

## The Construction of Trustworthiness Measurement Tools at Moslem University Students

Desri Tresna Yuniar<sup>1\*</sup>, Dziki Zaenul Azhari<sup>1</sup>, Evi Andriyani<sup>1</sup>, Fadilah Martha Sugandi<sup>1</sup>, Farikah<sup>1</sup>, Fina Yunia Asih<sup>1</sup>, Tahrir<sup>1</sup>

<sup>1</sup>UIN Sunan Gunung Djati Bandung, Indonesia

Received July 25, 2023; Accepted August 23, 2023; Published: January 22, 2024

### Abstract

In this study, the aim of this study was to create a trust measurement tool, especially for Muslim students. Which, of course, refers to the previous concepts and uses quantitative research methods with a measuring instrument construction approach with a total of 417 Muslim students as respondents and simple random sampling. The results of the modification of the measuring instrument are known that it has a good item validity test, a different power test of 69 items, there are 60 items that have an  $r$  value  $> 0.3$ , a high multi-dimensional validity test, a reliability value of  $CR = 0.96$  and  $VE = 0.40$ . Indeed, the construction of this measuring instrument has content validity, items with good discriminating power, meet high multi-dimensional validity, and meet high reliability so that modifications with three aspects produce a fit measuring instrument.

Keywords: Construction of measuring instruments; moslem students; trust measurement

### 1 Introduction

Humans are social creatures who cannot live alone. Of course, in building a good relationship, one of them must be based on mutual trust. For example, we can see in the friendship relationships that occur in students, the relationships they establish must of course be based on mutual trust in each other. When someone can be trusted, then that person can establish and build good relationships with others. Conversely, if someone is not trustworthy (*amanah*), it will be difficult to build a good relationship with others.

*Amanah* can be interpreted as a basic foundation in life and human relations. *Amanah* itself can be interpreted as someone's trust or can also be interpreted as someone who can be trusted. In the Quran, trust is a central issue because the Quran contains Allah's commands and prohibitions for all of Allah's creatures, including humans, and this includes the trust given by Allah to His creation, including humans.

Trustworthiness can include interpersonal relationships between people. It is also something that is important in interpersonal relationships, especially in social life, especially in Indonesia. In interpersonal relations between individuals, trust itself has a very important role. It can build and form good relationships between individuals and groups. Hamka (1990) states that trustworthiness is the foundation that is the basis of a life in society as well as a state (Agung & Husni, 2017). Without trustworthy in social life, there will not be a positive relationship between individuals, nor between groups. In the end, when social life is not accompanied by trust, there will be crime, and injustice that can damage individual interpersonal relationships.

Trustworthiness itself has a very broad meaning. It is not only related to interpersonal relationships between humans, but it also includes the relationship between humans and their creator. According to Ibnu Katsir (2013), trustworthiness is a religious

\* Corresponding author:

Desri Tresna Yuniar, UIN Sunan Gunung Djati Bandung, Indonesia  
e-mail: dzaenul@gmail.com

duty that covers both worldly and *ukhrawi* (the hereafter) affairs addressed to humans. (Agung & Husni, 2017).

Trustworthiness in the Islamic perspective refers to the Quran and hadith. In the Quran itself, the word *amanah* is repeated seven times, Allah repeatedly mentions the word *amanah* in the Quran, and the verse is scattered in both *Makiah* and *Madaniyah* surahs. *Amanah* itself has a very broad meaning, which includes responsibility, which is related to humans or to the Creator (Irfan, 2019).

*Amanah* can also cover all aspects of human life, both worldly and the hereafter. Humans are God's creations that have great responsibilities, namely humans as servants who have an obligation to carry out what Allah commands, and also humans have a function to become leaders in the world who are tasked with maintaining and carrying out what is mandated by Allah SWT (Irfan, 2019).

If we look at the concept of trustworthiness based on the context of psychology, trustworthiness is often associated with the concept of trust and trustworthiness. According to Colquitt et al. (2007), trust is the willingness to accept the risk of trust based on positive expectations of their actions (Agung & Husni, 2017).

Trust is also associated with characteristics and traits that cause a person to be trusted, or we can call it trustworthiness. McKnight et al. (1998) state that trust and trustworthiness are the same thing when in a personal context that will lead to positive expectations (Agung & Husni, 2017). Meanwhile, Mayer, Davis, & Schoorman (1995), have argued that trust and trustworthiness are separate, and consist of three characteristics, namely ability, benevolence and also the last one, and integrity, which act as an antecedent to the trust variable (Agung & Husni, 2017). According to several studies, in principle, a person can be trusted because of personal characteristics that are covered by the nature and behavior of the individual. Based on a meta-analysis study conducted by Colquitt et al. (2007), shows that someone who can be trusted has three underlying things, namely, ability, virtue, and integrity (Agung & Husni, 2017).

For the study on trustworthiness itself, until now, there has not been much done in Indonesia. There are several studies that have been conducted, namely research conducted by Rohman (2011) and Pulungan (2006), which conducted research on trust using a literature study approach based on the Qur'an and hadith. In this study, it was found that trust is a concept that has a very broad scope and also covers various aspects of life, both worldly and hereafter (Agung & Husni, 2017). The research conducted by Munthe & Widyastuti, (2014) regarding trustworthy friends. The research uses an indigenous approach, and in this study, the results show that the concept of trustworthiness appears in human relationships. This research also reveals that trustworthy friends can be determined by three factors: the first is determined by character 41%, then the second is determined by the implementation of tasks 39% and the last is influenced by the quality of friendship by 20%. Of course, this shows that the relationship between individuals is not the main factor underlying why someone is considered trustworthy. *Amanah* is also a character within the individual who will be evaluated when the individual carries out his role (Anatassia, 2018).

