

THE INFLUENCE OF PRODUCT KNOWLEDGE AND WORD OF MOUTH ON THE DECISION TO BECOME A MEMBER OF BMT AL-ISHLAH JAMBI CITY

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Abstract

Indonesia is a country where the majority of the population is Islamic, therefore the birth of the micro-shariah financial institutions can be a solution to the development of the shariah banking that is still centralized to the middle up society. This research aims to identify and analyze the impact of product knowledge and word of mouth on membership decisions. The respondents used in this study are members of BMT Al-Ishlah Jambi City. The method used in this research is the quantitative method. The data was collected through a questionnaire using the likert scale, then the number of samples used was 85 respondents. The analytical technique used is double linear regression analysis. Partial and simultaneous test results of testing the product knowledge (X1) and word of mouth (X2) variables partially and simultaneously show that there is a significant influence on the decision to become a member (Y), and variable X has an influence of 39,5% on variable Y.

Keyword: *Product Knowledge, Word of Mouth, Member Decision*

Abstrak

Indonesia merupakan negara yang mayoritas penduduknya beragama Islam, oleh karena itu lahirnya lembaga keuangan mikro syariah dapat menjadi solusi bagi perkembangan perbankan syariah yang masih berpusat pada kelas menengah ke atas. Penelitian ini bertujuan untuk mengetahui dan menganalisis pengaruh product knowledge dan *word of mouth terhadap* keputusan menjadi anggota. Responden yang digunakan dalam penelitian ini adalah anggota BMT Kota Al-Ishlah Jambi. Metode yang digunakan dalam penelitian ini adalah metode kuantitatif. Pengumpulan data dilakukan melalui kuesioner menggunakan *skala Likert*, kemudian jumlah sampel yang digunakan sebanyak 85 responden. Teknik analisis yang digunakan adalah analisis regresi linier berganda. Hasil pengujian variabel product knowledge (X1) dan *word of mouth* (X2) sebagian dan bersamaan menunjukkan bahwa terdapat pengaruh yang signifikan terhadap keputusan untuk menjadi anggota (Y), dan variabel X memiliki pengaruh 39,5% terhadap variabel Y.

Kata Kunci: Pengetahuan Produk, Word of Mouth, Keputusan Anggota

Introduction

Indonesia is a country where the majority of people are Muslims. Most Muslim societies are now more cautious in carrying out their various religious orders and teachings to avoid cooperating or negotiating with conventional financial institutions that run on the *riba* system. The birth of sharia microfinance institutions is a response to the community's need for

alternative financial services that are free of usury and in accordance with sharia principles, it is a solution to this problem.

Many unconventional financial institutions have developed in the community, one of which is the *Baitul Maal wa Tamwil* (BMT) cooperative.¹ BMT is a sharia microfinance institution that aims to provide financial services to the community, especially those in the informal or low-income sector.² Baitul Maal wa Tamwil (BMT) Al-Ishlah is one of 23 sharia cooperatives / BMT active in Jambi City, established in December 1998.

Fierce competition in the financial market encourages every financial institution to become more competitive. Therefore, BMT must develop a suitable marketing strategy to increase the number of members and retain existing members. To find out how satisfied customers are, service companies, especially BMT Al-Ishlah Jambi City, must look at consumer behavior.

In general, members have many options to determine which financial institution will use their services, product or service promotion is one way BMT can attract members. The more information they get, the better their knowledge of the product will be.³ Supported by research from Fajar rezky Maulana et al. which showed that product knowledge has a significant influence on customer decisions.⁴ In addition to product knowledge, *word of mouth* is also a factor that influences the decisions of members and the market share of businesses engaged in the service sector, this is evidenced by research conducted by Nindy which shows that *word of mouth* has a significant effect on customer decisions.⁵ However, the opposite result was found in a study conducted by Rohana which said that *word of mouth* had no significant effect on the decision to save.⁶ This shows that the relationship between the two variables needs to be studied further.

¹ Huda, N and Heykal, M, *Sharia Financial Institutions*, (Jakarta: Kencana Prenada Media Group, 2010). 12

² Krisna Sudjana and Rizkison, "The Role of Baitul Maal wat Tamwil (BMT) in Realizing a Competitive Sharia Economy" in the Scientific Journal of Islamic Economics, Vol. 6 No. 2. 2020, p. 175.

