
ISLAMIC BANK MERGER: HOW DO PERCEPTION AND SERVICE QUALITY SHAPE CUSTOMER TRUST?

Frincelia Amaliah Ramadhan¹, Nurul Fadhilah^{2*}, Basrie³, Moh. Mahrus⁴

^{1,2,3,4} UIN Sultan Aji Muhammad Idris Samarinda, Samarinda, Indonesia

*E-mail: nurul.fadhilah@uinsi.ac.id

Abstract

Islamic banking in Indonesia has developed through the merger of three large Islamic banks to increase business coverage and strengthen capital. Good service quality and in accordance with customer expectations are very important to build trust. Public perception of this service will influence their decision to transact. Customer trust, which is built through consistent service and commitment to fairness, is a valuable asset for banks. To survive in the competition, Islamic banks must focus on improving service quality to meet customer expectations, therefore this study aims to investigate the influence of customer perception and service quality on customer trust after the merger of Bank Syariah Indonesia in Samarinda City. The approach used is quantitative, emphasizing on testing theories through measuring research variables with statistical analysis. The variables used are customer perception (X₁), service quality (X₂), and customer trust (Y). Primary data was obtained through the Lemeshow method with a sample of 100 respondents, using a questionnaire with 10 statements per variable. The results of the study obtained found t-test results showing a t-count value of 5.068 which is greater than the t-table of 1.984. This shows that customer perception partially influences customer trust after the merger of Bank Syariah Indonesia in Samarinda City and the t-test results show a t-count value of 4.373, which is greater than the t-table of 1.984. This shows that service quality partially influences customer trust after the merger of Bank Syariah Indonesia in Samarinda City. The F-test results show an f-count value of 42.766 which is greater than the f-table of 3.09. This shows that the variables of customer perception and service quality simultaneously influence customer trust after the merger of Bank Syariah Indonesia in Samarinda City.

Keywords: Customer perception, Service quality, Customer trust

Abstrak

Perbankan syariah di Indonesia berkembang melalui merger tiga bank syariah besar untuk meningkatkan cakupan bisnis dan memperkuat permodalan. Kualitas pelayanan yang baik dan sesuai dengan harapan nasabah sangat penting untuk membangun kepercayaan.

Persepsi masyarakat terhadap layanan ini akan mempengaruhi keputusan mereka untuk bertransaksi. Kepercayaan nasabah, yang dibangun melalui pelayanan yang konsisten dan komitmen terhadap keadilan, merupakan aset berharga bagi bank. Untuk bertahan dalam persaingan, bank syariah harus fokus pada peningkatan kualitas pelayanan guna memenuhi ekspektasi nasabah oleh sebab itu maka penelitian ini bertujuan untuk menginvestigasi pengaruh persepsi dan kualitas pelayanan terhadap kepercayaan nasabah pasca merger Bank Syariah Indonesia di Kota Samarinda. Pendekatan yang digunakan adalah kuantitatif, menekankan pada pengujian teori melalui pengukuran variabel-variabel penelitian dengan analisis statistik. Variabel yang digunakan adalah persepsi nasabah (X_1), kualitas pelayanan (X_2), dan kepercayaan nasabah (Y). Data primer diperoleh melalui metode Lemeshow dengan sampel 100 responden, menggunakan angket dengan 10 pernyataan per variabel. Hasil penelitian yang diperoleh menemukan hasil uji-t yang menunjukkan nilai t-hitung sebesar 5,068 yang lebih besar dari t-tabel sebesar 1,984. Ini menunjukkan bahwa persepsi nasabah secara parsial berpengaruh terhadap kepercayaan nasabah pasca merger Bank Syariah Indonesia di Kota Samarinda dan hasil uji-t yang menunjukkan nilai t-hitung sebesar 4,373, yang lebih besar dari t-tabel sebesar 1,984. Ini menunjukkan bahwa kualitas pelayanan secara parsial berpengaruh terhadap kepercayaan nasabah pasca merger Bank Syariah Indonesia di Kota Samarinda. Hasil uji-F menunjukkan nilai f-hitung sebesar 42,766 yang lebih besar dari f-tabel sebesar 3,09. Ini menunjukkan bahwa variabel persepsi nasabah dan kualitas pelayanan secara simultan berpengaruh terhadap kepercayaan nasabah pasca merger Bank Syariah Indonesia di Kota Samarinda.

