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Perceived Benefit as a Mediating Influence of Consumer Trust on Intention to Use Financing at BMT Tumang Cepogo

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Abstract

This study examines the mediating role of perceived benefit in the relationship between consumer trust and intention to use financing at BMT Tumang Cepogo, Boyolali, within the framework of the Extended Valence Framework (EVF). Using a quantitative explanatory design, data were collected from 150 customers selected through simple random sampling from a population of approximately 1,000 active members. Data were analyzed using Structural Equation Modeling (SEM) with SmartPLS. The results indicate that consumer trust has a positive and significant effect on both perceived benefit and intention to use financing. Perceived benefit also significantly influences financing intention and partially mediates the relationship between trust and intention. These findings suggest that trust not only directly enhances customers' intention to use Islamic financing but also indirectly strengthens it through increased perceptions of economic, functional, and spiritual benefits. The model demonstrates strong predictive relevance (Q^2 = 0.5973), confirming its robustness. The study contributes theoretically by extending EVF into a Sharia-based microfinance context and practically by emphasizing the importance of trust-building and effective benefit communication strategies to promote sustainable financing adoption.

Keywords : Consumer trust, perceived benefit, intention to use financing, islamic microfinance.

1. Introduction

The Indonesian Sharia Financial Development Report issued by OJK (2024) reports that total Islamic financial assets excluding sharia shares reached IDR 2,823 trillion, reflecting an annual growth of 14.7 percent and positioning Indonesia as one of the emerging global centers of Islamic finance (Otoritas Jasa Keuangan, 2024). Within this ecosystem, Baitul Maal wat Tamwil (BMT) institutions play a pivotal role in advancing financial inclusion among low income and micro enterprise communities by offering profit sharing based financing schemes that integrate commercial and social objectives. However, despite their rapid expansion, Islamic microfinance institutions in Central Java, including BMT Tumang Cepogo, continue to face persistent challenges related to financing quality and customer trust, as reflected in Non Performing Financing levels approaching regulatory thresholds. These challenges indicate that the sustainability of Islamic microfinance institutions increasingly depends not only on financial performance but also on psychological and value based determinants of consumer behavior.

Recent studies suggest that customer financing decisions in Islamic financial institutions are no longer driven solely by margin levels or contractual structures, but are increasingly shaped by perceptions of emotional, social, and religious values embedded in institutional practices (Bachri, 2017). Empirical evidence further shows that loyal BMT customers have begun considering alternative financing providers perceived as more efficient and transparent, reflecting a significant behavioral shift in the Islamic microfinance market (Djazuli et al., 2022). This phenomenon underscores the urgency of examining deeper motivational mechanisms underlying consumer financing decisions, particularly those associated with perceived benefits and trust (Sweeney & Soutar, 2001). In highly relational financial environments such as BMTs, trust operates not only as a cognitive evaluation of institutional competence but also as a moral and spiritual assurance grounded in Islamic values, thereby shaping long term engagement intentions.

The Extended Valence Framework (EVF) offers a robust theoretical foundation for analyzing such multidimensional decision processes by incorporating functional, social, emotional, epistemic, and conditional values as key determinants of behavioral intention (Patterson & Spreng, 1997; Sweeney & Soutar, 2001). The EVF approach recognizes that consumer decisions are influenced not merely by economic rationality but also by intrinsic motivations and value perceptions shaped by personal beliefs and social norms (Rahim & Amin, 2011). In Islamic finance contexts, these value dimensions extend to include spiritual reassurance, religious compliance, and perceived ethical integrity, making EVF particularly suitable for understanding financing behavior at the micro institutional level such as BMTs (Fianto et al., 2020). Nevertheless, conventional EVF models remain limited in their capacity to explicitly capture religious trust and spiritual benefit dimensions, which are central to Islamic financial decision making.

Empirical findings from Central Java further reinforce the relevance of trust and perceived benefit in shaping financing intentions. A field survey conducted by the Central Java BMT Forum revealed that over 67 percent of customers in Boyolali selected BMT financing primarily due to trust and service convenience rather than profit margins alone, a result consistent with (Afriani & Asandimitra, 2020; Bachri, 2017). These findings suggest that psychological and social values substantially influence financing behavior, even in the presence of more economically competitive alternatives. However, the literature presents mixed empirical evidence regarding the relative dominance of trust versus risk perceptions in shaping financing decisions, with Jafri et al., (2024) highlighting the moderating role of risk, while Matar & Aloqaily, (2025) emphasize trust as the primary determinant. This inconsistency signals the need for a more integrative analytical framework that positions perceived benefit as a mediating mechanism linking trust to behavioral intention.

