

The Influence of Islamic Ethical Behaviour and Customer Satisfaction on Customer Trust (A Survey on Islamic Boarding Students of Daarut Tauhiid Bandung)

Sukma Nugraha^{1*}, Agus Rahayu², Disman Disman³, Lili Adi Wibowo⁴, Khania Teresa Gunawan⁵

¹²³⁴Department of Management, Faculty of Economics and Business Education, Universitas Pendidikan Indonesia

Corresponding Author: sukma.nugraha@upi.edu

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ABSTRACT

This study aims to analyze the influence and description of Islamic ethical behavior and customer satisfaction on customer trust at the Daarut Tauhiid Islamic Boarding School (PPM DT) students in Bandung. This study uses a descriptive and verification method with a quantitative approach. The research sample consisted of 200 respondents who were PPM DT students who had participated in the program for 1 year (PPM), 2 years (PPML) or less. The data was processed statistically with the Structural Equation Modeling (SEM) method. The results show that the variable Islamic ethical behavior has an indirect and significant effect on customer trust, customer satisfaction has a direct and significant effect on customer trust and Islamic ethical behavior has a direct and significant effect on customer satisfaction. These findings indicate that the application of good Islamic ethical behavior in student boarding schools will encourage customer trust through customer satisfaction for the students of the Daarut Tauhiid Islamic Boarding School Program in Bandung.

Keywords: *Customer Trust; Customer Satisfaction; Islamic Ethical Behaviour; (4) Daarut Tauhiid Islamic Boarding School.*



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INTRODUCTION

The behaviour of students is a profit asset which becomes a concern for the sustainability of the Daarut Tauhiid Student Islamic Boarding School program to provide religious education. The increase of competitive competition encourages every Islamic boarding school institution to attract the attention of students and expand market share by applying innovative and good marketing strategies. In terms of services, customer trust is an important element in marketing activities to build and maintain relationships between service providers and customers. Previous researchers found that a high level of customer trust can increase positive word-of-mouth marketing and customer retention (Humaira & Wibowo, 2017; Simarmata et al., 2017), increase profitability with low promotional costs (Nora, 2019), increase commitment and customer loyalty (Agyei et al., 2020; Hasan & Hassan, 2019), as well as active contributions or repeat orders both at higher levels even when service prices are high (Che Mohd Salleh et al., 2013; Prabowo, 2013; Sarwar et al.,

2012). Previous researchers also revealed that a low level of customer trust will contribute to the decline of customers and the reputation of service providers (Putra, 2017; Santi & Huda, 2018). The Daarut Tauhiid Student Islamic Boarding School is a special boarding school for students led directly by KH. Abdullah Gymnastiar (Aa Gym). Daarut Tauhiid offers the students a year or two years program to deeply study Islamic education. Daarut Tauhiid, which has been operating for 13 years, in fact does not have a good reputation as any other Islamic boarding schools. The following are student boarding school programs that are included in the top ten category in Indonesia:

Table 1. Top Ten Islamic Boarding School (IBS) For University Students In Indonesia

Name of School	Rank
IBS Sidogiri Pasuruan	1
IBS Langitan Tuban	2
IBS Modern Gontor	3
IBS Tebuireng Jombang	4
IBS Al-Khairaat Palu	5
IBS Darul Ulum Madura	6
IBS Nurul Jadid Probolingo	7
IBS Musthofawiyah Sumur	8
IBS Buntet Cirebon	9
IBS Al-Khoirot Malang	10

Source: (Pesantren, 2020).

Previous research found that customer trust for a service is formed through the reputation of a superior company and a creditable, admirable, good leader and a role model for the students. (Sarwar et al., 2012). Table 1 shows that IBS DT does not have a superior reputation compared to other IBS which have the best reputation in Indonesia. Previous research revealed that integrity and reputation have a positive effect on trust (Abdul Shukor et al., 2018; Faizal & Nurjanah, 2019; Lee & Moghavvemi, 2015; Lisnawati et al., 2016; Macintosh, 2014; Zakiah & Al-Aidaros, 2017). Previous researchers found that the low quality of service at the customer trust level was reflected in the continuous decline in the number of customers (Santi & Huda, 2018). The decline of students' enrolment also occurs in DT Boarding School every year. The following is the percentage of enrolment decline in DT Boarding School in Bandung in the past three years:

Table 1. Percentage of enrolment decline of students in dt boarding school

Year	Students' Decline	Students who quit the program (%)
2017	6%	68%
2018	7%	52%
2019	11%	44%

Source: (DT, 2020).