³ Pransiska, R., Ambok Pangiuk and Hasan Putra Hafiz, 'The Influence of Product Knowledge, Promotional Media and Word of Mouth on People's Understanding of Choosing Sharia Banks', in Maslahah: Journal of Sharia Management and Economics, Vol. 1 No. 3, 2023, p. 54-73.

⁴ Fajar Rezki Maulana, Nevi Hasnita, and Evriyenni, 'The Influence of Product Knowledge and Word of Mouth on the Decision of Consumers to Choose Sharia Banks', in JIHBIZ: Global Journal of Islamic Banking and Finance, Vol. 2 No. 2, 2020, p. 124.

⁵ Nindy Ardharanie, 'The Influence of Knowledge and Word of Mouth on the Decision to Become a Customer at KSPPS BMT Tumang Plaosan Magetan Branch' in IAIN Ponorogo Thesis, 2020, p. 23.

⁶ Siti Rohana, 'The Influence of Advertising, Corporate Image, Service Quality and Word of Mouth on the Decision to Save with Interest as an Intervening Variable (Case Study on BNI Syariah Semarang Branch Office)', in Thesis, IAIN Salatiga, 2019, p. 99.

Literature Review

Member's Decision

According to Kotler and Armstrong, purchasing decisions are a component of consumer behavior. Consumer behavior itself is the study of how individuals, groups, and organizations choose, buy, and use various experiences, goods, and ideas to meet their needs and desires.⁷ According to Peter and Olson, consumer decision-making is an integration process in which people combine their information to assess two or more behaviors and choose one of them.⁸(Peter and Olson, 2013).

Decision-making is a consumer's response to a particular good, service, idea or experience. This response is influenced by self-driven, i.e. needs and desires, as well as information gathered from others about the goods, services, ideas, or experiences they will buy. Decision-making aims to solve the problem in question so that efforts to achieve goals can be carried out properly and effectively.

Based on some of the explanations of the experts above, it can be concluded that a purchase decision is a consumer's response to a particular good, service, idea, or experience. This response is influenced by self-driven, i.e. needs and wants, as well as information gathered from others about the goods, services, ideas, or experiences they will buy

The theory that explains decision-making is *the Theory of Planned Behavior* (TPB). *The Theory of Planned behavior* assumes that consumer behavior or a person's decision is influenced by several components, namely *Attitude towards the behavior* (Attitude), the second is *the Subjective norm* (Subjective Norm). TPB is a development theory of *Theory Reasoned Action* (TRA) which is used in a person's behavior.⁹

1. Stages of the decision-making process

Kotler and Armstrong said that the decision-making stages are divided into five stages, namely:

a. Problem introduction

Consumers recognize their problems or needs in the first stage of decision-making.

b. Information search

Interested consumers may be looking for more information. Consumers can get information from a variety of sources, this includes personal sources such as family,

⁷ Kotler P and Gary Armstrong, *Principles of Marketing*. (Jakarta: Erlangga, 2006).

⁸ J.P. Peter and Jerry C. Olson. *Customer Behavior: Consumer Behavior and Marketing Strategy*, (Jakarta: Erlangga Publisher, 2013), 56.

⁹ Nuri Purwanto, Budiyo and Suhermin, *Theory of Planned Behavior: Implementation of Word of Mouth Electronic Behavior in Marketplace Consumers*, (Malang: CV Literasi Nusantara Abadi, 2022),

friends, neighbors, and acquaintances; commercial sources of advertising, shops, dealerships, merchandise, and displays; public summbner such as mass media and customer assessment groups.

c. Evaluate the alternative section

Evaluation of various alternatives is part of the decision-making process in which customers use information to assess alternative brands in a series of choices. How customers judge purchasing alternatives depends on themselves and their situation when buying something.

d. Decision to become a member

The decision to become a member is a process of searching for problems, identifying problems, and drawing conclusions where a prospective member chooses to be a member of a financial institution that is considered to be able to meet their needs and desires.

e. Satisfaction after becoming a member

During this stage, members will provide an assessment of how satisfied they are when using the goods or services, this assessment will also influence their decision to do and try other products.¹⁰

Product Knowledge

Peter and Olson define product knowledge as a collection of various information about a product. They can find out about the features or characteristics of the product, the advantages or benefits of using the product, and the value that the product will be satisfied or achieve.¹¹ Product success depends on product knowledge, which usually results from product use or engagement. Consumer knowledge about the expected product can have a positive impact on consumer satisfaction, because knowledge will make the product more realistic.

