



The Effect Word of Mouth on Saving Intention Through Brand Image as an Intervening Variable

Kharisma Putri Yussitha¹, Irmayanti Hasan², Yayuk Sri Rahayu³

^{1,2 & 3}. Universitas Islam Negeri Maulana Malik Ibrahim Malang

e-mail : khrsmpy01@gmail.com

Abstrak : Word of mouth and brand image are factors in forming someone's intention to use a product. This condition requires the company to continue to provide comfort for every use of its products. The purpose of this study was to examine the direct effect of word of mouth on the intention to save through the BMT Alhikmah brand image. This study uses a quantitative method with the help of SmartPLS software to assist data analysis. The sample approach used was simple random side by way of distributing questionnaires and collecting 95 respondents. The results of this study indicate that word of mouth has a direct effect on saving intention. The involvement of word of mouth also has a direct effect on brand image, whereas brand image has no direct influence on the intention to save at BMT Alhikmah. In addition, the results of this study indicate that word of mouth does not have a direct effect on saving intention through brand image as an intervening variable. The research weakness lies in the brand image variable which does not have a direct effect on the intention to save BMT Alhikmah.

Kata Kunci: Word of Mouth, Saving Intention, Brand Image, BMT

INTRODUCE

The existence of the development of Baitul Maal Wat Tamil (BMT) is increasingly showing extraordinary potential in Indonesia. The development of BMT itself is supported because people have difficulty finding financing for capital in planning their businesses. BMT is a solution for the lower middle class to finance their business (Sakti, 2013). Baitul Maal Wat Tamil (BMT) is a community economic institution that has efforts to develop productive businesses and investments based on sharia principles and cooperatives to increase business activity. BMT regulations refer to law No. 25 of 1992 concerning cooperatives according to their legal entity in the form of cooperatives. Whereas in its implementation BMT refers to the regulation of the Minister of Cooperatives and Small and Medium Enterprises Number 16/Per/M.KUKM/IX/2015 concerning the implementation of savings and loan business activities and sharia payments by cooperatives. So that the law is the legal basis that initiated the establishment of BMT (Irfan, 2021).

The development of BMT is increasingly rapidly due to the high desire of the community in financing for capital in a business. BMT is a solution for the lower middle class to apply for capital and financing for each of their businesses. Therefore, encouraging the lower middle class to carry out the process of financing both capital and savings at BMT (Santi, 2021).

One proof of the development of BMT is like the BMT Alhikmah City of Jepara which has been established since 2004, which then began to spread its wings to dare to open branches in several cities and districts of Jepara. In 2015 BMT Alhikmah Semesta began to dare to open a branch in East Java, to be more precise,

in Malang district which is located in Karangploso. Its establishment in the city of Malang as a new Islamic financial institution has made BMT Alhikmah Semesta encounter many obstacles. Starting from marketing which continues to be improved through the products that are owned. Examples of BMT Alhikmah Semesta Cab products. Karangploso Malang, among others: sirela (*simpanan sukarela*), sisuka (*simpanan sukarela berjangka*), sipenmas (*simpanan masa depan*), sisuqur (*simpanan qurban*), simasjid (*simpanan masjid*), sitera (*simpanan terencana*),

Of the various types of BMT Alhikmah universal products offered, the product that is most in demand is Sirela (*simpanan sukarela*). The reason people tend to choose voluntary savings is because it has many advantages. The advantages offered by BMT Alhikmah Semesta Cab. Karangploso Malang, like the absence of monthly deductions, can get prizes every year, and also get a ratio (profit sharing) of 11%. The increase in the growth of voluntary savings cannot be separated from the intention of the people who want to use products from BMT Alhikmah Semesta Karangploso Malang Cab. Ajzein, (1980) In theory, it states that behavior is influenced by the will or intention formed by that intention.

