

# The Influence of Relationship Closeness, Service Quality and Religiosity on Interest to Saving Through Trust, *Word Of Mouth* and Attitude The Study at *Baitul Maal Wat Tamwil* In The Province Of Yogyakarta Special Region, Indonesia

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**Abstract:** The objective of research is to analyze the influence of Relationship Closeness, Service Quality and Religiosity through Trust, Word of Mouth, and Attitude on Interest to Saving at Baitul Maal Wat Tamwil in The Province of Yogyakarta Special Region. There are 210 customers of Baitul Maal Wat Tamwil taken as the sample through accidental sampling technique. Data analysis method uses Structural Equation Modeling (SEM). Result of data analysis indicates that Relationship Closeness influences Trust, Attitude and Word of Mouth. In addition, Trust, Word of Mouth and Religiosity have influenced Attitude. Moreover, Trust and Religiosity influence Interest to Saving at Baitul Maal Wat Tamwi. Furthermore, Attitude influences Interest to Saving. Meanwhile, Service Quality has no significant relationship with Word of Mouth and Attitude of customers. It is suggested that the management shall use market share strategy with high Religiosity and build more intensive relationship with customers.

**Keywords:** Relationship Closeness, Service Quality, Religiosity, Trust, Word of Mouth, Attitude, Interest to Saving, Baitul Maal Wat Tamwil, Micro Finance, Structural Equation Modeling (SEM), Yogyakarta.

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## I. Introduction

### 1.1. Research Background

Indonesia is one of first countries which commercially develop its micro finance in Asia level by providing micro finance service to all islands in Indonesia. The success of Indonesia to be a commercial provider of micro finance has lifted the position Indonesia as the attractive site for the development of governmental subsidized programs, community-based and local finance organizations, cooperative and Non-Government Organization (City Foundation, 2009).

Islam Credit Cooperative or also called as *Baitul Maal Wat Tamwil* is the provider of micro financing (for small business) which is quite developed in Indonesia. *Baitul Maal Wat Tamwil* also represents an empowerment for the lower level community with the support of funding from the member of Islam community. It is an organization that is financing small business and it is usually operated based on the principle of profit sharing (including loss sharing) and also using the values of Islam morality and collective solidarity as its social capital to facilitate the loan settlement. Sometimes, *Baitul Maal Wat Tamwil* itself manages its own retail business to support the small-business finance scheme (Sakai and Marijan, 2008).

Hasb and Haruman (2011) explain that problem with syariah bank is low rate for saving and fixed deposit in the banking system. GTZ Data (2005) show that cooperative finance organizations such as *Baitul Maal Wat Tamwil* face problem related to lack of fixed deposit (deficit for US \$ -325.2 millions). Hasbi and Haruman (2011) try to identify the behavior of community in selecting conventional bank and Islam bank. Syariah-oriented bank cannot accept the saving from people who want to take profit without bearing the risk. Within syariah system, profit-sharing without risk-sharing is not justified. The customers of this system, therefore, tend to deposit their money into the banks with interest system or in stock market.

In Yogyakarta, *Baitul Maal Wat Tamwil* develops with the establishment of other finance organizations (such as Islam banks and micro finance scheme supported by the government). These organizations also include Bank Kredit Desa (BKD) and BPR which compete against each other to attract urban merchants who need micro finance in the same region. In order to survive in the competition, KSU Subbulussalam, which is a relatively new *Baitul Maal Wat Tamwil* in Yogyakarta, put its sight on small merchants in the market which operates in certain hour (such as morning market or night market). As a result, its market share increases. For the context of Yogyakarta Special Region in period 2005-2010, the member of *Baitul Maal Wat Tamwil* in 2010 which is registered into The Association of *Baitul Maal Wat Tamwil* of Yogyakarta Special Region is amounted to 74 *Baitul Maal Wat Tamwil* (Table 1), and these members are distributed throughout 5 districts/towns in Yogyakarta Special Region with asset rate of 1.2 trillions rupiahs.

**Table 1. The Number of Business Unit and Depositor in *Baitul Maal Wat Tamwil* in Yogyakarta Special Region in Period 2005-2010**

No.	District/ City	Business Unit (Unit)	Depositor (Person)
1	Yogyakarta City	8	2,184
2	Sleman District	28	7,644
3	Bantul District	12	3,276
4	Kulonprogo District	10	2,730
5	Gunungkidul District	16	4,368
	Total	74	20,202

Source: Baitul Maal WatTamwil Center for Yogyakarta Special Region (2012)

*Baitul Maal Wat Tamwil* in Yogyakarta Special Region, just like *Baitul Maal Wat Tamwil* in Indonesia in general, faces a problem of how to build customer trust in developing attitude and interest of customers to saving. The fostering of *Baitul Maal Wat Tamwil* is not conducted by Bank Indonesia. It seems that *Baitul Maal Wat Tamwil* does not have Loan Guarantor Agency (LPS – *Lembaga Penjamin Simpanan*) whereas it is needed in the banking world. This condition is a factor causing *Baitul Maal Wat Tamwil* to be subjected to misled action. Financial statement of *Baitul Maal Wat Tamwil* is often referred to conventional accounting standard.