From the explanation above, the author can draw a conclusion that trustworthiness is the quality of individual character in human interpersonal relationships, which is based on someone's trust in individuals to carry out and be accountable for all forms of tasks given properly and honestly. For trustworthiness itself, until now, there has been no measuring instrument that can measure trustworthiness in general (Sari & Nanum, 2018). The purpose of this study is to find out about the construct of the measuring instrument that the researcher made and whether the measuring instrument is valid and reliable or

not so that this measuring instrument is suitable for use or not. Then, the usefulness of this research is also that if the measuring instrument that the researcher makes is valid and reliable, this measuring instrument can be used to measure the scale of trust in individuals, so that this measuring instrument can be used and applied for future research. The researcher also took subjects for this study, namely active students, both female and male, who are Muslim and come from various regions and universities. Researchers use students who are Moslems as their research subjects on the grounds that the concept of the trust itself is one of the important things and becomes the basic foundation for human life, especially those who are Moslems, because trust itself has been explained by Allah in the Al-Quran and Hadith, which are guidelines as long as we live in this world.

## 2 Methods

The research design used is quantitative research with a measuring instrument construction approach. The sample in this study was obtained based on probability sampling technique with purposive sampling. By this technique, the researcher selects a sample by referring to a certain consideration, in this case, the research sample criteria (Idrus, 2009 in (Miranda & Amna, 2016). Therefore, 417 respondents were obtained with the criteria, who were active students and Moslems.

Data collection was carried out online, via Google form, using a Likert scale, where each statement provided 5 alternative answers: strongly agree (SS), agree (S), neutral (N), disagree (TS), and strongly disagree (STS). For favorable items, the choice of strongly agree has a value of 5, agree has a value of 4, neutral has a value of 3, disagree has a value of 2, and strongly disagree has a value of 1. Meanwhile, unfavorable items have the opposite value.

Researchers analyzed and tested the content, items, and the measuring instrument itself. The stages carried out are analyzing content validity, item differentiation, reliability with Cronbach's alpha and multidimensional validity, Confirmatory factor analysis (CFA), reliability based on construct reliability and variance extracted, and model fit. The stages of analysis are shown in the figure.

Table 1. Integrity Aspect

| No. | Item   |
|-----|--|
| 1.  | <i>Ketika teman saya bercerita, saya hanya menyimpannya untuk diri sendiri.</i><br>When my friend told me a story, I just kept it to myself. |
| 2.  | <i>Saya menjaga kepercayaan yang diberikan teman saya.</i><br>I keep the trust that my friends give me.                                      |
| 3.  | <i>Saya lalai dalam menjaga kepercayaan orang lain.</i><br>I was negligent in maintaining the trust of others.                               |
| 4.  | <i>Saya berbicara dengan terus terang.</i><br>I speak frankly.   |

- 
5. *Saya bercerita dengan menambahkan informasi palsu.*  
I tell stories by adding false information.
- 
6. *Saya berusaha jujur dalam segala perbuatan agar orang lain mempercayai saya.*  
I try to be honest in everything I do so that others will trust me.
- 
7. *Saya sulit dipercaya orang lain.*  
I am hard for people to trust.
- 
8. *Saya mendapatkan jabatan dalam suatu organisasi.*  
I got a position in an organization.
- 
9. *Saya diberhentikan jabatannya dalam suatu organisasi.*  
I was dismissed from my position in an organization.
- 
10. *Saya mencoba lebih baik agar di percayai oleh orang lain.*  
I am trying to be better in order to be trusted by others.
- 
11. *Saya pernah melakukan kesalahan sehingga sulit dipercaya.*  
I have made mistakes that are so unbelievable.
- 
12. *Saya melaksanakan apa yang saya ucapkan.*  
I do what I say.
- 
13. *Ketika saya sudah berbicara saya akan menepati apa yang sudah saya bicarakan.*  
When I have spoken I will keep what I have spoken.
- 
14. *Saya melanggar apa yang sudah saya ucapkan.*  
I broke what I had said.
- 
15. *Saya memberikan informasi sesuai dengan keadaan yang sebenarnya.*  
I provide information according to the actual situation.
- 
16. *Saya menyampaikan suatu informasi dengan melebih-lebihkan informasi yang telah saya terima.*  
I convey information by exaggerating the information I have received.
- 
17. *Apa yang saya katakan telah terbukti kebenarannya.*  
What I said has been proven to be true.
-

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18. *Saya menyampaikan suatu informasi dengan mengurangi informasi yang telah saya terima.*  
I convey information by reducing the information I have received.
- 
19. *Saya menjaga apa yang dititipkan oleh orang lain kepada saya dengan baik.*  
I take good care of what is entrusted to me by others.
- 
20. *Saya merawat barang yang teman saya titipkan dengan baik.*  
I take good care of the items that my friends entrust to me.
- 
21. *Saya ceroboh ketika menjaga barang orang lain.*  
I am careless when looking after other people's things.
- 
22. *Pesan yang saya berikan dapat dipahami oleh orang lain.*  
The messages I give can be understood by others.
- 
23. *Orang lain mengacuhkan pesan yang saya sampaikan.*  
The other person ignored my message.
- 

