



## **THE INFLUENCE OF WORD OF MOUTH AND BRAND IMAGE ON PURCHASE INTENTION WITH PRODUCT KNOWLEDGE AS A MEDIATION VARIABLE**

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### **ABSTRAK**

Penelitian ini bertujuan untuk mengetahui pengaruh *word of mouth* dan *brand image* terhadap *purchase intention* pada nasabah Bank Syariah Indonesia di Kota Malang dengan *product knowledge* sebagai variabel mediasi. Metode penelitian ini menggunakan penelitian kuantitatif. Teknik pengambilan sampel dalam penelitian ini menggunakan teknik *purposive sampling*. Sampel penelitian berjumlah 135 responden yang diambil dari nasabah Bank Syariah Indonesia di Kota Malang yang termasuk usia remaja dan usia produktif. Pengumpulan data menggunakan penyebaran kuesioner yang disebar melalui *google form*. Hasil penelitian menunjukkan bahwa *word of mouth* tidak berpengaruh terhadap *purchase intention* namun *word of mouth* berpengaruh signifikan terhadap *product knowledge*, *brand image* berpengaruh signifikan terhadap *purchase intention* dan *product knowledge*, *product knowledge* berpengaruh signifikan terhadap *purchase intention*. *Word of mouth* berpengaruh signifikan terhadap *purchase intention* yang dimediasi oleh *product knowledge* secara penuh, *brand image* berpengaruh signifikan terhadap *purchase intention* yang dimediasi oleh *product knowledge* secara parsial.

**Kata Kunci :** *Word of Mouth, Brand Image, Product Knowledge, Purchase Intention.*

### **ABSTRACT**

*This study aims to determine the influence of word of mouth and brand image on purchase intention in Bank Syariah Indonesia customers in Malang City with product knowledge as a mediation variable. This research method uses quantitative research. The sampling technique in this study used purposive sampling techniques. The research sample amounted to 135 respondents taken from Bank Syariah Indonesia customers in Malang City who included adolescence and productive age. Data collection using questionnaire dissemination disseminated through goggle form. The results showed that word of mouth does not affect purchase intention but word of mouth has a significant effect on product knowledge, brand image has a significant effect on purchase intention and product knowledge, product knowledge has a significant effect on purchase intention. Word of mouth has a significant effect on purchase intention mediated by full product knowledge; brand image has a significant effect on purchase intention mediated by partial product knowledge.*

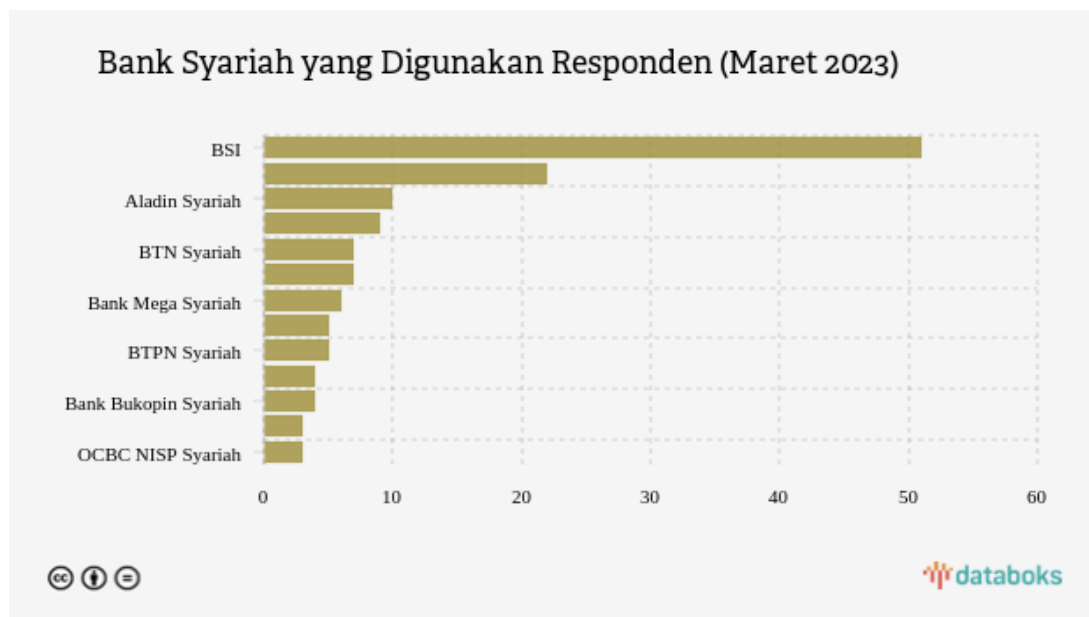
**Keywords :** *Word of Mouth, Brand Image, Product Knowledge, Purchase Intention.*