## II. Theoretical Review

### 2.1. Cognitive Behavior Model

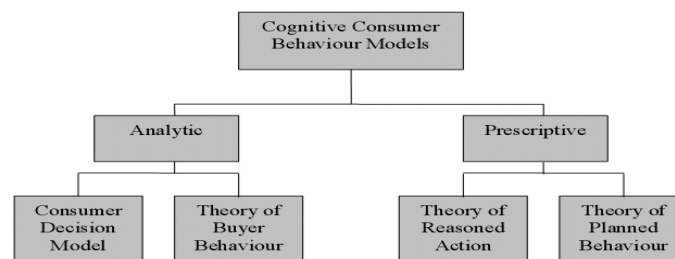
Cognitive approach comes from Cognitive Psychology Theory which is rooted from early philosopher likes Socrates who examines the origin of knowledge (Plato, 360 BC). Aristotle proposes the first theory of memory (Aristotle 350 BC) and Descartes explores how the knowledge is represented by the mentality of reflection (Descartes 1640) (Sternberg, 1996). Until the middle of 21th century, Cognitive Psychology is really emerging as a main field that is useful then for the study by Hebb (1950) in developing *Stimulus-Organism-Response* Model (Figure 1) (Cziko, 2000).



**Figure 1. Stimulus-Organism-Response Model in the Decision Making**

Source: (Cziko, 2000)

Foxall (1993: 18) has identified four main strengths of cognitivism as a device to explain consumer behavior. Cognitive model is classified into two main types, as stated in Figure 2. First, *analytic* model provides framework of key element in explaining consumer behavior. This model identifies most of influential factors, and there is close relationship between factors in the decision making of consumer. These factors tend to follow five steps, which are analyzing the problem, admitting the demand, seeking the information, evaluating the option alternative, and the result of evaluation as the key stage of decision process of consumer (Schiffman and Kanuk, 2007). Theory of Buyer Behavior (Howard and Sheth, 1969) and Consumer Decision Model (Blackwell, 2001) are the most quoted analytical models.



**Figure 2: Consumer Behavior Cognitive Model**

Source: Adapted from Fawcett and Downs (1992)

### 2.2. Relationship Closeness

Relationship (bonding) closeness is a process that is occurred between the related parties. Usually, these parties are the provider of service and the user of service. Both develop and maintain the mutual relationship to each other (Spiros and Karin, 2002). Customer with strong social relationship with marketer will commit to maintain relationship (Wilson and Mumalaneni, 1988). A social relationship is an inescapable

concept in the business relationship (Spiros and Karin 2002). The form of social relationship may include role relationship, acceptance, friendship, social relationship, and others.

The closeness of social relationship between marketer and customer will produce good influence for both. The quality of relationship between parties is an important determinant factor for trust (Caceres and Paparoidamis, 2005; Morgan and Hunt, 1994). Nowadays, relationship closeness plays dominant role because customer has recognized how important is to improve the relational nature of their interaction with other in order to develop trust (Dorsch 1998; Liang and Wang 2007).

### **2.3. Trust**

Trust plays important role in long-term relationship between customer and organization. It is reasonable to say that trust is a consequence from the attitude toward quality, reliability, and integrity of the service provided by organization. Experts agree that attitude is a central factor in *relationship marketing* (Morgan and Hunt, 1994). Trust is a complex condition because someone does not know the motive and the intention of others (Sally, 2005).

Trust as a behavior is coming from trust toward reliability and integrity of organization in meeting the expectation of customer in the future (Zineldin and Johnson, 2000). Worchel (1979) quoted in Lauand Lee (1999) has defined trust as *willingness* of individual to depend on other at certain risk. Moorman, Deshpande and Zaltman (1993) understand trust as willingness of individual to depend on other in the exchange process because this individual has a conviction to other. Trust is existed if on party has a conviction to other in the exchange process for its reliability and integrity (Morgan and Hunt, 1994).

### **2.4. Word of Mouth**

*Word of Mouth* is defined as an oral communication between people as the receiver of information (Arndt, 1967). Indeed, oral communication (*Word of Mouth*) represents an interpersonal communication in relative with product or service where the *receiver* considers the communicator as an inseparable thing (*impartial*). Westbrook (1987), Bone (1992, 1995), Silverman (2001), and Anderson (1998) have explained that everything can be inspired by *Word of Mouth*. Arndt (1967) has focused on the informal aspect of *Word of Mouth*, the self-support character of communication in commercial source, and the phenomenon of informational diffusion. In the last five years, *Word of Mouth* has been the object of various researches in marketing field. In general, researches are often examining *Word of Mouth* in the interpersonal communication (Godes and Mayzlin, 2004), interpersonal relationship (Arndt, 1967), informal communication (Silverman, 2001), personal and interpersonal influences (Arndt, 1967), and informal advertising (Arndt, 1967). *Word of Mouth* is always defined as a flow, informational exchange, communication or mere conversation between two individuals. *Word of Mouth* can be informal and non-commercial chat. Term “informal” refers to a something not officially regulated (Rey & Rey, 2007). Besides, *Word of Mouth* sometimes is defined as post-buying behavior.

### **2.5. Religiosity**

Holdcroft (2006) asserts that religiosity is a concept of complex. Religiosity is identified with terms such as orthodoxy, faith, conviction, piety and submission. Religiosity is also an economic behavior that is determined by an individual faith or community behavior which is then forming the tendency of consumption and production behaviors in the market (Afiatin, 1998). Islam is not only a religion, but also a way of life (*Ad-Din*). In other words, Islam is a guide for Moslem in every life aspect, not merely for the act of devotion. For instance, the prohibition from consuming alcohol and gambling is clearly stated in Al-Qura. Islam is shumul (perfect) and kamil (comprehensive). How and what shall be traded, how to interact with other, and what can and cannot be consumed, are clearly explained in this religion. However, the norms may vary depending on different religion faith and observation degree (Alam, 2011).

