intervening variable for each exogenous variable through confidence positive effect. To achieve customer commitments, it is necessary to build strong customer confidence, because it turns the key to success to achieve customer commitment. Because the trust is built through by such dimensions as the totality of good performance, using the right working principle, optimal service that was given, build the reputation and provide security to the customer.

The seventh hypothesis results with the positive effect on customer commitment through an intervening variable customer confidence and significantly to marketing mix, besides the quality of service and value religiosity directly insignificant. It means intervening variables contribute to the quality of service and value religiosity because it is necessary to build a strong trust of customer to improve customer commitment of Sharia banks. Latent variable is a variable that cannot be measured directly and it is necessary to measure the indicators also using the research instruments such as questionnaires or register statement.

### **SUGGESTIONS**

The analysis result and research test that is done, so there are important things and some suggestions for the Sharia bank and the science, those are: in determining the proper and accurate service marketing mix, the Sharia conventional bank should use small and intermediate micro business that has real sector because of the majority of people in Indonesia is Muslim and easier to persuade becomes a customer. Besides that, the burden of cost to the client should be lower than conventional banks. In promoting the need to involve religious leaders and invite people from Islamic educational institutions as well as select media with islamic event. Provide opportunities for employees to attend training that can improve their competence in managing Sharia banks.

Sharia commercial bank in improving the quality of service requires an adequate building condition. The existence of a sense of security or fulfillment of the needs of customers, adherence to standards that have been set and the quality of services is offered by Sharia bank. The guarantee is given to the product of Sharia bank and appropriateness of services purchased in accordance with the quality of service promised.

Sharia commercial banks should take advantage of and use of religiosity as a reference value in improving the ability to get more customers. By trying to convince customers that are conducted so far and not to harm both sides and no impression are by using the percentage calculation (interest). Invited to join the Sharia bank to capitalize on religious leaders, tackling, Islamic institutions with a voice that the transaction to avoid riba (usury). Using the motto of the teachings of Islam "Siddiq, tabligh, fathonah and amanah" in managing Sharia banks. Sharia commercial bank needs to improve networking with various institutions is based on Islam. Conduct programs of cooperation with the boarding school, Islamic educational institutions to begin counseling with students. Indicator of the value of religiosity should be

used is the knowledge of religion that focuses on the governance of Sharia banks with the principles of Islamic Sharia based siddiq, tabligh, amanah and fathonah, so that, the students and actors in Islamic educational institutions understand about the management of Sharia bank such as the calculation method for results. If maintaining harmony with the customers who always give information, then the customer becomes part of the Sharia bank.

While on the other researchers can do the following. Further research is directed linkages with other variables outside the study variables such as variable customer satisfaction, customer loyalty. A subsequent study by using other objects in order to improve generalization research. Research on the commitment as an endogenous variable and the value of religiosity as exogenous had never been done in a Sharia bank in Gerbang Kertasusila East Java. Future studies are expected to perform more in-depth exploration and researching Sharia bank in the wider region, for example, the province of East Java or other areas.

Further research is expected to be carried out in the industrialized world in the area of the Gerbang Kertasusila and outside the field of Sharia bank who use the term Sharia as pawn shops. Researchers then expected to add indicators that complete or new indicators as appropriate, in order to more comprehension research.

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