

# Effect of Religiosity, Profit and Loss Sharing, Trust and Financing Intentions at Indonesian Islamic Bank (BSI)

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## Abstract

Indonesia has a Muslim majority population and has a fairly large sharia banking business. The existence of the Indonesian Sharia Bank (BSI) creates competition between conventional bank managers to identify the strategy of the Indonesian Sharia Bank (BSI). The purpose of this study is to see how trust mediates religiosity, profit and loss sharing on MSME financing intentions. SPSS analysis and Sobel test were used in this study to see the role of mediation with a sample of 384 SMEs. The results of the study of religiosity have an influence on the beliefs and intentions of SMEs. Profit sharing Profit and Loss has an effect on trust but has no effect on MSME's intention to finance at BSI and Trust has a mediating role. In an effort to increase the factors that influence MSME's intention to finance, BSI Managers must create MSME trust, which provides the possibility for people of the Muslim faith to become financing customers.

## Keywords

religiosity; profit and loss and sharing; trust; intention



## I. Introduction

Indonesia is a Muslim majority country. The establishment of various Islamic Boarding School has changed the Indonesian people on the island of Java, especially in East Java, into a religious society. Financial institutions are used to support community economic activities. Bank is one of the existing financial institutions. Banks are one of the financial institutions that play an important role in the Indonesian economy, both Islamic and conventional banks.

Indonesian Sharia Bank (BSI), one of the Islamic banks other than conventional banks, is expected by Muslims over time. Islamic banking refers to a banking system based on Islamic sharia law. Sharia banking is contained in the Law of the Republic of Indonesia No.21 of 2008 article 5, in which the Financial Services Authority is assigned to supervise and supervise banks. (Ichsan, R. et al. 2021). In building this sharia system is based on the Islamic prohibition on interest. One of the BSI supports in the Indonesian economy is through increasing the distribution of direct financing for MSMEs. BSI has disbursed Rp 25.30 trillion in 2019, increasing to Rp 34.99 trillion in 2020, and to Rp 39.46 trillion at the end of 2021. BSI financing for MSMEs continues to increase, in terms of quantity, amount, or percentage.

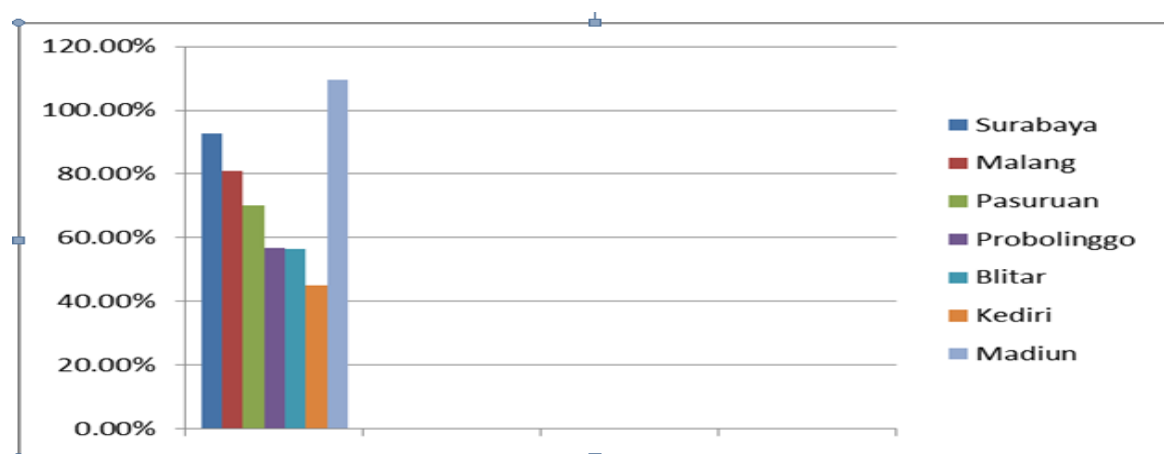
**Table 1.** BSI Financing in the MSME sector in 2019-2020

Year	Financing Amount
2019	IDR 25.30 trillion
2020	IDR 34.99 trillion
2021	IDR 39.46 trillion

Source: <https://search.yahoo.com/financing+umkm+BSI>

Table 1 above shows that there is an increase in Indonesian Islamic Bank (BSI) financing for MSMEs in 2020 from 38.30% from 2019 and an increase of 12.77% in 2021 and can increase the development of the Islamic economy in Indonesia.

