

**Word of Mouth to Mediate Consumer Knowledge and Religiosity  
Towards The Decision to Settle as Sharia Bank Clientele**

**Iqbal Nasiruddin, Yayuk Sri Rahayu**

Fakultas Ekonomi, Universitas Islam Negeri Maulana Malik Ibrahim Malang  
iqbal.nasiruddin31@gmail.com, yayuk@pbs.uin-malang.ac.id

**ABSTRACT**

*This study aims to investigate the impact of consumer knowledge and religiosity on individuals choosing to become clients of Sharia banks, with word of mouth serving as the mediating variable. Employing a quantitative approach and purposive sampling techniques, the research focused on 145 respondents, primarily students from Islamic universities in Malang, including State Islamic University Maulana Malik Ibrahim, Islamic University of Malang, and Muhammadiyah University of Malang, who were already clients of Sharia banks. Questionnaire data were distributed and collected via Google Forms. The findings indicated that consumer knowledge alone did not directly influence the decision to become a Sharia bank client; however, it significantly affected word of mouth. Similarly, religiosity demonstrated a comparable impact on word of mouth and the decision to settle as a Sharia bank client. Consumer knowledge significantly influenced the decision to settle as a clientele through the full mediation of word of mouth, whereas religiosity had a significant effect on the decision, partially mediated by word of mouth.*

**Keywords:** *Consumer Knowledge, Religiosity, Word of Mouth, Settling as Sharia Bank Clientele*

**ABSTRAK**

Penelitian ini bertujuan untuk mengetahui pengaruh pengetahuan konsumen dan religiusitas terhadap keputusan menjadi nasabah di bank syariah dengan *word of mouth* sebagai variabel mediasi. Metode penelitian ini menggunakan penelitian kuantitatif. Teknik pengambilan sampel dalam penelitian ini menggunakan teknik *purposive sampling*. Sampel penelitian berjumlah 145 responden. Responden diambil dari mahasiswa perguruan tinggi islam di kota Malang yaitu UIN Maulana Malik Ibrahim, Universitas Islam Malang dan Universitas Muhammadiyah Malang serta telah menjadi nasabah bank syariah. Pengumpulan data menggunakan penyebaran kuesioner yang disebar melalui Google Form. Hasil penelitian menunjukkan bahwa pengetahuan konsumen tidak berpengaruh terhadap keputusan menjadi nasabah di bank syariah namun, pengetahuan konsumen berpengaruh signifikan terhadap *word of mouth*. Religiusitas berpengaruh signifikan terhadap keputusan menjadi nasabah dan *word of mouth*. Pengetahuan konsumen berpengaruh signifikan terhadap keputusan menjadi nasabah yang dimediasi oleh *word of mouth* secara penuh dan religiusitas berpengaruh signifikan terhadap keputusan menjadi nasabah yang dimediasi oleh *word of mouth* secara parsial.

**Kata kunci:** Pengetahuan Konsumen, Religiusitas, Word of Mouth, Keputusan Menjadi Nasabah

## INTRODUCTION

Sharia banking is all activities related to Islamic banks and sharia units regarding their business activities, institutions, along with the sequence and process in carrying out their business. Islamic bank is a financial organization that operates in accordance with Islamic law, refraining from charging interest to its customers in its activities. The Islamic banking industry has several common characteristics, including trust-based industries and highly regulated industries. The profits obtained are in the form of profit sharing and other forms adjusted by Islamic law. The benefits that will be obtained by the bank and will be paid to the customer will be adjusted to the agreement and agreement between the two parties (Ismail, 2016). The benefits obtained by the bank will certainly improve performance in it. This is also in line with the developments that occur, below is a table of Islamic banking development:

**Table 1. Development of Shariah Banking**

Source: OJK, 2020

No	Type	May 2020	June 2020	Information
1	<b>Sharia Commercial Bank</b>			
	a. Assets	347.108 M	356.330 M	Increased
	b. Third Party Funds	285.751 M	293.374 M	Increased
	c. FDR	80,50 %	79,37 %	Increased
	d. Number of BUS	14	14	Remain
	e. Number of Offices	1.946	1.942	Decreased
2	<b>Shariah Venture Unit</b>			
	a. Assets	170.142 M	175.452 M	Increased
	b. Third Party Funds	124.444 M	127.945 M	Increased
	c. FDR	107.20 %	104,86 %	Increased
	d. Conventional Banks that have UUS	20	20	Remain
	e. Number of Offices	389	390	Increased
3	<b>Bank Pembiayaan Rakyat Syariah (BPRS)</b>			
	a. Number of BPRS	162	162	Remain
	b. Number of Offices	622	622	Remain

Islamic banking in Indonesia has developed progressively. This can be seen from Islamic banking statistics published by the Otoritas Jasa Keuangan (OJK). Such conditions will make it a challenge for Islamic banking institutions in Indonesia. Islamic banking in operationalizing its business activities uses a profit-sharing basis. The characteristic in banking products is to provide an alternative profit-sharing system that will later benefit all parties ranging from customers to Islamic banking itself. Islamic banking prioritizes aspects of fairness in transactions, open investment, ukhawah in production, and avoidance of speculative activities in transactions (Werdi et al., 2017).

Currently in the business world experiencing quite rapid competition in manufacturing and in the field of services, especially in the banking world. One way for companies to survive and thrive is to be smart in attracting consumers and being able to retain them. Therefore, decision making is very important for banks. Decision making is an action taken in a planned manner by choosing various options available with a mature decision to solve a problem. In this study, customer decisions are very important because decision variables will have a significant positive value for the decision to settle as sharia bank clientele (Wahyuni, 2017).

Many factors influence customer decisions in using Islamic bank services, one of which is consumer knowledge. Consumer knowledge becomes an individual consumer factor that can affect the decision to settle as a clientele. In general, knowledge is defined as information stored in the memory of an individual (Schiffman. & Kanuk, 2007). In research, (Firmansyah, 2019) said that there is a positive and significant influence between knowledge on the decision to settle as clientele. In addition to consumer knowledge, religiosity is also included in individual consumer factors that affect the decision to settle as a clientele. A person's religiosity is manifested in various aspects of his life. So that with this attitude, humans in carrying out an activity will be in accordance with religious provisions, in accordance with the commands of their god with the aim of gaining His pleasure. In a study conducted by (Salim et al., 2022) which examined the influence of Islamic financial literacy, Islamic branding, and religiosity on students' decisions in using Islamic banking services. The results show that religiosity positively yet also insignificantly affect students' decisions in opting for Islamic banking services.

Word of mouth is also able to influence a customer's decision in making a choice to settle as Islamic bank clientele. According to (Kotler & Keller, 2009), word of mouth marketing involves the promotion of products or services through personal intermediaries, either verbally or in writing through electrical communication instruments linked to the internet. It relies on consumers sharing their experiences with the goods or services. The research conducted by (Yoga et al., 2022) studied the effect of word of mouth, face-to-face selling, and trust toward the decision to settle as a clientele, using customer satisfaction as the intervening variable at BMT Mitra Khazanah Palembang. The result of this study is all three variables show positive and significant effect on satisfaction. And that word of mouth and face-to-face selling do not show the same result toward the decision to settle as a clientele. Meanwhile, trust and satisfaction do. Satisfaction can mediate the influence of word of mouth, personal selling and trust toward the decision to settle as a clientele of BMT Mitra Khazanah Palembang.

This research was conducted in Malang City which is an educational city with the number of students continues to grow more and more every year. It took place in three Malang universities, those are State Islamic University Maulana Malik Ibrahim, Islamic University of Malang and Muhammadiyah University of Malang. One of the factors that made researchers chose these three campuses was because they had a similar vision and mission in terms of implementing the education system based on

Islamic values. According to researchers, this is one of the opportunities for Islamic banking to enter it. The following is data on the number of students from the three universities:

**Table 2. Number of Students**

Source: TIMES Malang, 2022

University	Number of Students
State Islamic University Maulana Malik Ibrahim	24.224
Islamic University of Malang	16.363
Muhammadiyah Univeristy of Malang	39.485

Drawing from several aforementioned studies, it is apparent that research concerning this topic remains relatively limited, with findings often displaying inconsistencies. This study examines consumer knowledge and the level of religiosity. In practice, extensive research has also focused on the influence of consumer knowledge and religiosity on the decision-making process to settle as clientele. However, not much has been researched about the variables of consumer knowledge and religiosity if mediated by word of mouth and its influence on decisions. This study examines whether word of mouth that occurs in the community act as a mediating effect on consumer knowledge and religiosity toward the decision to settle as a clientele.