Another factor that influenced the increase in BMT Alhikmah Semesta's *simpanan sukarela* (sirela) was the marketing strategy carried out by using a word of mouth marketing mix, namely by sending a funding team to go into the community around the location to market products owned by BMT Alhikmah Semesta. This phenomenon that occurs in the field causes word of mouth marketing communications in the community around the location. Word of mouth or so-called word of mouth promotion. This old promotion strategy is considered quite

efficient in attracting new members to use a service product. This marketing is considered capable of increasing public confidence in the experience of dealing directly with companies or banks (Kotler, 2008). However, this is refuted by research Yan, (2019) which states that word of mouth is still gray regarding customer interest in saving, because word of mouth still has the possibility of being positive and negative depending on the customer's experience in purchasing products for a brand.

In addition to word of mouth, the brand image of the product also influences the process of customer interest in purchasing voluntary savings products (Sirela). According to research Saputra & Barus, (2020) shows that directly WOM has a significant influence on brand image. Brand image is a factor to grow one's knowledge of the product so that it is better known by the public. Firmansyah & Jarror, (2021) states that brand image has a significant influence on the intention to save. This is not in line with research Said, (2016) which states that brand image is considered incapable and does not significantly influence customer purchase intentions. Stable increase in simpanan sukarela (sirela) BMT Alhikmah Semesta from year to year shows good growth. Appel and friends (2020) product positioning strategy can't improve on brand image because this sharia bank not interesting and flat. Product positioning strategi in not successful in improve brand image due to inadequate customer satisfaction. So this study aims to determine the direct effect of word of mouth on saving intention through brand image as an intervening variable in simpanan sukarela (sirela) BMT Alhikmah.

LITERATUR REVIEW

Saving Intention

Theory of Reasoned Action (TRA) this theory states that a behavior is influenced by the will or intention contained in shaping behavior and will so that it creates an attitude function in behavior and norms (Ajzen & Fishbein 1980). An intention will always be related to behavior to do something where intention and behavior are a unit that influences and is influenced (Hatmawan & Widiastara, 2017). So that the consumer's intention to save will arise from their minds for their desire to buy a product. This process will also affect the decision to make a purchase in an institution which of course also involves two or more customers so that it becomes an alternative for consumers in carrying out their intention.

Word Of Mouth (WOM)

Word Of Mouth can be interpreted as word of mouth marketing carried out from person to person, WOM can also be interpreted broadly as the delivery of information between humans directly through chat or face-to-face relationships. Word of mouth is a commentary and also a customer recommendation about a service experience that has a strong influence on other people's decisions (Hasan, 2017). Research conducted by Sari (2012) WOM is a form of marketing activity that can trigger someone to talk about, promote, and recommend and also sell a product brand to potential customers. Meanwhile, according to the Islamic view, this marketing activity must be carried out honestly without exaggerating or reducing the description of the goods to be sold.

Brand Image

A company must have an image that is easy to remember and different from its competitors. A strong brand image can provide many advantages and benefits as well as a larger market position compared

to competitors Hutami & Rahayu, (2015). Brand image or usually referred to as brand image, brand image is a set of product facial associations that are formed and stick in the minds of consumers (Firmansyah & Jarror, 2021). This is what drives a company to strengthen its brand position in order to create a positive brand image that sticks in the minds of consumers (Balqis, 2017). Meanwhile, in the Islamic sense, Brand Image is a form of appearance that does not lie either in terms of the quality or quantity of the product.

The Effect of Word Of Mouth on Saving Intention

In this study, it shows the results of the company's goals in the word of mouth marketing mix in creating customer interest in saving at BMT Alhikmah Semesta Karangploso Cab. Word of mouth has a significant influence on customers' interest in saving around BMT, word of mouth needs to be improved to be able to make people more trust in customers' interest in saving. This is also aligned in research Princess, (2018) and Tone, (2020) which also states that word of mouth has a significant effect on the saving intention of voluntary savings customers (sirela). From this description, this study proposes the first hypothesis (H1) as follows:

H1: Word of Mouth has a significant effect on the saving intention of voluntary savings customers (sirela) at BMT Alhikmah Semesta Cab Karangploso Malang