Prior research has increasingly acknowledged that perceived benefit and trust jointly influence customer intention and actual behavior in financial service adoption (Abdullah et al., 2022; Albaity & Rahman, 2021). In Islamic finance, trust extends beyond institutional competence to encompass belief in Sharia compliance and moral legitimacy, thereby reinforcing customers' willingness to engage in financing even under relatively higher perceived financial risk (Abdullah et al., 2022). Moreover, perceived benefit in Islamic microfinance contexts encompasses not only economic efficiency, accessibility, and contract flexibility, but also non financial outcomes such as spiritual peace, social contribution, and perceived blessing (Djazuli et al., 2022). Recent international studies further confirm that emotional and ethical value perceptions significantly enhance customer engagement and loyalty in Islamic banking environments (Wijaya et al., 2023; Wijayanti & Setiawan, 2022), yet these constructs remain underexplored within community based microfinance institutions such as BMTs.

Despite growing interest in EVF based consumer behavior models, most existing studies have focused on large Islamic banking institutions rather than microfinance organizations, thereby limiting their contextual applicability to BMTs (Abdullah et al., 2022). Furthermore, previous research has rarely examined perceived benefit as a mediating variable linking trust to intention, particularly within Islamic value based frameworks that emphasize spiritual trust and religious risk perception (Rahman et al., 2023). This study addresses these theoretical and empirical gaps by examining perceived benefit as a mediating influence of consumer trust on intention to use financing at BMT Tumang Cepogo, thereby extending the EVF framework into a Sharia based microfinance context. Specifically, this research aims to analyze the effect of consumer trust on financing intention, the influence of trust on perceived benefit, and the impact of perceived benefit on financing intention. The findings are expected to contribute theoretically by enriching Islamic consumer behavior literature and practically by informing trust building and benefit communication strategies for BMT managers, policymakers, and the wider Muslim community seeking sustainable and ethically aligned financial solutions.

2. Research Method

This study employed a quantitative, explanatory research design to examine the mediating role of perceived benefit in the relationship between consumer trust and intention to use financing at BMT Tumang Cepogo, Boyolali. The population comprised all active customers of BMT Tumang who use or have the potential to use sharia financing products, totaling approximately 1,000 individuals. Using probability sampling with a simple random sampling technique, 150 respondents were selected. Primary data were collected through structured questionnaires distributed directly to respondents. Consumer trust was measured using indicators of transparency and accountability, managerial competency Alam & Witono (2025), sharia compliance Taalbi et al., (2023), and security and transparency of financial reports Nasution et al., (2025). Perceived benefit was assessed through economic benefits Rahman et al., (2023), suitability of needs, spiritual values, and calmness based on sharia principles (Alam & Witono, 2025). Intention to use financing was measured through intention to use, intention to choose, planned use according to ability (Anisa et al., 2024), self encouragement, and family encouragement (Rahman et al., 2023).

Data analysis was conducted using Structural Equation Modeling with SmartPLS. Measurement model evaluation included convergent validity through factor loadings and Average Variance Extracted above recommended thresholds (Hair et al., 2019), discriminant validity using the Fornell Larcker criterion, cross loadings, and Heterotrait Monotrait Ratio, all of which met acceptable standards. Reliability was confirmed through Cronbach's Alpha and Composite Reliability values exceeding 0.70 (Hair et al., 2019). Structural model assessment employed Q square predictive relevance, yielding a value of 0.5973, indicating strong predictive capability. Hypothesis testing through bootstrapping demonstrated that consumer trust significantly influenced intention to use financing and perceived benefit, while perceived benefit significantly affected intention to use financing. Furthermore, perceived benefit significantly mediated the relationship between consumer trust and intention to use financing, confirming the proposed mediation model.

3. Results and Discussion

3.1 Convergent Validity Test

Convergent validity evaluates the degree to which indicators measuring the same construct are strongly correlated with one another. According to Hair et al., (2019), an ideal loading factor value exceeds 0.70, although values above 0.60 remain acceptable, and the Average Variance Extracted must be greater than 0.50.

Based on Figure 2 which presents the algorithm test results, all indicators demonstrate loading factor values above 0.70, indicating that each indicator has a strong correlation with its respective construct. This finding confirms that the measurement model satisfies the requirements for convergent validity. In other words, the indicators used to measure Consumer Trust, Intention to Use Financing, and Perceived Benefit are empirically valid and capable of representing their respective latent variables accurately (Hair et al., 2019).

Furthermore, the high loading factors indicate that respondents consistently interpreted the questionnaire items in alignment with the conceptual definitions of each construct, thereby strengthening the credibility of the measurement instrument.

3.2 Discriminant Validity Test

Discriminant validity is assessed to ensure that each construct in the model is empirically distinct from other constructs. In this study, discriminant validity was examined using three approaches, namely the Fornell Larcker criterion, Cross Loading analysis, and the Heterotrait Monotrait Ratio.

