

UDC 336

ISLAMIC COMPLIANCE AND QUALITY OF E-BANKING SERVICES BUILD TRUST AND CUSTOMER COMMITMENT USING E-BANKING ISLAMIC BANK

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ABSTRACT

The sharia banking industry has developed quite rapidly. It also, along with the development of technology, especially e-banking, is trying to get and make customers more committed and loyal in using e-banking. This research is a causality study, which aims to analyze the relationship and influence of Islamic compliance and e-banking service quality on customer trust and commitment as well as customer loyalty in using e-banking. The unit of research analysis is Islamic bank customers with 204 people as the sample from a population of 193,257 people, testing the relationship of variables based on theory or hypotheses while analyzing using Structural Equation Model (SEM) with the Analysis of Moment Structures (AMOS) approach, then the results of the phenomenon testing are discussed (explanatory research). Results of analysis of research data on 5 (five) hypotheses have been found 4 (four) hypotheses show a significant relationship and influence that is the relationship of Islamic compliance has a significant effect on trust, the quality of e-banking services has a significant effect on trust, the quality of e-banking services has a significant effect on commitment, trust has a significant effect on commitment, while 1 (one) hypothesis has an insignificant influence, namely Islamic compliance has an insignificant effect on customer commitment using e-banking. The results of this study, theoretically enrich and complement knowledge in the field of customer behavior Using information system technology called e-banking, the theory strengthens Theory Reasoned Action (Fishbein and Ajzen, 1980) and Theory Planned Behavior (Ajzen, 1991), especially those relating to Islamic compliance, e-banking service quality, trust and communication. itmen use e-banking.

KEY WORDS

Islamic compliance, quality of service, trust, commitment to use, e-banking.

The current technology has its own attraction for users as seen from the presence of internet facilities, among other. What is often done is the facility of communication between users, file-sharing facilities and cloud-based information as well as searching facilities for information needed by users, as seen in the attractiveness of internet facilities that users often do (Laudon & Loudon, 2014).

The attractiveness of the internet is used as a strategic business that can be done through a web-based business application and is online by users, customers and customers to interact with business institutions or organizations. The banking industry is also inseparable by developing this information technology as a breakthrough service innovation for customers, namely the application and use of technology to facilitate customers in conducting banking and online-based banking transactions. This innovation is better known as electronic banking (e-banking).

Banking services are carried out in front end, namely the construction of a banking system application to facilitate transactions such as Automated Teller Machines (ATMs), Internet Banking, Mobile Banking and SMS Banking. On the other hand, the technology used by financial institutions, merchants, or transaction service providers, are back-end e-banking application systems. "Business processes are carried out periodically and are provided with time, for example in the banking industry, this will certainly require very high information providers as well, so the banking industry has directly utilized information technology to obtain, process, send and improve information competitiveness" (Alsajjan and Charles Dennis, 2006).

Services in the electronic banking system can benefit customers and the bank itself. For customers, electronic banking offers convenience and speed in conducting banking transactions. The advantage of providing electronic banking services for banks is that they can make low-cost infrastructure development solutions, for example klikbca.com internet-based e-banking. In addition to that there is also an ATM machine that saves the cost of printing forms.

The trust that arises from the customer will then create customer behavior in the form of a large commitment to Islamic banks to improve service quality and still maintain the fulfillment of sharia values to their customers. If this is not prioritized, sharia customers will move to other banks that provide better service quality. Mukherjee and Nath (2003) state that trust arises from the correspondence between reality and customer expectations for services received or obtained. Trust as a customer's confidence in the quality and reliability of services offered by an organization. Trust is thought to have a positive relationship with commitment, meaning that after the customer believes in e-banking, a commitment arises, commitment is defined as the customer's desire to maintain the long-term relationship of an Islamic bank that provides e-banking facilities. Furthermore, according to Mukherjee and Nath (2003) also developed their research based on the commitment theory that is very well known originated from Morgan and Hunt (1994), it is said that communication is a very important and positive factor in influencing customer trust and commitment to the use of e-banking.

Sharia banks certainly also have an integrated e-banking system application as is the case with conventional banks, however, sharia-based banks should have their own differences in conventional e-banking systems, the main difference being that sharia-based banks should have compliance, observance or fulfillment of Islamic ethics and values (Islamic Compliance).