The Influence of Word Of Mouth on Brand Image

Word of mouth has an important role in the formation of brand image. According to Kartika (2019) Indonesian consumers generally show positive things to other people to 7 of them if they are satisfied, but consumers will say negative things to 10 people if they feel dissatisfied, so this can be interpreted

that Indonesian consumers generally convey negative things to more people than positives. In this case, it shows that word of mouth has a significant influence on brand image. Rokhmat Subagiyo (2016) as well as Saputra (2020) states that word of mouth has a significant influence on brand image. From the description above, this study proposes a second hypothesis (H2) as follows:

H2: Word of Mouth has a significant effect on the brand image of voluntary savings customers (sirela) at BMT Alhikmah Semesta Cab Karangploso Malang

Effect of Brand Image on Saving Intention

According to Rokhmat Subagiyo, (2016) Brand image on a product is used as the main guideline in product purchases. The company's main goal in creating a brand image is to provide consumer purchasing decisions in using its products. Consumers will have a positive impact if a brand image used by consumers has positive things. This reason encourages companies to maintain their image in order to strengthen their brand position so that consumers buy products. This was revealed in research Balqis, (2017) which states that brand image has a significant influence on customer saving intention. From this description, this study proposes a third hypothesis (H3) as follows:

H3: Word of Mouth has an effect on the brand image of voluntary savings customers (sirela) at BMT Alhikmah Semesta Cab Karangploso Malang.

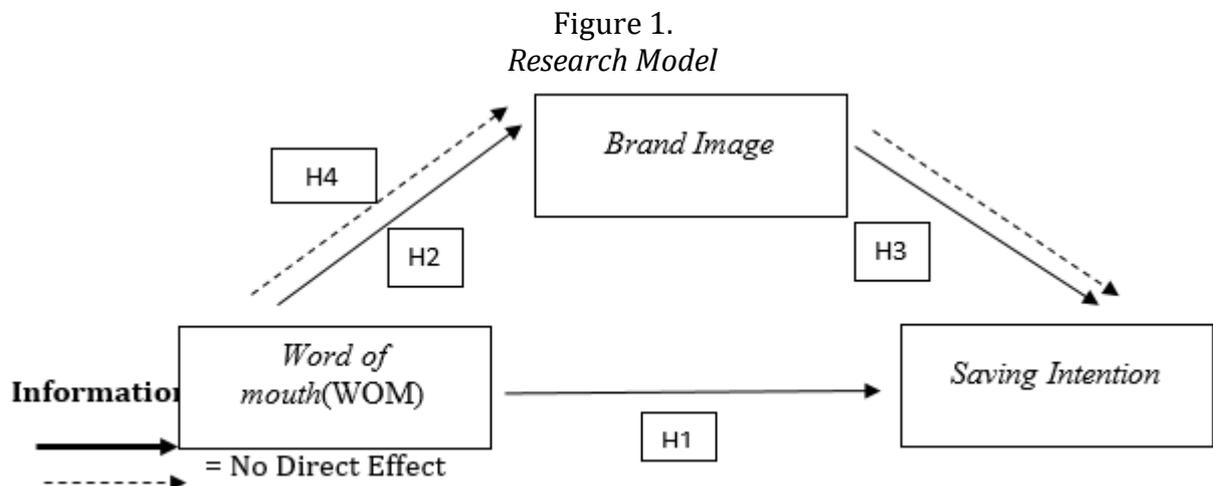
The Effect of Word of Mouth on Saving Intention through Brand Image as an Intervening Variable

Word of mouth is a form of marketing to create two-way communication with fellow consumers. The survey conducted proves that word of mouth has a positive impact on the saving intention of customers who stay at

BMT Alhikmah, thereby creating a good BMT brand image. However, in this study the results prove that brand image has no influence in mediating between word of mouth and saving intention of customers to save. From this description, this study proposes a hypothesis (H4), as follows:

H4: Brand image has a direct influence on word of mouth and saving intention

Based on the formulation of the four proposed hypotheses, the research model is formulated as shown below.



