



ANALYSIS OF PUBLIC TRUST IN BANKING SERVICES: A COMPARATIVE STUDY OF CONVENTIONAL BANKS AND SHARIA BANKS IN MAKASSAR CITY

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Info Article	<p>Abstract: <i>This study analyzes the level of public trust in banking services by comparing the perceptions of conventional bank customers and Islamic bank customers in Makassar City. The study uses a cross-sectional survey design involving 400 respondents selected through stratified purposive sampling so that the data obtained can represent community groups based on the type of bank used. The results show that, in general, both types of banks received relatively high trust scores, indicating that the people of Makassar City have a positive view of banking services. However, there are differences in the dominant factors that influence customer trust levels in each type of bank. In conventional banks, the main factors are consistent service quality and good institutional reputation. This shows that the image of professionalism, credibility, and excellent service are key to maintaining customer trust in conventional banks. Conversely, in Islamic banks, customer trust is more determined by compliance with sharia principles, followed by service quality. This means that the dimensions of religiosity and Islamic legal compliance values are crucial aspects that cannot be ignored by Islamic banks in managing their relationships with customers.</i></p> <p>Abstrak: Penelitian ini menganalisis tingkat kepercayaan masyarakat terhadap layanan perbankan dengan membandingkan persepsi nasabah bank konvensional dan bank syariah. Desain Penelitian yaitu cross-sectional survey dengan 400 responden melalui teknik stratified purposive sampling datadari mewakili kelompok masyarakat berdasar kan jenis bank yang digunakan. Hasil penelitian menunjukkan bahwa secara umum kedua jenis bank memperoleh skor kepercayaan yang relatif tinggi, yang menandakan bahwa masyarakat Kota Makassar memiliki pandangan positif terhadap layanan perbankan. adanya perbedaan faktor dominan yang memengaruhi tingkat kepercayaan nasabah pada masing-masing jenis bank. Pada bank konvensional, faktor utama adalah kualitas layanan yang konsisten dan reputasi lembaga yang baik. Hal ini menunjukkan bahwa citra profesionalisme, kredibilitas, dan pelayanan prima menjadi kunci dalam mempertahankan kepercayaan nasabah pada bank konvensional. Sebaliknya, pada bank syariah, kepercayaan nasabah lebih banyak ditentukan oleh kepatuhan terhadap prinsip-prinsip syariah, yang kemudian diikuti oleh kualitas layanan. Artinya, dimensi religiusitas dan nilai-nilai kepatuhan hukum Islam menjadi aspek krusial yang tidak dapat diabaikan oleh bank syariah dalam mengelola hubungan dengan nasabah.</p>
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INTRODUCTION

Trust is one of the key determinants in the relationship between financial service providers and customers, particularly in the banking sector, which relies heavily on the stability of long-term relationships (Chemingui & Lallouna, 2013; Chen et al., 2023; de Oliveira Santini et al., 2023; Hansen, 2012). In the context of banking services, trust is defined as the customer's belief that the bank will act competently, honestly, and in the customer's best interest (Moin et al., 2023). A high level of trust can enhance loyalty, expand market share, and strengthen the reputation of financial institutions. (Chen et al., 2023; Hansen, 2012) Conversely, a decline in trust can directly result in fund withdrawals, customer migration to other banks, and reduced profitability. This makes trust an intangible asset of strategic value for the sustainability of the banking industry.

Indonesia operates under a dual banking system, in which conventional banks and Islamic banks coexist. Conventional banks are based on the principle of interest as loan compensation, whereas Islamic banks adopt the principle of profit and loss sharing and avoid practices involving *riba*, *gharar*, or *maysir* (Aisjah et al., 2022; Nurhasanah et al., 2020; Triyanto, 2022). These differing principles not only affect business models and products but also shape public perceptions of integrity, transparency, and accountability for each type of bank (Handyanto et al., 2021; Nosratabadi et al., 2020; Sanjay & Chaudhry, 2022). Globally, trust in Islamic banks tends to be influenced by adherence to sharia principles and the effectiveness of the Sharia Supervisory Board (Wijayanti & Setiawan, 2022) while in conventional banks, the main factors are typically service quality, security, and institutional reputation (Prayitno & Setyowati, 2020).