LITERATURE REVIEW

Theory of Behavior in the Use of Information Systems Technology

Behavioral aspects (behavior) in the use of information technology relates to individuals, users or users of information systems technology whose actions are viewed from the point of psychology. Behavior is a part of psychology that can be observed or measured, especially from the interaction of technology users with information systems to achieve the goals desired by users both individually and as organizations because technology has components that interact with each other to get better performance (Jogiyanto, 2007: 15).

Thompson et.al (1991) suggested the importance of behavioral aspects in the use of information systems technology. This is based on the results of empirical research that examines the effect of individual user behavior on the use of technology. Furthermore, Tompson et al (1991) explains the attitude factor as one aspect that affects individual behavior. A person's attitude consists of cognitive components (cognitive), affection (affective), and components related to behavior (behavioral components). The user's attitude towards information system technology can also be shown by the user's optimistic attitude that information system technology is very helpful and useful for overcoming problems or work.

Human behavior, if observed, arises from attitudes that are visible and proven by verbal statements in an activity that is both simple and complex and is a response or reaction to stimuli from the social environment. One interesting characteristic of human behavior reactions is the differential nature which means that a stimulus can cause more than one different response and several different stimuli can also cause the same response. For example, customer behavior in using a tool in the form of information system technology, when conducting transactions using information system technology is a process and activity when someone who is related to the search, selection, use, and evaluation of tools or information system technology that is used both in products and services, to meet the needs and desires of users. Behavior of customers as users of information systems technology are the things that underlie customers to make decisions remain loyal or not.

The theory is a construction of a reality model that is thought to be interconnected coherently. Baumann (2005) argues that a good theory has simple characteristics (parsimony), has accuracy in prediction (accuracy), and has the ability to explain various fields of life (verifiability). The theoretical basis in this research is focused on the attitudes and behaviors of technology use which include: 1) Customers' behavior in using e-banking is said to be dynamic because the thought, feeling, and action of each individual, group, and large association always changes constantly. 2) customer behavior, there are interactions between human thoughts, feelings, and actions, and the environment. The deeper a company understands how the interaction affects the customer the better the company is in satisfying the needs and desires of the customer and providing value to the customer. And 3) customer behavior involves exchanges between people, in other words someone gives something to someone else and receives something in return.

Research on the behavior of the use of information systems technology has begun in the 1980s and the study was grouped into two streams of research, the first stream is research that focuses on the acceptance, adoption, and use of information systems. The first stream is divided into two groups, the first group focuses on the antecedents or causes of behavior in the form of a feeling (affect) and cognitive (cognitive), for example: attitudes, norms, and perceptions of usage. While the second group focuses on the antecedents or causes of behavior in an assessment process, the process of participation and involvement, and the process of matching tasks and technology. The second stream is more focused on the success of implementation and leads to the influence of behavior in using information system technology that has an impact on the individual towards the impact of the organization.

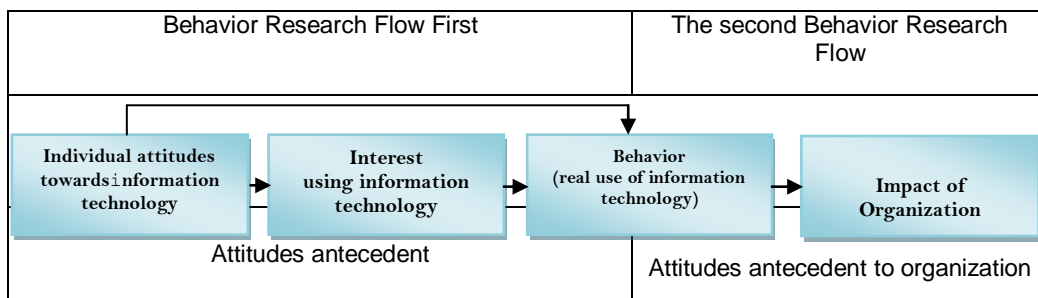


Figure 1 - Antecedents and effects of individual behavior using technology
 Source: Jogiyanto (2007)

Theory of Reason Action

Theory of Reason Action (TRA) in other words The theory of reasoned action was first coined by Fishbein and Ajzen in 1980 (Jogiyanto, 2007). This theory is prepared using the basic assumption that humans behave in a conscious way and consider all available information so that the ultimate goal of TRA is to predict behavior. the model predicts behavior based on seven variables namely behavioral intention, attitude, subjective norms, strength of beliefs, evaluation, normative beliefs, and motivation to do something. Ajzen (1980) states that a person's intention to perform a decisive behavior will be done or not, then Fishbein and Ajzen (1991) develop this theory to help researchers in understanding and predicting individual attitudes and behavior so that this theory is most often used as theoretical model in the use of information systems technology.