## **METHOD**

Based on the problems being studied, this study used quantitative descriptive approach. Quantitative research adheres to the positivist philosophy and is employed to study specific populations or samples. Sampling techniques are typically conducted randomly, and data collection involves the use of research instruments. Data analysis is quantitative and statistical, aimed at testing predetermined hypotheses (Sugiyono, 2018). This study aims to discover the correlation between consumer knowledge and religiosity toward the decision to settle as clientele of Islamic banks with word of mouth as the mediating variable.

The location of this research is in Islamic universities in Malang city, those include State Islamic University Maulana Malik Ibrahim, Islamic University of Malang, Muhammadiyah University of Malang and involve students who have become clientele of Islamic banks. One of the factors that made researchers take a study on the three higher education schools was because they had a similar vision and mission in terms of implementing the education system based on Islamic values. According to researchers, this is one of the opportunities for Islamic banking to enter it. A population refers to a broad area comprising objects or subjects possessing specific numbers and characteristics identified by researchers for study, from which conclusions can be drawn. (Sugiyono, 2018). The population in this research is students of Islamic universities in the city of Malang, including State Islamic University Maulana Malik Ibrahim, Islamic University of Malang, Muhammadiyah

University of Malang, and have become clientele of Islamic banks. A sample is an object or subject of study chosen to represent the entirety of the population. A sample represents a subset of a population with specific characteristics or conditions targeted for investigation.

The technique of sampling in this study is purposive sampling. The purposive sampling method selects samples based on specific criteria. Researchers employ Malhotra's theory to determine the sample size. As per (Malhotra, 2006), the sample size can be calculated by multiplying the number of indicators by 5. Therefore, with 29 variables, the required sample size would be at least 145 samples.

This study utilized two distinct data sources: primary data and secondary data. Primary data refers to research data acquired directly from the original source, bypassing intermediaries. According to (Sugiyono, 2018), primary data in this context is derived from interviews or questionnaires. In this study, primary data was collected through questionnaire distribution to students of Islamic universities in Malang, including State Islamic University Maulana Malik Ibrahim, Universitas Islam Malang, and Muhammadiyah University of Malang, who are customers of Islamic banks and meet the researchers' criteria. Secondary data, on the other hand, consists of processed information in the form of written manuscripts or documents (Sugiyono, 2018). In this study, researchers sourced secondary data from journals or books addressing consumer knowledge, religiosity, decision-making, word of mouth, population data, and related topics.

In this study, the method used to take samples using purposive sampling techniques. According to (Sugiyono, 2018), the definition of purposive sampling is a sampling technique by considering certain things. The reason researchers use this technique is because not all samples have criteria that match what the researchers have determined. In this case, in order for the research to be more specific with results according to the objectives, the researcher provides a limit for respondents with certain criteria, namely respondents are active undergraduate students who study at one of three campuses (State Islamic University Maulana Malik Ibrahim, Islamic University of Malang and Muhammadiyah University of Malang) and have become customers at Islamic banks. Data collection methods encompass techniques used to gather information for analysis or processing, aiding in drawing conclusions. In this study, researchers employ a specific data collection technique: the utilization of Google Forms.

In this study, the independent variables consist of consumer knowledge and religiosity, while the dependent variable is the decision to become a customer, alongside the mediation variable. Mediating variables are those that influence the relationship between the independent and dependent variables (Sugiyono, 2018). Here, the mediating variable explored is word of mouth.

In this study, the validity test serves as the initial assessment tool. Validity tests evaluate the legitimacy or authenticity of a questionnaire (Ghozali & Latan,

2012). As per (Sugiyono, 2018), an instrument is considered valid if it accurately measures the intended object. It is deemed valid when the t-value of the questionnaire exceeds the critical t-value (at a significance level of 0.05). Conversely, it is considered invalid if the calculated t-value falls below the critical t-value.