Kata-kata kunci: Persepsi nasabah, Kualitas pelayanan, Kepercayaan nasabah

INTRODUCTION

Banks are financial institutions that are tasked with collecting funds from the public in the form of savings, then distributing them back to the public through credit and loans (Anshori, 2008). Thus, banks play a role in optimizing the use of available funds, encouraging economic growth, and contributing to improving public welfare. Banks in their business activities are divided into 3, namely general banks (conventional and sharia), central banks, people's credit banks or sharia people's financing bank (Muhammad, 2005).

Islamic banks are financial institutions that provide payment services in accordance with sharia principles. The business activities of Islamic banks include collecting funds from the public through savings and deposits based on the *wadi'ah* principle, as well as offering investment products such as deposits using the *mudharabah* contract. In addition, Islamic banks distribute profit-sharing financing using the *mudharabah*, *musyarakah*, or other contracts in accordance with sharia principles. Islamic banks also provide financing through *murabahah*, *salam*, and *istishna* contracts, as well as providing financing for the lease of movable or immovable goods with the *ijarah* or *ijarah muntahiya bittamlik* lease contracts. In addition, Islamic banks can make debt repayments based on certain contracts, on

the condition that all contracts used must be in accordance with sharia principles (Aravik et al., 2023).

With the development of the financial institution system, especially the regulation of the national financial institution system, the financial institution system has become one of the tools to encourage national development (Sultoni & Mardiana, 2021). The difference in penetration rates between conventional banking and Islamic banking is quite small, with Islamic banking recording a figure of 6.18% in 2020, while the rest is dominated by conventional banking. Islamic banking plans to merge to strengthen its position in the industry, given the government's concerns about this issue. In order for Islamic banks to function according to their intended use, regulations must be made regarding the operation and management of Islamic banks (Kurniasari et al., 2022).

The objectives achieved through the implementation of Islamic banking regulations include improving justice, coexistence, and equal distribution of community welfare (in this case Islamic bank customers). The development of Islamic banking in Indonesia has encouraged the merger of three existing Islamic banks, namely Bank Syariah Mandiri (BSM), Bank Negara Indonesia Syariah (BNIS), and Bank Rakyat Indonesia Syariah (BRIS), which are united to strengthen the Islamic banking industry in this country (Sultoni & Mardiana, 2021).

One of the tools used by Indonesian banking is merger to expand business coverage, strengthen capital, and create synergy in banking operations that will become their future business strategy. The government continues to implement modern policies to improve public welfare, especially banking sector reform (Rantemangiling, 2022). The planned merger of state-owned Islamic banks is considered to have a positive impact on the Islamic financial industry while strengthening the promotion of Islamic banking in Indonesia (Nurohman & Qurniawati, 2022).

On January 27, 2021, through letter number SR-3/PB.1/2021, the Financial Services Authority (OJK) officially issued a merger permit for three Islamic banks in Indonesia. A few days later, on February 1, 2021, President Joko Widodo inaugurated the establishment of Bank Syariah Indonesia (BSI) as a result of the merger. The share ownership formation in BSI consists of PT Bank Mandiri (Persero) Tbk which holds the majority of shares of 50.83%, followed by PT Bank Negara Indonesia (Persero) Tbk with 24.85%, and PT Bank Rakyat Indonesia (Persero) Tbk which owns 17.25%. The remaining BSI shares are owned by a number of other shareholders, each with ownership of less than 5%. This merger marks an important step in strengthening the position of Islamic banking in Indonesia (Bank Syariah Indonesia, 2024).

This merger brings together the strengths of three Islamic banks, resulting in more comprehensive services, wider operational reach, and significant increase in capital capacity. With strong synergy between the business world and full support from the government, coordinated through the Ministry of SOEs, Bank Syariah Indonesia (BSI) is focused on increasing its competitiveness at the global level. The combination of resources and competitive advantages of each of the merged banks also strengthens BSI's position as a major player in the Islamic banking sector, so that it is able to contribute more significantly to the growth of the Islamic economy, both domestically and in the international market (Bank Syariah Indonesia, 2022).

In addition, BSI has a positive impact in various aspects, including for customers and employees. For customers, they can now make various transactions, both daily and long-term transactions, using various electronic money-based services, such as cards. Meanwhile, for employees, employees from BNI Syariah, BRI Syariah, and Bank Syariah Mandiri are maintained as part of BSI, ensuring continuity of work and smooth integration in this new company structure (Kurniasari et al., 2022).

Bank Syariah Indonesia is an important step in building a sharia bank that brings pride to the community and becomes a new source of energy to support national economic growth and contribute to public welfare. The presence of Bank Syariah Indonesia also reflects the image of modern, inclusive, and profitable Indonesian sharia banking (Bank Syariah Indonesia, 2022).