According to this criterion, the square root of the Average Variance Extracted of each construct must be greater than the correlation between that construct and other constructs.

Table 1. Discriminant Validity Fornell Larcker

Variables	X	Y	Z
Consumer trust (X)	**0.849**		
Intention to use financingY	0.679	**0. 865**	
Perceived benefit (Z)	0.409	0.49 3	**0.791**

Based on Table 1, the square root of the Average Variance Extracted for each construct is greater than the correlation values with other constructs. Therefore, each construct demonstrates adequate discriminant validity. This result confirms that Consumer Trust, Intention to Use Financing, and Perceived Benefit represent conceptually different variables and do not overlap empirically within the structural model.

3.3 Reliability Test

Reliability testing aims to evaluate the internal consistency of indicators in measuring a construct. The reliability measures applied in this study include Cronbach Alpha and Composite Reliability. According to Hair et al., (2019), a construct is considered reliable if both Cronbach Alpha and Composite Reliability values exceed 0.70.

Table 2. Average Variance Extracted, Composite Reliability, and Cronbach Alpha

Variables	AVE	Composite Reliability	Cronbach Alpha
Consumer trust	0.721	0.912	0.871
Intention to use financing	0.748	0.937	0.915
Perceived benefit	0.626	0.970	0.820

Based on Table 2, the Cronbach Alpha and Composite Reliability values for all variables exceed 0.70. Therefore, each construct is declared reliable. In addition, all Average Variance Extracted values are above 0.50, which further confirms adequate convergent validity (Hair et al., 2019).

The high reliability values indicate that the measurement instrument consistently captures the underlying constructs and minimizes measurement error. Consequently, the structural model analysis can proceed with a strong level of confidence in the quality of the measurement model.

3.4 Quantitative Analysis

3.4.1 Inner Model Evaluation

The structural model was evaluated using the Q Square predictive relevance test. The calculation is as follows:

$$Q^2 = 1 - (1 - 0.168)\ (1 - 0.516)$$

$$Q^2 = 0.5973$$

The Q^2 value of 0.5973 or 59.73 percent indicates that consumer trust and perceived benefits explain 59.73 percent of the variance in intention to use financing, while 40.27 percent is influenced by other variables outside the model. This result demonstrates that the model has strong predictive relevance and adequate explanatory power in explaining customers' financing intentions.

3.4.2 Direct Effects

Table 3. Bootstrapping Results of Direct Effect

Path Coefficient	Original sample (o)	T Statistics (|O/STDEV|)	P values	Information
consumer trust -> Intention to use financing	0.573	8,054	0.000	Accepted
consumer trust -> perceived benefits	0.409	4.128	0.000	Accepted
perceived benefit -> Intention to use financing	0.259	4,328	0.000	Accepted

Based on Table 3, consumer trust has a positive and significant effect on intention to use financing with a coefficient of 0.573 and a p value of 0.000, therefore Hypothesis 1 is accepted. This indicates that stronger trust increases customers' willingness to use financing services.

Consumer trust also significantly affects perceived benefits with a coefficient of 0.409 and a p value of 0.000, thus Hypothesis 2 is accepted. This shows that higher trust enhances customers' perception of the benefits offered.

Perceived benefits significantly influence intention to use financing with a coefficient of 0.259 and a p value of 0.000, therefore Hypothesis 3 is accepted. Customers are more likely to use financing when they perceive clear advantages and value.

3.4.3 Indirect Effects

Table 4. Results of Indirect Effects

Path	*Original sample (o)*	*Standard deviation (STDEV)*	*T Statistics (|O/STDEV|)*	*P values*	*Information*
Consumer trust -> *perceived* benefit -> *Intention to use financing*	0.106	0.085	3,025	0.003	*accepted*

Based on Table 4, perceived benefits significantly mediate the relationship between consumer trust and intention to use financing with a coefficient of 0.106 and a p value of 0.003. Therefore, Hypothesis 4 is accepted.

This finding confirms partial mediation, meaning that consumer trust influences intention both directly and indirectly through perceived benefits, highlighting the importance of strengthening trust and clearly communicating service benefits.

3.5 Discussion

3.5.1 The Influence of Consumer Trust on Intention to Use Financing

The findings indicate that consumer trust exerts a positive and significant effect on the intention to use financing at BMT Tumang Cepogo. An increase in consumer trust corresponds with a stronger intention to utilize the financing products offered by the institution. Trust in this context encompasses transparency and accountability, management competence, compliance with Sharia principles, as well as the security and transparency of financial reporting. When these aspects are effectively implemented by BMT Tumang Cepogo, consumers demonstrate a greater tendency to engage in financing activities. This finding confirms that trust functions not merely as an emotional attachment but as a rational evaluation of institutional credibility and governance quality, which ultimately shapes behavioral intention.