Makassar, as the economic hub of Eastern Indonesia, presents intense competition between conventional and Islamic banks. Data from the Financial Services Authority (OJK, 2024) show that Makassar has one of the highest banking service penetration rates in Sulawesi, with Islamic bank assets growing at an average rate of 12% per year over the last five years. Nevertheless, the Financial Literacy and Inclusion Survey (OJK, 2022) revealed that the level of Islamic financial literacy remains below conventional financial literacy—23.1% compared to 49.7%. This raises an important question: to what extent do operational principle differences between the two banking systems influence public trust, particularly in urban areas like Makassar, where customer characteristics are highly diverse.

Several previous studies have examined factors influencing trust in banks, both in conventional and Islamic contexts. (Rianto et al., 2022) found that dimensions of service quality, fairness, and security significantly affect customer trust in Malaysia. Meanwhile, perceptions of sharia compliance are the strongest predictors of trust in Islamic banks in Bahrain (Falikhatun & Shofia, 2021; Hidayat & Al-Khalifa, 2018; Shofia & Falikhatun, 2021). In Indonesia, (Peng et al., 2019) found that integrity and institutional reputation are the primary drivers of trust in conventional banks, whereas in Islamic banks, sharia compliance and contractual clarity are more dominant. However, most of these studies were conducted separately for each type of bank or in different geographical contexts, making it difficult to draw comparative conclusions relevant to Makassar's context.

Moreover, there is a research gap concerning the simultaneous measurement of trust in both banking systems within a single region with distinct social, economic, and cultural characteristics. Makassar's urban society, with its diversity in education, income, and value preferences, presents the possibility of significant differences in perceptions of integrity, competence, benevolence, and religiosity in banking services. This gap is relevant given that low Islamic financial literacy may reduce public understanding of Islamic banking products and services, despite the relatively high growth of its assets. This study seeks to fill this gap by conducting a comparative analysis of public trust levels in conventional and Islamic banks in Makassar, as well as identifying the main factors that shape trust in each type of bank. The approach combines the trust dimensions—competence, integrity, and benevolence—with contextual variables such as service quality, security, transparency, reputation, and sharia compliance (Bilan et al., 2019; Brychko et al., 2019; Falikhatun & Shofia, 2021; Onodugo et al., 2021; Qoyum et al., 2022; Rianto et al., 2022). Using a quantitative comparative research design, this study not only measures trust differences but also provides deeper insight into the relative influence of each factor across the two banking systems. The findings are expected to make a theoretical contribution to the literature on trust in the banking sector, particularly in the context of a dual banking system in developing countries. Practically, the results may serve as a strategic reference for both conventional and Islamic bank management in designing policies to enhance customer trust, such as improving service quality, strengthening transparency, or optimizing the role of the Sharia Supervisory Board. Furthermore, this research has policy implications for the OJK and Bank Indonesia in formulating

more targeted financial literacy and inclusion strategies, thereby strengthening public trust in banking services sustainably in Makassar and other regions of Indonesia.

