



THE INFLUENCE OF BRAND IMAGE, WORD OF MOUTH, AND KNOWLEDGE ON INTEREST IN SAVING AT BMT SARANA WIRASWASTA MUSLIM MALANG

Emiliani¹, & Khusnudin²

^{1&2}*Fakultas Ekonomi, Universitas Islam Negeri Maulana Maling Ibrahim Malang*
Email : emiliani1105@gmail.com, khusnudin@pbs.uin-malang.ac.id

ABSTRAK

Pemasaran memiliki peran penting dalam suatu perusahaan dan berkontribusi pada strategi produknya. Perusahaan di seluruh dunia membutuhkan seorang pemasar yang tepat dipercaya untuk memasarkan barang atau jasa. Penelitian ini bertujuan untuk menganalisis pengaruh *Brand Image*, *Word of Mouth*, dan pengetahuan terhadap minat menabung di BMT sarana wiraswasta Muslim. Proses penelitian ini menggunakan *field research* dengan pendekatan kuantitatif. Populasi sebanyak 700 calon anggota BMT Sarana Wiraswasta Muslim Kota Malang. Peneliti mengambil sampel sebesar 100 responden. Metode pengambilan sampel yang digunakan dalam penelitian ini adalah *Non-probabilitas* dengan teknik pengambilan sampel *accidental sampling*. Teknik pengumpulan data menggunakan metode kuesioner atau angket. Hal ini menunjukkan bahwa variabel *brand image* dan *word of mouth* berpengaruh terhadap minat menabung di BMT SWM Malang, sedangkan variabel pengetahuan tidak berpengaruh terhadap minat menabung di BMT SWM Malang. Hal ini menunjukkan bahwa pengetahuan pedagang pasar landungsari dan pasar dinoyo sebagian besar belum mengetahui mengenai BMT SWM apalagi istilah produk dan akad dalam BMT SWM masih asing bagi sebagian pedagang pasar.

Kata Kunci : *Brand Image, Word of Mouth, Pengetahuan, Minat Menabung.*

ABSTRACT

Marketing plays an important role in a company and contributes to its product strategy. Companies all over the world need a marketer who can be trusted to market goods or services. This research aims to analyze the influence of Brand Image, Word of Mouth, and saving on interest in saving at BMT as a Muslim self-employed facility. This research process uses field research with a quantitative approach. The population is 700 prospective members of the Malang City Muslim Entrepreneurial Facility BMT. Researchers took a sample of 100 respondents. The sampling method used in this research is non-probability with a accidental sampling technique. The data collection technique uses a questionnaire method. The brand image variable influences interest in saving at BMT SWM Malang. This shows that the brand image and word of mouth variables influence interest in saving at BMT SWM Malang. Meanwhile, the knowledge variable has no effect on interest in saving at BMT SWM Malang. This shows that most of the landing sari and dinoyo market traders do not know about BMT SWM, especially as the terms of products and contracts in BMT SWM are still foreign to some market traders.

Keyword : *Brand Image, Word of Mouth, Knowledge, Interest in Saving.*

INTRODUCTION

Marketing plays an important role in a company and contributes to its product strategy. Companies worldwide need an appropriate marketer trusted to market goods or services. The trust of the target market in the product is influenced not just by its price or quality, but also by the marketing approach that is put into place. In the development of a dynamic and competitive world, companies must change the way they serve customers, handle competitors, and release products. Intense rivalry necessitates companies to launch products that are highly popular among consumers. Without innovation, the company's products may drown in competition with other products that increasingly saturate the market. If the company does not continue to develop new products to meet needs, it does not meet customer expectations. The company will not only lose customer trust but also potentially lose customers. Satisfied customers will continue to buy the product, and dissatisfied customers will stop buying and may tell others about it (Huda et al, 2017).

The National Committee for Sharia Economics and Finance (KNEKS) stated that in 2019, the growth in the number of BMTs is currently said to be quite rapid, where 4,500 units being established at this time. Competition for Islamic financial services cooperatives BMT is getting tighter among banking companies and also with other financial services institutions due to technological advances and deregulation policies (Suprihati et al, 2021).