RESEARCH METHODS

This study uses a quantitative method, namely by using a questionnaire distribution instrument which is distributed to customers and also employees of BMT Alhikmah Semesta and fulfills the following requirements: has

active savings voluntary savings (sirela), ages between 20 to > 50 years, has been a customer for at least 1 year In this study assisted using *software* SemPLS to assist data analysis using a Likert scale Sugiyono, (2014). Table 1 describes the indicators used in this study.

Table 1.
Research Instruments

Variable	Dimensions	Indicator
Word Of Mouth (WOM) Sumardy in Harahap (2020), Wirdaini, (2018)	Talks	Quality of talk Message delivered Messages that have a positive impact on the services provided Sources of information come from the closest people
	topic	Conformity of information with the product recommendations from others Building perceptions about a product
	Tools	Communication through digital means as well as in person. Communication using various sources of information
	Talking part	recommendations from others motivation from others
	Brand Image Balqis, (2017)	Strength

	<i>Uniqueness</i>	Clear market coverage Brands are easy to remember and pronounce Display products that are different from other products
	<i>Favorable</i>	Different product displays Brands are always remembered by customers. Congruence between brand impressions
<i>Saving Intent (Interest in Saving)</i> Deviana (2017), Farrah (2015), Shiffman & Kanuk (2010)	<i>Interesting desire</i>	Often looking for information about products Consider before making a purchase Want to try the product Want to own a product

The population in this study uses active members who save at BMT Alhikmah Karangploso Malang Cab. Data for active savers of voluntary savings (sirela) at BMT Alhikmah until 2021 reaches 1,996 savers. So that the determination of the sample in this study uses the Slovin formula with an error percentage of 10%. And the respondents used in this study were 95 customers. Based on a population of 1,996, it can be calculated using the Slovin formula as follows:

$$n = \frac{N}{N \cdot e^2 + 1}$$

Information :

n = sample size

N = population size

e = desired accuracy limit/estimation tool

The results of calculations using the Slovin formula, (N) the size of the population which is divided is then multiplied by an error rate of 10%, the resulting calculation is as follows:

$$n = \frac{1.996}{1.996 \cdot (0.1)^2 + 1} = 95$$

The results of the calculations are used as a limit in taking random samples on the sample that is owned. The process of taking this sample was carried out from the answers of the respondents which were then processed using the SemPLS 3 software.

RESULTS AND DISCUSSION

Respondent Profile

Calculation of primary data which describes the description of the respondents in this research, we can see in table 2. The results of the research were that the majority of respondents were female, namely 74 people (78%) compared to men, 21 people (22%). Based on the description of the respondents by occupation, vegetable traders were more dominant with a total of 68 people (72%), compared to students with 10 people (11%), private employees (10%) and also other jobs 7 people (7%). On the other hand, the character of the respondents also looked at the length of time they had been customers. Length of time as a customer of the majority of customers with a total of 5 to 7 years 38 people (40%) compared to 1 to 2 years 28 people (29%) and 3-5 years 29 people (31%). This sampling was also obtained from the type of work of customers who were dominated by vegetable traders, 68 people (72%).

Table 2.
Description of Respondents

No	Gender	Amount	Percentage
1	Laki-laki	21	22%
2	Perempuan	74	78%
	Total	95	100
No	Type of work	Amount	Percentage
1	Pelajar	10	11%
2	Pedagang sayur	68	72%
3	Pegawai swasta	9	10%
4	lainnya	7	7%
	Total	95	100%
No	Year Range	Amount	Percentage
1	1-2 tahun	28	29%
2	3-5 tahun	29	31%
3	5-7 tahun	38	40%
	Total	95	100%

Convergent Validity

Convergent Validity in this study used to show the relationship between reflective items with other variables. It is

said that an indicator is sufficient if it meets the loading factor value > 0.50 , then the indicator is said to be valid.