METHOD

This study employed a quantitative comparative approach with a cross-sectional survey design to measure and compare public trust levels in conventional and Islamic banks in Makassar City. The population consisted of individual customers with active accounts at conventional banks (BNI, BRI, Mandiri, BCA) and Islamic banks (Bank Syariah Indonesia, BTPN Syariah, BTN Syariah). The sample size was calculated using Cochran's formula, resulting in a minimum of 385 respondents, which was then set at 400 respondents equally divided between the two types of banks. Sampling was conducted using stratified purposive sampling with the following criteria: age ≥ 17 years, active account for at least six months, domicile in Makassar, and willingness to participate as respondents. The instrument used was a five-point Likert scale questionnaire consisting of three sections: demographic data; independent variables, including service quality, security and privacy, transparency, reputation, and sharia compliance for Islamic bank respondents; and the dependent variable, customer trust, based on the dimensions of competence, integrity, and benevolence. Content validity was assessed through expert judgment, construct validity was tested using exploratory factor analysis (EFA), and reliability was measured using Cronbach's alpha ≥ 0.70 . Data collection was conducted offline at bank branch offices, shopping centers, and public areas, as well as online through an electronic form. Respondents were informed about the purpose of the study, assured of confidentiality, and asked to provide informed consent. Data analysis was carried out using SPSS, beginning with descriptive statistics, classical assumption tests, and independent samples t-test or Mann-Whitney U for mean difference testing. Multiple linear regression was used to examine the effect of independent variables on trust in each group, while regression coefficient comparison was conducted to identify differences in trust determinants between the two types of banks.

RESULTS AND DISCUSSION

Results

Respondent Profile

This study involved 400 respondents, consisting of 200 conventional bank customers and 200 Islamic bank customers in Makassar City. Respondents were selected

based on variations in age, gender, education level, and monthly income, ensuring that the data obtained represent the demographic characteristics of banking customers in this region.

Table 1. Distribution of Respondent Characteristics

Characteristic	Conventional Banks	Islamic Banks
Age		
<25 years	14.1%	15.8%
25-34 years	32.6%	33.8%
35-44 years	29.5%	19.3%
45-54 years	15.8%	18.2%
≥55 years	8.0%	12.9%
Gender		
Male	51.3%	49.3%
Female	48.7%	50.7%
Education		
High School	26.9%	26.6%
Diploma	18.7%	21.7%
Bachelor's Degree	41.9%	40.1%
Postgraduate	12.5%	11.6%
Monthly Income		
<3 million	21.6%	18.2%
3-5 million	27.9%	38.2%
5-10 million	34.2%	33.0%
>10 million	16.3%	10.6%

Source: Research data (2025)

Based on the table above, the age distribution of respondents shows that the majority are in the productive age groups of 25–34 (32.6% conventional; 33.8% sharia) and 35–44 (29.5% conventional; 19.3% sharia). This indicates that most respondents are economically active individuals and have the potential to become long-term customers. In terms of gender, the proportion of men and women is relatively balanced across both types of banks. Conventional banks are slightly more frequently used by men (51.3%), while sharia banks are slightly more frequently used by women (50.7%). In terms of education level, the majority of respondents are university graduates (41.9% conventional; 40.1% sharia), followed by high school graduates and diploma holders. This composition indicates that banking customers in Makassar have a relatively high level of education, which may influence their understanding of banking products and services. Respondents' monthly incomes indicate that conventional bank customers (34.2%) are dominated by those with an income of 5–10 million rupiah, while those with

Islamic banks are mostly in the 3–5 million rupiah range (38.2%). This may indicate differences in the market segments served by each type of bank.

Descriptive Statistics of Research Variables

Descriptive statistics were used to provide a general overview of respondents' perceptions of the research variables, both in conventional and Islamic banks. The variables measured included service quality, security and privacy, transparency, reputation, and customer trust. For Islamic banks, a Sharia compliance variable was added. Measurements were conducted using a five-point Likert scale, where a score of 1 indicates "strongly disagree" and a score of 5 indicates "strongly agree."

