

Sharia Corporate Governance and Reputation Effects on Customer Trust in Islamic Bank (Survey on BJB Syariah KCP Cimahi)

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Abstract. The city of Cimahi is ranked the lowest in wealth and deposits compared to eight cities in West Java Province and this is what confirms that the level of public trust in Islamic banks is still low. Another factor that causes low customer confidence is that the Sharia Corporate Governance has not been maximized, as evidenced by IRTT's research results showing that GCG implementation has not been implemented well in Islamic banks in various countries and failure to apply sharia principles to 85%. Sharia Corporate Governance (SCG) is a combination of two theories, namely Good Corporate Governance (GCG) and the theory of Sharia Compliance. The implementation of SCG in Islamic banks is based on six principles, namely transparency, accountability, accountability, professionalism and fairness and implementation of compliance shariah. Sharia Corporate Governance (SCG) can also be referred to as a system, regulation, and process used to realize a compliance culture in managing Islamic banking risk as well as monitoring, regulating and encouraging its performance efficiently so as to generate sustainable added value for stakeholders in the long term in accordance with sharia principles. This study aims to determine the effect of the application of SCG and reputation on customer trust in Islamic banks. The population in this study is the customer of BJB Syariah KCP Cimahi. The sampling technique in this study was simple random sampling with a sample of 210 respondents. The method used in this research is explanatory method. The data analysis technique used is multiple linear regression method. The results of the research designation that the implementation of Sharia Corporate Governance and reputation simultaneously affect customer trust and this will have an impact on increasing the market share of Islamic banks.

Keywords. Sharia Corporate Governance, Reputation, Trust.

INTRODUCTION

Islamic banks have a quite large potential markets because for almost two decades the development of Islamic banks always showing an increase but its market share was not show the same result . Banking development sharia recorded in statistical data shows that BUS in West Java in 2018 have assets of Rp. 48,363 billion, DPK Rp. 34,223 billion and financing of Rp.32,099 billion. This is still said to be low when compared to DKI Jakarta which has assets of Rp.320,049 billion, deposits of Rp.167,449 billion and financing of Rp. 121,532 billion. The following are statistical data that show assets, Deposits and BUS financing in West Java.

Table 1
Total Financing and DPK city in West Java

CITY	Provided Financing (in million rupiah)				
	2014	2015	2016	2017	2018*
Bandung	9.708	11.028	10.033	13.034	12.958
Bogor	3.190	8.249	3.166	4.156	4.171
Sukabumi	383	370	377	304	301
Cirebon	2.411	2.548	2.428	3.010	2.983
Tasik	1.494	1.681	1.515	2.018	1.970
Cimahi	124	218	152	141	142

Depok	994	1.148	1.030	1.574	1.563
Bekasi	5.105	5.179	4.851	4.995	4.872
CITY	Third Party Fund (Juta Rupiah)				
	2014	2015	2016	2017	2018*
Bandung	8.255	8.665	7.686	11.373	11.765
Bogor	3.119	8.847	3.438	4.771	4.733
Sukabumi	334	415	333	422	425
Cirebon	1.651	1.968	1.688	2.429	2.368
Tasik	837	981	825	1.142	1.095
Cimahi	192	298	213	254	257
Depok	1.579	1.780	1.634	2.732	2.762
Bekasi	5.991	6.444	5.628	8.742	8.561

Source: Bank Indonesia, Sharia Banking Statistic (2018)

Table 1 shows eight cities in West Java Province, Cimahi City is a the lowest rank in the activities of the administration and Third Party Fund and this is made public trust in Islamic banks still low. Besides that, other factors are causing low public trust is the low reputation of Islamic banks due to fraud committed by one of the Islamic banks, namely BJB Syariah branch Braga where the President Director is involved in the case suspected corruption of BJB Syariah credit to debtors on behalf of PT. Hatsuka Sarana Karya to finance the Garut Super Blok project for construction of 161 shop houses in Garut (Sohuturon, 2017). As a result of violations committed by the Director This BJB Syariah indicates the decline reputation of Islamic bank in the city of Cimahi.