Table 2. Carrying Out Tasks Aspect

| No. | Item   |
|-----|--|
| 1.  | <i>Saya melaksanakan perintah tepat pada waktunya.</i><br>I carry out orders on time.  |
| 2.  | <i>Saya terlambat dalam mengerjakan tugas.</i><br>I am late in doing my assignments.   |
| 3.  | <i>Saya mengerjakan tugas tepat pada waktunya.</i><br>I do my assignments on time.   |
| 4.  | <i>Saya lalai dalam mengerjakan tugas.</i><br>I am negligent in doing my assignments.  |
| 5.  | <i>Saya menyelesaikan tugas dari dosen.</i><br>I completed the assignment from the lecturer.                                   |
| 6.  | <i>Saya melalaikan tugas dari dosen.</i><br>I neglect assignments from lecturers.  |
| 7.  | <i>Ketika diberikan tugas, saya bersungguh-sungguh dalam mengerjakannya.</i><br>When given an assignment, I take it seriously. |

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8. *Jika saya diberikan PR saya akan mengerjakannya sesuai perintah yang diberikan.*  
If I am given homework, I will do it according to the instructions given.
- 
9. *Saya mengacuhkan tugas yang diberikan oleh dosen.*  
I ignore the assignments given by the lecturer.
- 
10. *Saya melaksanakan shalat wajib diawal waktu.*  
I perform the obligatory prayers at the beginning of the time.
- 
11. *Saya menunda-nunda untuk melaksanakan shalat wajib.*  
I procrastinate in performing the obligatory prayers.
- 
12. *Saya bersungguh-sungguh dalam menngerjakan pekerjaan.*  
I take my work seriously.
- 
13. *Saya marah apabila orang lain mengganggu saya.*  
I get angry when others interrupt me.
- 
14. *Saya bermain-main ketika sedang mengerjakan sesuatu.*  
I play around when I am doing something.
- 
15. *Saya menjaga perilaku agar sesuai dengan peraturan yang berlaku.*  
I maintain my behavior in accordance with the rules.
- 
16. *Saya melanggar ketentuan beribadah.*  
I violate the rules of worship.
- 
17. *Jika saya memiliki suatu keinginan, saya menentukan tahapan pencapaian.*  
If I have a desire, I determine the stages of achievement.
- 
18. *Saat belajar saya sangat serius agar dapat menyerap ilmu dengan baik.*  
When I study, I am very serious so that I can absorb the knowledge well.
- 
19. *Saya mengabaikan tujuan yang saya miliki.*  
I ignored the goals I had.
- 
20. *Saya menunda tercapainya tujuan yang saya miliki tanpa alasan yang jelas.*  
I put off achieving the goals I have for no apparent reason.
- 
21. *Saya mengerjakan tugas dari dosen dengan penuh semangat.*  
I do assignments from lecturers with enthusiasm.
-

|     |   |
|-----|---|
| 22. | <i>Saya mengerjakan tugas dari dosen dengan mengeluh.</i><br>I do assignments from lecturers by complaining.  |
| 23. | <i>Saya mengerjakan tugas dari dosen dengan malas.</i><br>I do assignments from lecturers lazily.   |
| 24. | <i>Saya melaksanakan Sholat Dhuha setiap pagi.</i><br>I perform Dhuha prayer every morning.   |
| 25. | <i>Saya melaksanakan sholat tahajud tiap jam 3 pagi.</i><br>I perform tahajud prayer every 3 am.  |
| 26. | <i>Saya melaksanakan sholat dhuha ketika ada waktu yang luang.</i><br>I do Dhuha prayer when I have free time.  |
| 27. | <i>Jika pendapat saya dibantah oleh orang lain, saya tetap mempertahankan pendapat saya.</i><br>If my opinion is challenged by others, I still defend my opinion. |
| 28. | <i>Prinsip hidup saya tidak berubah-ubah.</i><br>My life principles have not changed.   |
| 29. | <i>Saya mudah terpengaruh oleh perkataan orang lain.</i><br>I am easily influenced by what others say.  |

Table 3. Benevolence aspect

| No. | Item   |
|-----|--|
| 1.  | <i>Saya mencoba menghibur teman saya ketika dia sedang bersedih.</i><br>I try to comfort my friend when she is sad.  |
| 2.  | <i>Ketika teman saya bersedih saya akan mengajak dia berjalan-jalan agar dapat mengurangi kesedihan dia.</i><br>When my friend is sad, I will take her for a walk to reduce her sadness.         |
| 3.  | <i>Jika teman saya mengalami kegagalan, saya mengajak dia bermain untuk membuat perasaannya lebih baik.</i><br>If my friend has a failure, I invite him/her to play to make him/her feel better. |
| 4.  | <i>Saya akan menemani teman saya ketika ia sedang sakit.</i>   |

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I will accompany my friend when she is sick.

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5. *Saya menjadi pendengar yang baik jika teman saya bercerita.*  
I am a good listener when my friends tell me stories.

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6. *Saya besikap cuek ketika teman saya sedang mengalami kesedihan.*  
I am indifferent when my friend is experiencing sadness.

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7. *Saya memberikan bantuan kepada orang lain yang membutuhkan pertolongan.*  
I provide assistance to others who need help.

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8. *Saya acuh terhadap keadaan orang lain.*  
I am indifferent to other people's circumstances.

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9. *Saya membantu orang lain walau ada kesibukan.*  
I help others despite my busy schedule.

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10. *Saya menyempatkan diri untuk membantu orang lain meski sedang sibuk.*  
I take the time to help others even when I am busy.

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11. *Ketika sedang sibuk saya akan marah jika diganggu.*  
When I am busy I will get angry if disturbed.

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12. *Ketika saya sedang fokus mengerjakan sesuatu, saya sulit diganggu.*  
When I am focused on doing something, I am hard to interrupt.

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13. *Teman saya merasa nyaman jika menceritakan masalahnya kepada saya.*  
My friend feels comfortable sharing his/her problems with me.