### **2.6. Service Quality**

Erol and El-Bdour (1989) and Erol (1990) have identified main criteria for syariah bank, which are fast and efficient service, reputation, and confidentiality. The motivation of religiosity is not a main criterion to choose the use of syariah-based banking product. Haron (1994) finds that service rank, transaction speed and hospitality of bank officer, are three most important factors. Syariah banking shall not only be considered as business entity to meet the religious devotion, but also as a reliable business to attract customer (Dusuki and Abdullah, 2007). If the service expected by the customer is greater than that actually received customer, it is then this service will have no quality. If this expected service is lower than the received service, this service has a quality. If the quality of both is similar, this service is satisfying (Fitzsimmons and Fitzsimmons, 1994). Therefore, Service Quality represents a method to understand how far is the difference between the reality and the customer expectation of the received service (Parasuraman, 1988).

### 2.7. Attitude

Attitude is a comprehensive evaluation of a concept or an object (Arnould, 2007). It is also said that attitude reflects a comprehensive evaluation of a product or service provided by micro finance agency. Schiffman and Kanuk (2007) define attitude as a learning predisposition to behave in manner of consistently advantaging or disadvantaging with certain object. If Salomon (2002), Bamossy and Askegaard (2002) agree that attitude is “evaluation”, while Schiffman and Kanuk (2007) recognize it as "disposition". It means that the attitude of customer to saving comprises to three components, which are: the perception or knowledge about company, its product and its service; the feeling or emotion on company and its product; and the willingness or tendency to behave of using the product or service of company. The attitude of customer to saving is influenced by internal and environmental factors. Attitude is also a way to organize motivation, emotion, perception process, and cognitive process, in relative with several environmental aspects (Hawkins and Coney, 2004). More specific, attitude refers to knowledge and/or positive or negative senses toward a certain object or activity (Pride and Ferrell, 1991). Attitude is also seen as an evaluation which reveals how a person is desiring or not desiring an object, a problem, another person or an action (MacInnis, 2001; Solomon, 2002).

### 2.8. Interest

Interest is a behavior component in the attitude of consuming or selecting a service product. According to Kinnear and Taylor (1995), interest is a habitual stage of respondent to act before the decision is implemented. Interest is then defined as a possibility of consumer to have interest to buy/use the product (Doods, Monroe and Grewal, 1991). Keller (1998) determines that customer interest is how great is the possibility of customer to use a brand or that of customer to switch from a brand to another brand. Mittal (1999) declares that the function of this interest is similar to a function of product quality and service quality.

## III. Conceptual Framework

Consistent to the conceptual model, this research is focused on *customer relationship* on the attitude and the interest of customer/ customer candidate to saving in *Baitul Maal Wat Tamwil*. *Customer relationship* is understood through several factors such as relationship closeness, *Word of Mouth* communication, and service quality. Socio-cultural factor of customers is examined from religiosity factor. Trust is a variable between variables of relationship closeness, *Word of Mouth* communication, service quality, and attitude. Attitude is a variable between *customer relationship* and interest. The determination of respondent sample is by *accidental sampling*, which results in 210 customers of *Baitul Maal Wat Tamwil* who have a transaction/saving in *Baitul Maal Wat Tamwil* and have been the customer for minimally 1 year. Data analysis method is using *Structural Equation Modeling* (SEM). The analysis of SEM is referred to the following conceptual framework:

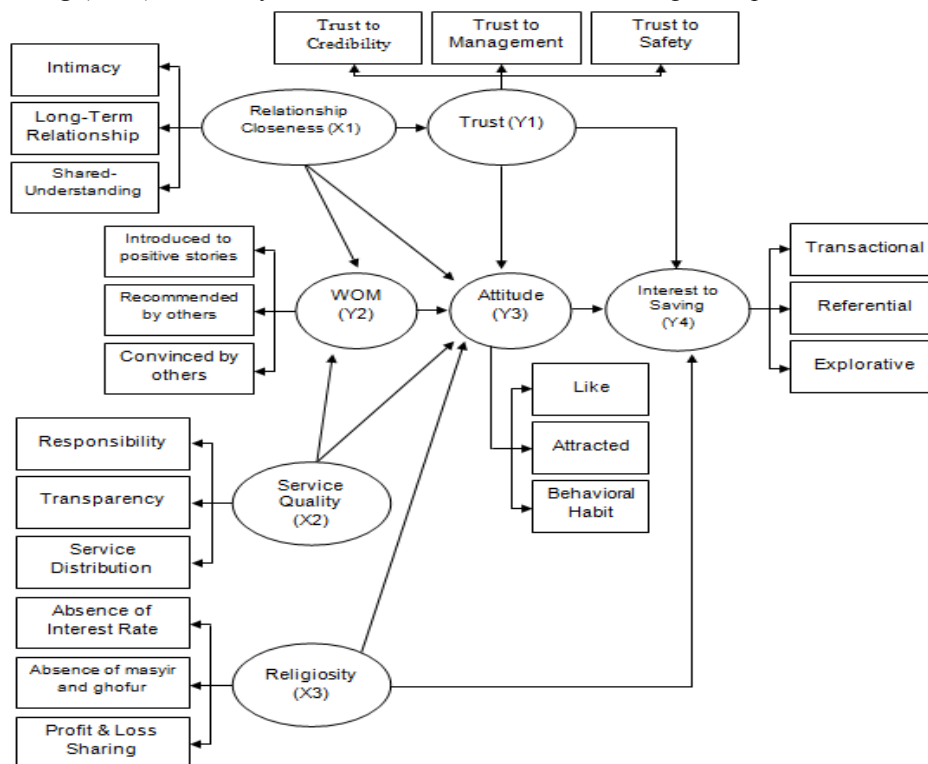


Figure 3. Conceptual Framework

IV. Result of Research

4.1. Instrument Test

The following table is showing the testing of validity and reliability. Table 2 and Table 3 indicate that variance of extract (VE) from all indicators of exogenous and endogenous constructs is greater than 0.5, meaning that all indicators in this research are valid. Construct Reliability (CR) rate of all indicators of exogenous and endogenous constructs is greater than 0.7, meaning that all indicators in this research are reliable.