Whereas if we look at the socio-religious aspects of the city of Cimahi, it has a huge market potential because the people of Cimahi City are dominated by Moslem, namely 93.97%. Cimahi City also has a large workforce of 64.09% of the total population (Statistik, Badan Pusat Statistik Kota Cimahi, 2018). These conditions show the magnitude of the potential development of Islamic banking in the City of Cimahi, which until now has not been fully carried out by the Islamic banking industry optimally.

Based on the results of Wardayati (2011) research, there were several factors that have caused the market share of Islamic banking still low, among others: (1) the community's in understanding of Islamic banking operations; (2) limited quality of resources; (3) less innovative in developing sharia-based products.

Other causes are also due to the lack of implementation of good corporate governance (GCG). Definitely good corporate governance (GCG) is a system that regulates and controls companies that create added value for all stakeholders (Monks, 2003). According to IRTI's research results, the implementation of GCG has not been implemented well in Islamic banking in various countries. According to Chapra (2002), failure in applying sharia principles will make customers move to another bank by 85%. Therefore the implementation of GCG and the application of sharia principles, known as Shariah Corporate Governace, is a necessity for Islamic banks to improve reputation and maintain customer trust in Islamic banks and protect the interests of stakeholders in order to maintain a reputation or image of a healthy and trusted Islamic bank.

The principles of Corporate Governance in the Islamic perspective are realized through the Shariah framework in the conduct of business, justice and equality for the benefit of being oriented to Allah SWT as the sole owner and authority in the world. Good Corporate Governance is related to the hadith of the Prophet Muhammad which was narrated by Aisyah r.a which means "Surely Allah likes when someone does something good done".

And the verse of the Qur'an as stated in the letter Al-Maidah verse 8:
لِّلَّذِي أَقْرَبُ هُوَ ۖ اِغْدِلُوا ۖ اِغْدِلُوا ۖ لَا اِىْ عَلٰى قَوْمٍ شَتٰنُ شَكْمٌ يَّجْرِمَنَّكُمْ وَلَا ۖ بِالْقِسْطِ شٰهَدَآءٌ لِلّٰهِ مِىْن قَوْمٍ كٰوْنُوْا اٰمَنُوْا الَّذِيْنَ يٰٓاٰتِيْهَا تَعْمَلُوْنَ بِمَا حَبِيْبٌ ۗ اِنَّ اللّٰهَ وَاٰتٰوْا ۗ

“O ye who believe! Be steadfast witnesses for Allah in equity, and let not hatred of any people seduce you that ye deal not justly. Deal justly, that is nearer to your duty. Observe your duty to Allah. Lo! Allah is Informed of what ye do.” (QS. 5:8).

Reputation is an award obtained by the company because of the advantages that exist in the company, such as the ability possessed by the company, so the company will continue to be able to develop itself (Hebrig., 1995).

Trust in general is seen as a fundamental element for the success of a company's relationship. Without trust or relationship, the company will not survive for a long period of time (Rosidah, 2011). According to Mayer et al. (1995) which shapes one's trust in others consists of three factors, namely ability, benevolence, and integrity.

Bank BJB Syariah Sub-branch Office of Cimahi is one of the Sharia Commercial Banks which has helped many communities both in raising funds and financing the community in Cimahi. BJB Syariah has proven to survive in an unstable economic condition in Cimahi. Based on the description, the author is interested in conducting a study on **"The Effect of Shariah Corporate Governance and Reputation on Customer Trust (Case Study in BJB Syariah KCP Cimahi)"**.

LITERATURE REVIEW

THEORETICAL FOUNDATION

1. Shariah Corporate Governance

The term shariah corporate governance in this research is the development of the concept of corporate governance and shariah compliance. According to the Forum for Governance in Indonesia (FCGI) in Wardayati (2011) Good Corporate Governance is defined as a set of rules that establish relationships between stakeholders, administrators, creditors, governments, employees and other internal and external stakeholders. According to Junusi (2012) shariah compliance is the compliance of Islamic banks towards sharia principles. So that sharia corporate governance is a system, regulation, and process that is used to realize a compliance culture in managing the risk of Islamic banking and monitoring, regulating and encouraging its performance efficiently so as to produce sustainable added value for stakeholders in the long run in accordance with the principles sharia.