The second evaluation is the reliability test. Reliability refers to the consistency of results obtained from the same individual at different points in time. If respondents' answers to questionnaire items remain consistent over time, the questionnaire is deemed credible. The reliability test utilizes the Cronbach's alpha coefficient ( $\alpha$ ). A Cronbach's Alpha ( $\alpha$ ) value greater than 0.6 indicates that the research variables are reliable. Conversely, if Cronbach's Alpha ( $\alpha$ ) is less than 0.6, the research variables may be considered unreliable.

Data analysis was conducted using Partial Least Squares (PLS). Given the outlined hypotheses and research design, the researchers opted for the partial least squares (PLS) method to analyze the collected data. The rationale behind selecting the PLS method stems from the conceptual framework of the research model, which elucidates the relationships among consumer knowledge, religiosity, and the decision to become a customer, as well as the associations between consumer knowledge, religiosity, word of mouth, and the decision to become a customer mediated by word of mouth. Latent variables measured using indicators were employed in this study. PLS proves advantageous for examining concept, construction, or factor indicators. Being a variance-based Structural Equation Modeling (SEM) technique, PLS facilitates the simultaneous analysis of several latent variables to enhance statistical efficiency. Moreover, PLS stands out as a robust method that does not rely on multiple estimates (Hani Rosanti & Yayuk Sri Rahayu, 2023). Furthermore, this study incorporated mediation variables. To assess mediation, the path analysis method was employed. The mediation test aims to identify the role of the intervening variable. In evaluating the significance of the indirect effect, the t value of the ab coefficient is examined. If the calculated t value surpasses the table t value, it suggests the presence of a mediating effect.

## **RESULT AND DISCUSSION**

### **Profile of Respondents**

Participants in this study comprised students from State Islamic University Maulana Malik Ibrahim, Universitas Islam Malang and Muhammadiyah University of Malang and had become customers of Islamic banks. Collection is done by distributing questionnaires through Google Form. Respondents obtained from the distribution of questionnaires as many as 145 filled out by students from the three Islamic universities in Malang City, namely:

**Table 3. Number of Respondents by University**

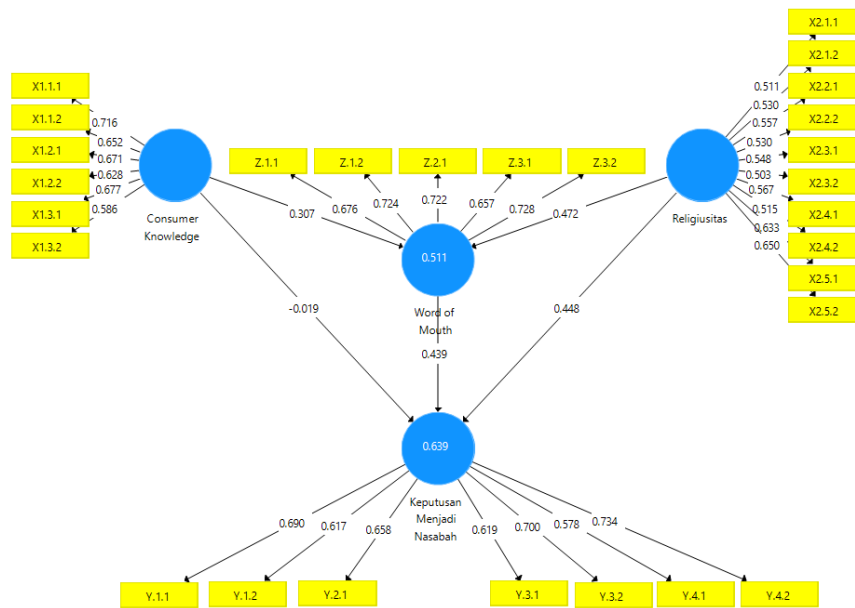
No.	University	Total	Percentage (%)
1.	State Islamic University Maulana Malik Ibrahim	73	50,34%
2.	Universitas Islam Malang	37	25,52%
3.	Muhammadiyah Univeristy of Malang	35	24,14%
Total		145	100%

