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The Effect of Service Quality, Bank Reputation and Credibility, and Asset Security and Protection on Customer Trust in the Cicil Emas Product at Bank Syariah Indonesia KCP Sumbawa

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Abstract

This study examines the influence of service quality, bank reputation and credibility, and asset security and protection on customer trust in the Cicil Emas investment product at Bank Syariah Indonesia (BSI) KCP Sumbawa. The research applies a quantitative causal-associative design and collects primary data through an online questionnaire administered to 100 active Cicil Emas customers. The data are analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0. The empirical results show that service quality has a positive and significant effect on customer trust, while asset security and protection also exert a positive and significant effect and emerge as the strongest predictor. In contrast, bank reputation and credibility do not significantly affect customer trust at the sub-branch level. The structural model explains 71.4% of the variance in customer trust, indicating substantial predictive power. These findings demonstrate that, in a regional banking context, direct service encounters and visible asset-protection mechanisms are more decisive in building trust than institutional reputation alone. The study recommends strengthening frontline service competence, improving transparency regarding gold storage and data protection, and positioning asset security as a core component of trust-based Islamic banking services.

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Keywords: Customer Trust, Service Quality, Bank Credibility, Asset Security, Cicil Emas.

INTRODUCTION

Gold investment has become increasingly attractive to Indonesian society because gold is widely perceived as a safe-haven instrument and a hedge against inflation and macroeconomic uncertainty (Baur & McDermott, 2010). In Sumbawa, public enthusiasm for sharia-based investment products, particularly Cicil Emas, has developed within a distinctive local market dynamic. Field observations indicate that BSI KCP Sumbawa is able to deliver product information and service processes more responsively than some other units, where customers often experience longer waiting times and more complicated administrative procedures. This local operational advantage increases the attractiveness of the product, but it also requires consistent performance because customers in regional markets are highly sensitive to direct service interaction (Nurinsani, 2024). The central managerial problem, therefore, is how the bank can sustain customer trust in a product that involves future-oriented financial commitments and physical asset custody.

The price of gold at Bank Syariah Indonesia generally follows the movement of national and global gold prices. Although the Cicil Emas product provides price certainty because the gold price is fixed at the time of contract execution, wider market volatility still affects the psychological evaluation and investment interest of customers in Sumbawa and other areas of West Nusa Tenggara. In this context, customers do not only evaluate the nominal installment but also assess the transparency of margins, the protection of physical gold, and the reliability of information provided by bank personnel. These factors jointly shape the perceived safety of the investment and the willingness of customers to maintain their commitment until the installment period ends (Darmayanti & Purnami, 2026).

In financial services, trust is the fundamental basis of long-term relationships between customers and institutions. Customers will continue using financing or investment products when they believe that the institution is competent, honest, and capable of protecting their interests. In the context of Cicil Emas, inconsistent service quality or insufficient explanation regarding asset protection can easily generate doubt because customers are required to rely on the bank for both financing administration and physical gold custody. Theoretically, customer trust is shaped by the integration of service quality, institutional reputation, and security assurance. Service quality reflects staff reliability and responsiveness in addressing customer needs (Yuyun, 2022). Bank

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credibility provides psychological and spiritual assurance in Islamic banking services (Hajar & Mauliza, 2024). Meanwhile, perceived risk, including financial risk and asset-security risk, strongly affects investment decisions (Efendi & Rahmawan, 2022).

Previous studies have examined customer trust in Islamic banking and gold investment products, yet an important research gap remains. Much of the existing literature focuses on customers in major cities or main branches that operate in relatively homogeneous technological environments (Hapsari, 2023). There is still limited empirical evidence explaining how physical asset protection and institutional reputation operate at the sub-branch level in regional areas such as Sumbawa, where social and economic characteristics differ from metropolitan contexts. This study therefore aims to analyze the effect of service quality, bank reputation and credibility, and asset security and protection on customer trust in the Cicil Emas product at BSI KCP Sumbawa. The findings are expected to provide strategic input for Islamic banking management in strengthening trust-based gold investment services in local markets.