In this study sharia corporate governance is the development of the concept of good corporate governance transparency, accountability, responsibility, independence and fairness and shariah compliance.

- a. Transparency, namely openness in expressing material and relevant information and openness in the decision-making process (Wardayati, 2011).
- b. Accountability, namely clarity of functions, structures, systems, and accountability of corporate organs so that company management is carried out effectively (Kaihatu, 2006).
- c. Responsibility / accountability is conformity in managing a company against applicable laws and regulations (Arbiana, 2012).
- d. Independence is a condition where the company is managed professionally without conflict of interest and influence / pressure from the management that is not in accordance with the applicable rules and regulations and sound corporate principles (Kaihatu, 2006).
- e. Justice or often referred to as fairness is a justice and equality in fulfilling the rights of stakeholders that arise on the basis of agreements and applicable legislation. Fairness refers to equal treatment of stakeholders in accordance with the criteria and proportions that should be (Wahananto, 2009).
- f. Shariah compliance is the compliance of Islamic banks with sharia principles.

2. Reputation

Paul Hebrig (1995) Reputation is an award obtained by the company because of the advantages that exist in the company, such as the ability possessed by the company, so that the company will continue to develop itself to continue to be able to create new things for meeting needs consumer. Companies can build a variety of reputations, such as quality reputation, marketing reputation, product innovation reputation, and so on. A company's reputation will decline when it fails to meet what the market requires (Paul Hebrig J. M., 1994). Hebrig, Milewicz and Golden also stated that the company's reputation can be seen from the competency of the company and its superiority compared to other competing companies.

Whereas Moorman and Miner (1997) prove that the company's success can be achieved maximally if the company focuses on its core business because the focus will show its core competencies so that customers trust the company's expertise reflected in their knowledge and the company's experience in the business that it has run.

Based on the things that have been conveyed by the researchers above, it can be concluded that the dimensions of company reputation that can be used in this study are:

- a. Company Competence
- b. Company excellence
- c. Customer trust
- d. Company experience

3. Customer Trust

Trust in general is seen as a fundamental element for the success of a company's relationship. Without trust or relationship, the company will not survive for a long period of time (Rosidah, 2011). According to Mayer et al. (1995) the factors that make up trust are three factors: ability, benevolence, and integrity. These three factors can be explained as follows:

a. Ability

Ability refers to the competencies and characteristics of the seller / organization in influencing and authorizing specific areas. In this case, how the seller is able to provide, serve, and secure transactions from other parties. This means that consumers get guaranteed satisfaction and security from the seller in making transactions.

b. Benevolence

Benevolence is the willingness of sellers to provide mutually beneficial satisfaction between themselves and consumers. The profit obtained by the seller can be maximized, but customer satisfaction is also high. The seller is not merely pursuing maximum profit, but also has a great attention in realizing customer satisfaction.

c. Integrity

Integrity is related to how the behavior or habits of the seller in running his business. The information provided to consumers is true or not in accordance with the facts. The quality of products sold is reliable or not.

PREVIOUS RESEARCH

The research was conducted by Juliana, et al (2018) entitled The Growth and Equity of Economy in the Perspective of Politics in Islamic Economy shows that there were still unbalance of income equity which affected citizen to received low prosperity. The findings from the research show the economy growth according Islamic Economy is not only related with the material development of life standard. Beside, the ideal economy growth will be able to be created optimally and has the affect on equity of economy if it uses the politic of Islamic economy through the direct and indirect strategy. The research by ALMIZAN (2016) entitled Economy Development in the

Perspective of Islamic Economy describes economy development as one of strategies to achieve the desired goal of the nation. The goal includes how the poverty, unemployment, economy and social disparity are solved to realize humanity prosperity. Further, economy development describes as the development of human maturity where material development could not be avoided and should be supported by spiritual maturity. The most important purpose from the growth of employment which is added by a trustworthy skills will become a work with high quality, economy stability, fair distribution, and environment friendly. Islamic comprehensive of economy development has the characteristic of spiritual, moral, material, and the activity tends to be a multidimensional. Thus, the businesses are able to balance the factors and eliminate inequality.