Based on the table provided, it can be deduced that the study involved 145 respondents, were students at State Islamic University Maulana Malik Ibrahim, Universitas Islam Malang and Muhammadiyah University of Malang with the numbers listed in the table. The majority of respondents were primarily from State Islamic University Maulana Malik Ibrahim, totaling 73 participants, constituting an average score of 50.34%. Subsequently, details regarding the faculty distribution within the research sample are as follows:

**Table 4. Number of Respondents by Faculty**

No.	Faculty	Total	Percentage (%)
1.	Ekonomi dan Bisnis	99	68,2%
2.	IlmuSosial dan IlmuPolitik	3	2,1%
3.	Agama Islam	1	0,7%
4.	Kesehatan dan IlmuKedokteran	2	1,4%
5.	Hukum	13	8,9%
6.	Humaniora	2	1,4%
7.	IlmuAdministrasi	4	2,7%
8.	IlmuTarbiyah&Keguruan	3	2,1%
9.	Peternakan	2	1,4%
10.	Psikologi	3	2,1%
11.	Sains dan Teknologi	2	1,4%
12.	Syariah	3	2,1%
13.	Teknik	8	5,5%
Total		145	100%

In the provided table, it is evident that the majority of respondents hail from the faculty of economics and business, comprising a total of 99 individuals or 68.2%. On the contrary, the smallest number of respondents is from the faculty of Islamic religion, with only 1 respondent, accounting for 0.7%. Following this is the presentation of the validity test, focusing on convergent validity, a measurement model test that gauges the extent of correlation between constructs and latent variables.



**Figure 1. Outer Model**

Data testing using PLS in the convergent validity test shows the result that there is an indicator that does not meet the requirements in convergent validity is Y.2.2 So that indicators that do not meet the requirements of convergent validity are excluded or eliminated because they have a loading factor value below 0.5.

The next section is the reliability test, which is the Cronbach composite and alpha reliability test. Composite reliability is an index that indicates the extent to which a measuring instrument can be trusted to be reliable. Data with a composite reliability exceeding 0.7 indicates high reliability. Cronbach's alpha serves as a reliability test, amplifying the reliability outcomes of composites and establishing the lower bound of the reliability value of a construct. A variable is deemed reliable if its Cronbach alpha value surpasses 0.70.

**Table 5. Composite Reliability and Cronbach's Alpha**

	Composite Reliability	Cronbach's Alpha
Consumer Knowledge (X1)	0.819	0.734
Religiosity (X2)	0.817	0.752
Decision to Become a Customer (Y)	0.842	0.781
Word of Mouth (Z)	0.829	0.743

For all variables, both Composite Reliability and Cronbach's Alpha results exceed 0.70. This suggests that each variable exhibits commendable reliability.

### Hypothesis Test

#### 1. Direct Testing

The results of the direct hypothesis test are presented in Table 7, indicating the following:



- a. The T-Statistics value for consumer knowledge regarding the decision to become part of the clientele is 1.189, which is greater than 1.96. This indicates that consumer knowledge does not directly impact the decision to become part of the clientele.
- b. The T-Statistic value for consumer knowledge of word of mouth is 3.653, exceeding 1.96. This suggests that consumer knowledge directly influences word of mouth.
- c. Religiosity concerning the decision to become part of the clientele yields a T-Statistics value of 8.213, surpassing 1.96. This indicates that religiosity has a direct impact on the decision to become part of the clientele.
- d. Religiosity toward word of mouth produces a T-Statistic value of 7.248, which is greater than 1.96. This implies that religiosity directly affects word of mouth.
- e. Word of mouth regarding the decision to become part of the clientele generates a T-Statistic value of 5.602, exceeding 1.96. This indicates that word of mouth has a direct influence on the decision to become part of the clientele.