Ajzen completes this TRA with beliefs, he stated that attitudes are formed from several individual beliefs about behavior, while subjective norms are formed from normative beliefs originating from people who influence the individual's life. In subsequent studies, Ajzen (1991) says that attitudes influence behavior through a careful and reasonable decision making process and have a limited impact on three things; First, behavior is not much determined by general attitudes but by specific attitudes toward something. Second, behavior is not only influenced by attitude but also influenced by objective norms (beliefs or beliefs

about desires that are done or carried out. Third, attitudes toward a behavior together with subjective norms form an intention or intention or will in the behavior of certain things.

Theory of Planned Behavior

Theory of Planned Behavior (TPB) is a further development of TRA. Ajzen (1991) adds a construct that does not yet exist in TRA, namely behavioral control (perceived behavioral control). This construct was added in an effort to understand the limitations possessed by individuals in order to perform certain behaviors (Chau and Hu, 2002). In other words, whether or not a behavior is carried out is not only determined by subjective attitudes and norms, but also the individual's perception of the control he can do. This behavioral control is formed based on individual beliefs about the control. More fully Ajzen (2005) adds individual background factors to the TPB, so schematically the TPB variable. The theoretical model of TPB contains various variables, namely: attitudes and individual behavior, Behavioral Beliefs, Normative Beliefs, Subjective Norms, Control Beliefs, Behavioral Control Perceptions, and Intention.

Behavior theory of the use of information technology is based on the theory in the field of belief, attitude and behavior studies formulated by Fishbein & Ajzen (1975) with Theory of Reasoned Action (TRA) and Theory of Planned Behavior (TPB) which has been described above becomes the main basis for researchers as well as a reference to behavioral perceptions in the use of information systems technology in sharia financing, especially in e-banking applications, then this study consists of variables that adopt, analyze and apply TRA and TPB theory with the following schematic: this:

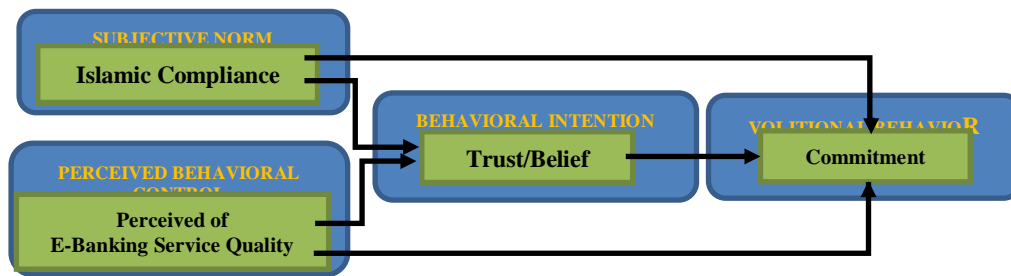


Figure 2 – Schematic Application of Research Variables in TRA and TPB Theory

Islamic Compliance

Islamic compliance has the meaning as the fulfillment or compliance or adherence to the values of Shari'a or Islamic values in conducting business operations and based on Islamic principles, by doing so the public can perceive business compliance or adherence to sharia so that it will encourage Islamic public trust. in the business (Ratnasari, 2012). The term Islamic Compliance can also be referred to as Shariah compliance, which in its development can be classified as a behavioral theory used to predict the intentions (interests) and perceptions of people in Islamic banks regarding the practice and implementation of Shariah compliance as the responsibility of compliance with Islamic banks sharia.