Customers are in a very strong position today because there are many options for customer needs. Other marketing media may not be able to meet the needs. In an effort to attract customers, BMT uses various marketing strategies to attract customers to choose which companies and products can offer positive value as well as convenience and expected benefits. A brand is important because every product has a claim and a promise. However, branding is

not important for businesses in Asia. Some companies do not use their own brands for the products they sell because they are not willing to accept the responsibility of conducting brand research (Said, 2018).

The theory used in this research is Brand Theory. According to the American Marketing Association (AMA), a brand is a unique name or symbol, like a seal, emblem, or packaging, used to differentiate products or services from a specific seller or group of sellers, aiming to set them apart from competitors' offerings (Huda et al, 2017). Sernovits (2012) in a book entitled Word of Mouth Marketing explains that word of mouth has five important elements called the five, which consist of talkers, topics, tools, talking parts, and tracking (Fenanda & Solekah, 2018). The next theory that can be used to explain a person's interest is the Theory of Planned Behavior (TPB). According to Sanjaya, Theory of Planned Behavior is with the main focuses of individual intentions to perform certain behaviors (Pamilih & Widhiastuti, 2020). According to Susanto, there are several factors that can influence people's interest in saving, namely knowledge, where the higher the level of knowledge, the greater the interest in saving in the community (Akmal, 2021).

Brand Image is an assumption built by the company and accepted by the market. (Miharta & Khusnudin, 2022). A good brand image will help the business because buyers unknowingly give product suggestions to others. Conversely, a bad image creates bad information for buyers and will spread it to others (Syaifullah & Priyatno, 2022). The brand image provides strategic value to the company, such as reducing marketing costs, increasing sales value, increasing market share, increasing brand awareness, increasing new customer interest, and giving companies enough time to prepare for competitor threats. If consumers have a positive impression of a brand, they will be more likely to buy the item, and a better brand is also a foundation for building a positive

impression of the company (Febriyanti, Riska & Rahayu, 2024).

According to Kotler and Keller (2016), brand image is the perceptions and beliefs held by consumers, as reflected in the associations embedded in customer memories, which are always remembered first when hearing a slogan embedded in the minds of consumers. Marketing today focuses on forming unique brands so as to strengthen the company's brand image, which can be done through promotion, distribution publicity, and product or service pricing. In addition to the brand image to attract savings with promotion through word of mouth.

BMT uses word of mouth as a promotion to increase sales and members' interest in buying products or services. BMT buys goods needed by customers and then sells them to customers at the acquisition price plus a profit margin agreed between BMT and the customer. According to Ristiyanti, quoted by Said (2018) stated that word of mouth is information about a product given to others through social interactions and consumption experiences that are passed on to others. Therefore, marketers who use word of mouth can save on promotional costs and become more trusted because of the source of communication from friends and family who will not receive compensation from the company. Positive and negative word of mouth can attract interest in saving on a product at BMT.

Another factor that drives customer interest in saving at BMT is knowledge. "Knowing" comes from the word "know," which has several meanings in the Big Indonesian Dictionary, including "understanding" and "knowing" after seeing (witnessing, experiencing, and so on). Any and all information obtained from direct human experience is considered knowledge, and this collection of information will grow along with the depth and breadth of human experience (Nugraha & Khusnudin, 2024). A strategy that can strengthen Islamic financial institutions is by applying knowledge about

the ins and outs through its operational activities. There are still people who do not know about the products and systems that exist in BMT. Most assume that the difference between other BMTs such as profit sharing and interest systems. Therefore, knowledge is very important to influence a person's interest.