Islamic bank mergers are conceptually more complex than conventional bank mergers. This is mainly due to the fact that the characteristics of Islamic banking products are tailored to the complexity of the contract and there is a concern that something may happen to the contract in the process (Rantemangiling, 2022). The banks involved in this merger have significant strategic positions in the Indonesian sharia banking sector. Before the merger, the ranking of the three state-owned sharia banks was in separate positions, with Bank Syariah Mandiri (BSM) ranked 15th, BRI Syariah ranked 27th, and BNI Syariah ranked 31st. However, after the merger, there was a significant increase in the amount of assets owned, far exceeding the assets before the merger. The three sharia banks officially merged, with total assets estimated to reach IDR 220-225 trillion post-merger. This immediately raised the ranking of the combined sharia bank to 7th position based on total assets, reflecting a significant increase in its financial strength (Kurniasari et al., 2022).

PT Bank Syariah Indonesia Tbk (BSI) was named The Most Efficient Bank and Best Performance Bank in the Sharia Bank category in Indonesia at the 2024 Bisnis Indonesia Financial Awards (BIFA). The two awards confirmed BSI's position as the

sharia bank with the best and most efficient performance in the country, in line with the Company's solid performance and business achievements and sustainable growth (Bank Syariah Indonesia, 2024).

Competition in the banking industry is increasingly intense, so banks must continue to improve their performance, especially in terms of governance, in order to survive in the midst of competition. To do this, they need to provide quality services that meet customer expectations (Hurwardani et al., 2022). To create quality service can be achieved by measuring the quality of service through a comparison between customer perceptions of the services they receive and their expectations of the service. Service quality is the main factor that is considered by the company, where all company resources are involved to ensure optimal service and meet customer expectations (Kambey et al., 2020).

Service quality is the level of excellence expected and the control of that level of excellence to meet customer needs. The quality of performance or service is perceived as good and satisfactory if the performance received or felt meets expectations. If a company wants to satisfy its customers, the most important thing is to provide high-quality services that meet consumer expectations (Kambey et al., 2020).

Optimal service will result in customer satisfaction, which ultimately increases their level of trust in the bank. Service quality is a major factor and is very important if a banking company wants to grow and develop. It is wrong to assume that banking success only depends on hard work without paying attention to service quality. In reality, service providers must provide the best service so that customers are satisfied with their experience (Kambey et al., 2020).

Service quality can be realized through fulfilling customer needs and desires and accuracy of delivery to provide a balance of customer expectations so that it will end with customer satisfaction and can influence customer loyalty or banking customers themselves (Ari & Setiawati, 2024). This study chose Samarinda City as the location because the number of Bank Syariah Indonesia branches in Samarinda City is 9. This is important because the location of bank branches can affect the accessibility of banking services for customers in the area.

Runita proved that the perception of the Samarinda community assessed the location of Bank Syariah Indonesia at 78.55% and its facilities at 86.48%, both of which were categorized as good. In addition, their perception of the quality of services provided by Bank Syariah Indonesia was 87.12%, also categorized as good (Runita, 2022).

Public perception is one of the factors that can affect the level of comfort and quality of service provided by Bank Syariah Indonesia after the merger, and based

on this perception, customers will choose to transact at Bank Syariah Indonesia if the quality of service received is in accordance with expectations. Satisfactory service not only encourages customers to return, but also makes them recommend the bank to others (Hurwardani et al., 2022).

Perception can be used as a customer's understanding in measuring the quality of service, so what needs to be understood is the context of trust. Trust is considered a major factor in building and maintaining long-lasting customer relationships. Trust in the banking sector depends on consumer experience and the bank's ability to provide reliable services, comply with banking regulations, and prioritize customer interests. Therefore, it is very important for banks to always fulfill their commitments, be fair to customers, and maintain integrity and consistency in the relationships that are established (Lubis & Muthmainnah, 2023).

Customer trust in banks is a very valuable asset, because it is the main basis for building relationships with customers. Given that customers assess the services they receive and these assessments will affect their future behavior, banks need to pay serious attention to ensuring that the services they offer receive positive assessments from customers (Ahmad et al., 2022)

Therefore, in order to increase perception and trust, there must be a permit as a strong valid provision contained in Law Number 21 of 2008 concerning Sharia Banking which states "Regulating the procedures and requirements for licensing sharia banking businesses, as well as provisions regarding their legal entities." (Otoritas Jasa Keuangan, 2024). In line with the merger phenomenon, BSI has now developed into the largest Islamic bank in Indonesia, while also recording the largest number of customers in the world after the merger (Salsabil, 2022).