LITERATURE REVIEW

Theory of Planned Behavior

The Theory of Planned Behavior (TPB) explains that individual behavior is driven by intention, which is shaped by attitudes toward behavior, subjective norms, and perceived behavioral control (Ajzen, 1991). In investment decisions, attitude reflects how customers evaluate the benefits and risks of Cicil Emas. Subjective norms refer to social influence from family, peers, or community networks that may encourage investment in sharia-compliant gold products. Perceived behavioral control reflects customers' beliefs regarding the ease of access, availability of funds, and understanding of installment procedures. When these three components are favorable, customers are more likely to develop a strong intention to use a product they perceive as profitable, safe, and consistent with their values.

Customer Trust

Customer trust refers to the willingness of one party to rely on another party because of confidence in the latter's integrity, reliability, and competence (Morgan & Hunt, 1994; Hajar & Mauliza, 2024). In Islamic banking, trust is an essential intangible asset because customers entrust funds or assets to an institution that must comply with both financial and sharia principles. Trust is built through positive experience, transparency in the murabahah contract, and consistency between promises and actual service delivery

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(Nasution et al., 2024). When customers believe that the bank acts in their best interest, long-term loyalty and investment intention are more likely to develop (Hidayati, 2023).

Service Quality

Service quality is the comparison between customer expectations and the perceived performance of the service received. In banking services, quality is commonly reflected through reliability, responsiveness, assurance, empathy, and tangibles. For the Cicil Emas product, staff responsiveness in explaining margin structures, installment procedures, document requirements, and financing risks becomes a critical component of the customer experience. High-quality service does not merely satisfy transactional needs; it also creates an emotional bond that reinforces confidence in the institution (Nurinsani, 2024; Yuyun, 2022). Conversely, poor responsiveness may weaken customer interest even when the product is financially competitive (Auliyah, 2024).

Bank Reputation and Credibility

Bank reputation represents stakeholders' collective perception of the institution's past actions and future prospects. In the case of BSI, reputation is closely associated with professionalism, sharia compliance, regulatory legitimacy, and national institutional identity. Credibility includes technical expertise and moral integrity in maintaining transparency over costs, margins, and customer rights. A bank with a strong reputation is generally perceived as less risky and more capable of fulfilling customer expectations. However, in regional sub-branch settings, macro-level reputation may become a baseline requirement rather than a decisive factor, especially when customers demand practical proof through direct service and concrete asset protection (Uswah et al., 2024; Haryani & Hendri, 2025).

Asset Security and Protection

Asset security in gold investment involves physical security of the stored gold, the protection of customer data, and the legal certainty of the financing contract. In Cicil Emas, the gold purchased through installment financing functions as collateral and is stored by the bank until the financing obligation is fulfilled. Customers therefore require assurance that the gold is stored safely, insured, and protected from loss or damage. A high level of perceived security reduces anxiety regarding investment risk and strengthens confidence in long-term financial commitment (Efendi & Rahmawan, 2022;

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Nurhasanah, 2025). Security also includes compliance with sharia principles and legal protection in case disputes arise during the contract period (Nasution et al., 2024).

Cicil Emas Product of Bank Syariah Indonesia

Cicil Emas is a gold ownership financing product based on the murabahah contract, in which the bank purchases gold and the customer repays the financing through installments. The purchased gold is kept by the bank as collateral during the installment period (Cholilah & Haryanti, 2024). The product offers several advantages, including easier access through digital banking channels, flexible installment periods, and the opportunity to own gold gradually. In a volatile economic environment, gold is often viewed as an effective hedging instrument. Through this product, Islamic banking institutions seek to promote financial inclusion and encourage long-term investment literacy among broader segments of society (Erman & Winario, 2025).

Hypothesis Development

Service quality is expected to improve customer trust because reliable, responsive, and empathetic service reduces uncertainty and increases perceived behavioral control. Customers who receive clear explanations regarding margins, procedures, and risks are more likely to perceive the bank as competent and trustworthy. Accordingly, H1 is formulated as follows: H1: Service quality has a positive and significant effect on customer trust.

Bank reputation and credibility are theoretically associated with customer trust because reputable institutions are perceived to have stronger governance, better risk management, and greater capacity to fulfill promises. Accordingly, H2 is formulated as follows: H2: Bank reputation and credibility have a positive and significant effect on customer trust.

Asset security and protection are expected to strengthen trust because Cicil Emas involves the custody of a high-value physical asset. When customers believe that their gold, personal data, and contract rights are protected, investment anxiety decreases and institutional confidence increases. Accordingly, H3 is formulated as follows: H3: Asset security and protection have a positive and significant effect on customer trust.