**Table 6. Path Coefficients**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Consumer Knowledge -> Decision to Become a Customer	0.115	0.122	0.097	1.189	0.235
Consumer Knowledge -> Word of Mouth	0.307	0.307	0.084	3.653	0.000
Religiosity -> the Decision to Become a Customer	0.656	0.659	0.080	8.213	0.000
Religiosity -> Word of Mouth	0.472	0.479	0.065	7.248	0.000
Word of Mouth -> Decision to Become a Customer	0.439	0.429	0.078	5.602	0.000

Based on table 8, it can be concluded that the word of mouth variable is able to fully mediate the relationship of consumer knowledge to the decision to become a customer. It is based on a T-Statistic value of 3.103 < 1.96. The word of mouth variable is also able to partially mediate the relationship of religiosity variables to the decision to become a customer at an Islamic bank. It is based on a T-Statistic value of 4.529 < 1.96. P values of 0.002 < 0.05 and 0.000 < 0.05 indicate that there is a mediation effect. In other words, word of mouth is able to mediate consumer knowledge and religiosity towards the decision to become a customer.

2. Indirect Testing

**Table 7. Specific Indirect Effect (Mediation Effect)**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Consumer Knowledge -> Word of Mouth -> Decision to Become a Customer	0.135	0.132	0.043	3.103	0.002
Religiosity -> Word of Mouth -> Decision to Become a Customer	0.207	0.205	0.046	4.529	0.000

**The influence of consumer knowledge on the decision to become a customer**

This study reveals that consumer knowledge, characterized by indicators such as product knowledge, purchase knowledge, and usage knowledge, does not influence the decision to become a clientele, as indicated by needs, publications, and benefits. Islamic banks in this study have not been able to make someone decide the choice to become a clientele at an Islamic bank through the knowledge that they have about Islamic banks. This is because in the consumer knowledge variable there is a product knowledge indicator with the value of the indicator having the lowest average value compared to the purchase knowledge and usage knowledge indicators. Based on the respondents' answers in this study that Islamic banks have problems with product knowledge indicators located in the question item "I understand information about the characteristics of products in Islamic banks" with the lowest value. This value affects the level of ability of product knowledge indicators in measuring the level of influence of consumer knowledge variations on the decision to become a customer so that it is found that there is no influence in it.

The results of this study are not in line with research conducted by (Firmansyah, 2019) in his research showing that there is a positive influence of consumer knowledge on the decision to become a customer at a sharia bank. However, this research is in line with research conducted by (Rachmawati & Oka Widana, 2019) in its research showing that consumer knowledge does not influence the decision to be a clientele of Islamic banks.

**The influence of consumer knowledge on word of mouth**

This study demonstrates that consumer knowledge, encompassing indicators such as product knowledge, purchasing knowledge, and usage knowledge, significantly impacts word of mouth, as evidenced by indicators such as discussing, recommending, and encouraging. The quality of word of mouth or commonly called word-of-mouth promotion activities is getting better and can convince interlocutors along with the knowledge possessed by consumers or customers. Based on the answers of respondents in this study, that on the purchasing knowledge indicator and on the question item "I know the benefits of Islamic bank products" has the highest value of all question items. While the usage knowledge indicator is the dominant

indicator compared to the product knowledge and purchase knowledge indicators. This impacts the efficacy of the usage knowledge indicator in gauging the extent to which consumer knowledge variables influence word of mouth. Consequently, an influence is identified. The findings of this study corroborate the outcomes of the research conducted by (Park & Kim, 2008), affirming the presence of a correlation between consumer knowledge and word of mouth.

### **The influence of religiosity on the decision to become a customer**

Based on the research that has been conducted, research results were obtained that religiosity with ideological, ritualistic, experiential, intellectual, and consequence indicators has a significant effect on the decision to settle as a clientele with indicators of needs, publications, and benefits. Based on the answers from respondents in this study, that on ideological indicators and on the question item "I believe that saving in Islamic banks will give blessings in life" has the highest value of all question items. Ideological indicators are the dominant indicators over ritualistic, experiential, intellectual, and consequence indicators. This value affects the level of ability of ideological indicators in measuring the level of influence of religiosity variables on the decision to become a customer so that it is found that there is influence in it. So it can be concluded that ideological indicators are the most dominant indicators in forming the variable of religiosity. The results of this study are not in line with the results of research conducted by (Bawono et al., 2016), (Salim et al., 2022) that religiosity has a positive and insignificant effect on students' decisions to become customers of Islamic banks.