According to Sumarwan, consumers who have more knowledge will be better at making decisions, more efficient and faster in processing data, and better able to take information accurately.¹²

1. Product knowledge indicators

¹⁰ Kotler Philip and Amstrong Gary. *Principles of Marketing*, (Jakarta: Erlangga, 2006). 177

¹¹ Peter. J, Paul and Jerry C. Olson, *Consumer Behavior and Marketing Strategy*, (Jakarta: Erlangga, 2000), 30.

¹² Sumarwan, Ujang. *Consumer Behavior (Theory and Application in Marketing)*, (Bogor: Ghalia Indonesia, 2002), 27.

Manuarang and Mawardi mentioned that *product knowledge* has indicators that can be observed or measured, namely:

a. *Subjective knowledge*

This subjective knowledge refers to how much respondents know about an item.

b. *Objective knowledge*

Objective knowledge is the level and type of knowledge about the product that is actually stored in the customer's memory. It is also known as actual knowledge or actual knowledge.

c. *Experience-based knowledge*

Experience-based knowledge is the previous experience of purchasing or using a product.¹³

Word of Mouth

Kotler and Keller proposed that the definition of *word of mouth* is a term for word-of-mouth communication that is carried out individually or in groups. This includes giving advice about goods or services with the aim of providing information to others.¹⁴ *The Word of Mouth Marketing Association* (WOMMA) states that *word of mouth* is the process of communicating information from one customer to another. Many companies often use word-of-mouth communication because it is considered very effective in marketing and can provide benefits to the Company.¹⁵

Companies must learn to acknowledge that *word of mouth* is not just interesting nonsense, it can be more than that. Word-of-mouth marketing should be able to change customer behavior, turning skeptics into interested in trying it.

1. Word of mouth *indicator*

Sernovitz states that there are five basic dimensions or indicators of word of mouth, referred to as the 5T:

a. *Talkers*

Those who speak, or talk, about well-known brands are called influencers. Those who speak can come from anyone, including neighbors, friends, family, work relatives, and other close people. Those who are most excited to share their experiences.

¹³ Romario N, Manuarang and M.K. Kholid, 'The Influence of Product Knowledge on Purchase Intention', in Journal of Business Administration, Vol. 55 No. 3. 2018, p. 156.

¹⁴ P Kotler and Keller, *Marketing Management Fourteen*, (United States of America, Pearson Education, 2012) p. 174.

¹⁵ Angga Budiman and Rezki Erdiansyah, "The Influence of Word of Mouth and Sales Promotion on Purchase Decisions (Survey on CV Products. Anugrah Kencana Makmur) in E-Journal of Tarumanegara University, Vol. 6 No. 1, 2022, p. 193.

b. Topic

Shows what the speaker is talking about. What a brand offers is the subject of this topic, such as special offers, discounts, new goods, or satisfactory services. A good topic should be simple, easy to understand, and natural. Every *word of mouth* starts from an interesting topic.

c. Tools (Topics)

It is a tool to spread the topic and the speaker, in addition, the existing topic needs a tool that allows the topic or message to run. With this tool, people can talk or spread the company's goods and services to others.

d. Talking Part (Participation)

If only one person talks about a product, the speaker will be lost. Therefore, the other person must participate in the conversation in order for *word of mouth* to continue.

e. Tracking

It is the company's action to observe and track consumer responses. This is done so that companies can find out positive or negative input on consumption and use these inputs to improve themselves.¹⁶

Hypothesis

A hypothesis is a theory whose truth is still doubtful. A hypothesis is a tentative statement about the relationship between two or more variables.¹⁷ A hypothesis is a provisional assumption about a solution to a research problem.