## INTRODUCTION

The development of a country's financial sector will greatly affect its economic growth. The economy is driven largely by the financial services sector. According to Ahmadi et al, (2021) all intermediation and investment actions in financial institutions are currently influential in various economic activities that generate employment, increase economic value, increase public income, and the asset value

of financial institutions involved in the financial industry. Sharia banks basically have tremendous potential and opportunities. One of the banks in Indonesia is Bank Syariah Indonesia which is a bank resulting from the merger of three Islamic commercial banks. The purpose of merging these three Islamic banks is to maximize the large potential of Islamic finance and economy in Indonesia (Lubis et al, 2022).

**Figure 1. Survey of Sharia Banks Most Widely Used by Indonesian People by Populix**



Source : Databoks (2023)

As of March 2023, Bank Syariah Indonesia (BSI) is the most widely used Islamic bank in Indonesia with a percentage of 51% or 517 respondents out of a total of 1,014 respondents (Databoks, 2023). 86.7% of the total population of around 270 million people in Indonesia who are BSI customers have only reached 19 million people as of May 2023. This number has grown by 5 million customers over 2.5 years. This means that the space for growth and potential of Islamic finance is still very broad and untapped. The share of the Islamic financial market as of June 2022 was 10.41% and there was an increase compared to the previous year which reached 10% (Otoritas Jasa Keuangan, 2022). However, this number is still fairly low. The low market share of Islamic finance shows that public

interest in Islamic finance is still very low compared to conventional.

Low or high public interest in Bank Syariah Indonesia cannot be separated from the elements of communication carried out in promotional activities. Word of Mouth (WOM) is a classic strategy in promoting products. The word of mouth communication process can directly affect customer perceptions of products (Fenanda & Solekah, 2018). Apart from word of mouth, according to Yussitha et al, (2023) another factor that can influence purchase intention is brand image.

Good branding is a powerful tool that not only improves the company's reputation but also influences people's purchase intention towards goods and services. According to Kotler & Keller (2016),

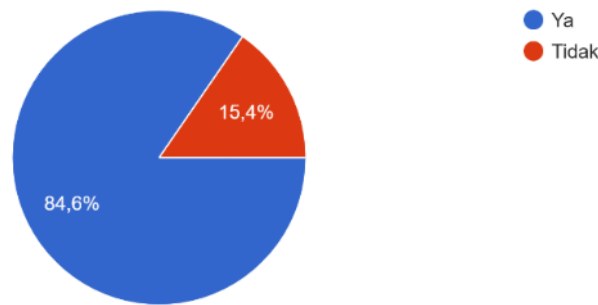
purchase intention is an attitude that arises when someone reacts to an object and wants to decide to make a purchase. The existence of purchase intention that is formed is also inseparable from consumer knowledge in finding out for themselves about a company's products or services. This knowledge is usually referred to as product knowledge. Product knowledge refers to all detailed information available to consumers, such as various categories of products and services, as well as knowledge of the functions of products used to influence purchasing decisions (Nurlaeli, 2017).