Table 2. Result of Validity and Reliability Test of Exogenous Constructs

		$\lambda$ $\lambda > 0.5$	$\lambda^2$	Error = $1-\lambda^2$	CR= $(\sum\lambda)^2/(\sum\lambda)^2+\sum\text{Error}$ CR > 0.7	VE= $(\sum\lambda^2)/(\sum\lambda^2) +\sum\text{Error}$ VE > 0.5	Remark
X1	X1.1	0.840	0.706	0.294	0.749	0.846	Reliable
	X1.2	0.825	0.681	0.319			
	X1.3	0.873	0.762	0.238			
		2.538	2.148	0.852			
X2	X2.1	0.835	0.697	0.303	0.653	0.768	Reliable
	X2.2	0.759	0.576	0.424			
	X2.3	0.709	0.503	0.497			
		2.303	1.776	1.224			
X3	X3.1	0.933	0.870	0.130	0.843	0.911	Reliable
	X3.2	0.895	0.801	0.199			
	X3.3	0.905	0.819	0.181			
		2.733	2.491	0.509			

Source: Primary Data Processed in 2013

Table 3. Result of Validity and Reliability Test of Endogenous Constructs

		$\lambda$ $\lambda > 0.5$	$\lambda^2$	Error = $1-\lambda^2$	CR= $(\sum\lambda)^2/(\sum\lambda)^2+\sum\text{Error}$ CR > 0.7	VE= $(\sum\lambda^2)/(\sum\lambda^2) +\sum\text{Error}$ VE > 0.5	Remark
Y1	Y1.1	0.732	0.536	0.464	0.669	0.782	Reliable
	Y1.2	0.791	0.626	0.374			
	Y1.3	0.822	0.676	0.324			
		2.345	1.837	1.163			
Y2	Y2.1	0.779	0.607	0.393	0.659	0.774	Reliable
	Y2.2	0.740	0.548	0.452			
	Y2.3	0.803	0.645	0.355			
		2.322	1.799	1.201			
Y3	Y3.1	0.540	0.292	0.708	0.621	0.732	Reliable
	Y3.2	0.808	0.653	0.347			
	Y3.3	0.847	0.717	0.283			
		2.195	1.662	1.338			
Y4	Y4.1	0.865	0.748	0.252	0.755	0.851	Reliabel
	Y4.2	0.838	0.702	0.298			
	Y4.3	0.849	0.721	0.279			
		2.552	2.171	0.829			

Source: Primary Data Processed in 2013

4.2. SEM Assumption Test

SEM analysis is implemented to meet the assumption of normality, outlier and multicollinearity. This research uses *multivariate* normality test. If CR rate of data multivariate is smaller than  $Z_{\text{tab}}$  (5%), which is 1.96, it is then that its multivariate normal assumption is met. If CR rate of data *multivariate* normality is  $-0.574 < 1.96$ , it is then that the assumption of *multivariate* normality is met. Outlier test is conducted by observing the rate of Mahalanobis Distance (MD). Result of Mahalanobis Distance Rate indicates that the furthest observation point is point 143 by value  $Md=50.025$ . If it is compared with  $\chi^2_{55} = 73.311$ , it is then MD rate =  $50.025 < 73.311$ . Therefore, it is concluded that whole data are not outlier, such that the assumption of the absence of outlier in data is met. The indication of multicollinearity is acknowledged by correlation rate of independent variables which is under 0.9 (Ghozali, 2007:38). Result of analysis with regression model shows that multicollinearity between variables is not happening.

4.3 Goodnes of Fit SEM Model

Result of *Structural Equation Modeling* (SEM) is completely shown in Table 4 :

Table 4. Goodnes of Fit SEM Overall Model

Criteria	Cut off Value	Result	Evaluation
X2-Chi-Square <i>p=0,05</i>	( <i>DF=371</i> , > 646)	197,212	Good
Sig. Probability	>0,05	0,120	Good
CMIN/DF	< 2,00	1.127	Good
GFI	> 0,90	0,889	Marginal
AGFI	> 0,90	0,853	Marginal
TLI	> 0,95	0,988	Good
CFI	> 0,95	0,990	Good

Source: Primary Data Processed in 2013

This Table 4 displays that 6 of 8 criteria of goodness of fit (cut of value) have been evaluated as good, such that model is acceptable.

4.4. Measurement Model

Relationship Closeness Construct ( $X_1$ ) consists of 3 indicators, which are:  $X_{1,1}$ ,  $X_{1,2}$ , and  $X_{1,3}$ . These three reflector indicators of latent variable of Relationship Closeness ( $X_1$ ) show Factor Loading Rate between 0.825 – 0.873 or above 0.5 (Table 5). Therefore, it is concluded that these three reflector indicators of latent variable of Relationship Closeness ( $X_1$ ) are significantly the indicators of the reflected latent factors.

Service Quality Construct ( $X_2$ ) is made of 3 indicators, which are:  $X_{2,1}$ ,  $X_{2,2}$ , and  $X_{2,3}$ . These three reflector indicators of latent variable of Service Quality ( $X_2$ ) indicate Factor Loading Rate between 0.709 – 0.835 or above 0.5 (Table 5). Thereby, it is concluded that these three reflector indicators of latent variable of Service Quality ( $X_2$ ) are significantly the indicators of the reflected latent factors.