Table 2 shows that there are several students who leave before the program is finished and students who choose not to continue the program in the following year. Previous research suggests that the low level of customer satisfaction will have an impact on decreasing the contribution of customers who tend to choose alternative competitors and even the emergence of negative word of mouth (Setiawan & Sayuti, 2017). If this phenomenon continues, it will have an impact on the behavior of students who are difficult to foster and maintain in the long term (Hidayat et al., 2015).

Previous studies revealed that customer satisfaction (Prabowo, 2013; Elrado, 2014; Lee and Moghavvemi, 2015; Lisnawati, dkk., 2016; Heri, Setiawan and Sayuti, Sugiati, 2017; Zainal et al., 2018; Juliana dan Muzer, 2020) dan Islamic ethical behaviour (Wihartono, 2012; Che Mohd Salleh, Abdullah and Razali, 2013; Hassan, Chachi and Abdul Latiff, 2014; Widana et al., 2015; Sari, Kosim and Arif, 2018) will significantly influence customer trust.

This study is conducted to find out the description and influence of Islamic ethical behaviour and customer satisfaction on customer trust (A survey study in Daarut Tauhid Islamic Boarding School Bandung). Eventually, the implication of this study is to create proper strategies to increase the students' trust towards Daarut Tauhid Boarding School also to contribute the applied theory in the field of Islamic ethical behaviour, customer satisfaction, and customer trust, particularly for further research or to be implemented in other services.

METHODS

This study used a quantitative approach with a descriptive verification method. The primary data of this study was collected through questionnaires distributed to 200 students of Daarut Tauhid Boarding School. The analysis technique used was the Structural Equation Modelling (SEM) method processed with AMOS application v. 23 for Windows 7. This study was conducted to determine and measure customer trust using the dimensions of integrity and reputation as the dependent variable, customer satisfaction using the dimensions of tangible, empathy, responsiveness, reliability and assurance as well as Islamic ethical behaviour variables with dimensions of shiddiq (honest), amanah (trustworthy), tabligh (communicative) and fathanah (intelligent) as independent variables in Daarut Tauhid Boarding School as non-formal education services.

RESULTS AND DISCUSSION

Customer Trust

Customer trust is defined as the feeling or customers' dependence on reliable services that consistently meet customer interests in the long term. (Fauzi and Suryani, 2019; L.Fort, 2019; Nora, 2019; Juliana, 2020). Previous studies have revealed that customer trust is the emotional perception that is reflected through integrity dimension (Abdul Shukor et al., 2018; Begue, 2020; Lee & Moghavvemi, 2015; Nurdin & Putra, 2019; Putra, 2017) and reputation (Abdul Shukor et al., 2018; Lisnawati et al., 2016; Macintosh, 2014; Marakanon & Panjakajornsak, 2017). The following is the level of customer trust in Daarut Tauhid Islamic Boarding School:

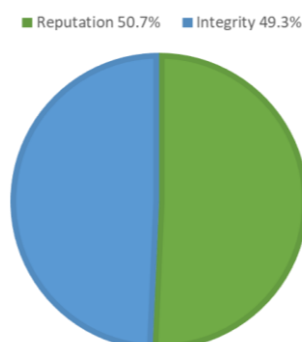


Figure 1. Customer trust Level on Daarut Tauhid Boarding School Bandung
Source: Processing Data, 2022

Based on the results of data processing, the trust level of students in PPM DT has a total score of 17,126 from the ideal score of 26,600 with a percentage of 64%. Students' responses to the reputation of DT Boarding School have a score of 51% and integrity to DT Boarding School personnel is 49%. The reputation dimension in DT Boarding School indicates the lowest total score in terms of the ease of students in obtaining offline access to information about DT Boarding School with a percentage of 62%, and this belongs to the medium category. The integrity dimension in DT Boarding School shows the lowest score in terms of the familiarity of DT Boarding School personnel. With the percentage of 58%, the personnel do not build good

relationship with the students. Moreover, the students' trust level is low. Based on data processing, the following is the measurement model for the endogenous customer trust construct in DT Boarding School:

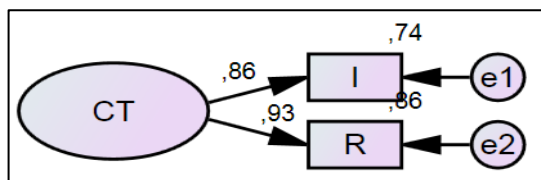


Figure 2. Measurement model of endogenous customer trust

Source: Processing Data, 2022.

As seen from figure 2, reputation dimension is able to manifest customer trust variable higher than integrity dimension. The CR value of measurement model of endogenous construct for customer trust is 0,891, which means $\geq 0,70$. The VE value obtained is 0,804 $\geq 0,50$, which indicates that measurement of endogenous construct for customer trust has good as well as acceptable validity and reliability.

Customer Satisfaction

Customer satisfaction is the value of customer comparison between customer expectations and the perceived quality of service. (Kotler et al., 2016) This is measured by dimensions of tangible, empathy, responsiveness, reliability and assurance (Zeithaml; Berry; Parasuraman, 1996). The following is the description of customer satisfaction of Daruut Tauhid Boarding School:

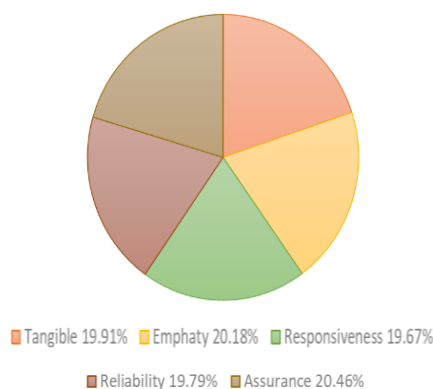


Figure 3. Customer satisfaction level on dt boarding school bandung

Source: Processing Data, 2022

The level of customer satisfaction for PPM DT students has a total score of 16,719 from the ideal score of 28,000. This category is included in the medium category with a percentage of 60%. Students' responses to the assurance dimension have the highest score with a percentage of 21%, the dimensions of empathy, tangible, and reliability with a percentage of 20% respectively and the responsiveness dimension of 19%. The responsiveness dimension indicates the lowest number of scores, namely the satisfaction of students towards the sensitivity of DT Boarding School personnel in fulfilling and understanding the needs of students with a percentage of 56%, and the level of satisfaction of students belong to unsatisfactory category. Based on data processing, the following is a measurement model for the exogenous construct of customer satisfaction.

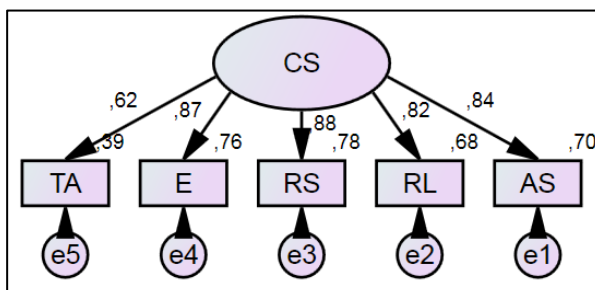


Figure 4. Measurement model of exogenous construct for customer satisfaction
Source: Processing Data, 2022

In contrast to descriptive data processing, Figure 4 shows that the tangible dimension has the lowest value in manifesting customer satisfaction variables and the responsiveness dimension has the highest value in manifesting customer satisfaction. The exogenous construct measurement mode of customer satisfaction has a value of $CR = 0.905 \geq 0.70$ and $VE = 0.659 \geq 0.50$ which indicates that the customer satisfaction variable has a good and acceptable validity as well as reliability.