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14. *Teman saya merasa ragu jika menceritakan masalahnya kepada saya.*  
My friend was hesitant to share her problems with me.

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15. *Teman saya lebih memilih menceritakan masalahnya kepada orang lain dibandingkan saya.*  
My friend would rather share her problems with others than me.

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16. *Saya menolong teman saya yang sedang kesusahan.*  
I help my friends who are in trouble.

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17. *Saya menjenguk teman saya yang sedang sakit.*  
I embraced my friend who was sick.

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18. *Saya mengacukan teman saya yang sedang kesusahan.*

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I pick on my friends who are in trouble.

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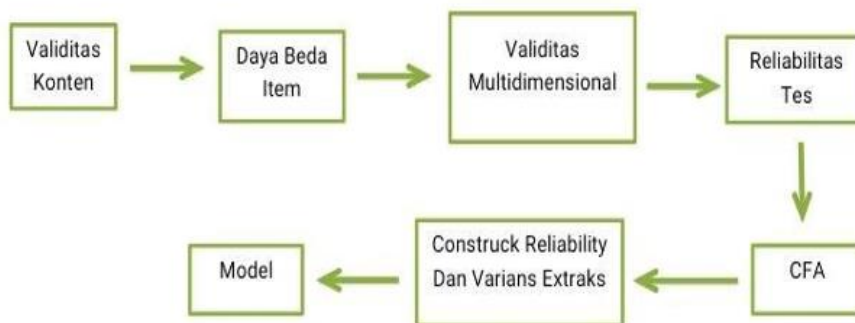


Figure 1 Analysis of Instrument Construction Process

The first stage is the Content Validity Test, Suryabrata (2000: 41) in (Matondang, 2009) states that content validity is a tool to test the feasibility of content relevance through rational analysis by a competent panel or through expert judgment. Sudjana 2004: 12 in (Matondang, 2009) states that content validity shows whether a test is able to measure content with the accuracy of the assessment tool against the concept being assessed so that it clearly assesses what should be assessed.

The second stage is to test the power of different items. The item discriminating power test is carried out to see the extent to which the item is able to distinguish individuals or groups of individuals who have attributes from those who do not have attributes that will be measured (Azwar, 2000 in Ii & Pustaka, 1997). This item difference test is carried out using the internal consistency test, namely by conducting a correlation test of the score of each item with the total score of the measuring instrument. At this stage, the item is said to have good item discriminating power if the value of  $r \geq .3$  (Friedenberg, 1995).

The third stage is the construct validity test or with a multidimensional approach. States that construct or multidimensional validity techniques are to measure and to know the components of the properties to be measured, and to help us find the relationship between variables (Messick, 1955 in Idrus, 2006). With a statistical technique called factor analysis, it can provide an analysis of each component in the variable under study, so that the test can compile these components, such a test can be said to have construct validity.

The fourth stage is to test reliability using Cronbach's alpha. Sudjana (2004) in (Matondang, 2009) states that reliability is how precise or consistent a measuring instrument is in measuring the psychological attributes it measures, which is indicated by each time the measuring instrument is used, the results obtained will be relatively the same. Even though it is done at two different times.

The next stage is to test item validity, model building, and test model fit using confirmatory factor analysis (CFA) in Lisrel 8.7 software. The steps taken are as follows:

- a) The CFA test was conducted with a single model because the research variable to be measured, namely trust, has dimensions that become one unit, in the sense that one dimension cannot stand alone without the other dimensions. So that the three dimensions are analyzed simultaneously.
- b) When the dialog table appears, the researcher see the validity of items from the standardized factor loading values (standardized solution) on each or each item against the dimension itself. For example, between item 1 and the integrity dimension there is a line connecting the two, then the factor loading value is the number located above the line. An item is said to be valid if the factor loading value is  $> 0.5$  which refers to international standards. So that items that have a factor loading value  $< 0.5$  must be discarded or aborted and cannot be used in a measurement, because these items cannot measure the trustworthy indicators that are the focus of this study.
- c) Furthermore, to find out whether the model is suitable or not to measure the psychological attributes of trust, researchers look at the fit index value through RMSEA, GFI, NFI, NNFI, and CFI. Where a measuring instrument is declared fit or suitable if the RMSEA value is  $< 0.08$ ,  $GFI > 0.9$ ,  $NFI > 0.9$ ,  $NNFI > 0.9$  and  $CFI > 0.9$ .
- d) If the RMSEA value obtained is  $> 0.08$ , then construction of the model is carried out so that the model is fit or suitable. The model is constructed using The Modification Indices Suggest to Add an Error Covariance contained in the Lisrel output of the CFA analysis that has been carried out, which contains errors of correlated items. If construction suggestions have been made, but the RMSEA value is still  $> 0.08$ , then re-construct the model until the RMSEA value is  $< 0.08$ . However, in some cases, it is found that the measuring instrument is not fit, so the RMSEA value is not  $< 0.08$  even though construction has been carried out repeatedly.

### 3 Results and Discussion

**Demographic Respondents Data.** Based on the results of the study, demographic data are presented in Table 4, which shows that there are more female respondents than male respondents. Namely, women amounted to 76% and men 24%. Then, in Table 5, it is known that there are more respondents aged 17-20 years, which is 73.1%, compared to 21-25 years old, which is 26.9%. Table 6 shows as many as 24.5% are second-semester students, 53.2% 4th-semester students, 16.1% students semester 6, and 6.2% of semester 8 students. And 100% of respondents are Muslims.