Religiosity Construct ( $X_3$ ) comprises to 3 indicators, which are:  $X_{3,1}$ ,  $X_{3,2}$ , and  $X_{3,3}$ . These three reflector indicators of latent variable of Religiosity ( $X_3$ ) display Factor Loading Rate between 0.895 – 0.933 or above 0.5 (Table 5). Hereby, it is concluded that these three reflector indicators of latent variable of Religiosity ( $X_3$ ) are significantly the indicators of the reflected latent factors.

Trust Construct ( $Y_1$ ) includes 3 indicators, which are:  $Y_{1,1}$ ,  $Y_{1,2}$ , and  $Y_{1,3}$ . These three reflector indicators of latent variable of Trust ( $Y_1$ ) exhibit Factor Loading Rate between 0.732 – 0.822 or above 0.5 (Table 5). Then, it is concluded that these three reflector indicators of latent variable of Trust ( $Y_1$ ) are significantly the indicators of the reflected latent factors.

Word of Mouth Communication Construct ( $Y_2$ ) consists of 3 indicators, which are:  $Y_{2,1}$ ,  $Y_{2,2}$ , and  $Y_{2,3}$ . These three reflector indicators of latent variable of Word of Mouth Communication ( $Y_2$ ) show Factor Loading Rate between 0.740 – 0.803 or above 0.5 (Table 5). Therefore, it is concluded that these three reflector indicators of latent variable of Word of Mouth Communication ( $Y_2$ ) are significantly the indicators of the reflected latent factors.

Attitude Construct ( $Y_3$ ) comprises to 3 indicators, which are:  $Y_{3,1}$ ,  $Y_{3,2}$ , and  $Y_{3,3}$ . These three reflector indicators of latent variable of Attitude ( $Y_3$ ) indicate Factor Loading Rate between 0.540 – 0.847 or above 0.5 (Table 5). Thereby, it is concluded that these three reflector indicators of latent variable of Attitude ( $Y_3$ ) are significantly the indicators of the reflected latent factors.

Interest Construct ( $Y_4$ ) includes 3 indicators, which are:  $Y_{4,1}$ ,  $Y_{4,2}$ , and  $Y_{4,3}$ . These three reflector indicators of latent variable of Interest ( $Y_4$ ) display Factor Loading Rate between 0.838 – 0.865 or above 0.5 (Table 5). Thus, it is concluded that these three reflector indicators of latent variable of Interest ( $Y_4$ ) are significantly the indicators of the reflected latent factors.

Table 5: Factor Loading Rate of Each Indicator

Indicator	X1		X2		X3			
1	X1.1	0.840	X2.1	0.835	X3.1	0.933		
2	X1.2	0.825	X2.2	0.759	X3.2	0.895		
3	X1.3	0.873	X2.3	0.709	X3.3	0.905		
Indicator	Y1		Y2		Y3		Y4	
1	Y1.1	0.732	Y2.1	0.779	Y3.1	0.540	Y4.1	0.865
2	Y1.2	0.791	Y2.2	0.740	Y3.2	0.808	Y4.2	0.838
3	Y1.3	0.822	Y2.3	0.803	Y3.3	0.847	Y4.3	0.849

Source: Primary Data processed in 2013

**4.5. Direct Influence and Indirect Influence**

Path coefficient is shown in the model at Table 6 which shows the relationship between constructs of Relationship Closeness ( $X_1$ ), Service Quality ( $X_2$ ), Religiosity ( $X_3$ ), Trust ( $Y_1$ ), *Word of Mouth* Communication ( $Y_2$ ), Attitude ( $Y_3$ ) and Interest ( $Y_4$ ).

**Table 6. Result of Regression Equation**

		Total Influence (Standardized)	C.R.	p-value
<b>First Equation :</b> <b>ZY1 = 0.894X1+ 0.305</b>				
TRUST	<-- RELATIONSHIP_CLOSENESS	0.894	8.824	0.000
<b>Second Equation:</b> <b>ZY2 = 0.423X1+ 0.067X2+ 0.106</b>				
WOM	<-- SERVICE_QUALITY	0.067	1.241	0.156
WOM	<-- RELATIONSHIP_CLOSENESS	0.423	2.477	0.013
<b>Third Equation:</b> <b>ZY3 = 0.172X1+ 0.111X2 + 0.237X3 + 0.106Y1 + 0.213Y2 + 0.161</b>				
ATTITUDE	<-- RELATIONSHIP_CLOSENESS	0.172	2.260	0.024
ATTITUDE	<-- SERVICE_QUALITY	0.052	0.872	0.249
ATTITUDE	<-- RELIGIOSITY	0.237	8.916	0.000
ATTITUDE	<-- TRUST	0.106	2.133	0.039
ATTITUDE	<-- WOM	0.213	7.806	0.000
<b>Fourth Equation:</b> <b>ZY4 = 0,334Y3+ 0,158Y1 + 0,155X3 + 0.070</b>				
INTEREST	<-- ATTITUDE	0.334	7.624	0.000
INTEREST	<-- TRUST	0.158	2.633	0.008
INTEREST	<-- RELIGIOSITY	0.155	2.152	0.031

Source: Primary Data Processed in 2013

**4.6. Hypothesis Testing**

Hypothesis testing is important to test the proposed hypotheses. It is conducted by analyzing C.R (*Critical Ratio*) Rate and P-value based on the result of data processing in Table 6. Hypothesis is verified if CR rate > 1.06 and P-value below 0.05. If the value of data processing is meeting these conditions, it is then the research hypothesis is accepted. The discussion of hypothesis testing is given gradually based on the sequence of hypothesis. Each test result of hypothesis is briefly given in Table 7 which also shows the conclusion of the hypothesis.