Research by Ruhamak & Rahayu (2016) shows that the results of positive overall significance are the influence of word of mouth on brand image, word of mouth on purchase intention, brand image on purchase intention and word of mouth on purchase intention through brand image. Then, research conducted by Aisah & Wahyono (2018) showed all variables ranging from brand image and word of mouth have a significant effect and have a positive effect on purchase decisions. Third, research

conducted by Khoirunnisa & Albari (2023) shows that product knowledge has a positive but not significant effect on purchase intention, but brand image and word of mouth have a positive and significant effect on purchase intention. Fourth, research by Rosanti & Rahayu (2023) shows that there is no influence between Islamic marketing mix on intention to become a customer mediated by brand image. Fifth, research by Yussitha et al, (2023) shows that word of mouth has a direct effect on saving intention and brand image, but brand image does not have a direct effect on saving intention.

From the description above, further research needs to be carried out related to word of mouth and brand image on purchase intention with product knowledge, especially Bank Syariah Indonesia (BSI) customers in Malang City. Malang City as of October 2023 has a population of 874,890 people. To be able to find the phenomenon, an initial survey was conducted to 39 resident respondents in Malang City and obtained the percentage of respondents as follows:

**Figure 2. Percentage of Number of Respondents**



Source : Data Processed by Researchers (2023)

In the picture above, it was found that 84.6% who filled out the pre-survey questionnaire or as many as 33 people were customers of Bank Syariah Indonesia. While the remaining 15.4% or as many as 6 people have not become customers of Bank Syariah Indonesia. The results of the initial survey showed that as many as 61.5% of respondents chose Bank Syariah Indonesia because of promotions (*word of mouth*) from others. As many as 49% of respondents

chose Bank Syariah Indonesia because it was based on stories of experiences from others. As many as 77% of respondents chose Islamic Banks Indonesia because BSI has a *good brand image*. 72% of respondents chose Bank Syariah Indonesia because of the preferred brand choice. Only 38% of respondents chose Bank Syariah Indonesia because they knew the product specifications offered by BSI. As many as 69% of respondents chose Bank Syariah Indonesia

because they knew the product specifications offered by BSI. Another 38% of respondents chose Bank Syariah Indonesia because of the influence (*word of mouth*) from others. Then as many as 90% of respondents if they want to open a bank account will choose Bank Syariah Indonesia

The novelty of this study compared to previous studies is that it uses product knowledge mediation variables. Where this product knowledge variable is still rarely used as a mediation variable. Furthermore, this research was conducted on customers of Bank Syariah Indonesia in Malang City.

## LITERATURE REVIEW

### Word of Mouth

Word of Mouth is a promotional activity through intermediaries from one person to another either orally, in writing, or through electronic communication devices connected to the internet based on experience of services or products (Kotler and Keller, 2016). According to Sernovitz (2009) in word of mouth there are five indicators called 5T. The first is talkers, which is the target group where people will talk about the brand. The second is the topic of what talkers are talking about. Third, tools or tools to broadcast topics and talkers. Fourth, the talking part, there must be other people involved in the conversation so that word of mouth can continue. And the fifth tracking, this is an action to monitor and track consumer reactions.

### Brand Image

Brand image is an overview of a brand that is based on previous information and experience. If consumers who have a positive impression of a brand will be more likely to buy the item, and a better brand is also the basis for building a positive impression about the company. The process of selecting, organizing, and interpreting data to create a significant brand picture is known as brand image (Kotler and Keller, 2016). According to Saputra (2018) there are three indicators contained in brand image, namely the first is the excellence of brand

association, the strength of brand association, and the uniqueness of brand association.