Previous studies that explain other factors that influence service quality, including work motivation has a positive and significant effect on service quality (Siraj, 2023). Other studies explain that good and adequate facilities can improve good service quality (Maulidiah et al., 2023). Furthermore, research explains that work professionalism influences service quality (Raharja, 2020). Furthermore, it explains that the influence of incentives on service quality has a significant effect (Asyifa, 2022). Then, other studies explain that leadership and work discipline influence service quality (Sopandi et al., 2025), attitude and work ability influence service quality (Bellou & Andronikidis, 2008), non-physical work environment influences service quality (Aisyi, 2023), integrity has an influence on the quality of public services (Lase, 2021), employee performance has a significant effect on service quality (Tsamarah, 2022), and job satisfaction has a direct effect on service quality (Sujarwinata et al., 2023).

The previously mentioned factors focus more on employees, while existing

customers play an active role in maintaining their loyalty to Islamic banking products, with the hope of contributing to the development of Islamic banks that are still in the process of improvement towards better quality (Muchlis, 2021).

Customer experience and value are indicators that shape perceptions. Customer experience plays an important role in creating interesting interactions and enabling more personal consumer engagement. This opens up opportunities for customers to contribute through various levels of assessment, which ultimately increases their satisfaction. Meanwhile, customer value reflects a strong attachment to the product, which is reflected through attributes such as efficiency, authenticity, trust, and perfection. This value is assessed by the company based on the benefits felt by consumers, with the aim of improving service quality and price. Together, experience and value form perceptions that affect service quality and overall customer satisfaction (Ristia & Marlien, 2021).

Various studies have explained the influence of customer perceptions on service quality and trust after the BSI merger. For example, research in the Special Region of Yogyakarta shows that service quality and customer trust have a significant influence on customer loyalty after the merger (Marlina, 2021). Another study in Bandar Lampung also revealed that mergers, service quality, and brand image have a close relationship with customer loyalty (Sisi, 2023). Furthermore, research by Nurul Laily Abdulloh Putri and Wahyu Dwi Warsitasari proved that service quality and customer satisfaction have a significant impact on customer trust in Bank Syariah Indonesia (Putri & Warsitasari, 2022). This shows that good and satisfying service can strengthen customer trust in the bank.

Samarinda was chosen as the main location because it has 9 BSIs and is the largest compared to other cities. As the capital of East Kalimantan, Samarinda is not only the center of government, but also the center of economic growth that continues to grow rapidly. The dominant presence of BSI in this city reflects the great interest and need of the community for Islamic banking services. From this background, researchers are interested in seeing perceptions, customer trust, and service quality after the merger.

LITERATUR REVIEW

Perception Theory

Perception is a process that involves the entry of messages or information into the human brain. Through perception, humans continuously establish relationships with their environment, this relationship is done through their senses, namely the senses of sight, hearing, touch, taste and smell (Astutik, 1995). Perception is measured using indicators of stimulus absorption, understanding, and

assessment. These three indicators are interrelated and are a complex cognitive process. Each person's perception of an object or situation can vary, depending on their experience, knowledge, and values (Bimo Walgito, 2004). In this study, what is meant is customer perception of service quality referring to how customers individually or in groups assess and respond to various aspects of service provided by Bank Syariah Indonesia in Samarinda City. This assessment includes subjective views of customers on the quality of service they receive (Ari & Setiawati, 2024).

Trust Theory

Trust is a person's hope and belief in another person regarding honesty, kindness and loyalty (Balai Pustaka, 2001). Meanwhile, according to the term trust is "an attitude shown by humans when they feel they know and conclude that they have reached the truth". Trust is a person's willingness to be vulnerable to the actions of others based on the hope that others will take certain actions. Things that can cause someone to trust others are the development of a belief system through life experiences, rules and norms that exist in institutions or society. Therefore, we can know whether or not it is appropriate to trust others without any doubt not to be trusted (Martinangeli et al., 2024). Trust is measured based on several aspects, namely Integrity, Benevolence, Competence. In the context of this study, customer trust in the quality of service of Bank Syariah Indonesia in Samarinda City refers to the strong belief and confidence held by customers that Bank Syariah Indonesia in Samarinda City will always provide optimal service. This reflects customer expectations that every aspect of service provided by Bank Syariah Indonesia in Samarinda City will meet high quality standards and be in line with sharia principles, thus creating a sense of security and satisfaction in using sharia banking services (Mundir et al., 2022).