Table 2 Mean and Standard Deviation of Research Variables

Variable	Conventional Bank	Sharia Bank
Service Quality	4,10 ± 0,38	3,99 ± 0,40
Security & Privacy	4,02 ± 0,47	4,12 ± 0,42
Transparency	3,90 ± 0,49	4,03 ± 0,44
Reputation	4,00 ± 0,38	4,12 ± 0,42
Sharia Compliance	–	4,20 ± 0,30
Customer Trust	4,03 ± 0,39	4,13 ± 0,35

Source: Research data (2025)

The results show that for conventional banks, the highest score was for service quality (4.10), indicating that respondents rated conventional banking services as excellent, followed by reputation (4.00) and security & privacy (4.02). However, transparency scored slightly lower (3.90), which may indicate room for improvement in the clarity of product information, fees, or service risks. Meanwhile, for Islamic banks, the variable with the highest score was Sharia compliance (4.20), indicating strong customer confidence in the bank's operational compliance with Sharia principles. High scores were also seen for reputation (4.12) and security & privacy (4.12). Similar to conventional banks, the transparency variable was relatively lower (4.03) compared to the other variables, although still in the high category.

In general, the average customer trust score was in the high range for both types of banks, namely 4.03 for conventional banks and 4.13 for Islamic banks. These differences in scores will be further analyzed using a t-test to determine their significance.

Reliability and Validity Testing

Before conducting inferential analysis, reliability and validity testing were conducted on the research instruments to ensure that the measuring instruments used

were consistent (reliable) and accurately measured the intended constructs (valid). Reliability testing was conducted using the Cronbach's Alpha coefficient. A variable is considered to have good reliability if the Cronbach's Alpha value is ≥ 0.70 .

Table 3. Cronbach's Alpha Values

Variables	Cronbach's Alpha
Service Quality	0,874
Security & Privacy	0,856
Transparency	0,831
Reputation	0,844
Sharia Compliance*	0,812
Customer Trust	0,889

* Sharia compliance is only measured in Islamic bank respondents.

The reliability test results showed that all variables had Cronbach's Alpha values above 0.80, indicating that all constructs had excellent internal consistency.

Construct Validity Test

Construct validity was tested using Exploratory Factor Analysis (EFA) using the Principal Component Analysis and Varimax Rotation methods. The validity criteria used were a factor loading of ≥ 0.50 and a Kaiser-Meyer-Olkin (KMO) value of ≥ 0.60 , with a significant Bartlett's Test of Sphericity ($p < 0.05$) (Field, 2018).

The test results showed:

- The KMO value was 0.871, indicating the data were suitable for factor analysis.
- The Bartlett's Test of Sphericity was significant ($p < 0.001$), indicating that the inter-item correlation was sufficient for EFA.
- All items within each construct had factor loadings between 0.654 and 0.874, exceeding the threshold of 0.50.
- No significant cross-loadings were found between constructs, meaning each item only loaded on the expected factor.

Based on the results of reliability and validity tests, all variables used in this study were declared reliable and valid for measuring the intended constructs. This provides a strong basis for using the data in subsequent t-test and regression analyses.

Regression Analysis of Trust Determinants

Multiple linear regression analyses were conducted separately for conventional and Islamic bank customers to identify the factors most influential in influencing trust levels. The independent variables used were service quality, security & privacy, transparency,