BMT Sarana Wiraswasta Muslim, better known as BMT SWM, is one of the best BMT-based all-round cooperatives in Malang City. In accordance with the name of the cooperative, BMT Sarana Wiraswasta Muslim certified active accredited A. BMT Sarana Wiraswasta Muslim is unique compared to other financial institutions, namely if other financial institutions start their activities or programs in January, while BMT Sarana Wiraswasta Muslim actually starts its activities or programs in Shawwal or after Idulfitri. This is because at BMT Sarana Wiraswasta Muslim there is a *mudharabah* fitri savings product with a large number of customers.

In order to increase customer interest in saving, BMT SWM Malang City always provides the best service, facilities and promotions it has. In general, customers, of course, choose products that can provide benefits and convenience, customers will also consider and pay attention to factors before deciding to save at BMT SWM.

Based on the graph of the number of BMT SWM members in Malang City, it can be seen that BMT SWM has succeeded in attracting people to become members of BMT SWM. The number of BMT SWM members has increased even though in 2020 there was a Covid-19 pandemic, BMT SWM still managed to attract more customers to save. The data table above is the total of members who do financing, and for now the total number of prospective members who entrust savings to BMT SWM reaches 700 people. It can be concluded that BMT SWM is a choice that is trusted by the community. The results of an interview with the Head of BMT SWM, Mr. BagusSantri, conducted on September 22, 2023, he said that BMT SWM

uses one form of promotion through word of mouth to increase sales and member interest in buying its products and services. BMT SWM is also one of the best cooperatives in Malang City. This is demonstrated by being awarded the title of top cooperative in Malang City and serving as Malang City's representative in the cooperative selection process at the East Java level. With this achievement, it is certain that BMT SWM is a Sharia cooperative that is of great interest to the people of Malang City.

Previous research conducted by (Said, 2018) shows that brand image and word of mouth affect the interest in saving. Other research conducted by (Islam et al, 2023) obtained the results that Brand Image and Word of mouth have an effect on customer interest in saving. In line with research by (Said, 2018) and (Islam et al, 2023), the results of research by (Zainullah et al, 2021) found that the most influential variable is word of mouth on customer saving interest. Meanwhile, previous research conducted by (Nadyan & Rahmi, 2023) shows that knowledge has a significant positive effect on interest in saving.

The results of the previous research above contradict research conducted by Amiarino (2022) word of mouth has no significant effect on the interest in revisiting radiotherapy services at Pasar Minggu Hospital. Other research results by (Dafiq et al, 2022) showed that brand image does not have a significant effect on interest in saving. Safitri & Mubarak (2022) shows that knowledge has no effect on people's interest in saving. Based on some gap research that still has contradictions, as well as differences in the object of research, this study will examine the effect of brand image variables, word of mouth, and knowledge on interest in saving. This is expected to contribute to scientific development on related topics.

LITERATURE REVIEW

Brand Image

Brand Image is one of the things that comes to the mind of buyers when they buy goods from a certain brand. A good brand image will help the business because buyers unknowingly give product suggestions to others. Conversely, a bad image creates bad information for buyers and will spread to others.

Word of Mouth

Word of mouth is a personal communication between target buyers, neighbors and friends. Most of them will talk about the experience of using the product (Islam et al, 2023). According to Ristiyanti quoted by Said (2018) stated that word of mouth is information about a product given to others through social interactions and consumption experiences that are passed on to others.

Knowledge

According to KBBI, knowledge is everything that is known, intelligence or something that is pleased with what is seen or learned. Meanwhile, Mowen and Michael Minor (2002) cited by Lestari (2021), suggest that if customer knowledge is an individual experience related information about products and services that an individual has. Increased knowledge will result in people being able to consider products among a larger number of dimensions, creating good differences and similarities between brands.

Interest in Saving

According to Kotler & Armstrong (2008) states that interest in saving is the inclination of consumers to make products or make decisions to allow consumers to make savings products (Islam et al, 2023). According to Z. Kasijan says that interest is the ability to produce an impulse that encourages us to pay attention to a thing, activity, or something that affects the

experience that the activity itself produces. (Said, 2018).

RESEARCH METHODS

This research process uses field research with a quantitative approach. This research is conducted empirically and numerically by taking information and data obtained in the field (Ruslan, 2008).