Table 4. Respondents Data based on Gender

| Gender | Total | Percentage |
|--------|-------|------------|
| Male   | 318   | 76.3%      |
| Female | 99    | 23.7%      |
| Total  | 417   | 100%       |

Table 5. Respondents Data based on Age

| Age             | Total | Percentage |
|-----------------|-------|------------|
| 17-20 years old | 305   | 73.1%      |
| 21-25 years old | 112   | 26.9%      |
| Total           | 417   | 100%       |

Table 6. Respondents Data based on Semester Level

| Semester | Total | Percentage |
|----------|-------|------------|
| 2        | 102   | 24.5%      |
| 4        | 222   | 53.2%      |
| 6        | 67    | 16.1%      |
| 8        | 26    | 6.2%       |
| Total    | 417   | 100%       |

Table 7. Respondents Data based on Religion

| Religion | Total | Percentage |
|----------|-------|------------|
| Islam    | 417   | 100%       |
| Others   | 0     | 0%         |
| Total    | 417   | 100%       |

**Content Validity.** After conducting a trial of 9 raters, with the aim of knowing the grammar in the trust scales and improving the quality of the item content, then the researchers conducted a content validity test using Aiken's V, in Table 8 it is known that of the 69 items, all have a V value  $> 0.5$ . This shows that all items that have been compiled by researchers can be declared to have a high content validity value or content validity. This means that the 69 items can correctly measure the trustworthy indicators that are the focus of measurement because it is compiled based on the rules of item writing.

Table 8. Results of Content Validity using Aiken's V

| Aspect    | Item | V Score | Conclusion |
|-----------|------|---------|------------|
| Integrity | 1    | .938    | Valid      |
|           | 2    | 1.00    | Valid      |
|           | 3    | 1.00    | Valid      |
|           | 4    | .907    | Valid      |
|           | 5    | .969    | Valid      |
|           | 6    | 1.00    | Valid      |
|           | 7    | .969    | Valid      |
|           | 8    | .969    | Valid      |
|           | 9    | .969    | Valid      |
|           | 10   | .969    | Valid      |
|           | 11   | 1.00    | Valid      |
|           | 12   | .843    | Valid      |
|           | 13   | .907    | Valid      |
|           | 14   | .969    | Valid      |
|           | 15   | .938    | Valid      |
|           | 16   | .969    | Valid      |
|           | 17   | 1.00    | Valid      |
|           | 18   | 1.00    | Valid      |
|           | 19   | 1.00    | Valid      |
|           | 20   | .938    | Valid      |
|           | 21   | .969    | Valid      |
|           | 22   | .969    | Valid      |

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|                  |    |      |       |
|------------------|----|------|-------|
| Completing Tasks | 23 | .969 | Valid |
|                  | 24 | 1.00 | Valid |
|                  | 25 | .907 | Valid |
|                  | 26 | .907 | Valid |
|                  | 27 | .969 | Valid |
|                  | 28 | 1.00 | Valid |
|                  | 29 | .969 | Valid |
|                  | 30 | .969 | Valid |
|                  | 31 | .969 | Valid |
|                  | 32 | .969 | Valid |
|                  | 33 | .969 | Valid |
|                  | 34 | .969 | Valid |
|                  | 35 | .969 | Valid |
|                  | 36 | .969 | Valid |
|                  | 37 | .938 | Valid |
|                  | 38 | .938 | Valid |
|                  | 39 | .969 | Valid |
|                  | 40 | 1.00 | Valid |
|                  | 41 | .938 | Valid |
|                  | 42 | .843 | Valid |
|                  | 43 | 1.00 | Valid |
|                  | 44 | .938 | Valid |
|                  | 45 | .969 | Valid |
|                  | 46 | 1.00 | Valid |

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|             |    |      |       |
|-------------|----|------|-------|
|             | 47 | .969 | Valid |
|             | 48 | .907 | Valid |
|             | 49 | 1.00 | Valid |
|             | 50 | 1.00 | Valid |
|             | 51 | .969 | Valid |
| <hr/>       |    |      |       |
| Benevolence | 52 | 1.00 | Valid |
|             | 53 | .969 | Valid |
|             | 54 | .907 | Valid |
|             | 55 | .907 | Valid |
|             | 56 | 1.00 | Valid |
|             | 57 | .969 | Valid |
|             | 58 | 1.00 | Valid |
|             | 59 | 1.00 | Valid |
|             | 60 | .938 | Valid |
|             | 61 | .969 | Valid |
|             | 62 | 1.00 | Valid |
|             | 63 | 1.00 | Valid |
|             | 64 | .969 | Valid |
|             | 65 | .969 | Valid |
|             | 66 | 1.00 | Valid |
|             | 67 | .969 | Valid |
|             | 68 | .938 | Valid |
|             | 69 | 1.00 | Valid |

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**Difference Item Power.** Based on the results of the item differentiation test using Pearson correlation, in Table 9, it is known that out of 69 items, there are 60 items that have the  $r$  score  $> 0.3$ , which means that the 60 items have good differentiation. Thus, these items are able to distinguish respondents who have trustworthy characteristics from respondents who do not have trustworthy characteristics. respondents who do not have trustworthy characteristics. The other 9 items, namely items 10, 11, 23, 35, 48, 49, 63, 64, and 66, have a value of  $r < 0.3$ , which means that the item does not have good differentiating power. Based on the results of this difference test analysis, it can be concluded that the trustworthiness measuring instrument consisting of 3 dimensions is said to be good because each indicator still has items.