The above refers to research that uses theory of reasoned action / TRA (Ajzen & Fishbein, 1980), because TRA or reasoned theory of action has been developed using a cognitive approach, with the basic idea that: ". take, systematically process and utilized the information available to them "(Jogiyanto, 2007). This means that TRA explains that someone's interest in doing or not doing an action is a direct determinant of his behavior (Jogiyanto, 2007) The theory of reasoned action (TRA) states that attitudes influence behavior through a careful and reasoned decision making process and have limited impact only on three things: first, behavior is not much determined by general attitudes but is determined by attitudes that are more specific to something, second, behavior is influenced not only by attitude but also determined by subjective norms (subjective norms) that is one's belief in an activity regarding what other people want to be able to do, third, that attitudes

toward a behavior together with subjective norms form an intention or intention to behave in a certain way.

The use of technology that adopts from the TRA model is a theory of action that reasoned with a premise that a person's reaction and perception of something, will determine the person's attitude and behavior. The reaction and perception of users of Information Technology (IT) will affect their attitude in acceptance of the technology. One of the factors that can influence it is the user's perception of the usefulness and ease of use of information technology as an information technology that is reasonable in the context of technology users, so that the reason someone sees the benefits and ease of use of information technology makes the person's actions / behavior as a benchmark in acceptance a technology.

The e-banking system application in Islamic banks certainly cannot be separated from compliance and fulfillment of Islamic ethics and sharia (Islamic Compliance), which means the system in e-banking must be in accordance with Islamic teachings and not in accordance with Islam must be abandoned, as explained in the holy book of the Qur'an, one of which is in Surah Ali Imran verse 130 namely: "O you who believe, do not eat us many times over and put your trust in Allah so that you will get good luck", then the implementation and Even in the e-banking system there must be fulfillment of Islamic values in the sense that it cannot contain usury, let alone multiplying usury, if in a conventional bank in the form of interest

In fact, it is time for a discourse on the development of sharia central bank technology as a joint umbrella for all banks operating under the sharia system. However, Islamic banks need their own central bank institutions, which are separate from existing central banks. Because it is not possible in an institution there are two systems that have very basic differences, as a result there will always be problems that can hinder the development of one of them. In this case, the development of Islamic banking may be hampered.

According to Algaoud and Lewis (2001) as well as Antonio (2001) that Islamic compliance in the e-banking system includes religious symbols, Halal business, Prohibition of Riba and the Implementation of Zakat. Whereas in the research of Othman and Owen (2003) that Islamic compliance is contained in a series of quality services in Islamic banking known as the CARTER Model namely Islamic compliance means compliance or very strong fulfillment of Islamic principles and laws.

Islamic Compliance in the business world is more widely applied in the world of banking and better known as Islamic banking or Islamic banking which in Arabic language and writing: *نظام السالمة الإسلامي* (al-Mashrafiyah al-Islamiyah) is a banking system that is based on Islamic law (sharia) . The establishment of this system is based on the prohibition in Islam to lend or collect loans by usury, as well as the prohibition to invest in businesses categorized as forbidden (haram). Unlike the conventional banking system, it cannot guarantee its absence in these matters in its investment, for example in businesses related to illicit food or beverage production, un-Islamic media or entertainment businesses, and so on.

Quality of Electronic Banking Services

The quality of e-banking services is a new concept introduced by Zeithaml *et al.*, (2002) as *Electronic Service Quality* (e-SQ), which defines as "broadly to encompass all a phases of a customer's interactions with a web site facilitates efficient and effective shopping, purchasing, and delivery". Lin and Wu (2002) define that Online Service Quality (OSQ) as the difference between customer expectations and perceptions of services offered online.

Parasuraman, Zeithaml and Berry (1985) argue that "service quality can be defined as the extent of discrepancy between customer expectation or desire and their perception". Along with the development of the use of the internet in marketing, services (services) carried out by a company to its consumers can be done online through internet media or what is called Online Service Quality, e-service quality, automated service quality and web service quality.

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Furthermore, Surjadjaja et al. (2003) defines it as "web-based service delivered through the internet where the customer's interaction or contact with the organization is limited to the information and communication technology (ICT) itself". Parasuraman, Zeithaml and Berry (1985) have developed a model to measure the quality of service known as SERVQUAL. However, the SERVQUAL model cannot measure service quality in various industrial sectors and situations, especially in measuring online service quality.

Instruments from SERVQUAL cannot properly measure Online Service Quality because the five dimensions of SERVQUAL which consist of Reliability (Responsiveness), Assurance (Empathy), Empathy (Empathy) and Tangible (Physical conditions) can only capture the relationship between customers towards the company / employee and not on the relationship between customers to their interactions with the company's website.