1. First Hypothesis

Ha: There is a significant influence between product knowledge and membership decisions.

H0: There is no significant influence of product knowledge on membership decisions.

2. Second Hypothesis

Ha: There is a *word of mouth influence* on the decision to become a member.

H0: There is no significant influence between *word of mouth* on the decision to become a member.

¹⁶ Kiki Joesyiana, "The Influence of Word of Mouth on Consumer Purchase Decisions in Shopee Online Shop Media in Pekanbaru (Survey on Semester VII Students of the Department of Accounting Education, Faculty of Teacher Training and Education, Islamic University of Riau) in Valua Journal, Vol. 4 No. 1, 2019, p. 71-85.

¹⁷ V. Wiratna Sujarweni, *Business and Economic Research Methodology Quantitative Approach*, (Yogyakarta: PUSTAKABARUPRESS, 2022) p. 85.

3. Third Hypothesis

Ha: There is a significant influence of product knowledge and *word of mouth* on the decision to become a member.

Research Methodology

The type of research used in this study is a description using a quantitative approach, this study uses a type of quantitative research on influence that aims to find out the influence of two or more variables.¹⁸ The data needed is data in the form of quantities represented by numbers (*numeric*) and collected with questionnaires distributed to respondents.¹⁹ The population of this study is 564 members of BMT Al-Ishlah Jambi City. Then a sample of 85 people was determined using *the slovin* formula with a limit of 10% accuracy. The reason for using the 10% error range is to refer to the maximum tolerance error rate in this study.²⁰

The determination of respondents uses *the probability sampling* technique, which is a direct sampling method, so that each isolated sampling unit has the same chance to be a sample or represent the population.²¹ The type of *random sampling* sample was selected, namely the population and sample members were randomly selected without considering the strata of the population.²²

The research instruments used are interviews, documentation and questionnaires or questionnaires. Data analysis uses several tests, namely data validity, classical assumption test, multiple linear regression analysis, determination coefficient test (R²), and Hypothesis Test. The data obtained will be analyzed using the SPSS 27.0 application.

¹⁸ V. Wiratna Sujarweni, *Research Methodology*,..., p. 15

¹⁹ V. Wiratna Sujarweni, *Research Methodology*, ..., p. 88

²⁰ V. Wiratna Sujarweni, *Research Methodology*,..., p. 110

²¹ Syahrudin and Salim, *Quantitative Research Methodology*, (Bandung: Citapustaka Media, 2012) p. 116.

²² Sugiono, *Quantitative Research Methods and R&D*, (Bandung: Alfabeta, 2016) p. 195

Research Results

Data Validity Test

Table 1. Validity Test Results

Variable	R Count	R table	Information
Product Knowledge (x1)	0,463	0,213	VALID
	0,617	0,213	VALID
	0,548	0,213	VALID
	0,679	0,213	VALID
	0,579	0,213	VALID
<i>Word of Mouth</i> (x2)	0,522	0,213	VALID
	0,595	0,213	VALID
	0,695	0,213	VALID
	0,722	0,213	VALID
	0,730	0,213	VALID
Member Decision (Y)	0,761	0,213	VALID
	0,712	0,213	VALID
	0,666	0,213	VALID
	0,730	0,213	VALID
	0,718	0,213	VALID
	0,833	0,213	VALID

Data Source: Primary Data Processed, May 18, 2024

From the table $df = n-2 = 83$ at the level of 0.05 obtained $r \text{ table} = 0.213$. The data above shows that all questions produce the value of the correlation coefficient of the calculation $>$ the table. It can be concluded that all question items in this study are declared valid according to the formula of $r_{\text{table}} \geq \text{valid}$.

Reliability Test

Table. 2 Reliability Test Results

Variable	<i>Cronbach's Alpha</i>	Information
Product Knowledge	0,658	RELIABLE
<i>Word of Mouth</i>	0,666	RELIABLE
Member's Decision	0,831	RELIABLE

Data source: Primary data processed, May 18, 2024

From the table above, we can see that the reliability test results are positive, with *the Cronbach Alpha* number ranging from 0.658 to 0.831 where > 0.60 . Therefore, it can be concluded that each question item is declared Reliable and can be used for further testing.