Islamic Ethical Behaviour

Islamic ethical behavior is the ethical behavior in a business based on Islamic law that come from the Quran and the sunnah of the Prophet Muhammad SAW. (V. Zainal, 2018). Islamic ethical behaviour is defined within dimensions of shiddiq (honest), amanah (trustworthy), tabligh (communicative) and fathanah (intelligent) (Agustin, 2017; Kartajaya, 2006; Keraf, 2018). The following is the description of Islamic ethical behaviour of DT Boarding School:

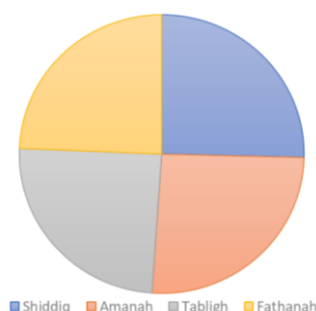


Figure 5. Islamic ethical behaviour level of dt boarding school bandung
Source: Processing Data, 2022

The level of application of Islamic ethical behaviour in PPM DT has a total score of 17,750 from the ideal score of 29,400 with a percentage of 60%. This result shows that the application of Islamic ethical behaviour is in the medium category. The students' responses to the shiddiq dimension had the highest score with a percentage of 29%, followed by the amanah dimension of 25%, the tabligh and fathanah dimensions with a percentage of 23%. The fathanah dimension has the indicator with the lowest score, namely the openness of DT Boarding School to develop the interests and talents of students. This indicator is in the extremely poor category with a percentage of 54%. The following is a model for measuring the exogenous construct of Islamic ethical behaviour based on the SEM analysis method:

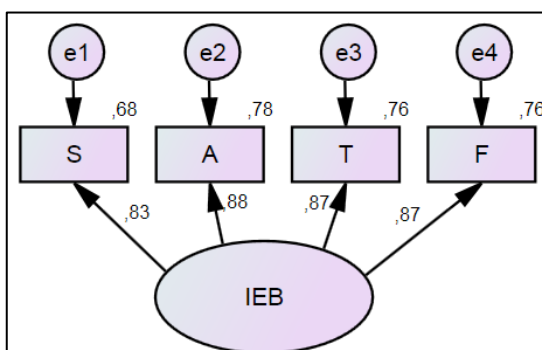


Figure 6. Measurement model of exogenous construct for Islamic ethical behaviour
Source: Processing Data, 2022

Figure 6 shows that the dimension of trust has the highest value in manifesting Islamic ethical behaviour. This measurement model has a value of $CR = 0,921 \geq 0,70$, and $VE = 0,746 \geq 0,50$ which illustrates that the exogenous construct measurement model of Islamic ethical behaviour has good and acceptable validity and reliability. The following is a structural model of the influence of Islamic ethical behaviour and customer satisfaction on customer trust.

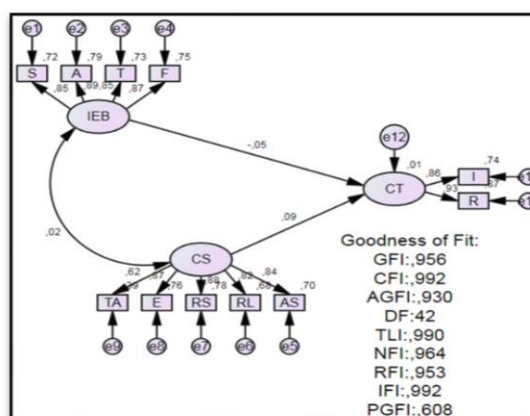


Figure 7. Struktural influence model of Islamic ethical behaviour and customer satisfaction on customer trust
Source: Processing Data, 2022

Figure 7 shows that the overall model has fulfilled goodness of fit and has the result of hypothesis test analysis:

Table 2. Hypothesis test analysis

			Estimate SRW	S.E	C.R	P
CT	<--	IEB	-1,004	0,220	-7,503	***
CT	<--	CS	0,378	0,114	3,856	***
CS	<-->	IEB	0,199	0,623	2,504	0,012

Source: Processing Data, 2022

As seen from Table 3, the result of hypothesis test analysis can be obtained as follows:

The Influence of Islamic Ethical Behaviour on Customer Trust

Based on the results of the hypothesis analysis test in Table 3, Islamic ethical behaviour has an indirect and significant influence on customer trust. These results are in line with previous research which found that Islamic ethical behaviour has an indirect effect on customer trust (Razak, 2014) and supports research related to customer satisfaction (Juliana, 2020; Napitupulu & Lukiyana, 2017) acting as an intervening variable, and rejects previous research that found that Islamic ethical behaviour has a direct and significant effect on customer trust. (Che Mohd Salleh et al., 2013; Mursalen et al., 2015; Mustaan, 2016).