Parasuraman, Zeithaml and Malhotra (2002) then developed a model that can measure e-banking Service Quality, known as the E-S-QUAL / E-RecS-QUAL model. Parasurman et al. (2005) used exploratory and confirmatory factor analysis and found dimensions to measure Electronic Service Quality (E-S-QUAL) consisting of Efficiency, Fulfillment, System Availability, and Privacy. Furthermore, Parasurman et al. (2005) also analyzed items that can be used to measure the quality of service improvement on a company's website so that an E-Recovery Service Quality (E-RecS-QUAL) model consists of three dimensions, namely Responsiveness, Compensation (Compensation) , and Contact. Research conducted by Bauer (2006) regarding online service quality presents images of the E-S-QUAL / E-RecS-QUAL model from Parasuraman et al. (2005).

Efficiency is the ability of customers to find the site, get the products they need and information related to the product and the ability to use it. Compliance is insurance in the service promised, the availability of product stock and delivery of products according to the promised time. The availability of the system is the technical function of the site, the availability of the system to be used and the functional functioning of the site. Confidentiality is a guarantee of the confidentiality of customer purchases and the security of customer credit card information.

Furthermore, perceived power is the ability of the company to provide customers with the right information when a problem arises, the availability of a mechanism for returning products that do not match customer orders and the existence of an online purchase guarantee agreement. Compensation is providing compensation in the event of an error from the company, covering the costs of returning and handling errors. Contact is the availability of facilities that allow customers to connect with online service personnel via telephone. The quality of electronic banking in general is a quality of service which in principle implies that quality must start from the needs and desires of customers, and end on customer perceptions. So a good quality image is not seen from the perception of the company, but based on customer perception. Customer perception of service quality, is a comprehensive assessment of the superiority of a product or service. Service quality is formed by the comparison between ideal conditions and perceptions of the performance of the quality dimension (Oliver, 1993). So it can be said that the quality of the product or service is the customer's assessment of the perfection of the performance of the product or service consumed (Mowen, 1995).

Quality according to DeLone and Mclean (1992) who has developed a parsimony model, which is a simple formed model that was developed based on a study of previous research models, this model is called by the model of the successful application of information systems and better known as DeLone and Mclean (D&M) Information System Success Model against the six factors in the information system success measurement model, which include: System Quality, Information Quality, Use, User Satisfaction, Individual Impact and Individual Impact Organizational Impact (Organization Impact), The dimensions in this information system success model are based on the processes and causal relationships between the dimensions themselves. So that this model does not measure from

the six dimensions independently but measures the success of the overall information system one dimension affects each other. According Jogiyanto (2007) states that the consideration of the process is based on a system consisting of several processes, namely one process follows another process

Trust

The basis of business strength is the trust of business colleagues, in the banking industry, especially Islamic banking, the trust of customers in using e-banking is a business transaction between the customer and the bank, if the customer trusts the bank. Customer trust using e-banking is not just recognized by other parties or other business partners, but must be built from scratch and can be proven, the Customer has considered that by using e-banking, various transactions can be carried out without obstacles between buyers and sellers, so that both parties or more will cause more satisfaction and can be realized well. As in the theory of planned behavior (TPB) which is an extension and there is a change from the theory of reasonable action behavior (TRA). So the TPB theory remains in the factor of behavioral action, although the determinant of intention is not only on attitudes toward behaviors and subjective norms, but there are 3 (three) components with the inclusion of aspects of behavioral control that is lived (Perceived behavioral control). These three components interact and become determinants of intentions and actions which in turn will determine whether the behavior in question will be carried out or not. The three components in the planned behavior theory of belief or belief that influence are attitudes toward certain behaviors, subjective norms, and on the control of the behaviors that are lived.

Attitudes toward a behavior are influenced by the belief (belief) that the behavior will lead to desirable or undesirable results. Beliefs or beliefs about normative behavior (expected by others) and motivation to act in accordance with normative expectations form subjective norms in individuals. Experiences that have been experienced and individual perceptions about the difficulty or ease to perform as well as the actions of the behavior in question, sometimes there are controls on the behavior. when a sense of trust arises in a person who is in a weak condition then the control of this behavior plays a very important role.