### **The influence of religiosity on word of mouth**

Based on the research that has been done, research results were obtained that religiosity with ideological, ritualistic, experiential, intellectual, and consequence indicators show a significant effect toward word of mouth with indicators of discussing, recommending and encouraging. The influence of word of mouth or commonly called word-of-mouth promotion activities is getting stronger and can convince interlocutors along with the level of religiosity possessed by consumers or customers. The results of this study are not in line with research conducted by (Lestari, 2021), stated that religiosity does not show a significant effect towards word of mouth.

### **The influence of word of mouth towards the decision to settle as a clientele**

From the conducted research, it was determined that word of mouth, as indicated by discussing, recommending, and encouraging, significantly influences the decision to become a customer, as indicated by needs, publications, and benefits. A person's confidence to decide to become a clientele at an Islamic bank is increasing along with word of mouth. When a conversation occurs, information also increases so that it can convince someone to become a customer at an Islamic bank. Based on the respondents' answers in this study, that the talking indicator and the question item "I will provide information to others about the contract system applied by Islamic

banks" has the highest value of all question items. The talking indicator becomes the dominant indicator compared to recommending and encouraging indicators. This affects the level of ability of the indicator to talk about measuring the level of influence of word of mouth toward the decision to settle as a clientele at an Islamic bank so that it is found that there is an influence in it.

The outcomes of this study support the findings of research carried out by (Arisinta & Ulum, 2023), (Almossawi, 2015) that word of mouth pose significant impact towards the decision to settle as a client at an Islamic bank. Word of mouth can also be considered as part of word-of-mouth promotional activities. In the perspective of Islamic economics, marketing communication through the implementation of word of mouth is permissible, as long as what is conveyed is the truth and not a lie deliberately made to incite others.

### **Consumer knowledge influences the decision to settle as a clientele mediated by word of mouth**

According to the findings from conducted research, it has been determined that word of mouth, characterized by discussions, recommendations, and encouragement, plays a pivotal role in fully mediating the relationship between consumer knowledge variables and the decision to become a customer. This decision is influenced by indicators such as needs, publications, and benefits. Consumer knowledge becomes a decisive factor in opting for an Islamic bank, where word of mouth serves as a confidence-boosting mechanism in making this choice. These study results reinforce the conclusions drawn by (Putri, 2019), indicating the significant impact of word of mouth on the decision to become a clientele at a sharia bank.

### **Religiosity towards the decision to settle as a clientele mediated by word of mouth**

Based on the research that has been conducted, it was obtained that word of mouth with indicators of discussing, recommending and encouraging has a role in fully mediating between religiosity variables with ideological, ritualistic, experiential, intellectual, and consequence indicators. The high level of religiosity of a person is their basis in determining an action that is in line with religious teachings, one of which is deciding to settle as a clientele at sharia bank with word of mouth which is done as an enhancer of confidence in deciding this. The results of this study strengthen the results of research from (Bahruddin et al., 2022) that there is a significant influence of religiosity on the decision to become a customer at a sharia bank.

## **CONCLUSION**

From this study, it can be concluded that consumer knowledge does not directly affect the decision to become a customer at an Islamic bank. However, religiosity and word of mouth do exert influence on the decision to settle as a clientele at a Sharia bank. Both consumer knowledge and religiosity contribute to word of

mouth. Word of mouth fully mediates the influence of consumer knowledge on the decision to become a customer at an Islamic bank, while it partially mediates the relationship between religiosity variables and the decision to become a customer at a Sharia bank.

This update highlights the mediating impact of the word of mouth variable on Islamic banks. Consequently, the decision-making process to become a customer at an Islamic bank is influenced by the level of religiosity and is further affected by the mediation of word of mouth.

Therefore, based on this research, advice can be derived, particularly for Islamic banks, as they remain in high demand especially for the muslim community. It is expected to further educate prospective customers to save at Islamic banks because they have benefits for the benefit of the world and the hereafter. It is also expected to continue to improve the effectiveness of promotion, especially in terms of word of mouth. The recommendation for future research is to expand the sample used so that it can interpret the real situation in addition to comparing two or more institutions.

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