RESEARCH METHODOLOGY

The method used for data collection in this study uses explanatory methods with quantitative approaches. In addition, the research design used was explanatory. The object of research used are three variables, namely corporate governance (X1) and reputation (X2) as independent variables), as well as customer trust as the dependent variable (Y). The population in this study is the customer of BJB Syariah KCP Cimahi. The sampling technique in this study was simple random sampling with a sample of 210 respondents.

Data analysis techniques in this study using multiple linear regression with F-test t-test and test the coefficient of determination (R²). The research was tested using the classic assumption test, namely the test for normality, heteroscedasticity and autocorrelation. The analytical tool used is SPSS Statistics 22. The aim is to study how closely the influence between several independent variables and the dependent variable.

DISCUSSION

Based on the results of the analysis carried out by the author, the descriptive analysis and interpretation of the overall data from the research results or field findings which include a general description of each research variable are as follows:

1. General Description of Variables for the Implementation of Sharia Corporate Governance The Calculation of Invested Capital (IC)

Table 2

Respondent's Distribution Based on Customer Assessment of the Application of SCG

Range	Categories	Frequency	Percentagr
$88 \leq X$	High	163	77,6 %
$56 \leq X \leq 88$	Medium	47	22,4 %
$X < 56$	Low	-	-
Total		210	100%

Source: Research Data (2018)

Based on the results of the categories in Table 2, it can be seen that the highest frequency of the answers of each respondent is in the high category ($88 \leq X$), which is 163 respondents. This shows that BJB Syariah customers consider that the application of Sharia Corporate Governance in the KCP BJB Syariah Cimahi is already (very good) high.

2. General Description Variable Reputation

Tabel 3
Distribution of Respondents Based on Reputation Variables

Range	Category	Frequency	Percentage
$40,3 \leq X$	High	171	81,4 %
$25,7 \leq X < 40,3$	Medium	38	18,1%
$X < 25,7$	Low	1	0,5 %
Total		210	100 %

Source: Research Data (2018)

Based on the results of the categories in Table 3, it can be seen that the highest frequency of the answers of each respondent is in the high category ($40.3 \leq X$), which is 171 respondents. This shows that BJB Syariah KCP Cimahi customers assess the reputation of the KCP Cimahi Syariah BJB is high..

3. General Description Variable Customer Trust

Table 1
Distribution of Respondents Based on Customer Trust Variable

Range	Category	Frequency	Percentage
$40,3 \leq X$	High	171	81,4 %
$25,7 \leq X < 40,3$	Medium	38	18,1%
$X < 25,7$	Low	1	0,5 %
Total		210	100 %

Source: Research Data (2018)

Based on the results of the categories in Table 4, it can be seen that the highest frequency of the answers of each respondent is in the high category ($40.3 \leq X$), which is 171 respondents. This shows that BJB Syariah KCP Cimahi customers assess the reputation of the KCP Cimahi Syariah BJB is high.

The Classic Assumption Test

The classic assumption test is done to ensure that the regression equation obtained will have accuracy. The classic assumption test carried out in this study was the normality test, multicollinearity test, heteroscedasticity test and autocorrelation test. Testing is done using SPSS Statistics 22, with the following results:

Normality Test

In this study, the normality test is used by looking at Probability Distribution Function (PDF) which compares the cumulative distribution of actual data with cumulative distribution from normal data..



Picture 1
Normality Test Result

Based on Figure 4.3, it can be seen that the results of the test are normally distributed because the points in the image follow the direction of the diagonal line.

Multicollinearity Test

Provisions for decision making to find out whether or not the data is exposed to multicollinearity is to use the efficiency test by looking at the Tolerance and VIF values.