### Product Knowledge

Product knowledge is all accurate information stored in the customer's memory, which can be used to assess their choices (Wahyuni & Suparna, 2014). Brucks (2008) in Manuarang and Mawardi (2018) measures product knowledge with four indicators, namely the first subjective knowledge in this case refers to how much respondents know about a product. Second, objective knowledge, how much information and the type of information stored in the minds of consumers. Third, experience-based knowledge, how much or often consumer experience in purchasing and using a product. Fourth, beliefs about product categories in general.

### Purchase Intention

According to Kotler and Keller (2016), purchase intention is the possibility of consumers to buy certain goods and services or switch from one brand to another. Purchase intention in consumers arises when there is a desire to feel or use a certain product. Ferdinand (2006) measures purchase intention with four indicators, namely transactional interest, referential interest, preferential interest, and exploratory interest.

## RESEARCH METHODS

This research is a quantitative research. Quantitative research method is a method aimed at descriptive or describing a situation objectively using numbers starting from data collection, to interpretation of data and forms and results (Arikunto, 2006). This study aims to determine the influence of word of mouth and brand image on purchase intention to become a customer of Bank Syariah Indonesia in Malang City with product knowledge as a mediation variable.

The location of this study is in Malang City with a population, namely Bank Syariah Indonesia customers in Malang City. In this study, the sample consisted of Bank Syariah Indonesia customers in Malang City and

included in adolescence and productive age. The age of adolescents is those aged 10-19 years. Meanwhile, the productive age is those aged 20-59 years. The number of samples in this study using the Malhotra (2009) approach is determined by multiplying the number of items by 5 or 5 x the number of items. The total question items in this study are 27 questions, so the minimum sample size of this study is  $27 \times 5 = 135$ . So the number of samples taken in this study was 135 respondents.

Sampling technique using non-probability sampling technique with purposive sampling method. The criteria

used in this study are having been a customer of Bank Syariah Indonesia (BSI) for at least 2 months, including in adolescence and productive age, and currently domiciled in Malang City. Data collection techniques use questionnaires in the form of google forms that are distributed online to respondents and use measurements in the form of Likert scales.

**RESULTS AND DISCUSSION**

**Outer Model Analysis**

**Convergent Validity**

The convergent validity value obtained the results are:

**Table 1. Convergent Validity Values**

	<b>Word of Mouth</b>	<b>Brand Image</b>	<b>Purchase Intention</b>	<b>Product Knowledge</b>	<b>Ket</b>
<b>X1.1.1</b>	0.634				Valid
<b>X1.1.2</b>	0.434				Valid
<b>X1.2.1</b>	0.742				Valid
<b>X1.2.2</b>	0.635				Valid
<b>X1.3.1</b>	0.543				Valid
<b>X1.4.1</b>	0.695				Valid
<b>X1.4.2</b>	0.707				Valid
<b>X1.5.1</b>	0.375				Valid
<b>X2.1.1</b>		0.503			Valid
<b>X2.1.2</b>		0.583			Valid
<b>X2.1.3</b>		0.688			Valid
<b>X2.2.1</b>		0.582			Valid
<b>X2.2.2</b>		0.659			Valid
<b>X2.2.3</b>		0.523			Valid
<b>X2.3.1</b>		0.769			Valid
<b>X2.3.2</b>		0.688			Valid
<b>X2.3.3</b>		0.667			Valid
<b>Y.1.1</b>			0.791		Valid
<b>Y.2.1</b>			0.715		Valid
<b>Y.3.1</b>			0.730		Valid
<b>Y.4.1</b>			0.668		Valid
<b>Z.1.1</b>				0.528	Valid
<b>Z.1.2</b>				0.504	Valid
<b>Z.2.1</b>				0.759	Valid
<b>Z.3.1</b>				0.648	Valid
<b>Z.3.2</b>				0.754	Valid
<b>Z.4.1</b>				0.769	Valid

*Source: Data Processed by Researchers (2023)*

Convergent validity is said to be fulfilled if the loading factor value exceeds or is greater than 0.5 which has been

processed through smartPLS version 3.2.9. Based on table 1. above, there are several indicators that do not meet the requirements

for convergent validity, including XI.1.2 and X1.5.1 So that indicators that do not meet the requirements for convergent validity can be **Reliability Test**

excluded or eliminated because they have a loading factor value below 0.5.