Classical Assumption Test

Normality Test

**Table 3. Kolmogorov-Smirnov Normality Test Results
 One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual	
N		85	
Normal Parameters ^{a,b}	Mean	.0000000	
	Std. Deviation	3.18423406	
Most Extreme Differences	Absolute	.066	
	Positive	.047	
	Negative	-.066	
Test Statistic		.066	
Asymp. Sig. (2-tailed) ^c		.200d	
Monte Carlo Sig. (2-tailed) ^e	Sig.	.486	
	99% Confidence Interval	Lower Bound	.473
		Upper Bound	.499

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

e. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 299883525.

Data source: Primary data processed, May 18, 2024

Based on the table above, the significance value of the Kolmogorov-Smirnov normality test is $0.200 > 0.05$. So it can be concluded that the data is distributed normally.

Multicollinearity Test

Table 5. Multicollinearity Test Results

Independent Variables	Tolerance	VIF	Ket.
Product Knowledge (x1)	0,987	1,013	Free Multicollinearity
<i>Word of Mouth</i> (x2)	0,987	1,013	Free Multicollinearity

Data Source: Primary data processed, May 19, 2024

Based on the results of the multicollinearity test shown in the table above, it can be concluded that the product knowledge variable (X1) has a tolerance value of $0.987 > 0.10$ and

the *word of mouth* tolerance value (X2) has a tolerance value of 0.987 > 0.10 and a VIF tolerance value of 1.013 below 10.00. Therefore, there is no multicollinearity in the variables of product knowledge and *word of mouth*.

Heterokedasticity Test

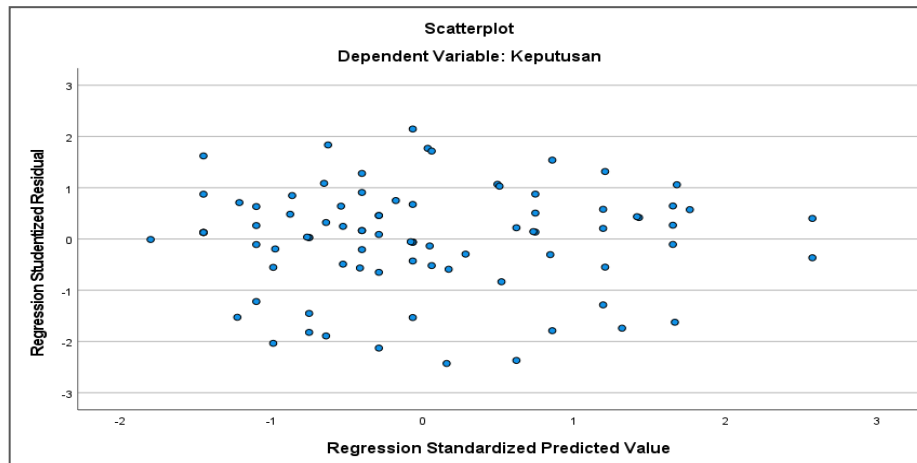


Figure 1. Heteroscedasticity Test Results

Based on the image above, it can be concluded that the dots on the image do not have an orderly pattern or their distribution is irregular. Therefore, it can be concluded that the above variables do not show symptoms of heterokedasticity.

Multiple Linear Regression Analysis

Table. 6 Multiple Linear Regression Analysis Results

Type		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	13.048	3.376		3.865	.000
	X1	.908	.141	.567	6.458	.000
	X2	-.353	.106	-.293	-3.339	.001

a. Dependent variable: Y

Source: Data processed on May 20, 2024

From the results of the data above, the multiple linear regression equation obtained, namely:

$$Y = a + b_1X_1 - b_2X_2 + e$$

$$Y = 13,048 + 0,908(X_1) - 0,353(X_2) + e$$

The above equation can be explained as follows:

- a. The constant has a value of 13.048 and has a positive value, stating that if the product knowledge variable (X1) and the word of *mouth* variable (X2) have a value of 0 or are considered constant, then the decision to become a member (Y) of BMT Al-Ishlah Jambi City is 13.048.
- b. The regression of product knowledge (X1) is 0.908 and has a positive value stating that every addition or increase of 1%, product knowledge (X1) affects the decision to become a member (Y) of BMT Al-Ishlah Jambi City by 0.908
- c. Koefisien regression of *word of mouth* (X2) is -0.353 and has a negative value stating that every addition or increase of 1%, the *word of mouth* (X2) affects the decision to become a member (Y) of BMT Al-Ishlah Jambi City by -0.353.