In its development, according to OJK, it shows that the financial ratio to deposits (FDR) in 2020 is 105.53%, indicating that most people finance by saving. The latest OJK data on SPS has increased by 4.09% since December 2020. Sharia banking developments in East Java is expanding in East Java can be seen in terms of the value of FDR. The value obtained can be observed in the OJK report as follows:



*Figure 1. Chart from FDR in the east Java February 2021*

Based on Figure 1 above, East Java has good market share potential for Islamic banks, and banking executives can find ways to maintain and grow their market share, so managers must understand the factors that influence customers' intentions to utilize Islamic banking finance as a basis for making decisions. This study aims to identify the factors that influence people's preferences in financing their business.

## II. Review of Literature

Intention is an action that shows a person's desire to buy in response to an object according to Kotler (2005:15). Nugroho (2013: 342) defines purchase intention as an integration stage in which two or more potential actions are evaluated and one object is selected. In this situation, people's intentions are formed before they make a purchase decision. Community intention, which is the sensation of someone's interest in something through a combination of knowledge and object comparison, is one of the supporters of purchasing decisions growing stimulus and comparison between items and companies. The public's desire to borrow capital from the bank is the public's intention in financing at the bank.

### 2.1 Theory of Reasoned Action (TRA)

This theory connects belief, attitude, intention and behavior. Intention is the best predictor of behavior, meaning that if one wants to know what a person will do, the best way is to know that person's will, however, one can make judgments based on completely different reasons (not necessarily volitional).

Theory of Reasoned Action (TRA) or Theory of Reasoned Action or Theory of Reasoned Action says that attitudes influence behavior through a careful and reasoned decision-making process, and their impact is limited to only three things. First, behavior is

not largely determined by general attitudes but by specific attitudes toward something. Second, behavior is not only influenced by attitudes but also by subjective norms, namely our beliefs about what other people want us to do. Third, attitudes towards a behavior together with subjective norms form an intention or intention to behave in a certain way.

## **2.2 Religiosity**

Religion is a system of symbols, belief systems, value systems and systems of institutionalized behavior, all of which are centered on issues that are internalized as the most meaningful. Religiosity is a manifestation of the extent to which individuals believe, understand, know, appreciate and practice their religion in everyday life. The degree to which a person has been active in religion and its teachings, such as attitudes and behaviors of individuals who demonstrate dedication, is characterized as religiosity (Johnson et al., 2001). Religiosity is a belief that is used as a guide or reference in balancing behavior between the world and the hereafter in order to get closer to God. People with a high level of religiosity try to carry out all their activities, be it worship or interpersonal relationships, in accordance with the teachings of their religion. Religion regulates the scope of ceremonial worship and regulates and influences all elements of life, therefore it is practiced in all aspects of life.

A person's beliefs can be influenced by his religious attitude. Khraim (2010) looks at cultural and sub-cultural variables, with a particular focus on religious elements, because religion has a significant impact on social behavior. According to Fungacova et al. (2016), religious people have faith in banks. They believe more in Islamic banks than in ordinary banks. According to Kaakeh and Hasan (2018), religious motivation factors affect the use of Islamic banking. Hanudin et al. (2011) found a relationship between religion and the use of Islamic finance. As a result, religiosity influences people's decisions to use Islamic goods. The following hypotheses can be drawn from previous theoretical studies and research:

H1a. Religiosity affects belief.

H1b. Religiosity affects intentions.

## **2.3 Profit Sharing System (Profit and Loss Sharing)**

Profit sharing system gives the impression that the community is more in line with the sharia concept has provided a sense of justice for all parties. The allocation of profits obtained from activities between banks and customers and agreements in conducting cooperation, is called profit and loss sharing. Profits and losses for both parties, the bank and the customer, are determined by mutual agreement.

People's trust and intention in transacting may be influenced by the concept of profit sharing. The public's perspective on profit sharing (Profit and Loss Sharing) is more religiously consistent, profitable, and has satisfied a sense of justice for all parties. The price/cost component, according to Ali et al. (2015), to the detriment of goals. According to Aghekyan, Simonian et al. (2012), public perception of financial risk has an impact on purchase intention. Unpaid costs are risks that society is willing to take. This study shows that customers seek the least financial risk in their interactions. The following hypotheses can be drawn from previous theoretical studies and research:

H2a. Profit - Loss sharing effect on trust.