Table 9. Results of Difference Item Power Test

| Aspect    | Item | Item-Total Correlation | Conclusion |
|-----------|------|------------------------|------------|
| Integrity | 1    | .303                   | Good       |
|           | 2    | .370                   | Good       |
|           | 3    | .603                   | Good       |
|           | 4    | .400                   | Good       |
|           | 5    | .459                   | Good       |
|           | 6    | .397                   | Good       |
|           | 7    | .337                   | Good       |
|           | 8    | .468                   | Good       |
|           | 9    | .340                   | Good       |
|           | 10   | .248                   | Not Good   |
|           | 11   | .293                   | Not Good   |
|           | 12   | .484                   | Good       |
|           | 13   | .566                   | Good       |
|           | 14   | .563                   | Good       |
|           | 15   | .468                   | Good       |
|           | 16   | .415                   | Good       |

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|                  |    |       |          |
|------------------|----|-------|----------|
|                  | 17 | .501  | Good     |
|                  | 18 | .423  | Good     |
|                  | 19 | .471  | Good     |
|                  | 20 | .525  | Good     |
|                  | 21 | .470  | Good     |
|                  | 22 | .494  | Good     |
| <hr/>            |    |       |          |
| Completing Tasks | 23 | -.348 | Not Good |
|                  | 24 | .547  | Good     |
|                  | 25 | .635  | Good     |
|                  | 26 | .560  | Good     |
|                  | 27 | .565  | Good     |
|                  | 28 | .585  | Good     |
|                  | 29 | .608  | Good     |
|                  | 30 | .520  | Good     |
|                  | 31 | .560  | Good     |
|                  | 32 | .491  | Good     |
|                  | 33 | .531  | Good     |
|                  | 34 | .651  | Good     |
|                  | 35 | -.136 | Not Good |
|                  | 36 | .575  | Good     |
|                  | 37 | .492  | Good     |
|                  | 38 | .507  | Good     |
|                  | 39 | .518  | Good     |
|                  | 40 | .544  | Good     |



|             |    |       |          |
|-------------|----|-------|----------|
|             | 41 | .593  | Good     |
|             | 42 | .507  | Good     |
|             | 43 | .526  | Good     |
|             | 44 | .398  | Good     |
|             | 45 | .497  | Good     |
|             | 46 | .304  | Good     |
|             | 47 | .306  | Good     |
|             | 48 | -.193 | Not Good |
|             | 49 | .096  | Not Good |
|             | 50 | .334  | Good     |
|             | 51 | .327  | Good     |
| <hr/>       |    |       |          |
| Benevolence | 52 | .506  | Good     |
|             | 53 | .316  | Good     |
|             | 54 | .359  | Good     |
|             | 55 | .471  | Good     |
|             | 56 | .453  | Good     |
|             | 57 | .531  | Good     |
|             | 58 | .572  | Good     |
|             | 59 | .438  | Good     |
|             | 60 | .426  | Good     |
|             | 61 | .494  | Good     |
|             | 62 | -.481 | Good     |
|             | 63 | .137  | Not Good |
|             | 64 | -.149 | Not Good |

|    |      |          |
|----|------|----------|
| 65 | .445 | Good     |
| 66 | .282 | Not Good |
| 67 | .539 | Good     |
| 68 | .418 | Good     |
| 69 | .383 | Good     |

**Item Validity.** The item validity analysis was carried out with a confirmatory analysis (CFA) approach using a single confirmatory model.

Based on the results of the confirmatory factor analysis (CFA) test on the integrity aspect, it can be concluded that of the 22 items, there are 16 items that meet the criteria for valid items, namely the factor loading value  $> 0.5$  and 6 items with values that do not meet the criteria, namely the factor loading value  $< 0.5$ . Items that meet the valid criteria mean that they can measure variables, while items that do not meet the criteria mean that they cannot measure variables, so they must be discarded.

Then, for the aspect of doing tasks, out of a total of 29 items, there are 20 items with factor loading  $> 0.5$  and 9 items with factor loading  $< 0.5$ . This states that 20 items are declared valid or can measure variables, while 9 items must be discarded because they are invalid.

Furthermore, for the aspect of benevolence from a total of 18 items, there are 13 items that have a factor loading value  $> 0.5$  and 5 items with factor loading  $< 0.5$ . With this, it can be said that 13 items are valid and 5 items are invalid, so they must be discarded.

**Multidimensional Validity.** Based on the multidimensional validity test, an  $r$  value of 0.87 was obtained for the integrity aspect, and  $r = 0.91$  for the aspect of completing tasks, which based on Guilford's criteria (1956) the value is included in the very high validity category. Similarly, the benevolence aspect, which has an  $r$ -value of 0.66, is included in the high validity category. This shows that the trustworthiness measuring instrument made based on the trustworthiness concept can be used to measure the attributes to be measured, namely trustworthiness with aspects of integrity, completing tasks, and benevolence.

**Reliability Alpha.** From the reliability test with Cronbach Alpha, it was found that the trustworthiness measuring instrument compiled by the researcher had a Cronbach's Alpha value of 0.935. Which is based on Guilford's criteria (Guilford, 1956); this value is included in the very high-reliability category. This shows that the trustworthiness measuring instrument made based on the concept of trustworthiness has a very high consistency.