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RESEARCH METHODOLOGY

Research Location and Design

This study adopts a quantitative approach with a causal-associative design to examine the influence of independent variables on the dependent variable. The research was conducted at Bank Syariah Indonesia (BSI) KCP Sumbawa, Sumbawa Regency, during March-April 2026. The location was selected because BSI KCP Sumbawa is a key Islamic banking service unit in the regency and shows significant potential in gold investment products after the merger of Islamic state-owned banks. The local community's growing interest in sharia-compliant investment makes this location relevant for analyzing customer trust in the Cicil Emas product.

Population and Sample

The population consists of active customers who use the Cicil Emas product at BSI KCP Sumbawa. Because the exact number of Cicil Emas customers is dynamic and not precisely known, the sample size was determined using the Lemeshow formula for unknown populations with a 95% confidence level and a 10% margin of error. The calculation is expressed as $n = Z^2P(1-P)/d^2 = 1.96^2 \times 0.5(1-0.5)/0.1^2 = 96.04$. To improve adequacy and anticipate unusable responses, the sample was rounded to 100 respondents.

Data Collection Technique and Instrument

Primary data were collected using a structured electronic questionnaire distributed through Google Forms. The questionnaire link was shared through digital communication channels such as WhatsApp, e-mail, and customer-community networks relevant to BSI KCP Sumbawa. Secondary data were obtained through literature review, methodological references, and relevant documents on Islamic banking and gold financing. The questionnaire used indicators representing service quality, bank reputation and credibility, asset security and protection, and customer trust.

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Table 1. Operational Definitions and Questionnaire Indicators

Variable	Indicators	Adapted Source
Service Quality (X1)	Responsiveness; transaction reliability; empathy toward customers.	Yuyun (2022); Hajar and Mauliza (2024); Nurinsani (2024).
Bank Reputation and Credibility (X2)	Positive corporate image; staff expertise and professionalism; honesty of information.	Uswah et al. (2024); Haryani and Hendri (2025); Fitriana et al. (2025).
Asset Security and Protection (X3)	Physical security of gold storage; customer data privacy; sharia compliance of contract and asset custody.	Efendi and Rahmawan (2022); Nasution et al. (2024); Nurhasanah (2025).
Customer Trust (Y)	Benevolence; integrity; predictability of future service.	Morgan and Hunt (1994); Hidayati (2023); Hajar and Mauliza (2024).

Source: Data Processed (2026)

Data Analysis Technique

The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0. PLS-SEM was selected because it can simultaneously analyze relationships among latent variables and is appropriate for predictive research models that do not require multivariate normality. The analysis began with the evaluation of the outer model to assess convergent validity, discriminant validity, and reliability. Convergent validity was assessed using outer loading, with indicators considered valid when loading values exceeded 0.70. Discriminant validity was examined through cross-loading values, while reliability was evaluated using Cronbach's Alpha and Composite Reliability. After the measurement model met the requirements, the structural model was assessed through collinearity statistics (VIF), coefficient of determination (R^2), effect size (f^2), and predictive relevance (Q^2). Hypothesis testing was conducted using bootstrapping, with hypotheses supported when t-statistics exceeded 1.96 and p-values were below 0.05 (Hair et al., 2019; Henseler et al., 2015).

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RESULTS AND DISCUSSION

Respondent Characteristics

This study analyzed responses from 100 active Cicil Emas customers at BSI KCP Sumbawa. Female respondents accounted for 56%, while male respondents accounted for 44%. Based on age, most respondents were 20-30 years old (54%), followed by respondents under 20 years old (28%), 30-40 years old (11%), and above 40 years old (7%). These characteristics indicate that the respondents are dominated by women and productive-age customers. The dominance of productive-age customers is relevant because this group generally has higher exposure to digital financial services and is beginning to develop long-term financial planning behavior (Nurhasanah, 2025).

Table 2. Respondent Profile

Characteristic	Category	Frequency	Percentage
Gender	Male	44	44%
Gender	Female	56	56%
Age	< 20 years	28	28%
Age	20-30 years	54	54%
Age	30-40 years	11	11%
Age	> 40 years	7	7%
Total		100	100%

Source: Data Processed (2026)

Outer Model Evaluation

Convergent Validity

Convergent validity was assessed using the outer loading values of all indicators. The SmartPLS 4.0 output shows that every indicator measuring Service Quality (X1), Bank Credibility (X2), Asset Security and Protection (X3), and Customer Trust (Y) has an outer loading above 0.70, with values ranging from 0.724 to 0.838. This indicates that each indicator has a sufficiently strong correlation with its latent construct and is therefore suitable for further analysis.