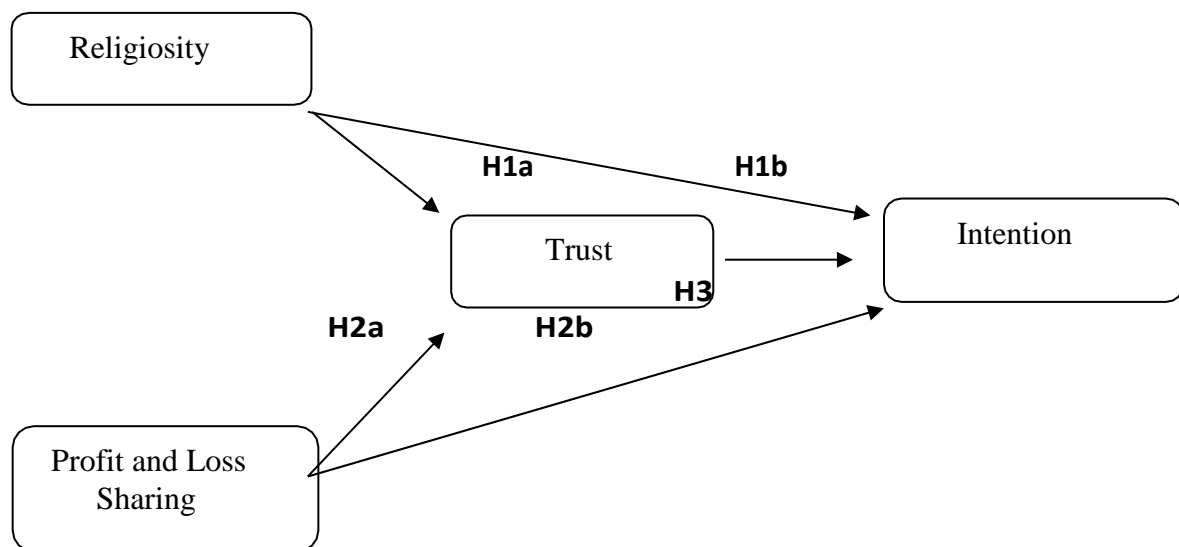
H2b. Profit-Loss sharing has an effect on intentions.

## 2.4 Trust

According to Peppers and Rogers (2004:43), trust is defined as a party's belief in the reliability, durability, and integrity of the other party. Individuals maintain trust through promises and words of trusted people. Trust is often considered a necessary component because it allows the maintenance of a long-term relationship, in this case, the customer relationship with the bank. Customers' perceptions of risk and uncertainty can be effectively reduced through trust. According to Lin and Lu (2010), trust has a beneficial impact on people's purchase intentions. Public trust can stimulate interest in using available goods. Public trust, on the other hand, must be supported by reality. According to Saunders et al. (2014), trust and distrust are used to judge by the public, because people will try to check every transaction made, they aim to buy if they believe the transaction will provide value according to their expectations. The following hypotheses can be drawn from previous theoretical studies and research:

H3. Financing Intention is influenced by trust.

The following conceptual framework can be built on various previous theoretical studies and studies:



*Figure 2. Conceptual Framework*

## III. Research Method

This study uses a quantitative method with a Likert scale, the population is a generalization area consisting of objects or subjects that have certain qualities and characteristics that are determined by researchers to be studied and this research was conducted in East Java to see how the response of SMEs in East Java to banks Indonesian Sharia. MSMEs in the souvenir food sector in East Java were chosen as the research population, because the size of the population is uncertain, the researchers will collect samples using the Rao Purba formula:

$$n = \frac{Z^2}{4 (Moë)^2}$$

With a 95% confidence level, or  $Z = 1.96$ . With a margin of error of 5%, the number of samples can be calculated as follows:

$$n = \frac{1.96^2}{4 (0.05)^3}$$

$$n = \frac{3.8416}{0.01}$$

$$n = 384.16 \sim 384$$

A sample of 384 respondents came from the calculation results. Purposive sampling is used in this study, which means the researcher determines the criteria for selecting respondents based on research needs. The researcher uses the hypothesis that was previously used to measure the variable with the operational definition of the variable:

- a. Religiosity as Religious Beliefs, Practices, Knowledge, Experience, and Consequences, (Glock, CY, & Stark. R. 1965).
- b. Profit and loss sharing that is Profitable, Fair, and Transparent is measured according to Maisur (2015) and Hasan (2003:48).
- c. Trust is based on three factors: benevolence (kindness), competence, and honesty (integrity). (Wiedenfels, 2009), (Zaheer and Bachman 2006),
- d. Transactional intentions, choice intentions, exploration requests, and future intentions are measured according to Newaz (2016) and Ferdinand (2006).