**Table 7. Result of Hypothesis Testing**

Hypothesis	Statement	Criteria of Hypothesis Testing
H <sub>1</sub>	There is significant influence of Relationship Closeness on Trust.	Accepted H <sub>1</sub> , significance CR=0.000< 0,05
H <sub>2</sub>	There is significant influence of Trust on Attitude.	Accepted H <sub>2</sub> , significance CR= 0.039< 0,05
H <sub>3</sub>	There is significant influence of Relationship Closeness on Attitude.	Accepted H <sub>3</sub> , significance CR=0.024< 0,05
H <sub>4</sub>	There is significant influence of Relationship Closeness on <i>Word of Mouth</i> .	Accepted H <sub>4</sub> , significance CR=0.013< 0,05
H <sub>5</sub>	There is significant influence of <i>Word of Mouth</i> on Attitude.	Accepted H <sub>5</sub> , significance CR=0.000< 0,05
H <sub>6</sub>	There is significant influence of Service Quality on <i>Word of Mouth</i>	Rejected H <sub>6</sub> , significance CR=0.156 > 0,05
H <sub>7</sub>	There is significant influence of Religiosity on Attitude.	Accepted H <sub>7</sub> , significance CR= 0.000< 0,05
H <sub>8</sub>	There is significant influence of Service Quality on Attitude.	Rejected H <sub>8</sub> , significance CR=0.249 > 0,05
H <sub>9</sub>	There is significant influence of Trust on Interest to Saving.	Accepted H <sub>9</sub> , significance CR= 0.008< 0,05
H <sub>10</sub>	There is significant influence of Attitude on Interest to Saving.	Accepted H <sub>10</sub> , significance CR= 0.000< 0,05
H <sub>11</sub>	There is significant influence of Religiosity on Interest to Saving.	Accepted H <sub>11</sub> , significance CR=0.031< 0,05

Based on hypothesis testing so far, it is indicated that of 11 hypotheses proposed, 9 hypotheses are accepted, while 2 other hypotheses are rejected. The relationship of service quality with customer attitude and *Word of*

Mouth communication is not significant. The following is the description of research hypothesis after testing it with SEM Analysis:

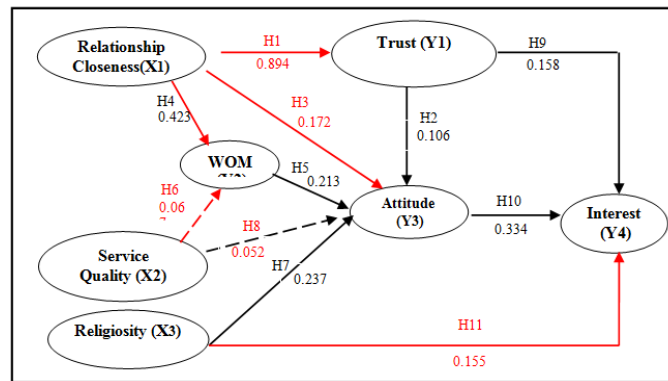


Figure 4. Result of Hypothesis Testing

### V. Discussion Of Result

Result of analysis with Structural Equation Model for hypothesis testing has shown that the hypothesis (H1) that there is significant influence of Relationship Closeness on Trust is **accepted**, meaning that Relationship Closeness is really influencing Trust. The influence of Relationship Closeness on Trust has direct coefficient of 0.894 with p-value of 0.000. Result of analysis is p-value<5%, and therefore, there is significant influence. The increase of Relationship Closeness ( $X_1$ ) has meaningful influence on the increase of Trust ( $Y_1$ ). This result is consistent to theory of Gulati (1995) stating that repeated cooperation between partners can grow trust. The continuous cooperation between customer and *Baitul Maal Wat Tamwil* will increase the relationship of both sides such that the customer trust to saving in *Baitul Maal Wat Tamwil* is also increased. This result is also aligned with some previous studies (such as Gulati, 1995; Parkhe, 1993; Morgan and Hunt, 1994) who find that relationship closeness in the repeated cooperation plays important role to build long term trust.

Based on the result of analysis with Structural Equation Model, the hypothesis (H2) that there is significant influence of Trust on Attitude is **accepted**, meaning that Trust is really influencing Attitude. The influence of Trust on Attitude has direct coefficient of 0.106 with p-value of 0.039. The result of analysis is showing that p-value<5%, and therefore, there is significant influence. The increase of Trust ( $Y_1$ ) has meaningful influence on the increase of Attitude ( $Y_3$ ). This result is consistent to Gillard and Bello (2002) who successfully prove that trust is antecedent of attitude. Result of Achrol (1991) indicates that trust is a main determinant of attitude in *relationship marketing*. Result of study by Moorman, Deshpande and Zaltman (1992) also displays that trust significantly influences attitude.

Regarding to the result of analysis with Structural Equation Model, the hypothesis (H3) that there is significant influence of Relationship Closeness on Attitude is **accepted**, meaning that Relationship Closeness is really influencing Attitude. The influence of Relationship Closeness on Attitude has direct coefficient of 0.172 with p-value of 0.024. The result of analysis is p-value<5%, and therefore, there is positive significant influence. The increase of Relationship Closeness ( $X_1$ ) has meaningful influence on the increase of Attitude ( $Y_3$ ). This result is consistent to Lee (2005) and O'Crass and Grace (2004) who report that there is influence of Relationship Closeness (*Personalization and Connectedness*) on Attitude. Relationship Closeness can also influence Attitude indirectly through Trust.