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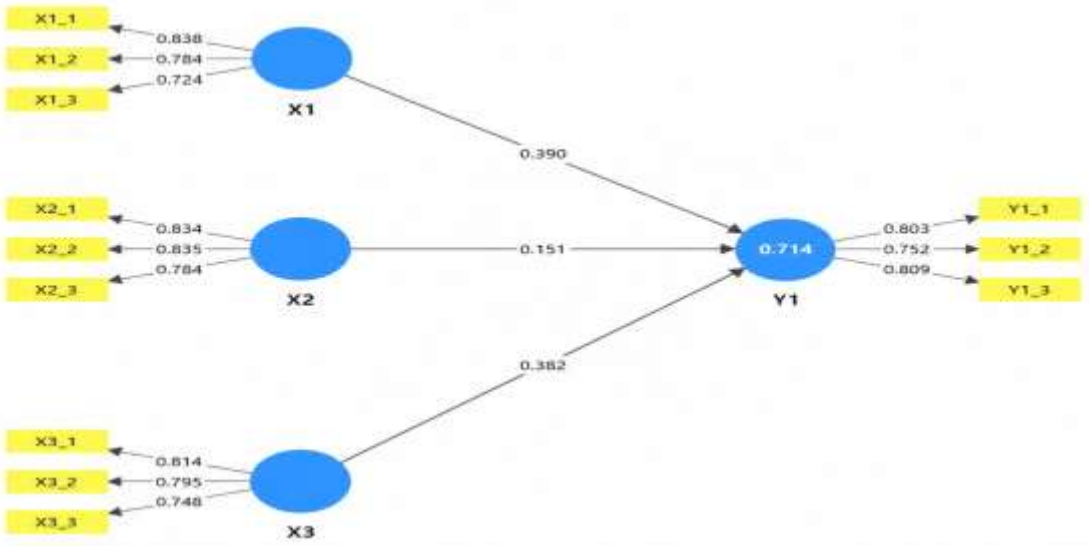


Figure 1. Outer Model of Service Quality, Bank Credibility, Asset Security and Protection, and Customer Trust

Source: SmartPLS 4.0 Output (2026)

Table 3. Outer Loading Values

Variable	Indicator	Outer Loading	Description
Service Quality (X1)	KP1	0.838	Valid
Service Quality (X1)	KP2	0.784	Valid
Service Quality (X1)	KP3	0.724	Valid
Bank Credibility (X2)	KB1	0.834	Valid
Bank Credibility (X2)	KB2	0.835	Valid
Bank Credibility (X2)	KB3	0.784	Valid
Asset Security and Protection (X3)	KPA1	0.814	Valid
Asset Security and Protection (X3)	KPA2	0.795	Valid
Asset Security and Protection (X3)	KPA3	0.748	Valid
Customer Trust (Y)	TKN1	0.803	Valid
Customer Trust (Y)	TKN2	0.752	Valid
Customer Trust (Y)	TKN3	0.809	Valid

Source: SmartPLS 4.0 Output (2026)

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The results in Table 3 confirm that all items meet the recommended threshold for convergent validity. The highest loading is found in KP1 (0.838), while the lowest is found in KP3 (0.724). Since all indicators exceed 0.70, no item needs to be eliminated from the model. This demonstrates that the questionnaire items are empirically precise in representing their respective latent constructs.

Discriminant Validity

Discriminant validity was evaluated through cross-loading values. Each indicator must show a higher loading on its own construct than on other constructs. The results indicate that all indicators have their highest loading on the intended latent variable, confirming that the constructs are empirically distinct from one another.