Some of the tests carried out in this study, the instrument testing uses validity and reliability test to see the quality of the items in the questionnaire. Classical assumption test is done to see the feasibility of the data, multiple linear regression tests were carried out. Next is the Sobel test to know the importance of the role from mediation.

## IV. Results and Discussion

### 4.1 Results

This study used a questionnaire that was filled out by the food sector MSMEs by and the following information was collected from the questionnaire data:

**Table 2.** Profile of Respondents

Gender	Man	278
	Woman	106
Age	30-35 years old	19
	36-40 years old	96
	41-45 years old	139
	46-50 years old	91
	51-55 years old	32
	56-60 years old	14
Education	Junior High School (SMP)	21
	High School (SMA)	123
	Diploma	60
	Bachelor	169
	Postgraduate	9
Profession	Civil Servants (PNS)	27
	general employees	129
	Self-employed	228
Income	Less than 1,500,000	17
	> 1,500,000 – 2,500,000	85

> 2,500,000 – 4,000,000	182
> 4,000,000 – 6,000,000	79
than 6,000,000	21

Source: Data processed 2021

Table 2 above shows that individuals who filled out the questionnaire related to financing intentions in Islamic banks were male, with a total of 278 people, aged between 41 years and 45 years with a total of 139 people, and had the most Bachelor's education totaling 169 people, while those who have the highest education (post-graduate) are 9 people. Self-employed jobs have the highest employment rate of 228 people and the highest income range (2.500.000-400.000) with 182 people.

#### a. Test instrument

The test of the instrument aims to determine the quality of the questionnaire that has been made. Validity and reliability tests must be passed by a competent questionnaire.

##### 1. Validity test

Validity test / validity test to see whether the item in the questionnaire statement is in accordance with the valid criteria, a validity test is carried out. Table 3 below shows the findings of the SPSS analysis.

**Table 3. Normality Test**

Variable	Goods	value of r
religiosity	a. Religious beliefs affect life's affairs	0.852
	b. Religious beliefs my approach to life	0.903
	c. Happy working in my religion	0.914
	d. Growing up in understanding my religion.	0.928
	e. Spending time in my religion	0.901
	f. Reading books and magazines about my religion	0.872
	g. Religion is very important to me	0.911
	h. I enjoy time with religious people	0.923
	i. Having influence decisions in religion.	0.885
	j. Making financial contributions to religion	0.862
Profit sharing	a. Profit sharing will be profitable compared to interest	0.754
	b. Profit sharing is not like usury/interest	0.749
	c. The results will be paid according to the agreement	0.706
	d. The bank does not specify a high profit and loss sharing	0.733
	e. Banks make clear deals	0.662
	f. Customers know the terms of profit and loss sharing	0.763
Trust	Bank prioritizes the interests of customers	0.925
	Banks provide easy terms	0.906
	Islamic banks will provide customer security in transactions	0.892
	Banks provide good service	0.878
	Islamic banks will keep their promises	0.654
	The bank is responsible for the customer	0.878

Variable	Goods	value of r
Intention	I will do Islamic bank financing	0.858
	Interested in doing Islamic bank financing	0.828
	Choosing a Sharia Bank over other banks	0.685
	Islamic banks are a priority choice.	0.815
	Looking for information about financing principles	0.837
	Find out about financing terms	0.820
	I do financing in the future	0.664
	In the near future, Islamic Bank financing will be carried out.	0.827

Source: Data processed 2021

The calculated r value  $> 0.3$  indicates that the question items made meet the validity requirements.