Table 10. Construct Reliability and Variance Extracted

| Item | $\alpha$ | $\alpha^2$ | $1-\alpha^2$ | Construct Reliability | Variance Extracted |
|------|----------|------------|--------------|-----------------------|--------------------|
| HI3  | 0.54     | 0.29       | 0.71         |                       |                    |
| HI5  | 0.61     | 0.37       | 0.63         |                       |                    |
| HI6  | 0.52     | 0.27       | 0.73         |                       |                    |
| DG12 | 0.54     | 0.29       | 0.71         |                       |                    |
| DG13 | 0.66     | 0.44       | 0.56         |                       |                    |
| DG14 | 0.59     | 0.35       | 0.65         |                       |                    |
| DG15 | 0.64     | 0.41       | 0.59         |                       |                    |
| DG16 | 0.53     | 0.25       | 0.72         |                       |                    |
| DG60 | 0.60     | 0.36       | 0.64         |                       |                    |
| DG18 | 0.51     | 0.26       | 0.74         |                       |                    |
| DG19 | 0.65     | 0.42       | 0.55         |                       |                    |
| DG20 | 0.70     | 0.49       | 0.51         |                       |                    |
| DG21 | 0.59     | 0.35       | 0.65         |                       |                    |
| DG22 | 0.54     | 0.29       | 0.71         |                       |                    |
| MT2  | 0.63     | 0.40       | 0.60         |                       |                    |
| MT3  | 0.66     | 0.44       | 0.56         |                       |                    |
| MT4  | 0.63     | 0.40       | 0.60         |                       |                    |
| MT5  | 0.67     | 0.45       | 0.55         |                       |                    |
| MT6  | 0.69     | 0.48       | 0.52         |                       |                    |
| MT7  | 0.76     | 0.58       | 0.42         |                       |                    |
| MT8  | 0.61     | 0.37       | 0.63         | 0.36                  | 0.40               |

|      |       |       |       |
|------|-------|-------|-------|
| MT9  | 0.65  | 0.42  | 0.55  |
| MT12 | 0.78  | 0.61  | 0.79  |
| MT14 | 0.60  | 0.36  | 0.64  |
| MT15 | 0.55  | 0.34  | 0.66  |
| MT16 | 0.53  | 0.25  | 0.72  |
| MT17 | 0.55  | 0.34  | 0.66  |
| MT18 | 0.64  | 0.41  | 0.59  |
| MT19 | 0.64  | 0.41  | 0.59  |
| MT21 | 0.60  | 0.36  | 0.64  |
| KJ1  | 0.72  | 0.52  | 0.45  |
| KJ3  | 0.59  | 0.35  | 0.65  |
| KJ4  | 0.57  | 0.32  | 0.65  |
| KJ5  | 0.65  | 0.45  | 0.54  |
| KJ6  | 0.59  | 0.35  | 0.65  |
| KJ7  | 0.78  | 0.61  | 0.79  |
| KJ9  | 0.62  | 0.35  | 0.62  |
| KJ10 | 0.66  | 0.44  | 0.56  |
| KJ15 | 0.79  | 0.62  | 0.35  |
| KJ16 | 0.56  | 0.31  | 0.69  |
| ©    | 25.03 | 05.87 | 24.13 |

Based on the calculation results in Table 10, it is obtained that the reliability value of  $CR = 0.96$  and  $VE = 0.40$ . A measuring instrument is said to be reliable if  $CR > 0.70$  and  $VE > 0.50$ . So, the construct of the trustworthiness measuring instrument that the researcher made is reliable, because the value is 0.96, which is greater than 0.70, but based on the variance extracted, the measuring instrument is said to be unreliable because the value is 0.40, which is not greater than 0.50.

**Index Fit Model.** The RMSEA results show a value of 0.079, which meets the criteria for model fit because it is below 0.08. This states that the trustworthy measuring instrument model that the researcher made is suitable for measuring trustworthy variables on respondents.

Table 11. Table Index Fit Model

| <i>Index Fit</i> | <i>Score</i> | <i>Conclusion</i> |
|------------------|--------------|-------------------|
| RMSEA            | .079 < .080  | Fit               |
| NNFI             | .92 > .90    | Fit               |
| CFI              | .93 > .90    | Fit               |
| IFI              | .93 > .90    | Fit               |