Table 2
Multicollinearity Test Result

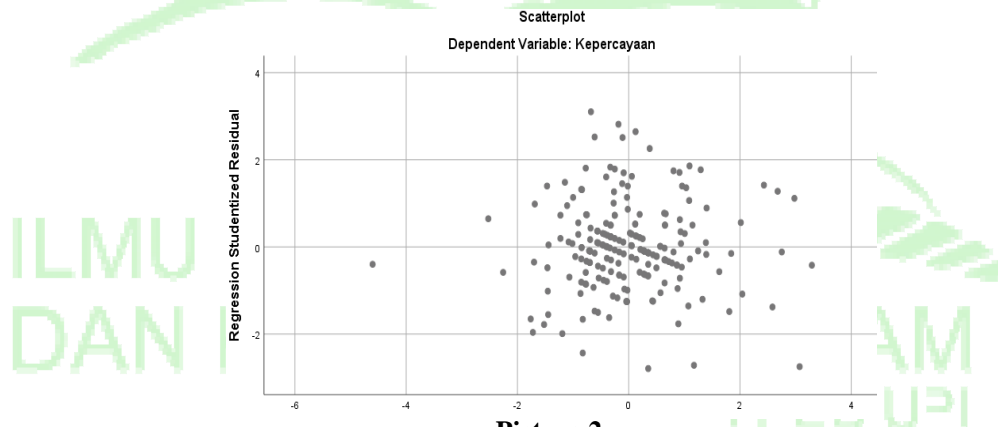
Variabel	Tolerance	Collinearity Statistic VIF
Sharia Corporate Governace	0,887	1,127
Reputasi	0,887	1,127

Source: Research Data (2018)

Based on the table above, it can be seen that the results of the multicollinearity test show the tolerance value of all variables greater than 0.10 from the VIF value smaller than 10.00. Thus it can be concluded that this research data has fulfilled the requirements of no multicollinearity.

Heteroscedacity Test

In this study the way to detect Heteroscedasticity is to look at a scatter plot graph between the predicted value of the dependent variable (ZPRED) and its residual value (SRESID).



Picture 2
Heteroscedacity Result Test
Source : Research Data (2018)

Based on Figure 4.4 it can be seen that there is no clear pattern, as well as spreading points above and below the number 0 on the Y axis, it can be concluded that there was no heteroscedsticity in this study.

Autocorrelation Test

Autocorrelation testing is done by watson durbin test. How to detect it is by placing a value (d) on the watson durbin size table, it will be known whether the value lies in negative autocorrelation, doubtful autocorrelation or no correlation area. The auto correlation results will be described as follows:

Table 3
Autocorrelation Result Test

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0.479 ^a	0.230	0.222	3.774	1.864

a. Predictors: (Constant), Reputasi, SCG
b. Dependent Variable: Kepercayaan

Source: Research Data (2018)

Based on table 6 the Durbin Watson stat value is 1,864 with the number of observas 210 and the number $k = 2$ (where k is the number of independent variables), then Durbin Watson's measuring table can be seen as follows:

Postive Autocorrelation	Inconclusive	$d = 1.846$ No Autocorrelation	Inconclusive	Positive Autocorrelation
0	dL	du	$4 - dL$	$4 - du$
0	1.748	1.788	2.252	2.212
				4

Based on the picture above the value of $d = 1.846$ is located in the area of "no autocorrelation" so that it can be concluded that in this study free from autocorrelation.

Multiple Linear Regression Analysis

Based on the result of the analysis obtained the mutiple regression equation as follows:

Testing the hypothesis through this t test is carried out with a significance level of 5% or 0.05 at a confidence level of 95% and a degree of freedom value ($df = n-k = 210-2 = 208$) so that the t table value is 1.971.

Table 4
Result t – test Variabel Sharia Corporate Governance

Koefisien	t-hitung	t-tabel	Probabilitas	Keputusan	Keterangan
0,151	4,555	1.971	0,000	Menerima H_1	Signifikan

Hypothesisi Testing

1. Corporate Governance Sharia Has Significant Effects on Customer Trust

Based on the estimation results found in Table 7, the significance level of corporate governance sharia influence on customer trust is $0,000 < 0,05$ which means significant. This indicates that corporate governance sharia has a significant effect on customer trust where the coefficient value obtained is 0.151, which means that when sharia corporate governance has increased by one unit, the customer trust will increase by 0.151 calculation units assuming *ceteris paribus*. Thus, the results of this study accept H_1 in the hypothesis because the results of the study show that corporate governance sharia has a significant effect on customer trust.