Determination Coefficient Test (R2)

Table. 7 Determination Coefficient Test Results (R2)

Model Summary				
Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.612a	.375	.359	2.60422

a. Predictors: (Constant), X2, X1
 Source: Data processed with SPSS V.27

From the results of the above test, it was obtained *Adjusted R Square* of 0.359, which means that all independent variables can explain the dependent variable by 35.9% and the remaining 64.1% are influenced by other variables that were not studied in this study.

Hypothesis Test

Test t (Partial test)

Table. 8 t-Test Results (Partial test)

Coefficientsa						
Type		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	13.048	3.376		3.865	.000
	X1	.908	.141	.567	6.458	.000
	X2	-.353	.106	-.293	-3.339	.001

a. Dependent variable: Y
 Source: Data processed with SPSS V.27

From table 8 above, it is known that:

1. First Hypothesis (H1)
 The first hypothesis test on the product knowledge variable (X1) was obtained t calculation $>$ t table or $6.458 > 1.664$ with a significance value of $0.000 < 0.05$ so that the hypothesis that product knowledge (X1) affects the decision to become a member (Y) is accepted. Then H0 is rejected and H1 is accepted
2. Second hypothesis (H2)
 Testing the second hypothesis with *the word of mouth* variable (X2) obtained a t value of $-3.339 <$ t table 1.664 with a significance value of $0.001 < 0.05$ so that the hypothesis that word *of mouth* (X2) affects the decision to become a member (Y) is accepted. Then H0 is rejected and H2 is accepted.

Test F (Simultaneous Test)

Table. 9 Test Results F (Simultaneous Test)

ANOVA ^a						
Type		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	333.102	2	166.551	24.558	.000b
	Residual	556.121	82	6.782		
	Total	889.224	84			

- a. Dependent Variable: Y
- b. Predictors: (Constant), X2, X1

Source: Data processed with SPSS V.27

According to the results of the F test shown in the table above, the calculated F value is 24.558 with a significance value of 0.000, which is less than 0.05, and the table F value is 3.108 at a 95% confidence level ($\alpha = 0.05$). This shows that F counts $>$ F table, ($24,558 > 3,108$). Calculations show that product knowledge (X1) and *word of mouth* (X2) at the same time has a significant influence on the decision to become a member (Y) of BMT Al-Ishlah Jambi City.

Discussion

Product knowledge affects the decision to become a member of BMT Al-Ishlah Jambi City

The results of the t-test show that product knowledge has a significant influence on the decision of members (Y). The calculated t-value for the product knowledge variable (X1) is 6.458 with a significance level of 0.000. Since the calculated t-value is greater than the t-table, which is 6.458 is greater than 1.664, and the significance value of 0.000 is less than 0.05, it can

be concluded that the result of the influence of product knowledge has a significant value, which means that H_a is accepted and H_0 is rejected.

This is in line with research conducted by Nasywa Rihadatul Aisy²³ who has the same that product knowledge has a positive and significant effect on customer decisions. It can be said that by increasing product knowledge, this will affect the decision to become a member of BMT Al-Ishlah.

According to Peter and Olson, product knowledge is a collection of various information about the product. Consumer knowledge about the expected product can have a positive impact on consumer satisfaction, because knowledge will make the product more realistic.²⁴ This shows that increased product knowledge will increase the rate of consumer decision to become a member, or will even be less likely to join.

***Word of mouth* affects the decision to become a member of BMT Al-Ishlah Jambi City**

Based on the results of the t-test, it was shown that the significance value of *the word of mouth* variable of 0.001 was less than 0.05, and the regression coefficient was $-3.339 < 1.664$ (t table). The coefficient of negative value shows that *word of mouth* has a significant negative effect on the decision to become a member, while the value of *word of mouth* is high, the decision rate to become a member will be low.