Service Quality Theory

Service quality is an activity or series of activities carried out by a party that is given to consumers in an intangible manner, whether done through direct or indirect interaction. Or also a measure of the level of service that has been given to consumers in accordance with consumer expectations and desires (Ahmad et al., 2022). Service quality indicators that are suitable for banking, this aspect is used to capture customer perceptions of service quality, namely: tangibles (direct evidence), responsiveness, empathy (attention), and reliability. In this study, what is meant is the quality of service of Bank Syariah Indonesia in Samarinda City refers to various characteristics and aspects of services provided to customers, which determine the extent to which the service is able to meet their needs and

expectations, both those conveyed directly and indirectly (Mundir et al., 2022).

RESEARCH METHOD

Type of Research

This study uses a quantitative approach. The quantitative approach is used to research a particular population or sample, focusing on symptoms that have characteristics, namely variables (Sugiyono, 2021). This type of research is a type of survey research, which uses questionnaires or surveys as the main data source (Martono, 2016).

Data Source

Primary data is the type of data used in this study because the researcher has collected information directly about the variables that are the main subjects of the study (Balaka, 2022). Primary data is data obtained from distributing questionnaires or surveys given to samples of Bank Syariah Indonesia customers who were already customers before the merger (Jaya, 2020). The data sources in this study come from individuals, with data obtained directly from respondents. Each respondent acts as a representative of himself as a source of research data, and is expected to represent the population as a whole (Balaka, 2022).

The population in this study is the people of Samarinda City. The sample of this study is customers of Bank Syariah Indonesia who have become customers after the merger. The sample that is the source of information in this study was selected using purposive sampling by providing criteria as a requirement to be a respondent. The respondent criteria set in this study include, being an active customer of a sharia bank, already using sharia bank services and domiciled in Samarinda.

Because the population of the people of Samarinda City who are customers of Bank Syariah Indonesia is unknown, the formula used to determine the number of samples is using the lemeshow formula, namely as follows:

$$n = \frac{Z^2 \cdot P(1 - P)}{d^2}$$

Information:

n = Number of Samples

Z = Standard value

P = Maximum estimate= 50%

d = alpha (0,10) or sampling error = 10%

From the calculation of the formula above, the results obtained are the minimum number of samples in this study is 96.04 respondents, which is rounded

up to 100 respondents. The reason researchers chose to use the lemeshow formula is because Bank Syariah Indonesia customers are a large population.

Data Analysis Techniques

Data analysis techniques are methods for processing data into easily understood information. This process aims to identify data characteristics and find solutions to problems, especially those related to research. Computerization is done using the Statistical Package for Social Science, or SPSS version 26, a program used to analyze statistics. Data analysis techniques from this study consist of Descriptive Statistics, Instrument Tests consisting of Validity Tests and Reliability Tests, Classical Assumption Tests consisting of Normality Tests, Multicollinearity Tests, Heteroscedasticity Tests, Multiple Linear Regression Analysis which shows a linear relationship between two variables when one is considered to influence the other (Suyono, 2018). The following is the multiple linear regression equation:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

Keterangan :

Y = Trust

α = Constant

X₁ = Perception

X₂ = Service Quality

β = Coefficient Magnitude of each variable

e = Error

RESULTS

Instrument Test in this case is Validity test, evidence that shows that the items used to measure an idea are truly able to assess the validity of the thing being studied. In other words, validity test ensures that the measurement method is appropriate and accurate in assessing whether something being studied is valid or not (Jonathan Sarwono, 2014). Therefore, to determine the level of validity of each question item, a statistical test was first carried out using SPSS 26. The results can be seen in the following table:

Table 1. Validity Test

No	Variable	Questionnaire Code	r Count	Description
1		X101	0,407	Valid
2		X102	0,247	Valid
3		X103	0,425	Valid
4		X104	0,485	Valid

5	Perception	X105	0,501	Valid
6		X106	0,500	Valid
7		X107	0,664	Valid
8		X108	0,629	Valid
9		X109	0,487	Valid
10		X110	0,415	Valid
11	Service Quality	X201	0,573	Valid
12		X202	0,432	Valid
13		X203	0,575	Valid
14		X204	0,438	Valid
15		X205	0,448	Valid
16		X206	0,306	Valid
17		X207	0,373	Valid
18		X208	0,601	Valid
19		X209	0,586	Valid
20		X210	0,701	Valid
21	Trust	Y01	0,578	Valid
22		Y02	0,566	Valid
23		Y03	0,568	Valid
24		Y04	0,568	Valid
25		Y05	0,508	Valid
26		Y06	0,630	Valid
27		Y07	0,373	Valid
28		Y08	0,525	Valid
29		Y09	0,460	Valid
30		Y10	0,601	Valid