## 2. Reliability test

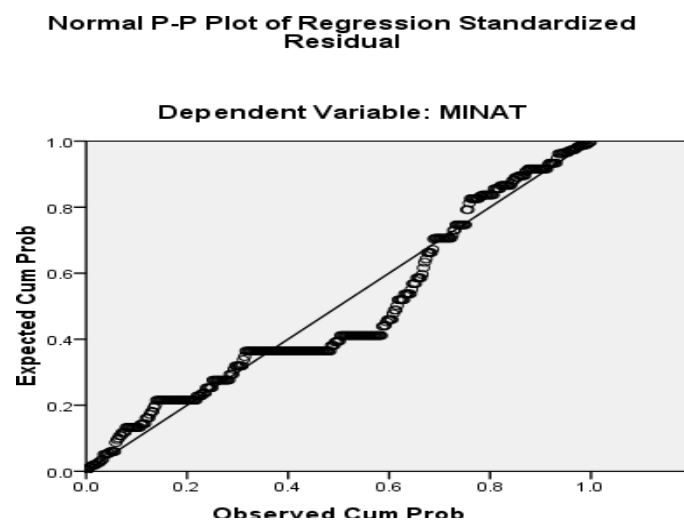
The reliability test was conducted to see that the questionnaire used was reliable and consistent with the respondents. Table 4 below shows the reliability test.

**Table 4.** Reliability Test

Variable	Alpha Cronbach
religiosity	0.971
Profit and loss sharing	0.954
Trust	0.936
Intention	0.917

Cronbach's Alpha  $> 0.6$  fulfills the reliability test, according to table 4, indicating that the questionnaire used is reliable. (Sugiyono, 2018).

## b. Classic Assumption Test



**Figure 3.** Normality Test



Classical assumption test is used to find out the data obtained are suitable for regression testing. There are three classical assumption tests used, namely normality, multicollinearity, and multicollinearity.

Furthermore, to verify whether the independent and dependent variables are regularly distributed, a normality test is performed. The conventional p test plot in Figure 3 shows the normality test. Data is known to spread around the line and follow the direction of the line. It's fair to say that information is normally distributed.

In addition, very good data is data that is free from multicollinearity. The results of the analysis show the tolerance value  $> 0.10$ , and vice versa. There is no multicollinearity if the VIF is less than ten. These findings are shown in Table 5 below.

<b>Table 5. Multicollinearity Test</b>			
Collinearity Statistics			
Model	Tolerance	VIF	
1	(Constant)		
	religiosity	.807	1.239
	Profit and Loss Sharing	.862	1.161
	Trust	.818	1.222

Table 5 above shows that the tolerance value is greater than 0.10, and vice versa, if the VIF is less than 10, it can be seen that there is no multicollinearity.

The heteroscedasticity test, which is a regression test that looks for the variance inequality between the residual observations and other observations, is the last standardized assumption test. Can be seen in the diagram below to know about the heteroscedasticity test.

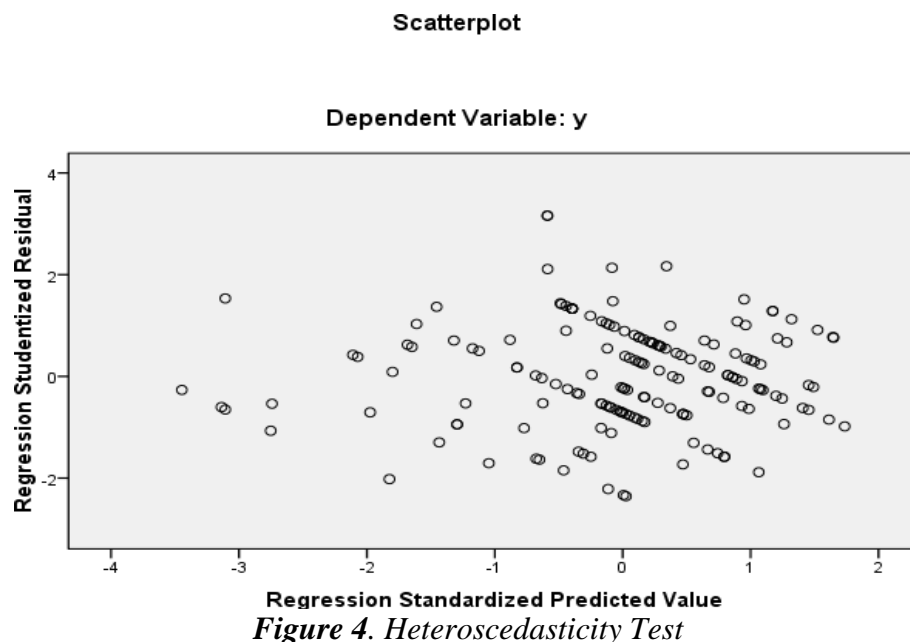


Figure 4 above shows that there are points scattered above and below the number 0 on the Y axis, and the findings do not show a clear image pattern, so there is no heteroscedasticity in the test results. Heteroscedasticity does not exist in a proper regression model analysis.