This is in line with research conducted by Syifa Zakia Nurlatifah & R. Masykur who stated that *word of mouth* has a positive and significant effect on interest and decision to become a member of BTM.²⁵

Based on the opinion of Kotler and Keller, *word of mouth* defines WOM as a term for word-of-mouth communication carried out individually or in groups. This includes giving advice about a service with the aim of providing information to others²⁶. However, the information conveyed is not always positive, it can be information about members' negative experiences in using services, reviews and recommendations from people who are known and trusted to have a big impact on a person's decision. If the information received is negative, its influence on the decision to become a member can be very significant. This shows that the higher *the word of mouth* received, the lower the level of consumer decision to become a member.

²³ Nasywa Rihadatul Aisy, "The Influence of Product Knowledge, Environment, and Motivation on Customer Decision in Choosing Sharia Gold Pawn Products at PT. Sharia Pawnshop Purwokerto Wage Market Branch", (UIN Prof. KH. Saifudin Zuhri Purwokerto, 2022).

²⁴ Peter, J, Paul and Jerry C. Olson, *Consumer Behavior*,..., 30.

²⁵ Syifa Zakia Nurlatifah and R. Masykur, "The Effect of Word of Mouth (WOM) Marketing Strategy and Sharia Financing Products on Interest and Decision to Become a Member (Customer) in Baitul Tamwil Muhammadiyah (BTM) Bandar Lampung City", *Journal of Indonesian Management* 17, No.3,2017.

²⁶ P. Kotler and Keller, *Marketing Management Fourteen*, ..., 174.

However, if the lower *the word of mouth* received by consumers, the higher the decision to become a member of BMT.

Product knowledge and *word of mouth* affect the decision to become a member of BMT Al-Ishlah Jambi City

The results of the F test showed that the F_{cal} value was 24.558 and the F_{table} value was 3.108 ($24.558 > 3.108$), with a significant value of 0.000 below 0.05. Therefore, it can be concluded that H_a is accepted and H_0 is rejected, which indicates that there is a significant influence between the variables of product knowledge and *word of mouth* simultaneously (simultaneously) on the variables of the decision to become a member.

Adjusted R Square (determination coefficient) value of 0.359 or 39.5%. This shows that the independent variables (X1), (X2) to (Y) have an influence of 39.5%, and the remaining 64.1% are influenced by other variables that are not included in this study.

This study is expected to help BMT Al-Ishlah understand the factors that influence consumers' decisions to join and use BMT products or services. It is hoped that BMT Al-Ishlah can develop the knowledge of prospective members about products and improve the quality of *positive word of mouth* and services.

Cover

Conclusion

Based on the results of the analysis of the research data, it can be concluded as follows:

1. There is a significant influence of product knowledge on the decision to become a member. Knowledge of the product is important to improve, because at this stage members strive to know if the product offered is suitable and meets their needs. The more information they get, the better their knowledge of the product will be.
2. Based on the results of the analysis of *the word of mouth* variable on the decision to become a member, it shows that the significance value is $0.001 < 0.05$, this means that there is a significant influence of *word of mouth* on the decision to become a member. The coefficient value of -0.353 indicates a negative direction stating that if the *word of mouth is higher*, the decision to become a member will be low and vice versa.
3. The results of the joint test of the variables of product knowledge and *word of mouth* on the decision to become a member were obtained from the F calculation $> F$ table, which was $24.558 > 3.108$ with a significant value of $0.000 < 0.05$. This shows that product knowledge and *word of mouth* affect the decision to become a member (Y).

Suggestion

For BMT Al-Ishlah, it must continue to improve education and training using various media such as seminars, *workshops* or online materials. Use digital platforms such as social media, Instagram, discussion forums or FAQs to spread the word and simplify the process of registering new members and help potential members to get answers to their questions and manage their reputation both online and offline. For future researchers, it should be more specific and use more independent variables than just product knowledge and *word of mouth*, this will result in a more comprehensive, valid, and applicable study of the factors that influence the decision to become a member of BMT Al-Ishlah and other Islamic financial institutions.

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