Table 3.
Convergent Validity Value

Variable	Question Items	Loading Factor	Information
<i>Word Of Mouth</i>	X1.1	0.544	Valid
	X1.2	0.637	Valid
	X1.3	0.611	Valid
	X1.4	0.860	Valid
	X1.5	0.761	Valid
	X1.6	0.786	Valid
	X1.7	0.591	Valid
	X1.8	0.534	Valid
	X1.9	0.536	Valid
	X1.10	0.562	Valid
	X1.11	0.611	Valid
<i>Saving Intention</i>	Y1.1	0.778	Valid
	Y1.2	0.460	Valid
	Y1.3	0.823	Valid
	Y1.4	0.756	Valid
<i>Brand Image</i>	Z1.1	0.530	Valid
	Z1.2	0.511	Valid
	Z1.3	0.470	Valid
	Z1.4	0.414	Valid
	Z1.5	0.765	Valid

Z1.6	0.830	Valid
Z1.7	0.607	Valid

The measuring instrument used in the convergent validity test does not only use cross loading but can also use the

Average variance extracted (AVE) value. AVE values can be seen in the table below:

Table 4.

Variable	Average Variance Extranced(AVE)
X	0.636
Y	0.619
Z	0.645

Discrimination Validity

Table 5 shows the results of the test discriminant validity to show the correlation in each variable. Value

ondiscriminant validity using the HTMT calculation, if the HTMT value is > 0.9 then the variable is said to have a good discriminant variable.

Table 5.

	X	Y	Z
X	0.804		
Y	0.444	0.776	
Z	0.472	0.395	0.789

Composite reliability

Test result composite reliability used to assess whether all indicators have sufficient eligibility. According to Achjari

& Mada, (2004) if value composite reliability has a value > 0.7 then it is said that the variable is feasible to be tested. So that it can be seen from table 6 below.

Table 6.

	Composite Reliability	AVE
Word Of Mouth	0.845	Reliable
Saving Intention	0.830	Reliable
Brand Image	0.816	Reliable

hypothesis

Hypothesis testing uses the help of SmartPLS software and is identified through path coefficients in the P-value

column to find out whether there is an influence from the variables that will be used in this study.

Table 7.

Model	Original Sample	Sample Means	Standard Deviation	T Statistics	p-Values
Word Of Mouth → Saving Intention	0.367	0.374	0.121	3,040	0.003
Word Of Mouth → Brand Image	0.468	0.471	0.084	5,721	0.000

<i>Model</i>	<i>Original Sample</i>	<i>Sample Means</i>	<i>Standard Deviation</i>	<i>T Statistics</i>	<i>p-Values</i>
<i>Brand Image → Saving Intention</i>	0.195	0.191	0.122	1.607	0.109
<i>Word Of Mouth → Brand Image → Saving Intention</i>	0.091	0.097	0.063	1,446	0.149

In the results of this study, word of mouth has a direct effect on saving intention which in table.7 can be seen in the p-value which states $0.003 > 0.05$ which indicates that word of mouth has a direct effect on saving intention. So that hypothesis 1 in this study is accepted. The results of this study are also in line with research conducted by Jalilvand & Samiei, (2012) and Maulyda, (2017) which states that word of mouth has a significant effect on customers' interest in saving. The results of field observations state that word of mouth is more dominant because the majority of customers are vegetable traders who do not have much time to find relevant information, so word of mouth from friends or relatives of fellow traders is the main source of information about voluntary savings (sirela) BMT Alhikmah Universe. The results of this study are also supported by research Kurniawan, (2012) which states that word of mouth has a great influence on the intention to save.

While word of mouth has a direct and positive influence on brand image with a p-value of $0.000 > 0.05$ which can be stated that the variable has the nature of influence. This research is in line with research Subagiyo, (2016) and Balqis, (2017)states that there is a significant influence on brand image. The results of observations made show that the higher and more positive the word of mouth that is received and conveyed, the more it forms a brand image on BMT Alhikmah Semesta products. The second hypothesis is that there is an influence of word of

mouth on brand image, so the second hypothesis is accepted.

This research is different from previous studies, because in this study brand image has not affected the saving intention of customers at BMT Alhikmah Semesta. In research conducted by Ningsih & Pradanawati, (2021) which states that brand image has a significant influence on the intention to save. This is a research gap in this study. Because this study states that brand image does not have a direct effect on saving intention which can be seen from the p-value of $0.109 < 0.05$. So the third hypothesis is rejected. This study supports research conducted by Said, (2016) which states that brand image has no direct influence on word of mouth and interest in saving.