The level of customer confidence to use the e-banking system will accelerate the achievement of success in banking business transaction activities, according to Venkatesh et al. (2003). That trust can be built by performance expectations (performance expectancy), this is reflected in this variable reflected in the Unified Theory of Acceptance and Use of Technology (UTAUT) research model, in addition to performance expectations in the UTAUT model there are 4 (four) main constructs as variables predictions namely business expectations (effort expectancy), social influence (social influence), and supporting conditions (facilitating conditions). construct gender, age, experience and nature of use (mandatory or voluntary) is a moderating effect on the use of an information system.

Some other literature also defines that trust with various approaches (Mukherjee and Nath, 2007). Initially trust is widely studied from the discipline of psychology, it is related to one's attitude and in the development of trust becomes a study for various disciplines (Riegelsberger et al., 2003; Murphy and Blessinger, 2003; Kim and Tadisina, 2003), including the study of trust in e-commerce and e-banking. According to Yousafzai et al. (2003) there are at least six definitions that are relevant to e-commerce applications. then it can be concluded that trust is the trust given by certain parties to others in a transaction or relationship relationship based on the belief that someone who is trusted will fulfill all obligations properly in accordance with expectations.

According to Lewis et al., (2003), factors that influence the formation of trust in using information systems technology by individuals or users, including the influence of individual cognition that has 2 (two) very important factors, namely trust and confidence in oneself (self efficacy) and trust in innovation created by users, better known as personal innovation. Another factor is the social factor, which is the biggest conceptualization that dominates in the TRA and TPB models, which is known as the subjective norm, this subjective norm is described as a social influence that becomes the individual's perception to decide to act on

certain behaviors (Ajzen 1991). While the third factor is the institutional factor when interacting between individuals and this factor can influence individual behavior towards the use of information technology, this factor becomes an interesting subject in information systems research. This institutional factor influences individual commitment and management support. Trust and belief and better known beliefs about the use of information technology are central beliefs that are formed and influenced by individual factors, social factors, and institutional factors.

Commitment

Several writers and researchers (Dwyer, et al., 1987; Morgan and Hunt, 1994; Pritchard, et al., 1998). Commitment can be interpreted as a desire or a stable attitude to not change the choice. The definition of commitment provides a description that commitment is the desire of the customer to have a long-term relationship with a product, either technology or policy in the form of a company. Commitment, according to Fullerton (2003), has a very big role and has a multi-component construct, consisting of 3 (three) elements, namely affective commitment, continuous commitment and normative commitment. Research Fullerton and Taylor (2000) explain that customers have a number of feelings about the relationship with the technology products of service providers, namely e-banking, so this reflects on affection commitments, continual commitments and normative commitments. The use of technology can lead to affective commitments on the variable of trust and commitment to be able to survive if identifying feelings of pleasure and participation of customers in using e-banking, this identification becomes quite effective in trust and commitment, this can be seen in terms of customer affection commitments by e-provider banks banking when a customer expresses his feelings to an e-banking provider bank.

Meanwhile, according to Tjiptono (2005), a number of studies show that the two main pillars of relational marketing are trust and commitment. In other words, customers must trust marketers and then commit to marketers before long-term mutually beneficial relationships can be established. Trust is the most crucial factor in any relationship, in general trust will be formed first before the commitment appears. According to Tjiptono (2005: 415) commitment is a strong desire or desire to maintain and continue relationships that are seen as important and of long-term value. Commitment is usually reflected in cooperative behavior and active actions to maintain relationships that have been built. Furthermore according to Tjiptono (2005: 415) customer commitment is to build long-term relationships with cost effective, for the mutual benefit of both parties. Measurement of this commitment construct can use indicators as follows:

- a. The customer evaluates the use of electronic banking services at one bank. Whether by using electronic banking services at a bank can be continued within a certain period.
- b. A further assessment of the customer's commitment is the customer's willingness to pay the fees charged when using electronic banking.

The final commitment assessment is the use of electronic banking services by customers as the primary alternative for conducting banking transactions. This means that customers will continue to use electronic banking services.