### c. First Regression

The influence of the independent variable religiosity on the dependent variable was obtained in the first regression analysis. The trust variable becomes the dependent variable in the first regression, while religiosity and profit and loss sharing become independent factors. The following are the results of the SPSS analysis:

**Table 6.** Regression Equation 1

Non-standard coefficient			Standard Coefficient		
Model	B	Std. Error	Beta	T	Sig
1 (Constant)	2.367	.188		12.627	.000
religiosity	.274	.042	.323	6.561	.000
Profit and loss sharing	.178	.045	.195	4.012	.000

Source: processed data, SPSS

In table 6 it can be seen that the significance of the religiosity is 0.000 or  $< 0.05$ , with a coefficient value of 0.323, in accordance with the results of the analysis above. In this study, it shows that religiosity has a significant effect on intentions of 0.323, while profit and loss sharing with a coefficient value of 0.195 with a significance of 0.000 or  $< 0.5$ , it can be concluded that the profit and loss sharing has a large enough influence on the intention of MSMEs to finance Indonesian Islamic Banks.

### d. Second Regression

In the second regression equation which explains the influence of the independent variable on the dependent variable. Consumer intention is the dependent variable in the second regression, while religiosity, profit and loss sharing, and trust are independent factors. The following are the results of the SPSS analysis:

**Table 7.** Regression Equation 2

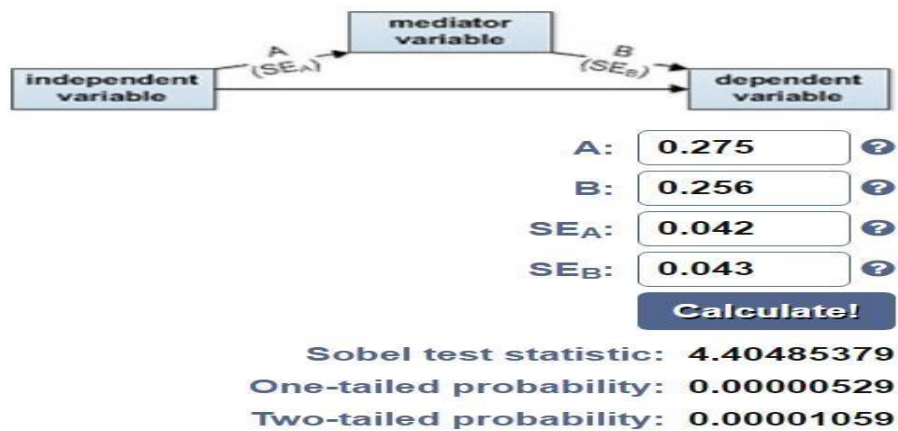
Non-standard coefficient			Standard Coefficient			Collinearity Statistics	
Model	B	Std. Error	Beta	T	Sig	Tolerance	VIF
1 (Constant)	1975	.188		10.433	.000		
Religiosity	.231	.037	.299	6.124	.000	.806	1.238
Profit and loss sharing	.072	.038	.086	1.841	.067	.861	1.162
Trust	.255	.045	.286	5.884	.000	.819	1.223

Source: Data processed by SPSS

In table 7, the significant coefficient of religiosity is 0.000 or  $< 0.05$ , according to the results of the analysis at a significant level of 5%. And the B value of 0.299 indicates that religiosity has a significant effect on intention. The profit and loss sharing coefficient has a value of 0.086 and a confidence value of 0.286. It can be seen that the distribution of profits and losses has no effect on the MSME's intention to finance. While the confidence coefficient has a value of 0.000 0.05 and a value of 0.286, indicating that trust has a strong influence on intentions of 0.286.