It was also stated in this study, brand image did not mediate word of mouth and also saving intention with a p-value of $0.149 < 0.05$, where it was stated that there was no mediating effect between the z variables on the x and y variables. This study supports research conducted by Said, (2016) that brand image does not have a mediating effect between the two variables x and y. so the fourth hypothesis is rejected.

CONCLUSIONS

The results of the analysis in this study show that word of mouth (WOM) variables have a direct and significant effect on saving intention with a P-value ($0.000 > 0.050$). So this shows that the word of mouth variable has the power to influence saving intention. The brand image variable has no direct effect on

saving intention with a p-value ($0.109 > 0.05$). The influence of word of mouth affects saving intention by 55%, meaning that word of mouth has a contribution to forming the intention to save from customers. As well as the role of brand image in mediating it has not been seen directly in word of mouth variables and also saving intention.

Based on the analysis results in the research instrument, the indicator with the smallest score is brand image where the brand image of BMT Alhikmah products can be the branding of all products owned by BMT Alhikmah. To increase the brand image, interesting activities are needed such as making events in the marketing strategy so that they can increase the branding of their products. Word of mouth here also has an important role because the marketing target at BMT Alhikmah is market traders so it needs to be improved for the quality of the messages conveyed. The limitation of this research is that it only focuses on the influence of word of mouth, brand image and saving intention. For further research it is hoped that there will be the addition of new variables such as the influence of product quality, knowledge, Islamic financial literacy. As well as considering the use of new methods with the latest theory development so that further research can be more detailed and as expected.

REFERENCE

- Achjari, D., & Mada, U. G. (2004). *Kotak Terkecil Parsial: Metode Persamaan Struktur Lainnya Analisis Pemodelan*. 19, 238–248.
- Ajzen, I. (1980). Understanding attitudes and predictiing social behavior. *Englewood cliffs*.
- Appel, G., Grewal, L., Hadi, R., & Stephen, A. T. (2020). The future of social media in marketing. *Journal of the Academy of Marketing science*, 48(1), 79-95.
- Balqis, F. (2017). Pengaruh Brand Image, Brand Trust, Dan Word Of Mouth Terhadap Proses Keputusan Nasabah Menabung Pada Bank Bri Syariah. In *Journal UIN Syarif Hidayatullah Jakarta* (Vol. 02, Issue 01).
- BMT Alhikmah Semesta. (2022). *Sejarah BMT Alhikmah Semesta*. Jepara. Diakses dari <https://bmtalhikmahsemesta.com/profile-sejarah>
- Firmansyah, F., & Jarror, A. (2021). Pengaruh Citra Merek Dan Kelompok Referensi Terhadap Keputusan Pembelian Smartphone Vivo. *Manajerial*, 8(03), 247. <https://doi.org/10.30587/manajerial.v8i03.2547>
- Harahap, S. R. (2021). *Pengaruh Word Of Mouth, Brand Awareness Dan Media Communication Terhadap Minat Menggunakan Produk BTN Batara IB (Studi Kasus BTN Syariah KC Medan)* (Doctoral dissertation, Universitas Islam Negeri Sumatera Utara).
- Hasan. (2017). Word-Of-Mouth Marketing sebagai Bauran Komunikasi Pemasaran. *Jurnal Dinamika Dan Bisnis*, 6(2), 101–112.
- Hatmawan, A. A., & Widiasmara, A. (2017). Faktor –Faktor Yang Mempengaruhi Niat Pada Perilaku Nasabah Menabung Di Perbankan Syariah Dengan Agama Sebagai Variabel Kontrol. *Assets: Jurnal Akuntansi Dan Pendidikan*, 5(2), 101. <https://doi.org/10.25273/jap.v5i2.1192>
- Hutami, V. M., & Rahayu, Y. S. (2016). Pengaruh Brand Image Kartu IM3 Indosat terhadap Kepuasan Layanan dan Loyalitas Pelanggan (Studi pada PTN dan PTKIN di Kota Malang). *IQTISHODUNA*, 12(1), 9-18.
- Irfan, C. D. (2021). Analisis Penetapan Nisbah Bagi Hasil Pada Deposito