Table 4. Cross-Loading Results

Indicator	Service Quality (X1)	Bank Credibility (X2)	Asset Security (X3)	Customer Trust (Y)
KP1	0.838	0.468	0.650	0.618
KP2	0.784	0.593	0.596	0.686
KP3	0.724	0.564	0.617	0.556
KB1	0.519	0.834	0.567	0.559
KB2	0.570	0.835	0.549	0.559
KB3	0.611	0.784	0.510	0.535
KPA1	0.593	0.353	0.814	0.529
KPA2	0.726	0.653	0.795	0.703
KPA3	0.523	0.513	0.748	0.605
TKN1	0.602	0.595	0.581	0.803
TKN2	0.709	0.451	0.680	0.752
TKN3	0.557	0.555	0.597	0.809

Source: SmartPLS 4.0 Output (2026)

Table 4 shows that each indicator loads most strongly on its own construct. For example, KP1 has a loading of 0.838 on Service Quality, which is higher than its loading on Bank Credibility (0.468), Asset Security (0.650), and Customer Trust (0.618). The

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same pattern is observed for all other indicators, indicating that the measurement model does not suffer from construct overlap.

Reliability Test

Reliability was assessed using Cronbach's Alpha and Composite Reliability. A construct is considered reliable when Composite Reliability is greater than 0.70. The results show that all constructs have Composite Reliability values between 0.826 and 0.858, indicating strong internal consistency.

Table 5. Reliability Test Results

Variable	Cronbach's Alpha	Composite Reliability
Service Quality (X1)	0.693	0.829
Bank Credibility (X2)	0.752	0.858
Asset Security and Protection (X3)	0.685	0.826
Customer Trust (Y)	0.696	0.831

Source: SmartPLS 4.0 Output (2026)

Although Cronbach's Alpha for Service Quality, Asset Security and Protection, and Customer Trust is slightly below 0.70, the values remain acceptable for social research because they are close to the recommended threshold and are supported by strong Composite Reliability values. Therefore, all constructs are considered reliable and appropriate for structural model testing.

Inner Model Evaluation

Collinearity Test

The collinearity test was conducted using the Variance Inflation Factor (VIF). A model is considered free from severe multicollinearity when VIF values are below 5.00. The results show that all independent variables have VIF values below the threshold, indicating that each predictor contributes uniquely to explaining customer trust.

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Table 6. Variance Inflation Factor (VIF)

Variable	VIF
Service Quality (X1)	2.863
Bank Credibility (X2)	2.062
Asset Security and Protection (X3)	3.081

Source: SmartPLS 4.0 Output (2026)

Model Strength Test (R^2, f^2, and Q^2)

The coefficient of determination evaluates the extent to which the independent variables explain the dependent variable. The R-square value for Customer Trust is 0.714, meaning that Service Quality, Bank Credibility, and Asset Security and Protection collectively explain 71.4% of the variance in Customer Trust. The remaining 28.6% is explained by variables outside the model. The adjusted R-square value of 0.705 indicates that the model remains stable after adjustment.

Table 7. R-Square Results

Variable	R-square	Adjusted R-square
Customer Trust	0.714	0.705

Source: SmartPLS 4.0 Output (2026)

Effect size analysis indicates the relative contribution of each independent variable to the endogenous construct. Service Quality (f^2 = 0.178) and Asset Security and Protection (f^2 = 0.173) show medium effects, while Bank Credibility (f^2 = 0.039) shows a small effect. These results suggest that managerial attention should be prioritized toward improving service interaction and asset-protection transparency.

Table 8. f-Square Results

Relationship	f-square	Effect Category
X1 -> Y	0.178	Medium
X2 -> Y	0.039	Small
X3 -> Y	0.173	Medium

Source: SmartPLS 4.0 Output (2026)

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Predictive relevance was assessed through Q^2 predict. The Q^2 value for Customer Trust is 0.671, which is greater than zero and indicates strong predictive relevance. This predictive accuracy is also supported by relatively low RMSE (0.591) and MAE (0.433) values.

Table 9. Q-Square Predict Results

Variable	Q^2 predict	RMSE	MAE
Customer Trust	0.671	0.591	0.433

Source: SmartPLS 4.0 Output (2026)

Hypothesis Testing

Hypothesis testing was conducted through the bootstrapping procedure in SmartPLS 4.0. A hypothesis is supported when the t-statistic is greater than 1.96 and the p-value is below 0.05. The results are presented in Table 10.