METHODS OF RESEARCH

Data Collection and Sample Characteristics

The overall population is a collection of objects to be measured in the study (Cooper and Schindler, 2003). Meanwhile, according to Arikunto, (2006) stated that the entire population is the subject of research. Population can also be interpreted as a generalization region consisting of objects or subjects that have certain qualities and characteristics defined by the researchers to be studied and then drawn the conclusion (Sugiyono, 2007). The population in this study is not limited or not affordable and hereinafter called infinite population. Population was taken of all the users of e-banking customers who have made banking transactions through Automated Teller machine (ATM), SMS Banking, Mobile Banking or Internet Banking on BNI Syariah located in East Java province.

The research sample is a part of the population that can be used generalization population, the sample can also be called a part of the population (have now, 2006), from the sampling is useful for researchers to parse and draw a conclusion. Samples is an element that is selected to represent the population in the study population (Cooper and Schindler, 2003). While the sampling (sampling) is a process of selecting and sorting a sufficient portion of the population that has been defined previously. While sampling the region of Islamic banking is done by proportional random sampling method is a sampling technique based on region selection is done proportionally, so that each region of the population has an equal chance in the selection of sample areas. So in this phase of the selected sample is the city of Surabaya, Malang, Kediri, Madiun, Gresik, Sidoarjo, Jombang, Mojokerto and Bangkalan, the total population of the nine regions in particular who are customers of Islamic banks at least 2 years 5,425,010 people.

Data Analysis

Questionnaire that was returned by the respondent selected filling completeness, only complete filled questionnaires are used, the data that have been selected in accordance with the coded variables and classification variables, and then using the software are microsoft office excel 2007 data is processed in the form of tabulation. Referring to the hypothesis that has been formulated in the previous chapter, this study used quantitative research methods. While the analysis of quantitative data is measured using a statistical tool.

Research Hypotheses

Based on a literature review, framework and previous research is empirical research has researchers refer, and then the model research hypothesis is composed as follows:

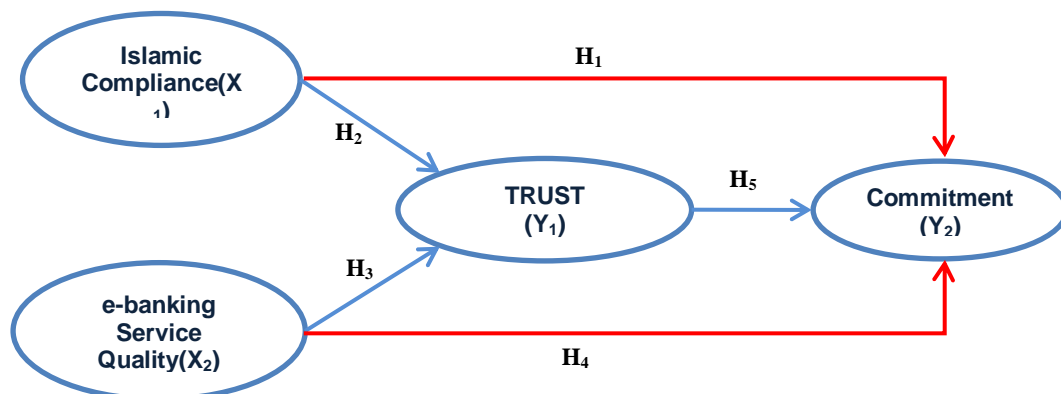


Figure 3 – Research Hypotheses Model

RESULTS AND DISCUSSION

Structural Equation Model

The Structural Equation Modeling (SEM) technique through the Amos tool is a combination of several multivariate techniques. SEM can be called causal modeling, causal analysis, simultaneous equation modeling and analysis of covariance structure. SEM is a statistical technique for testing a series of relationships in stages / simultaneously. The relationship can be interpreted as a series of relationships that are built between one or several dependent / endogenous variables with one or several independent / exogenous variables can also be more than one independent / exogenous variable, each dependent / endogenous variable and or exogenous in the form of factors or constructs constructed from several indicators that are directly observed.

SEM is often referred to as Path Analysis or Confirmatory Factor Analysis. SEM tool as an analysis tool is able to answer problems that are correlative, regressive and can identify the dimensions of a concept (dimensional) for that SEM can be said as a combination of

factor analysis and multiple regression analysis. To build a research model, it must be based on a theoretical justification or a strong reasoning process so that the factor analysis that applies in SEM is a Confirmatory Factor Analysis because it aims to confirm whether the indicators used must have a theoretical basis so that they can confirm the construct / variables (their variables) (Minto, 2011).