**Table 2. Cronbach's Alpha Value**

Variable	Cronbach's Alpha (CA)	Composite Reliability (CR)	Cut Off	Information
Word of Mouth	0.774	0.839	0,7	Reliable
Brand Image	0.810	0.856	0,7	Reliable
Purchase Intention	0.703	0.817	0,7	Reliable
Product Knowledge	0.746	0.826	0,7	Reliable

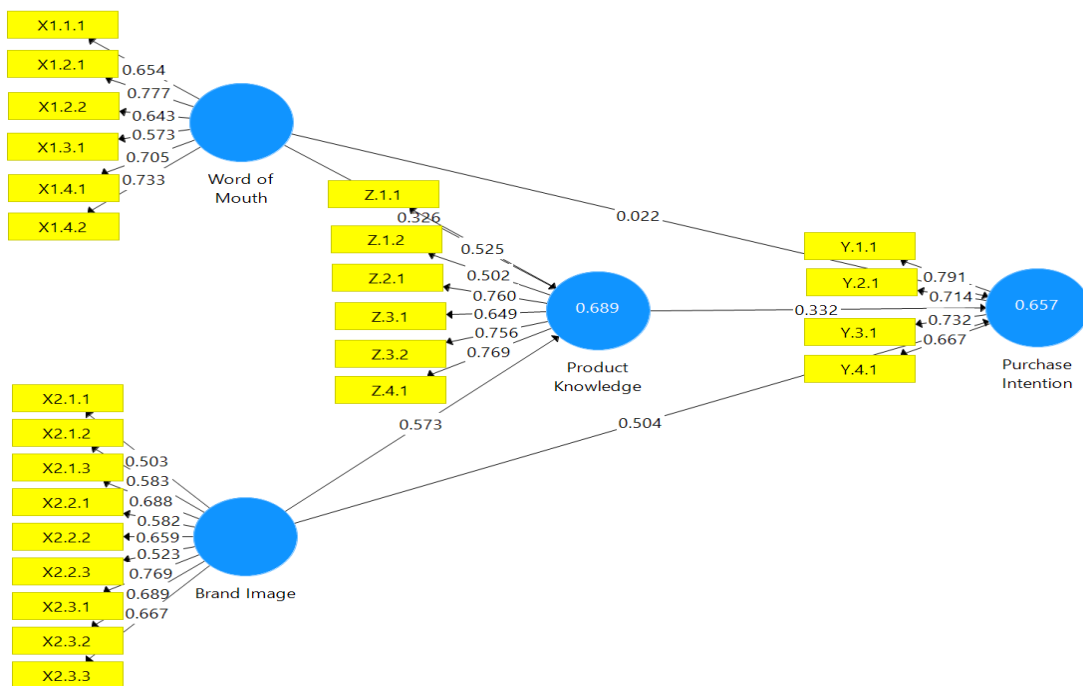
Source: Data Processed by Researchers (2023)

Based on reliability tests, it can be concluded that all values in Cronbach's Alpha (CA) and Composite Reliability (CR) in each construction produce values above

0.7. Comprehensively, the proposed measurement model meets all the criteria and requirements in the reliability test.

**Inner Model Analysis**

**Figure 3. Structural Model (Inner Model)**



Source: Data Processed With PLS (2023)

**R-Square (R<sup>2</sup>)**

**Table 3. R-Square Value**

Variable	R Square
Purchase Intention	0.657
Product Knowledge	0.689

Source: Data Processed by Researchers (2023)

The variable purchase intention is 0.657. This value shows that there are 65.7% of purchase intention variables can be influenced by other variables, namely product knowledge variables (Z), brand image variables (X1) and word of mouth (X2). While the other 34.3% were influenced by other variables that were not contained in this study.