- Mudharabah Di Baitul Maal Wat Tamwil (BMT) Riyadhul Jannah Bekasi Dalam Perspektif Hukum Islam. *Jurnal Sosial Dan Budaya Syar-I*, 8(1), 1–20. <https://doi.org/10.15408/sjsbs.v8i4.21978>
- Jalilvand, M. R., & Samiei, N. (2012). *The effect of electronic word of mouth on brand image and purchase intention An empirical study in the automobile*. 460–476. <https://doi.org/10.1108/02634501211231946>
- Kartika, C., Yusuf, Hidayat, F., Krinala, E., Fauzi, S. N., Sari, A. P., Firmansyah, E., & Wahyudi. (2019). Pengaruh Religiusitas, Trust, Corporate Image, dan Sistem Bagi Hasil terhadap Customer Behavior Intention Menabung dan Customer Loyalty di Bank Syariah Mandiri Jawa Timur. *Global*, 04(01), 30–49.
- Kotler. P., (2008). Manajemen Pemasaran, Edisi Milenium diterjemahkan Benyamin Molan. In *PT. Prenhallindo*.
- Kurniawan, I. (2012). Word of Mouth Communication Effect of Use of the Service Review. *Entrepreneur*, 3(1), 22–34.
- Maulya, Z. (2017). *Pengaruh Electronic Word Of Mouth (Ewom) Terhadap Purchase Intention Melalui Brand Image Sebagai Variabel Intervening (Studi Kasus Pada Oppo Smartphone Di Indocell Malang)*.
- Ningsih, S., & Pradanawati, L. (2021). The Influence Of Brand Image, Price And Promotion On Purchase Decision (Case Study on Gea Geo Store). *Business and Accounting Research (IJEBAR) Peer Reviewed-International Journal*, 5(3), 1–12.
- Said, A. (2016). Pengaruh Brand Image, Word of Mouth, Dan Iklan, Terhadap Minat Menabung Di Bmt Se-Kabupaten Demak. *Angewandte Chemie International Edition*, 6(11), 951–952., 4, 10–27.
- Sakti, A. (2013). Mapping Of Conditions And Potential Of BMT : Partnership to Expand the Market and Linkage of Islamic Banking Services to the Micro Enterprises. *Al-Muzara'ah*, 1(1), 1–18.
- Santi, I. M. (2021). *Pengaruh Electronic Word Of Mouth (E-WOM) Terhadap Purchase Intention Pada Produk Bank Syariah Mandiri* (Doctoral dissertation, Universitas Islam Negeri Sumatera Utara Medan)..
- Saputra, S., & Barus, F. M. (2020). Pengaruh Electronic Word Of Mouth (e-WOM) Dan Citra Merek Terhadap Minat Belanja Konsumen Di Batam. *Jurnal Ilmiah Manajemen Dan Bisnis*, 5(1), 1–11.
- Sari, R. D. K., & SRI, R. T. A. (2012). *Analisis Pengaruh Kualitas Produk, Persepsi Harga, Dan Word Of Mouth Communication Terhadap Keputusan Pembelian Mebel Pada CV. Mega Jaya Mebel Semarang* (Doctoral dissertation, Fakultas Ekonomika dan Bisnis).
- Subagiyo, R. S. R. (2016). Pengaruh Brand Image Terhadap Keputusan Nasabah Dalam Memilih Pembiayaan Di Bmt Sahara Tulungagung. *Malia: Jurnal Ekonomi Islam*, 8(1).
- Sugiyono. (2014). *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif dan R&D*.
- Wirdaini, M. (2018). *Pengaruh Brand Image, Brand Trust, Promosi Dan Word Of Mouth Terhadap Proses Keputusan Pembelian Pada Konsumen*.
- Yan, B. (2019). *Research on the Influence of Customer Perceived Value on Brand Equity*. 609–626. <https://doi.org/10.4236/ajibm.2019.93042>