In relative with the result of analysis with Structural Equation Model, the hypothesis (H4) that there is significant influence of Relationship Closeness on *Word of Mouth* is **accepted**, meaning that Relationship Closeness is really influencing *Word of Mouth*. The influence of Relationship Closeness on *Word of Mouth* has direct coefficient of 0.423 with p-value of 0.013. The result of analysis is p-value<5%, and therefore, there is significant influence. The increase of Relationship Closeness ( $X_1$ ) has meaningful influence on the increase of *Word of Mouth* ( $Y_2$ ). The susceptibility factor of the acceptor of *Word of Mouth* is considered by Watts and Dodds (2007) as playing important role on *Word of Mouth*. The individual who is susceptible to syariah-based product tends to adopt new idea or product, or to tell about it to other. In addition to individual difference, situational factor also produces susceptibility (Iyengar, 2011).

Related to the result of analysis with Structural Equation Model, the hypothesis (H5) that there is significant influence of *Word of Mouth* on Attitude is **accepted**, meaning that *Word of Mouth* is really influencing Attitude. The influence of *Word of Mouth* on Attitude has direct coefficient of 0.213 with p-value of 0.000. The result of analysis is p-value<5%, and therefore, there is positive significant influence. The increase of *Word of Mouth* ( $Y_2$ ) has meaningful influence on the increase of Attitude ( $Y_3$ ). This result of research is in parallel with the discussion of Wengenheim and Bayon (2004) stating that the strong reference to *Word of*



*Mouth* will influence the attitude or behavior of the receiver. The strength of perception of the receiver of *Word of Mouth* depends on the influential rate of the received information (Wengenheim and Bayon, 2004). If the information accepted as *Word of Mouth* is influencing the receiver, it is then the receiver of *Word of Mouth* will trust *Word of Mouth* as the truth. If the information is not influential at all, it cannot change the attitude or the behavior of the receiver of *Word of Mouth*. Some researches have found the effectiveness of *Word of Mouth* on the establishment of attitude and behavior of customer in various industrial sectors (Moe and Trusov 2011; Chevalier and Mayzlin 2006; Godes and Mayzlin 2009; Iyengar, 2010; Chintagunta, Gopinath, and Venkataraman 2010).

Pursuant to the result of analysis with Structural Equation Model, the hypothesis (H6) that there is significant influence of Service Quality on *Word of Mouth* is **rejected**, meaning that the improvement of Service Quality ( $X_2$ ) is not followed by the improvement of *Word of Mouth* ( $Y_2$ ). This result is different from Harrison and Walker (2001), (Gwinner, 1998) and Boulding (1993) who admit that a company that considers the application of service quality will always attempt to understand how is the company positioned to recognize the base value of customer, and it is often realized by implementing strong customer satisfaction concept (Gwinner, 1998). Boulding (1993) has asserted that service quality influences loyalty and *Word of Mouth*. Zeithamal (1996) also explains that service quality is related to customer loyalty and *Word of Mouth*. This different finding is caused by different characteristic of financial agency. Harrison and Walker (2001) examines conventional big bank which witnesses that service quality is very important determinant of attitude.

In pursuance of the result of analysis with Structural Equation Model, the hypothesis (H7) that there is significant influence of Religiosity on Attitude is **accepted**, meaning that Religiosity is really influencing Attitude. The influence of Religiosity on Attitude has direct coefficient of 0.155 with p-value of 0.031. The result of analysis is p-value<5%, and therefore, there is significant influence. The increase of Religiosity ( $X_3$ ) has meaningful influence on the increase of Attitude ( $Y_3$ ). This result of research is aligned with the proposition of Rehman and Shabbir (2010) and Kotler (2000) who clarify that religion plays important role in the life of individual to shape their conviction, knowledge and attitude. Religion will determine the life of individual by shaping their conviction, knowledge and attitude (Rehman and Shabbir, 2010). Research by Okumus (2005) concludes that most respondents agree that religion is a main reason to use products of Islam bank. Therefore, the decision of community to have a transaction at syariah finance agency is quite high because of the knowledge of prohibition against interest rate. This result is consistent to Haque (2009) who examines the customer of syariah banking service in Malaysia and finds that there is significant influence of religiosity on attitude. A very religious person will integrate the religion in many life aspects, including when this person chooses banking products. Some researches (Okumus, 2005, Shubber and Alzafri, 2008; Bley and Kuehn, 2004; Haque, 2009, Alam and Sayuti, 2011; Muklis, 2008) indicate that the decision to use syariah banking service is determined by conviction of religion. Interest rate obtained from the saving in conventional bank is not the attractive stimulation to saving in conventional bank because the customer still chooses syariah bank despite the absence of interest rate (Shubber and Alzafri, 2008).

The result of analysis with Structural Equation Model indicates that the hypothesis (H8) that there is significant influence of Service Quality on Attitude is **rejected**, meaning that there is no significant influence of Service Quality on Attitude. The influence of Service Quality on Attitude has direct coefficient of 0.031, while through *Word of Mouth*, the influence is only 0.21 at p-value of 0.249. The result of analysis is p-value<5%, and therefore, there is no significant influence. The increase of Service Quality ( $X_2$ ) does not have meaningful influence on the increase of Attitude ( $Y_3$ ). This result of research is inconsistent to Erol and El-Bdour (1989) and Erol (1990) who identify three main criteria used by community in choosing syariah-based banking products, which are fast and efficient service, reputation, and confidentiality. Haron (1994) finds that service rank, transaction speed and hospitality of bank officer, are three most important factors. This different finding is caused by different characteristic between finance agency, big bank and micro institution. Implicitly, it shows that Service Quality is not important variable that influences customer attitude to saving at *Baitul Maal Wat Tamwil*.