Table 10. Hypothesis Testing Results

Relationship	Original Sample (O)	T-statistics	P-values	Decision
X1 -> Y	0.382	3.716	0.000	Supported
X2 -> Y	0.151	1.153	0.249	Not supported
X3 -> Y	0.390	3.252	0.001	Supported

Source: SmartPLS 4.0 Output (2026)

DISCUSSION

The Effect of Service Quality on Customer Trust

The analysis shows that Service Quality has a positive and significant effect on Customer Trust, with a path coefficient of 0.382, a t-statistic of 3.716, and a p-value of 0.000. This confirms that direct service interaction is an empirical foundation of trust in regional Islamic banking. From the perspective of TPB, responsive and empathetic service from BSI KCP Sumbawa staff increases perceived behavioral control because customers feel that the investment process is understandable, accessible, and manageable. When staff explain the margin structure, contract procedures, and asset-custody mechanism transparently, customer uncertainty is reduced. This finding is consistent with Yuyun (2022) and Hajar and Mauliza (2024), who emphasize that service

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reliability and responsiveness are central determinants of trust in Islamic banking services.

The Effect of Bank Reputation and Credibility on Customer Trust

The second hypothesis is not supported. Bank Reputation and Credibility have a positive but statistically insignificant effect on Customer Trust, with a coefficient of 0.151, a t-statistic of 1.153, and a p-value of 0.249. This result provides an important empirical anomaly. In general, reputation is expected to strengthen customer confidence because a nationally recognized bank is assumed to have stronger governance and lower risk. However, for customers at a sub-branch level such as BSI KCP Sumbawa, institutional reputation appears to be perceived as a basic prerequisite rather than a decisive source of trust. Customers do not rely solely on the national image of BSI; instead, they require practical proof through everyday service quality and concrete protection of their physical gold. This finding extends the literature by showing that macro-level institutional credibility may lose explanatory sensitivity in regional markets where interpersonal service and asset custody are more salient.

The Effect of Asset Security and Protection on Customer Trust

Asset Security and Protection emerge as the most dominant predictor of Customer Trust, with a path coefficient of 0.390, a t-statistic of 3.252, and a p-value of 0.001. This confirms that gold investment is strongly associated with tangible asset risk. Customers require psychological assurance that their gold is stored safely, protected by bank systems, covered by clear procedures, and supported by sharia-compliant contractual arrangements until the installment is fully settled. In TPB terms, perceived security improves attitude toward the investment and reduces resistance caused by risk perception. This result supports Efendi and Rahmawan (2022) and Nurhasanah (2025), who argue that security and risk mitigation are essential in stimulating interest and confidence in digital or banking-based gold investment products.

Overall, the findings indicate that customer trust in the Cicil Emas product at BSI KCP Sumbawa is shaped more strongly by operational and tangible assurances than by reputation alone. Service quality and asset-protection mechanisms represent direct proof of the bank's reliability, while reputation functions more as an institutional background. For regional Islamic banking, trust-building strategies should therefore emphasize the credibility of frontline staff, transparent explanation of gold custody, data protection, and the legal certainty of the murabahah contract.

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CONCLUSION

Based on empirical testing using PLS-SEM with data from 100 respondents, this study concludes that customer trust in the Cicil Emas product at BSI KCP Sumbawa is not formed equally by all examined variables. Service Quality has a positive and significant effect on Customer Trust. Responsive, reliable, and empathetic staff interaction helps customers understand the investment process, reduces uncertainty, and strengthens perceived behavioral control. Asset Security and Protection also have a positive and significant effect and represent the strongest determinant of trust. Because Cicil Emas involves a valuable physical asset, customers require assurance regarding gold storage, privacy protection, and sharia-compliant contract security.

In contrast, Bank Reputation and Credibility do not significantly affect Customer Trust. This finding suggests that, in regional sub-branch contexts, macro-level institutional reputation is considered a basic expectation rather than a decisive trust-building factor. Customers in Sumbawa demand concrete proof through service performance and asset-security guarantees. Consequently, strategies that strengthen frontline service and provide transparent asset-protection information are more critical than campaigns that rely exclusively on national institutional reputation.

The practical implication of this study is that BSI KCP Sumbawa should prioritize staff competence, service responsiveness, and transparent communication regarding gold storage, insurance, data privacy, and contract mechanisms. Future studies are encouraged to expand the research area, increase sample size, and incorporate additional variables such as Islamic financial literacy, customer satisfaction, perceived risk, or loyalty to obtain a more comprehensive understanding of customer behavior in sharia-based gold investment products.

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