Goodness of Fit

Overall suitability test models associated with GOF analysis of statistics generated by the program, in this case GSCA. Using guidance measures GOF GOF and statistical results, it can be done overall model fit analysis as follows:

Table 1 – Goodness of Fit Index (Inner Model) Results

GOODNESS OF FIT INDEX	CUT OF VALUE	RESULT	Information
FIT	≥ 0,5	0.496	Model Marginal
AFIT	≥ 0,5	0.491	Model Marginal
GFI	≥ 0,9	0.982	Model Good Fit

Source: Data processed, 2015.

Structural Model

This section relates to the evaluation of the coefficients or parameters that indicate a causal relationship or influence the latent variables to other latent variables. A causal relationship is expressed not significant if the value of the critical ratio (CR) is between the range of -1.96 and 1.96 with a significance level of 0.05. With the help of the application program obtained GSCA critical ratio value estimated structural model.

Table 2 - Estimation Results and Hypothesis testing (Inner Model)

Relation of each variables	Coeff. Inner	CR	Results
<i>Islamic Compliance</i> (X1) → Trust (Y1)	0.444	6.86*	Signifikan
<i>Islamic Compliance</i> (X1) → Commitmen (Y2)	0.041	0.06	Tidak Signifikan
e-banking service Quality (X2) → Trust (Y1)	0.407	7.02*	Signifikan
e-banking service Quality (X2) → Commitmen (Y2)	0.373	4.48*	Signifikan
Trust (Y1) → Commitmen (Y2)	0.290	2.84*	Signifikan

Source: Data processed, 2015.

CONCLUSION

Electronic banking services are not only done by conventional banks but can be applied to Islamic banks that are currently rapid development. It can be seen from the information from the Office of Communications and government information East Java (2013) said that until the end of October 2013 Bank Indonesia recorded total assets of Islamic banking in Indonesia reached Rp 229.6 trillion, with growth of 31.9% in year-on- year (yoy). Share of assets of Islamic banking industry in Indonesia against the total banking reached 4.9%, At the end of 2013 is also the number of Customers of Islamic banks stood at 16.74 million, or approximately 9% of the total banking customers in Indonesia. Of these, customers Islamic Banks (BUS) or Sharia Business Unit (UUS) totaled 15.58 million to 3.31 million of whom are customers of 12.27 million financing and customer deposits.

The success of electronic banking sharia depends on how the customer receives tersebut. Oleh system because it is important for the bank to find out how consumers appreciate the electronic banking service in Islamic banks in order to help find a strategic plan and increase market share. In other words, an important issue for the bank when applying electronic banking is to know the factors that influence the decision of customers using electronic banking services so that customers have a level of confidence (trust).

The basic model of success of information systems that already exist are then developed and Replaces by DeLone and Mclean in 2003 by adding variables or dimensions of service quality (Quality Services) and the latest model is called the Updated DeLone and Mclean (D & M) Information System Success Model.

According Jogiyanto (2007), associated with the added variable of service quality (Quality Services) and with the advent of end user computing (EUC) then led to the department of information technology is not only a provider of information (Information Provider) but also the service provider (Service Provider). So that the measurement of the effectiveness of the system is not only limited information on the quality of information alone but also should have the quality of service.

Measurement of quality of service (Service Quality) was originally used in marketing research (marketing) then DeLone and Mclean (2003) includes the measurement of quality of service (Service Quality) into the model, with indicators of intangibles (tengible), reliability (Reliability), Responsiveness (Responsiveness), assurance (Assurance) and empathy (empathy). The actual quality of service (Service Quality) is part of the quality system (system quality), but changes in the role of end users such as the changing role of a manager who has the role of end user computing (EUC) and the changing role of information technology systems into a strategic lead to demands to separate the service quality measurement of the quality system (Jogiyanto, 2007).

Gap research is trying researchers dig is on research Belief in research Luarn and Lin (2003) apparently resulting in the hypothesis that lack strong connections or influence with the commitment of customers who have indicator attitudinal commitment and this is due to lack of products or services are not enough to develop and required by the customer in the transaction repeatedly, one of which the cause is the perception of uneasy relations with customers, in contrast to research conducted Mukherjee and Nath that the trust built with indicators of the use of new technologies in the web site and visual design and animation positive effect with the commitments supported by indicators nature of association and sense of belonging.

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