Based on the validity test table above, it can be concluded that the independent variables, namely Perception and Service Quality, and the dependent variable, namely Trust, have an average r-count value that exceeds the r-table value of 0.1966 (> 0.1966). These results indicate a significant relationship between these variables. In other words, Perception and Service Quality as independent variables have a significant influence on Trust as a dependent variable, according to the data analyzed.

Reliability Test, reliability testing is a method used to ensure that a research instrument is able to produce consistent and reliable data over time. One common way used in testing the reliability of an instrument is by using the Cronbach Alpha formula.

If the Cronbach Alpha value is less than 0.6, the item is considered to have

inadequate reliability, meaning that the score is not reliable. Conversely, if the Cronbach Alpha value is more than 0.6, the item is considered to have sufficient reliability, indicating that the score is consistent and reliable in measuring the measured variable. This reliability test allows researchers to ensure that the items used in the study can produce consistent and reliable results (Sürücü & Maslakci, 2020).

Table 2. Reliability Test

No	Variable	Item	r count	Description
1	Perception	X_1	0,636	Reliabel
2	Service Quality	X_2	0,650	Reliabel
3	Trust	Y	0,725	Reliabel

Based on the table above, each variable has a Cronbach's Alpha value of more than 0.6, which indicates that the items have an adequate level of reliability. This indicates that the scores for the variables in question are consistent and reliable. Thus, the research items used have met the reliability standards, so that the measurement results can be relied on when drawing conclusions and analyzing the data of this study.

The Classical Assumption Test in this case is the Normality Test using the Kolmogorov-Smirnov test used to test the normality of the data. Data is considered normal if the significance value (p-value) is more than 0.05. If the significance value exceeds 0.05, the data approaches a normal distribution, so that statistical analysis that requires this assumption can be carried out more effectively.

Table 3. Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters ^{a, b}	Mean	.0000000
	Std. Deviation	2.69466132
Most Extreme Differences	Absolute	.055
	Positive	.055
	Negative	-.042
Test Statistic		.055
Asymp. Sig. (2-tailed)		.200 ^{c, d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Based on the table above, Because the significance value is 0.200, which is greater than 0.05 So, the residual data can be considered normally distributed because it is in accordance with the criteria used, namely the data is declared normally distributed if the significance is greater than 5% or 0.05.

Multicollinearity Test, to test multicollinearity, several criteria are used to ensure that the independent variables in the regression model do not experience symptoms of multicollinearity. One of the main criteria is a VIF value <10 indicating that there is no significant multicollinearity. If the VIF value for all independent variables in the model is below 10, then it can be concluded that the independent variables do not experience serious symptoms of multicollinearity.

Table 4. Multicollinearity Test

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.000	.000		.	.		
	Persepsi	.000	.000	.000	.	.	.772	1.296
	Kualitas_Pelayanan	1.000	.000	1.000	.	.	.772	1.296

a. Dependent Variable: Kepercayaan

Based on the table above, the VIF value for the Perception variable is 1.296, and the same value also applies to the Service Quality variable, which is 1.296. VIF values of less than 10 for both variables indicate that there is no significant multicollinearity problem. In addition, all variables have a tolerance value of more than 0.1. Which indicates that there are no symptoms of multicollinearity in the perception and service quality variables.

Heteroscedasticity test, can be seen by observing the scatterplot graph in the SPSS output. The absence of heteroscedasticity can be shown if the data points are spread above, below, or around the 0 line. Here are the results of the heteroscedasticity test:

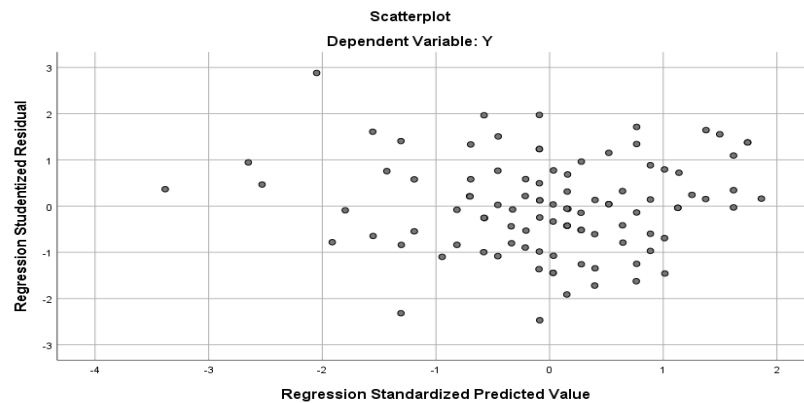


Figure 1. Heteroscedasticity Test

Referring to the Figure above, it can be concluded that the data points are randomly distributed, either below, above, or around the zero line. There is no visible pattern formed from the distribution of the data points. Thus, it can be concluded that there is no heteroscedasticity in the data analyzed.

Multiple linear regression analysis is a method for identifying linear relationships between one dependent variable and two or more independent variables. This method helps in understanding how much influence the independent variables have on the dependent variable and can be used to make predictions based on the relationships that have been identified.

Table 5. Multiple Linear Regression Analysis

Coefficients ^a						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	8.041	2.801		2.871	.005
	Persepsi	.452	.089	.427	5.068	.000
	Kualitas Pelayanan	.336	.077	.368	4.373	.000

a. Dependent Variable: Kepercayaan

Based on the table above, it can be seen that in the Unstandardized Coefficients column, the B value shows a simultaneous result of 8.041. And it can be concluded that the results of the multiple linear regression test produce mathematical values from the regression test as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

$$Y = 8,041 + 0,452X_1 + 0,336X_2 + e$$

Description:

Y = Trust

α = Constant

X1 = Perception

X2 = Service Quality

β = Coefficient Magnitude of each variable

e = Error

The value of 8.041 is a constant in the regression equation, which shows the basic value of the Trust variable (Y) when there is no influence from other factors. In other words, without any contribution from the independent variables, the value of the Trust variable (Y) is 8.041.

The regression coefficient for the perception variable (X1) of 0.452 indicates a positive value. This means that every one-unit increase in the perception variable will result in an increase of 0.452 in trust, assuming other variables remain constant.

The regression coefficient for the service quality variable (X2) of 0.336 indicates a positive value. This means that every one-unit increase in the service quality variable will result in an increase of 0.336 in trust, assuming other variables remain constant.

Hypothesis Test in this case is the t-Test (Partial) which is a method used to determine whether there is a significant difference between two sample averages (variables being compared). In this subtest, the researcher tested the influence of customer perception and trust on service quality after the merger of Bank Syariah Indonesia in Samarinda City.

Table 6. T- Test (Partial)

Coefficients ^a						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	8.041	2.801		2.871	.005
	Persepsi	.452	.089	.427	5.068	.000
	Kualitas Pelayanan	.336	.077	.368	4.373	.000

a. Dependent Variable: Kepercayaan

Based on the SPSS output results displayed in the table above, it can be described as follows:

Perception Variable (X1)

Based on the calculation results shown in the table above, the t-count value of 5.068 is higher than the t-table of 1.984. Therefore, H_0 is rejected and H_a is accepted, indicating a significant influence of the customer perception variable on service quality after the merger of Bank Syariah Indonesia in Samarinda City. In addition, the significance value of $0.00 < 0.05$ also supports the rejection of H_0 and acceptance of H_a , indicating that the customer perception variable partially influences customer trust after the merger of Bank Syariah Indonesia in Samarinda City.

Service Quality Variable (X2)

Based on the calculation results shown in the table above, the t-count value of 4.373 is higher than the t-table of 1.984. Thus, H_0 is rejected and H_a is accepted, which indicates a significant influence of the customer trust variable on the quality of service after the merger of Bank Syariah Indonesia in Samarinda City. In addition, the significance value of $0.00 < 0.05$ also supports the rejection of H_0 and the acceptance of H_a . Indicating that the customer service quality variable partially influences trust after the merger of Bank Syariah Indonesia in Samarinda City.

Simultaneous test (F Test), is used to determine whether variables X_1 and X_2 have a significant influence simultaneously on variable Y . The decision is taken by referring to the F value listed in the ANOVA table, with a significance level set at 0.05.

Table 7. F-test

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	434.148	2	217.074	42.766	.000 ^b
	Residual	492.362	97	5.076		
	Total	926.510	99			

a. Dependent Variable: Kepercayaan

b. Predictors: (Constant), Kualitas Pelayanan, Persepsi

Based on the SPSS output results shown in the table, the calculated F value of 42.766 is greater than the F table of 3.09. Therefore, H_0 is rejected and H_a is accepted, which means that perception and service quality simultaneously affect post-merger trust in Bank Syariah Indonesia.