Based on the result of analysis with Structural Equation Model, the hypothesis (H9) that there is significant influence of Trust on Interest To Saving is **accepted**, meaning that Trust is really influencing Interest to Saving. The influence of Trust on Interest to Saving has direct coefficient of 0.158 with p-value of 0.008. The result of analysis is p-value<5%, and therefore, there is significant influence. The increase of Trust ( $Y_1$ ) has meaningful influence on the increase of Interest to Saving ( $Y_4$ ). Result of research about the criteria of choosing syariah bank in Yogyakarta Special Region (Amir, 2003) has found that bank credibility is an important factor to determine the attitude and interest of Moslem customer to use product and service of syariah bank. It means that operationally, syariah financial agency can improve its attractiveness to Moslem customer by developing community trust through improving organizational credibility as the priority for fast and efficient service (Amir, 2003). It is implicitly shown that trust influences attitude. The customer with good trust toward credibility of service provided by *Baitul Maal Wat Tamwil* will influence the interest to saving in *Baitul Maal Wat Tamwil*.

Esmaili (2011) has researched Iran National Bank, and found that trust plays an important role in the relationship between social influence and interest to saving with the use of *internet banking*. Trust directly influences the interest to saving or indirectly influences this interest through positive or negative attitude in revealing certain behavior. Such trust or belief is called as *behavioral belief*.

In relative with the result of analysis with Structural Equation Model, the hypothesis (H10) that there is significant influence of Attitude on Interest To Saving is **accepted**, meaning that Attitude is really influencing Interest to Saving. The influence of Attitude on Interest to Saving has direct coefficient of 0.334 with p-value of 0.000. The result of analysis is p-value<5%, and therefore, there is significant influence. The increase of Attitude ( $Y_3$ ) has meaningful influence on the increase of Interest to Saving ( $Y_4$ ). Attitude plays important role in predicting Interest to Saving from certain action and influence of certain people (Fishbein and Ajzen, 1980). Some researches (Mazurski and Geva, 1989; Mittal and Kamakura, 1991) have found a strong correlation between positive Attitude and Interest to Use product or service. Research by Mazurski and Geva (1989) also indicates a strong correlation between positive Attitude of customer on Interest to Use product or service.

Regarding to the result of analysis with Structural Equation Model, the hypothesis (H11) that there is significant influence of Religiosity on Interest To Saving is **accepted**, meaning that Religiosity is really influencing Interest to Saving. The influence of Religiosity on Interest to Saving has direct coefficient of 0.155 with p-value of 0.031. The result of analysis is p-value<5%, and therefore, there is significant influence. The increase of Religiosity ( $X_3$ ) has meaningful influence on the increase of Interest to Saving ( $Y_4$ ). Religiosity is important because it influences the cognitive and behavior of individual. The values of religious person are different from those of less religious person or those of non-religious person. A very religious person will evaluate the world through religion scheme, and religion is integrated in many life aspects. If the strong advocates accept their religion doctrine, they tend to obey the rule and ethical code determined by their religion doctrine, such as strictly committing to the religion practices and the membership of group. In other side, if their conviction toward their religion is low, they possible feel free to behave toward other. Therefore, the strength of commitment of customer in their religiosity is used to understand the characteristic of customer behavior. Religiosity, indeed, plays important role to influence customer interest to saving in *Baitul Maal Wat Tamwil*. Customer with high religiosity usually has self-control to encourage high interest to saving in *Baitul Maal Wat Tamwil*. Empirically, this result is supporting Ahmad (2008) who observes Malay people in Malaysia. Result of Ahmad (2008) proves that there is significant different between religiosity rate and main choice of bank. Islam people with high religiosity surely will choose syariah banking because this bank applies Islam norm in doing the business. Ahmad (2008) also adds that more religious persons tend to choose syariah banking for fixed deposit or finance transaction.

## VI. Conclusion And Suggestion

Considering the result of analysis with Structural Equation Modeling (SEM) on research model, it is then concluded as following:

- (1) There is no significant influence between variables as following: (1) Service Quality on *Word of Mouth*, and (2) Service Quality on Attitude.
- (2) Based on the result of analysis with *Structural Equation Modeling* (SEM) against the development of research model, which based on some approaches to cognitive behavior theory (Hebb (Cziko, 2000); Kihlstrom, 1987; Fawcett and Downs; 1992; Foxall, 1990; Fishbein and Ajzen, 1975), it is shown that, in general, consumer behavior consists of stages such as input (stimulus), process (organism), and response. In approaching to cognitive behavior theory, the interest of customer to saving in *Baitul Maal Wat Tamwil* is influenced by attitude (influenced by service quality, information, and relationship closeness with the marketer, which then leads to the creation of trust), subjective norm (due to the influence of environment and group through *Word of Mouth*) and motivation to submission (due to religiosity factor)

### Suggestion for The Management of *Baitul Maal Wat Tamwil*

- (1) The management of *Baitul Maal Wat Tamwil* is suggested to use the market share strategy with high religiosity and to build more intensive relationship with customer.
- (2) The partnership and the informal relationship between staff and community group based on family bonding, emotional bonding and association must be improved because it can improve trust and effectiveness of *Word of Mouth* communication.
- (3) The product offered to customer must be acceptable to customer, such as the application of financial system which is based on syariah. The customer who has deposit in *Baitul Maal Wat Tamwil* shall be retained to keep them loyal by developing a partnership, service quality, kinship and shared-understanding.
- (4) The quality of collector as the marketer worker must be evaluated, monitored and developed for their understanding of the product, the member and the importance of *relationship*.

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