The population was 700 prospective members of BMT Sarana Wiraswasta Muslim Malang City. This study determines the number of samples using the Slovin formula found in (Asnawi, 2011). The sample size used in this study was a minimum of 88 people. To facilitate research, researchers took a sample of 100 respondents. The sampling method used in this study is Non-probability, a sampling technique where it is not randomly selected. The selected population element selected as a sample can be due to coincidence or due to other factors previously planned by the researcher. The sampling method employs accidental sampling, which is based on the spontaneity element, allowing anyone who coincidentally encounters the researcher and fits the criteria to be included as a sample (respondent).

Primary data in this study uses data generated from the answers of respondents to a series of questions used by researchers. Respondents who answered the questionnaire list were traders in Dinoyo Market and Landungsari Market in Malang City. Secondary data in this study is in the

form of data regarding the history of its development and existing services using the documentation method, namely by looking at BMT documents of Malang City Muslim Entrepreneurial facilities.

The data collection technique uses a questionnaire or questionnaire method. This research uses field research with a quantitative approach. Data processing and presentation in this study is to use the SmartPLS 4.0 application.

RESULTS AND DISCUSSION

Research Results

This study uses data processing techniques using the structural equation method (SEM) based on Partial Least Square (PLS). This research uses the smartPLS4.0 application to measure the measurement model (Outer Model) and structural (Inner Model).

Outer Moder Analysis

Convergent Validity

Convergent validity aims to determine whether an indicator has an influence on the underlying variables and constructs and to determine whether an indicator is valid or not. 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. The loading factor level of 0.5 to 0.6 is sufficient to meet the criteria for convergent validity, even when the expected value is > 0.7 (Ghozali & Lantan, 2015).

Table 1. Convergent Validity

	Brand image	Word of mouth	Knowledge	Interest in Saving	ket
X1.1	0.798				valid
X1.2	0.743				Valid
X1.3	0.816				Valid
X1.4	0.741				Valid
X1.5	0.679				Valid
X2.1		0.716			Valid
X2.2		0.732			Valid
X2.3		0.679			Valid
X2.4		0.764			Valid
X2.5		0.731			Valid
X2.6		0.708			Valid
X2.7		0.704			Valid
X2.8		0.718			Valid
X2.9		0.736			Valid
X2.10		0.707			Valid
X2.11		0.798			Valid
X2.12		0.767			Valid
X2.13		0.678			Valid
X2.14		0.542			Valid
X3.1			0.833		Valid
X3.2			0.822		Valid
X3.3			0.810		Valid
Y1.1				0.781	Valid
Y1.2				0.810	Valid
Y1.3				0.829	Valid
Y1.4				0.820	Valid

Source: Data Processed by Researchers (2024)

Based on table 1 above, a loading factor level of 0.5 to 0.6 is sufficient to meet the convergent validity criteria, even when the expected value is > 0.7 .

Discriminant Validity

Discriminant validity is determined through cross-correlation, where an indicator is considered valid in measuring a specific variable if the loading factor for that variable is higher than the correlation value with its indicators in other variables. It is known that all indicators of the variables produce a loading factor value $>$ cross-correlation in other variables. This shows

that each of the indicators is declared to be able to measure latent variables according to their respective indicators (Ghozali & Lantan, 2015).

Reliability

The Composite Reliability is to measure the true value of the reliability of a construct. A construct is said to be reliable if the composite reliability value is > 0.07 and This value is to measure the lowest value of the reliability of a variable. The Cronbach's Alpha value is said to be reliable if the value is greater than 0.7.