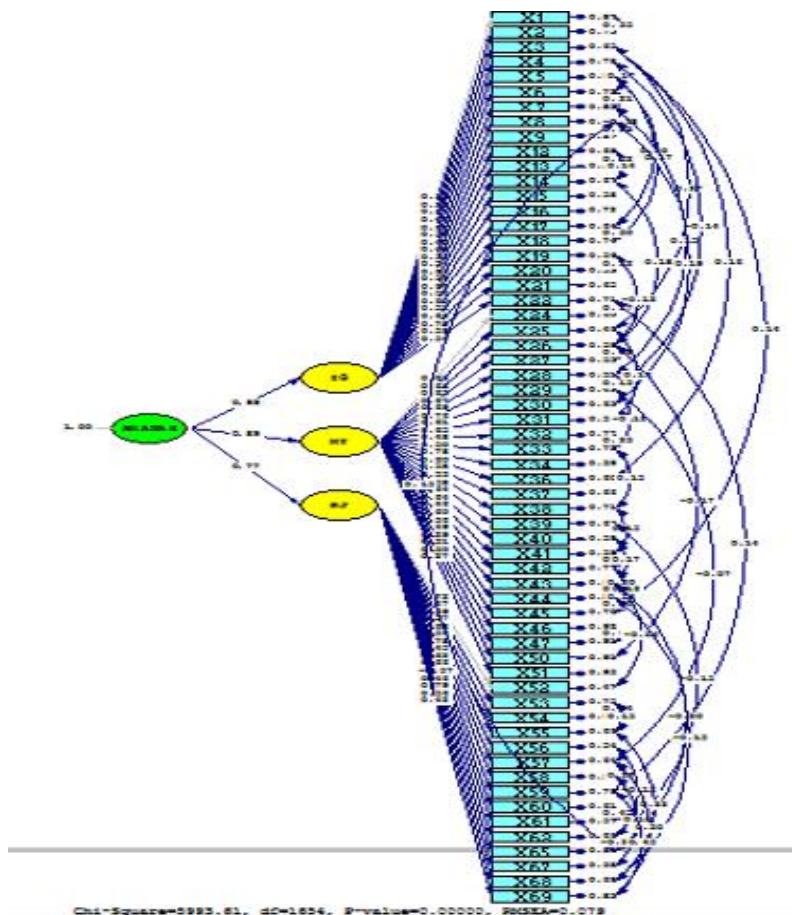


Figure 2 Result of Single Confirmatory

### 3.1 Discussion

From the results of previous research, trust only has 4 characteristics: honesty, maintaining trust, being responsible, and doing the assigned tasks. The current study found that the positive characteristics of trustworthiness are integrity, carrying out duties, and benevolence. This research aims to create a measuring tool for trustworthiness, especially for Muslim students. Which, of course, refers to previous concepts.

Based on these results, the concept of trust is attached to anyone who is the subject of trust. A person can be said to be trustworthy if that person can be trusted, and has a positive character (integrity, carrying out duties and virtues). This concept of trust tends to lead to interpersonal (horizontal) relationships, namely between fellow humans, although there are some subjects who relate trust with the obligation to carry out religion, such as carrying out the orders of Allah or the Messenger. Then, when viewed from an Islamic perspective, trust is a very broad concept, which includes worldly and religious affairs (Ibn Katsir, 2013). Whereas in the perspective of psychology, the concept of trust tends to be closer to trust and trustworthiness. So, the difference between the concept of trust in Islam and psychology is that, based on the Islamic perspective, the concept of trust is not only related to interpersonal relationships but also relationships with God.

Indeed, for trustworthiness itself until now, there has been no measuring instrument that can measure trustworthiness in general (Sari & Nanum, 2018). Therefore, our research focuses on making a measuring instrument that measures the scale of trustworthiness owned by individuals, especially in this study our main focus is on active Muslim students from various universities as the research subject. Based on the results of our research on the formation of a trustworthiness measuring instrument with Muslim students as the research subject and based on the concept of trustworthiness, the construction was carried out by referring to the research of Colquitt et al. (2007), which provides an understanding that trust has 3 aspects (namely Integrity, Virtue, and Ability) by providing additional explanation of the ability dimension to carry out tasks, then if we look at the validity of the content that researchers have done, the results show that the items that researchers made as many as 69 items have a value of  $V > 0.5$ , which means that these items have a high or valid content validity value.

This means that these items are able to measure the indicators to be measured. Furthermore, in the differentiation of items, this study found that of the total number of items that researchers have made, there are 60 items that are declared to have good differentiation because these items have the  $r$  score  $> 0.3$ . Thus, we can conclude that these items are able to distinguish which respondents have trustworthy characteristics and which respondents do not have trustworthy characteristics. The items that do not have good differentiating power are found in items 10, 11, 23, 35, 48, 49, 63, 64, and 66, which have an  $r$  value  $< 0.3$ .

In item validity, researchers use a confirmatory analysis (CFA) approach using a single confirmatory model. In this section, the results show that in the aspect of integrity (IG), which has 22 items, there are 6 items that have a factor loading value  $< 0.5$ , the aspect of doing tasks (MT), which has 29 items, 9 of which have a factor loading value  $< 0.5$ , and finally in the aspect of benevolence (KJ) which has 13 items, 5 of which have a factor loading value  $< 0.5$ . Thus, based on the results of this CFA test, items that are  $< 0.5$  can be interpreted as invalid items. Finally, based on the results of this CFA test, items

that are  $<0.5$  can be interpreted as invalid items, so researchers discard items that have a factor loading value  $<0.5$ .

Based on the results of multidimensional validity, there are results that the trustworthiness measuring instrument that researchers make can be used to measure the attributes to be measured. Based on the aspects of trust in this study, namely aspects of integrity, completing tasks, and benevolence. Based on the results of the alpha reliability that the researchers have done, there are results that the trustworthiness measuring instrument has a very high consistency and reliability. Finally, we can see from the model fit index test, there are results that the RMSEA value on this trustworthiness measuring instrument is 0.079, which means that this trustworthiness measuring instrument meets the criteria for model fit because the value is below 0.080. This means that the trustworthy measuring instrument that the researcher has made is suitable for measuring trustworthy variables on respondents.

Therefore, from the construction of the measuring instrument that the researchers have done, it has a good ability to measure trust in Muslim students because the measuring instrument has met the applicable provisions, namely content validity, item differentiation, item validity, multidimensional validity, reliability, and a good model.

Although researchers have tried to carry out construction in a structured manner and produce effective measuring instruments with certain criteria, this study still has several limitations. The limitations of this research are in the number and variety of participants who are less numerous and diverse, the error in determining the analysis model used based on the concept that has been determined so that there is a repetition in the provision of measuring instrument analysis so that it provides an assessment and improvement that continues to be carried out in order to obtain fit analysis results which should determine the analysis model that has been adjusted to the type of theoretical concept chosen, and then the last is about the limitations of research references and also measuring instruments related to the trust itself.

## 4 Conclusion

Based on the results of the research that has been done it shows that the construction of a measuring instrument for trustworthiness in Moslem students proves that trustworthiness with three dimensions, namely integrity, carrying out duties, and benevolence, are suitable for measuring trustworthiness variables in Moslem student subjects. Then, the construction of this measuring instrument also has content validity, items with good differential power, meets high multi-dimensional validity, and meets high reliability so that construction with three aspects produces a fit measuring instrument.

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