### e. Mediation Test

Furthermore, the Sobel test was used to determine whether the effect was significant or not:



**Figure 5. Mediation Test**

The value obtained from the calculation results of the Sobel test is  $4.4048 > 1.96$ , indicating that trust plays a major mediating role for the effect of religiosity on intention. Furthermore, a direct effect of 0.086 can be shown to see the effect of profit and loss sharing on MSMEs' intentions in financing mediated through trust. The indirect effect is  $0.196 \times 0.286 = 0.056$ , and the joint effect is the sum of the direct and indirect effects.  $0.143 = 0.086 + 0.056$  the effect of profit and loss sharing / profit and loss sharing on the intention of MSMEs through trust is 0.143, based on the results of this study. In addition, the Sobel test was used to determine whether the effect was significant:

Based on the results of the Sobel test, the number  $3.3074 > 1.96$  indicates that trust plays a significant role in mediating the effect of profit and loss sharing on the intention of MSMEs in financing at Indonesian Sharia Bank (BSI).

### 4.2 Discussion

The results of hypothesis testing indicate that religiosity has a significant effect on trust. The higher the level of religiosity of a person, in this case MSME actors, the higher MSME's trust in Indonesian Sharia Bank (BSI). This study shows that the level of religiosity of SMEs In this case, MSMEs that are the research sample can increase MSMEs' trust in financing intentions through the Indonesian Sharia Bank (BSI). A person who tries to follow the norms of the religion he is studying is said to have religiosity. A person's intentions and decisions may be influenced by his religious mindset. The attitude of religiosity will manifest in a person's life and become his character. The main opportunity for MSMEs to choose is the advantage of the Indonesian Sharia Bank which manages the Islamic banking system.

The existence of a religion that teaches about the afterlife motivates humans to live in this world. The results of this study find that it requires proper theological understanding and knowledge. Better improvement of religious attitudes requires support and incentives for SMEs to learn and experience understanding of their religion. According to Usman et al. (2017), religiosity has an impact on people's religious beliefs. Religious views play a significant influence in people's decisions about Islamic banking products and services, according to a study by Abou-Yioussef et al. (2015). The significance of religion in building trust in Islamic products is important.

The results of hypothesis testing reveal that religious beliefs have a large impact on financing intentions. This study implies that as a person's religiosity grows, so does his intention. MSMEs with a high level of religiosity are more likely to choose things related to their beliefs. This is due to their desire to live a life according to their religious teachings and beliefs about religion. People will use Islamic banking more frequently, making the Indonesian Syariah Bank (BSI) a top priority in resolving their financial difficulties. Religion is a factor that determines whether people want to use Islamic banking or not. According to Lajuni et al. (2017), the greater one's fear of God's punishment, the better one's perception of Islamic banking. Religiosity was found to be strongly related to the intention to use Islamic financing (Hanudin et al. 2011). According to Echchabi and Olaniyi (2012), customers choose Indonesian Sharia Banks because of their religious beliefs. The greater a person's religiosity, the greater the motivation for SMEs to adopt financing in Islamic banking. This finding is in line with Kaakeh et al (2018) who found that religious motivation had an effect on the use of Islamic banking.

Subsequent hypothesis testing shows that MSME 's perception of profit sharing Profit and loss have a significant effect on the confidence of SMEs in financing Indonesian Islamic banks in East Java. MSME's perception of the profit-sharing system affects public trust against Islamic Bank (BSI) funding, according to empirical findings. The perception of MSMEs in providing trust follows the general perception of profit sharing in fair Islamic bank financing. Profit sharing, according to Antonio (2001: 90), is the distribution of business results between capital owners and capital managers based on Islamic economic principles. In a profit-sharing system, the bank and the community reach an agreement. This study supports a profit-and-loss sharing approach, which can increase public confidence in justice while providing mutual benefits. According to Rahmawaty (2014), the reasons for profit and loss are basically: (a) following Islamic religious values, (b) benefiting customers, and (c) profit sharing ratio has fulfilled a sense of justice. Existing strategies can help build MSME confidence in the profit-sharing scheme of the Indonesian Sharia Bank.

The results of hypothesis testing show that profit sharing has no significant effect on the MSME's intention to finance at BSI. The intention of MSMEs will be reduced due to lack of confidence in the distribution of profit and loss sharing that is not in accordance with MSME preferences. The lack of MSME knowledge about the provisions of the BSI profit sharing model causes the desire to get the right information. Transaction fees at BSI become more relevant in the transaction process as a result of profit and loss sharing. The amount of dues to be paid is still a concern for MSMEs.