This is in line with the research conducted by Ilhami (2009) that community trust and confidence in Islamic banks is based and maintained through the implementation of the principles of Islamic law that are adapted in the operational rules of the institution.

2. Reputation Has Significant Effects on Customer Confidence.

Table 5
Result t - Test Variabel Reputation

Coefficient	t-stat	t-table	Probability	Decision	Description
0,315	4,500	1.971	0,000	Accept H_1	Significant

Source: Research Data (2018)

$$Y = 12,033 + 0,151X_1 + 0,315X_2 + e$$

Based on the estimation results found in Table 8 shows that the significance level is $0,000 < 0,05$ which means significant. This indicates that the company's reputation has a significant effect on customer trust where the coefficient value obtained is 0.315, which means that when the company's reputation increases by one unit, the customer's trust will increase by 0.315 units of calculation assuming *ceteris paribus*. Thus, the results of this study accept H1 in the hypothesis because the results of the study show that reputation has a significant effect on customer trust. The same thing stated by Aswati (2013) the results of his research also stated that reputation is positively related to trust.

3. The effects of Sharia Corporate Governance and Reputation on Customer Trust.

Table 6
Result Test - F

F-hitung	F-tabel	Probabilitas	Keputusan	Keterangan
30,842	3,04	0,000	Menerima H _a	Signifikan

Source: Research Data (2018)

Based on Table 9 it can be seen that F count > F table is $30.824 > 3.04$ and $p < \alpha$ which is $0,000 < 0.05$, it can be concluded that H_a is accepted or all independent variables (X), namely Sharia Corporate Governance and Reputation simultaneously affect the dependent variable (Y) that is customer trust.

Determination Coefficient R²

Table 7
Determination Coefficient Test Result R²

R-squared	0,230
Adjusted R-squared	0,222
Std. Error of the Estimate	3,774

Source: Research Data (2018)

Based on Table 4.38 shows that the Adjusted R-squared value is 0.222. This shows that 22.2 percent of customer trust can be explained by sharia corporate governance and reputation. While the remaining 77.8 percent is explained by other variables outside the model that were not included in the study.

CLOSING

Conclusion

Based on the research that has been conducted on the KCP Cimahi Syariah BJB customers, it can be concluded that the application of Sharia Corporate Governance in the BJB Syariah KCP Cimahi is included in the high category, this is because the customers consider KCP Cimahi Syariah BJB have implemented corporate governance very well. Next, the reputation of BJB KCP Cimahi is in the high category, this is because the customers consider that the KCP Cimahi Syariah BJB has competency, excellence and good experience. Customer trust in BJB Syariah KCP Cimahi is in the high category, this is because customers consider that KCP Cimahi Syariah BJB is a bank that is able to provide, serve, secure customer transactions well, and customers obtain a mutually beneficial satisfaction guarantee for both the bank and customers, and banks have good integrity.

The application of Sharia Corporate Governance (SCG) and reputation has a significant and simultaneous effect on trust. This shows that the more compliant Islamic banks towards the SCG and the higher the reputation of Islamic banks, the customers' trust in Islamic banks also increases. Increasing customer confidence in Islamic banks in the long term will increase customer loyalty and increase market share of Islamic banks.

Suggestion

1. For infrastructure sector companies, because there are many factors that affect the value of EVA, it can use the following strategies in order to maintain or even increase the value of EVA in the next period, including:
 - a. Can be more efficient in the capital spent by the company to get capital for the company.
 - b. Can maintain the company's profit / profit value.
 - c. Always provide clear and detailed information to all investors regarding the condition of the company.
2. For investors, to be more careful if you want to invest in a company, it would be nice firstly measure the performance of the company.
3. For researchers next, to increase the period of the period so that the comparison of the company's performance can be wider.

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