H_0 : *Islamic ethical behaviour* indirectly and significantly influences on customer trust.

The Influence of Customer Satisfaction on Customer Trust

Based on the results of the hypothesis analysis test in Table 3, it shows that customer satisfaction has a direct and significant influence on customer trust. The higher the level of student satisfaction with the quality of DT Boarding School services, the higher the confidence of the students will be. This result supports many previous studies which found that customer satisfaction has a direct and significant effect on customer trust (Elrado, 2014; Heri, 2017; Juliana, 2020; Lisnawati et al., 2016; Muzer, 2020; Prabowo, 2013; Sugiati, 2017). However, the result of this study is not in line with some previous studies that found that customer satisfaction had no influence on customer trust (Faizal & Nurjanah, 2019; Santi & Huda, 2018); instead, the customer trust indeed has significant influence on customer satisfaction (Hidayat et al., 2015; Nurdin & Putra, 2019; Putra, 2017; Rakhman et al., 2014; Setiawan & Sayuti, 2017).

H_1 : *Customer satisfaction* has direct and significant influence on customer trust.

The Influence of Islamic Ethical Behaviour on Customer Satisfaction

Based on the results 3 of the hypothesis, it shows that Islamic ethical behavior has a direct influence on customer satisfaction. The higher the application of Islamic ethical behavior to DT Boarding School personnel, the higher the students' satisfaction perceive with DT Boarding School. This result supports the previous research which found that Islamic ethical behavior has a direct influence on customer satisfaction (Che Mohd Salleh et al., 2013; Hassan et al., 2014; R. P. Sari et al., 2018; Widana et al., 2015; Wihartono, 2012).

CONCLUSION

The customer trust of students towards DT Boarding School is fairly high, but the integrity of DT Boarding School personnel has the lowest score, including the indicator of intimacy of DT Boarding School personnel to students that are in the fairly low category. Therefore, DT Boarding school needs to provide training and guiding so that DT Boarding School personnel are familiar and can establish good relationships with students. Customer satisfaction of students towards DT Boarding School is in the medium level, but the dimensions of responsiveness of DT Boarding School personnel have the lowest score including the indicator of sensitivity of DT personnel to meet the needs of students that are in the unsatisfactory category. Therefore, DT Boarding School

needs to improve and develop its ability to understand the needs and desires of students through giving guidance to DT Boarding school personnel and monitoring as well as evaluating the goals and needs of students before or during the program.

Islamic ethical behavior in DT personnel is in the moderate category, but the fathanah dimension has the lowest score including the indicator of the availability of DT in facilitating students to develop their interests and talents which are in the fairly poor category. Therefore, DT needs to pay attention and provide a forum for students to develop and improve their interests and talents better. Islamic ethical behavior has an indirect and significant effect on customer trust, meaning that Islamic ethical behavior does not have a positive relationship but has a significant effect on customer trust. Further research can use customer satisfaction as an intervening variable that can prove if Islamic ethical behavior has a direct effect on customer satisfaction and customer satisfaction has a direct and significant effect on customer trust. The higher the application of Islamic ethical behavior to DT personnel, The more increase customer satisfaction and customer trust in DT students in Bandung will be. Therefore, DT needs to maintain and develop factors that can increase customer trust.

Further research can use several variables such as staff competency (Lee & Moghavvemi, 2015), brand experience (Hasian Ekaputri et al., 2016), experiential marketing (Humaira & Wibowo, 2017) which are proven to have an effect on customer satisfaction or develop indicators that affect variables customer trust, namely viceregency (Widana et al., 2015), religious obligation, profit and investment (Zakiah & Al-Aidaros, 2017), opportunism (Hasan & Hassan, 2019) social media marketing (Sanny et al., 2020; Sohail et al., 2019), honesty, consistency, respect, caring, authenticity dan clarity (Begue, 2020) as these variables are not found in this study.

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