Fees or prices that have been agreed in advance by MSMEs and BSI are known as profit and loss sharing. According to Rahman (2005), pricing is the most important determinant of the interest of Islamic banks in banking goods. Yu (2012), Luarn and Lin (2005) all came to the same conclusion, stating that spending has an impact on the public interest. This study explains why MSMEs are less interested in BSI products when the perceived financial costs are higher. As a result, even though the profit sharing idea presented is free from usury, if the value of the ratio to be paid is high, the intention is MSMEs for financing will be affected.

The results of hypothesis testing reveal that a person's intentions are strongly influenced by his level of trust. This conclusion implies that when public trust grows, the intention of MSMEs will also grow. In a relationship, the most important thing is to build trust because faith can make or break a relationship. A person who trusts the other party will agree with him and do as he says. In a competitive context, trust is very important, according to Garbarino and Johnson (1999). According to Lin and Lu (2010), trust has a

positive effect on people's purchasing tendencies. When MSMEs believe in the Indonesian Sharia Bank, they will make it a priority. For SMEs to act, trust requires motivation and attention.

### **Mediation Evaluation**

The influence of religiosity on MSME intentions is shown by trust in the Bank Indonesian Sharia. This suggests that the relationship between religiosity and intention is mediated by trust. Because Indonesian Sharia Bank (BSI) seeks to answer the needs of MSMEs, indicators of virtue (goodness) play an important role for religion. MSMEs' trust in BSI is increasing, as is MSMEs' trust in BSI which seeks to run their business in accordance with Islamic principles and teachings. This belief in the Islamic system has the potential to strengthen the influence of MSME religiosity on MSMEs' tendency to take financing at BSI. MSMEs believe that BSI will grow by focusing on the majority of MSMEs in East Java as potential target audiences, as well as a friendly and religious environment, so that this environment can influence MSME decision-making attitudes.

The religiosity factor has the potential to increase MSMEs' intentions towards BSI by increasing their religious attitudes. People who are more religious have higher levels of trust. The intention of MSMEs in financing in Indonesian Islamic banks can be influenced by their religious attitudes, because religiosity and trust can develop MSMEs' intentions, this belief can increase MSMEs' intentions to reach financial decisions. According to Usman et al. (2017), religiosity has an impact on people's beliefs. People who are more religious have more faith in Islamic banks. Religious views, according to Jamal (2003), affect people's moods and consumer attitudes. Even if customers do not know the methods and contracts used by Islamic banks, according to Abdul Rahim and Robson (2017), religion is the main motivation for Muslims to adopt Islamic banking.

The results of the research on the impact of profit and loss sharing on the intention of MSMEs in Indonesian Sharia Banks show that trust mediates the relationship between profit and loss sharing. According to Kotler (2005:218), trust is a representation of one's thoughts on a topic, because MSMEs' belief in profit sharing or fees charged by Indonesian Sharia Banks will definitely affect how MSMEs behave. When MSMEs have a positive perception of profit and loss sharing, their intentions will grow, and conversely, if MSMEs have a bad perception of profit and loss sharing, their preferences will decrease. According to Dusuki and Abdullah (2007), the costs and benefits of Islamic banking products and services are important elements in increasing customer willingness to adopt Islamic banking products and services.

### **V. Conclusion**

MSMEs will analyze a product when making a purchase or financing decision. They will consider the benefits and rewards that will be obtained. The intention of MSMEs to use Indonesian Sharia Banks for financing is influenced by various circumstances. According to the findings, religiosity has an impact on consumer beliefs and intentions. A person's motivation for religious products will be determined by his religious attitude.

The distribution of profits and losses, on the other hand, has an effect on trust but has no effect on the intentions of MSMEs. MSMEs who are worried about the costs involved still consider it. The lower the consumer's intention, the higher the costs incurred. The impact of MSME intentions on the role of trust in mediating religiosity and profit sharing profit and loss has a considerable impact. A person's behavior can be stabilized by belief.

As a result, trust can be used to support the elements that influence MSEs' intentions to finance at BSI. In the future, in competition, a BSI manager must create MSME trust.

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