As for the value of R-Square in table 4.9 above in the product knowledge variable of 0.689. This value shows that 68.9% of product knowledge variables can be influenced by purchase intention variables (Y), brand image variables (X1) and word of mouth (X2). While the other 31.1% were influenced by other variables that were not contained in this study.

**Predictive Relevance (Q2)**

**Table 4. Conformity Test**

Variable	Q2
Purchase Intention	0.327
Product Knowledge	0.291

*Source: Data Processed by Researchers, (2023)*

The Q2 value of the two research variables, namely purchase intention and product knowledge, was received. This

happens because both variables have Q2 values of 0.327 and 0.291 both above 0.

**Collinearity Statistics (VIF)**

**Table 5. Collinearity Statistics (VIF)**

	VIF
X1.1.1	1.507
X1.2.1	2.093
X1.2.2	1.348
X1.3.1	1.570
X1.4.1	1.565
X1.4.2	1.747
X2.1.1	1.347
X2.1.2	1.414
X2.1.3	1.889
X2.2.1	1.477
X2.2.2	1.883
X2.2.3	1.597
X2.3.1	1.827
X2.3.2	1.560
X2.3.3	1.574
Y.1.1	1.440
Y.2.1	1.337
Y.3.1	1.375
Y.4.1	1.254
Z.1.1	1.422
Z.1.2	1.378
Z.2.1	1.639
Z.3.1	1.428
Z.3.2	1.738
Z.4.1	1.662

*Source: Data Processed by Researchers (2023)*

Based on table 5. above, if the VIF value is not more than 10, then the model is stated to have no multicollinary symptoms.

The following table is the result of hypothesis testing and mediation tests performed :

**Hypothesis Test and Mediation Test**

**Table 6. Hypothesis Test Results**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values	Original Sample (O)
Word of Mouth -> Purchase Intention	0.130	0.131	0.098	1.329	<b>0.185</b>	<b>Insignificant</b>
Word of Mouth -> Product Knowledge	0.326	0.321	0.108	3.022	<b>0.003</b>	<b>Significant</b>
Brand Image -> Purchase Intention	0.695	0.695	0.085	8.139	<b>0.000</b>	<b>Significant</b>
Brand Image -> Product Knowledge	0.573	0.577	0.099	5.815	<b>0.000</b>	<b>Significant</b>
Product Knowledge -> Purchase Intention	0.332	0.330	0.112	2.967	<b>0.003</b>	<b>Significant</b>

*Source: Data Processed by Researchers (2023)*

**Table 7. Mediation Test Results**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values	Original Sample (O)
Word of Mouth -> Product Knowledge -> Purchase Intention	0.108	0.104	0.047	2.287	<b>0.023</b>	<b>Significant</b>
Brand Image -> Product Knowledge -> Purchase Intention	0.190	0.192	0.077	2.460	<b>0.014</b>	<b>Significant</b>

*Source: Data Processed by Researchers (2023)*

**The Effect of Word of Mouth on Purchase Intention.**

The word of mouth variable to purchase intention which in the relationship of the variable has a t-statistic value smaller than the t-table, which is  $1,329 < 1.96$ . So that the word of mouth variable has no effect on purchase intention. Bank Syariah Indonesia in this study was unable to cause purchase intention made by consumers through word of mouth that occurred. The results of this study are not in line with research conducted by Ruhamak & Rahayu (2016) and Prayogi et al, (2022) in their research that there is a positive influence of word of mouth on purchase intention. Where

in this study word of mouth has no effect on purchase intention.

**The Effect of Word of Mouth on Product Knowledge.**

Word of mouth on product knowledge is greater than t-table, which is  $3,022 > 1.97$ . These results prove that word of mouth variables affect product knowledge. Customer product knowledge increases along with word of mouth activities. When a conversation occurs, the knowledge of a customer increases. The results of this study reinforce the results conducted by Aisah & Wahyono (2018) where word of mouth has a significant effect on customer product knowledge for Bank



Syariah Indonesia (BSI) customers in Malang City.