In addition, in the table above, the significance value of 0.000, which is smaller than 0.05, also indicates the rejection of H_0 and acceptance of H_a . Thus, perception and service quality simultaneously affect the trust after the merger of Bank Syariah Indonesia.

Coefficient of Determination (R^2) Test, measures the extent to which the independent variables as a whole can explain the dependent variable. The higher the coefficient of determination, the more effective the independent variables are in explaining the variation in the behavior of the dependent variable.

Table 8. Coefficient of Determination (R^2) Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.685 ^a	.469	.458	2.25298
a. Predictors: (Constant), Kualitas Pelayanan, Persepsi				

The R^2 (Rsquare) value shown in the table above is 0.469 or 46.9%. This shows that 46.9% of the Customer Trust variable can be explained by the customer perception and service quality variables. On the other hand, 53.1% of it is influenced by other factors not included in this study.

DISCUSSION

Based on the analysis of the influence of customer perception on post-merger trust of Bank Syariah Indonesia in Samarinda City, the t-test results show a t-count value of 5.068, which is greater than the t-table of 1.984. This shows that customer perception partially influences customer trust after the merger of Bank Syariah Indonesia in Samarinda City. This means that the better the customer's perception of the bank, the higher their trust. This research is in line with the research of Nugraha et al. (2017) and Veonnita & Rojuaniah's research (2022). However, this study is not in line with Korosando & Fince's study (2020) which concluded that customer perception does not affect trust. This can occur due to partnership factors between institutions, customer image of the existence of Bank NTT which serves the needs of customers.

Based on the analysis of the Influence of service quality on customer trust post-merger of Bank Syariah Indonesia in Samarinda City, the t-test results show a t-count value of 4.373, which is greater than the t-table of 1.984. This shows that customer trust partially influences the quality of service post-merger of Bank

Syariah Indonesia in Samarinda City. In other words, the higher the level of customer trust, the better the quality of service felt by customers (Fitri et al., 2023). This indicates the importance of the role of service quality in maintaining and increasing trust amidst structural changes such as mergers. This research is in line with the research of Putera et al. (2021) and Rofiqo (2021).

Based on the results of the analysis of the study on the influence of customer perception and service quality on customer trust post-merger of Bank Syariah Indonesia in Samarinda City, the F-test results show a calculated f-value of 42.766 which is greater than the f-table of 3.09. This indicates that the variables of customer perception and service quality simultaneously influence customer trust after the merger of Bank Syariah Indonesia in Samarinda City. The significance value of 0.000 also supports the rejection of H_0 and acceptance of H_a , which means that the regression model used is feasible.

This finding shows that customers turn on banks not only based on their subjective perceptions, but also based on the real experiences they experience through service quality (Singh et al., 2023). The merger that occurred at Bank Syariah Indonesia directly changed the dynamics of customer relationships with banks (Cholida, 2022), so that perception and service quality became two main factors that determined whether customers continued to trust or lost their trust in the bank. Both must go hand in hand so that customers remain loyal and trust the services provided by the bank after the merger process.

The results of this study are in line with the findings of Handayani et al. (2021), who also concluded that perception and service quality are critical factors in shaping customer trust in the Islamic banking industry. Handayani et al. (2021) explained that positive perceptions supported by consistent services will significantly increase customer trust and loyalty towards Islamic banks. In addition, the findings of this study are also in line with the results of research conducted by Supriyanto et al. (2021). In their study, they found that good service quality significantly affects customer satisfaction, which ultimately contributes to customer loyalty to the bank.

CONCLUSION

Customer perception partially influences customer trust after the merger of Bank Syariah Indonesia in Samarinda City. This is supported by the results of the t-test, which obtained a t-count of 5.068, greater than the t-table (1.984). Positive customer perceptions significantly enhance trust in the bank.

Service quality partially influences customer trust after the merger of Bank Syariah Indonesia in Samarinda City. The t-test shows a t-count of 4.373, exceeding

the t-table (1.984). This indicates that better service quality plays a crucial role in maintaining and improving customer trust, especially in the context of structural changes like mergers.

Customer perception and service quality simultaneously influence customer trust after the merger of Bank Syariah Indonesia in Samarinda City. This conclusion is supported by the F-test result, with an F-count of 42.766, significantly higher than the F-table (3.09). Thus, both perception and service quality collectively contribute strongly toward building customer trust post-merger.

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