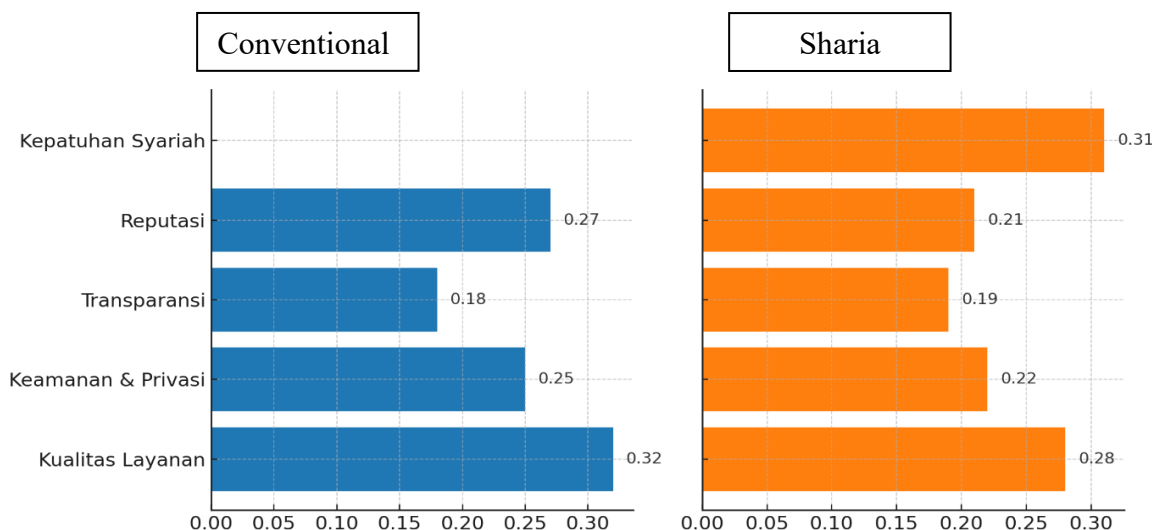
reputation, and Sharia compliance (specifically for Islamic banks). The classical assumption test showed that the data met the requirements for normality, no multicollinearity ($VIF < 5$), and no heteroscedasticity.

Table 5. Results of Regression Analysis of Trust Determinants

Variable	Conventional Bank	Sharia Bank
Service Quality	0,32, $p < 0,01$	0,28, $p < 0,01$
Security & Privacy	0,25, $p < 0,05$	0,22, $p < 0,05$
Transparency	0,18, $p < 0,05$	0,19, $p < 0,05$
Reputation	0,27, $p < 0,01$	0,21, $p < 0,05$
Sharia Compliance*	–	0,31, $p < 0,01$
R²	0,61	0,66

In conventional banks, the variable with the strongest influence on trust was service quality ($\beta = 0.32$; $p < 0.01$), followed by reputation ($\beta = 0.27$; $p < 0.01$), and security & privacy ($\beta = 0.25$; $p < 0.05$). These results indicate that positive perceptions of responsive, professional, and consistent service are key to building customer trust in conventional banks. In Islamic banks, the most dominant factor was Sharia compliance ($\beta = 0.31$; $p < 0.01$), indicating the importance of product and operational alignment with Sharia principles in building trust. The next factor was service quality ($\beta = 0.28$; $p < 0.01$), which remains a significant component despite religious values being a top priority for most Islamic customers. The R^2 values of 0.61 for conventional banks and 0.66 for Islamic banks indicate that the regression model can explain approximately 61% and 66% of the variation in customer trust, respectively. The remainder can be explained by other factors not measured in this study, such as promotions, technological innovation, or customers' personal experiences.

Figure 1. Analysis of Trust Determinants



CONCLUSION

The results of the study indicate that both types of banks achieved a high level of trust, with average scores above 4 on a five-point Likert scale. However, there was a statistically significant difference, with Islamic banks having a higher average trust score (4.13) than conventional banks (4.03). Regression analysis revealed that in conventional banks, the most influential factor in trust was service quality, followed by reputation, security & privacy, and transparency. Meanwhile, in Islamic banks, compliance with Sharia principles was the dominant factor, followed by service quality, security & privacy, transparency, and reputation. This difference indicates that strategies for enhancing trust need to consider the characteristics and preferences of customers of each type of bank. The research findings confirm that in conventional banks, strengthening trust can be achieved through increased professionalism, responsiveness, and service innovation. Meanwhile, in Islamic banks, Sharia compliance must remain a core value, accompanied by improvements in service quality and transaction security. The practical implication of this study is the importance of adjusting customer trust management strategies according to market segments. For regulators, these results provide input in formulating financial literacy policies and banking supervision that are more adaptive to local market characteristics, so that public trust in banking services can be maintained and improved.

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