### **The Effect of Brand Image on Purchase Intention.**

The relationship between brand image and purchase intention is greater than the t-table, which is  $8,139 > 1.96$ . These results prove that variables in brand image have a significant effect on purchase intention. BSI in this study is able to bring up customer purchase intentions through the good image displayed by BSI. The results of this study reinforce the results conducted by Isyanto et al, (2020) found that brand image has a positive effect on purchase intention.

### **The Influence of Brand Image on Product Knowledge.**

Brand image of product knowledge where the relationship variable has a t-statistic value greater than the t-table, which is  $5,815 > 1.96$ . So that the brand image variable has a significant effect on product knowledge. BSI in this study is able to bring up good product knowledge or customer knowledge through the image displayed by BSI. The more famous a brand is, the level of knowledge gained will also increase. The results of this study reinforce the results conducted by Karpińska-Krakowiak (2013) that there is an influence of brand image on product knowledge.

### **The Effect of Product Knowledge on Purchase Intention.**

In the relationship between variables, namely the product knowledge variable to purchase intention has a t-statistic value greater than the t-table, which is  $2,967 > 1.96$ . So that the product knowledge variable has a significant effect on purchase intention. Bank Syariah Indonesia (BSI) in this study is able to bring up customer purchase intention through product knowledge or knowledge about BSI owned by customers. The results of this study reinforce the results conducted by Shalsabilah & Firmansyah (2023) suggesting that there is a significant

influence between product knowledge and purchase intention.

### **The Effect of Word of Mouth on Purchase Intention by using Product Knowledge as a Mediation Variable.**

The relationship of word of mouth variables to purchase intention through product knowledge variables has a t-statistic value greater than the t-table, which is  $2,287 > 1.96$ . The results of the mediation test prove that the product knowledge variable is able to fully mediate the relationship of word of mouth variables to purchase intention. The results of this study reinforce the results conducted by Wibowo & SU (2021) research that there is an influence of word of mouth on purchase intention with brand image as a mediation variable.

### **The Effect of Brand Image on Purchase Intention by using Product Knowledge as a Mediation Variable.**

The relationship of brand image variables to purchase intention through product knowledge variables has a t-statistic value greater than the t-table, which is  $2,460 > 1.96$ . The results of the mediation test prove that the product knowledge variable is able to partially mediate the relationship of brand image variables to purchase intention. The results of this study reinforce the results conducted by Khoirunnisa & Albari (2023) that there is an influence of brand image and product knowledge on purchase intentions mediated by e-WOM.

## **CONCLUSION**

Based on the results of the analysis conducted related to word of mouth, brand image, product knowledge, and purchase intention motivation, a conclusion can be drawn that the word of mouth variable has no effect on purchase intention. This shows that word of mouth activities that occur do not affect purchase intention or customer interest because the conversations that occur do not increase the motivation of BSI customers. Word of mouth variables affect product knowledge. This shows word of

mouth as a marketing tool can increase product knowledge or a person's level of knowledge. Brand image variable to purchase intention. This shows the better the image displayed by Bank Syariah Indonesia. So this also affects the purchase intention of Bank Syariah Indonesia customers in Malang City. Brand image variables affect product knowledge. In addition to the increase in the BSI brand name, it will also increase customer understanding of BSI in a better direction. Product knowledge variables affect purchase intention. The increasing level of customer knowledge will also increase the customer's intention or interest in BSI. Product knowledge variables are able to fully mediate the relationship of word of mouth variables to purchase intention. Because the increase in customer product knowledge about BSI increases customer interest in BSI after word of mouth occurs. Product knowledge variables are able to partially mediate the relationship of brand image variables to purchase intention.

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