The results of this study are consistent with the research conducted by Togan et al., (2025), which demonstrated that trust has a positive and significant influence on decision making, while high perceived risk reduces financing interest. Similarly, Sari et al., (2023) found that trust and religiosity are dominant determinants influencing customers' decisions in selecting BMT financing services. Therefore, strengthening institutional trust through professional management and Sharia based governance becomes a strategic imperative for Islamic microfinance institutions seeking to enhance customer financing intentions.

3.5.2 The Influence of Consumer Trust on Perceived Benefits

The empirical results confirm that consumer trust positively influences perceived benefits. As consumers' level of trust increases, their perception of the benefits derived from financing services also improves. Trust related to transparency and accountability, managerial competence, adherence to Sharia principles, and the security and transparency of reporting systems fosters a stronger perception that financing services provide meaningful advantages. When BMT Tumang Cepogo consistently upholds these trust building elements, consumers are more likely to perceive the institution's financing products as beneficial.

This finding aligns with the study conducted by Ali et al., (2021), which proved that trust has a positive effect on perceived benefits, while perceived risk negatively affects trust. Furthermore, Ali et al., (2021) also demonstrated that trust positively influences the intention to use Fintech services. These results suggest that trust enhances cognitive evaluations of value, meaning that consumers who believe in the integrity and competence of an institution are more capable of recognizing both economic and non economic benefits embedded in its financial products.

3.5.3 The Influence of Perceived Benefits on Intention to Use Financing

The results demonstrate that perceived benefits significantly influence the intention to use financing at BMT Tumang Cepogo. Consumers who perceive greater benefits from financing products exhibit a stronger intention to utilize these services. Perceived benefits in this study include economic advantages, suitability to personal needs, as well as spiritual values and a sense of tranquility derived from Sharia based financial practices. When consumers feel that financing products deliver both material and spiritual value, their intention to engage with BMT Tumang Cepogo increases accordingly.

These findings are consistent with the research conducted by Zhilalul Haq et al. (2023), which proved that benefits have a positive effect on intention to use, while risks also show a significant effect on intention. This indicates that in the context of Islamic financial institutions, perceived benefit operates as a multidimensional construct encompassing financial utility and spiritual fulfillment, thereby strengthening customers' motivation to adopt financing services.

3.5.4 The Influence of Consumer Trust on Intention to Use Financing Mediated by Perceived Benefits

The mediation analysis reveals that consumer trust influences the intention to use financing at BMT Tumang Cepogo through perceived benefits. This result confirms that perceived benefits play a crucial mediating role in strengthening the relationship between trust and behavioral intention. In other words, trust enhances consumers' perception of the benefits offered by financing products, which subsequently increases their intention to use these services. Therefore, emphasizing perceived benefits such as economic gains, suitability to customer needs, and spiritual values based on Sharia principles becomes essential in encouraging financing adoption.

This finding is supported by Ali et al. (2021), who demonstrated that consumer trust positively influences perceived benefits, which in turn positively affect intention to use Fintech services. Furthermore, Zhilalul Haq et al. (2023) proved that perceived benefits have a positive effect on intention to use. The mediating role identified in this study suggests that trust alone may not be sufficient to directly stimulate intention unless consumers cognitively recognize and internalize the tangible and intangible benefits derived from financing products. Thus, Islamic financial institutions should design communication strategies that translate institutional trustworthiness into clearly articulated customer benefits.

4. Conclusion

This study concludes that consumer trust plays a pivotal role in shaping customers intention to use financing services at BMT Tumang Cepogo. Empirically, consumer trust has been proven to exert a positive and significant influence on both perceived benefits and the intention to use financing. This finding indicates that when customers possess a high level of trust in the institution, they are more likely to perceive greater benefits from the financing products offered, which in turn strengthens their intention to utilize these services. Furthermore, perceived benefit itself demonstrates a positive and significant effect on intention to use financing, confirming its strategic importance in influencing customer decision making. The mediation analysis also reveals that perceived benefit partially mediates the relationship between consumer trust and intention to use financing, meaning that trust not only directly affects intention but also indirectly enhances it through increased perceived benefits.

Based on these findings, financial institutions, particularly BMT Tumang Cepogo, are encouraged to continuously strengthen consumer trust through transparency, service quality improvement, and effective communication regarding product advantages. Enhancing customers perception of tangible and intangible benefits is also essential to reinforce financing adoption. For future research, it is recommended to incorporate additional variables such as perceived risk, service quality, customer satisfaction, or religiosity to obtain a more comprehensive understanding of financing intention behavior. Expanding the research scope to different Islamic microfinance institutions or using longitudinal approaches may also provide deeper insights into the dynamics of trust, perceived benefits, and financing intention over time.

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