Table 2. Composite Reliability (CR) and Cronbach's Alpha (CA)

Variabel	Composite Reliability (CR)	Cronbach's Alpha (CA)	Information
Brand image	0.870	0.812	Reliabel
Word of mouth	0.936	0.926	Reliabel
Knowledge	0.862	0.759	Reliabel
Interest in Saving	0.884	0.826	Reliabel

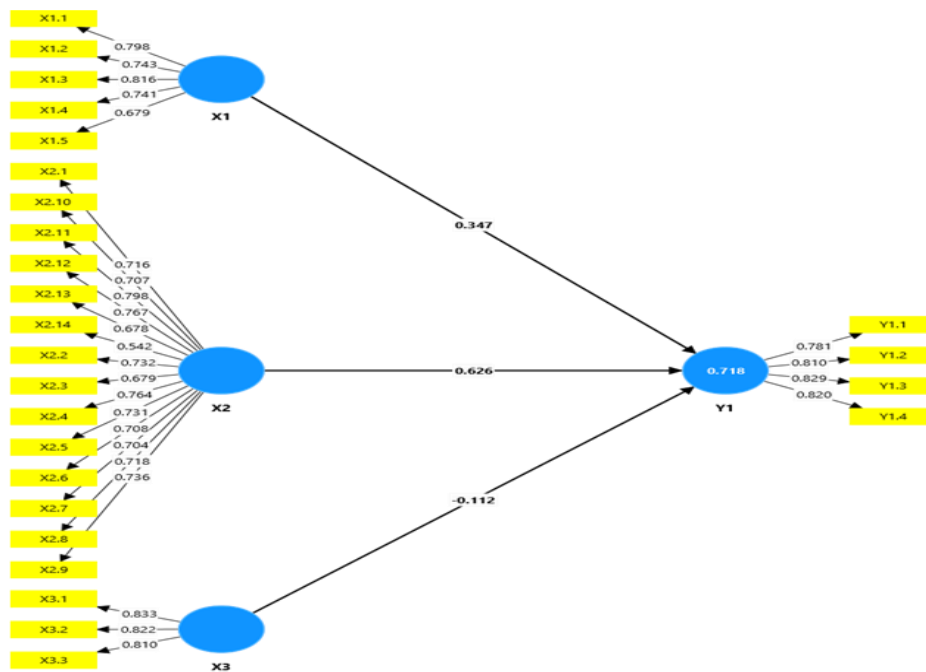
Source: Data Processed by Researchers (2024)

Based on Table 2 above, it can be concluded that all values in composite reliability (CR) and Cronbach's Alpha (CA) in each construct produce values above 0.7. Broadly speaking, the proposed measurement model meets the criteria and requirements of this test.

Inner model testing examines the connection between the constructs' significance value and the R-Square of the research model. The structural model is assessed by analyzing the R-Square for the dependent construct's t-test and determining the significance of the structural path coefficient parameters.

Inner Model Analysis

Figure 1. Structural Model (Inner Model)



Source: Data Processed by Researchers (2024)

R-Square (R)²

Structural model assessment using SmartPLS starts by looking at the R-Square value for each endogenous latent

variable, namely the Effect of Brand Image, Word Of Mouth, and Knowledge on Interest in Saving at BMT Sarana Wiraswasta Muslim Malang from the structural model (Ghozali & Lantan, 2015).

Table 3. R-Square Value (R²)

	R-Square	Adjusted R-Square
Interest in saving (Y)	0.718	0.710

Source: Data Processed by Researchers (2024)

Based on Table 3 above, the R-Square of the saving interest variable is 0.718. This indicates that the latent variables of brand image, word of mouth, and knowledge can account for 71.8% of the variation in savings interest, with the additional 28.2% being attributed to other variables not considered in this research.

Q² Predictive Relevance

Q² Predictive Relevance is used to measure the structural model, measuring how well the value of conservation is produced by the model and also its parameter estimates. The magnitude of Q2 has a value with a range of 0 < Q2 < 1, where the closer the number 1 means, the better the model. The magnitude of Q2 is equivalent to the coefficient of total determination in path analysis.

Table 4. Q value²

	Q ²
Interest in saving (Y)	0.681

Source: Data Processed by Researchers (2024)

Based on the results of Table 4 above, the Q value² of the research variable, namely interest in saving, is accepted. This happens because this variable has a Q value of 0.681 above 0.

Research Hypothesis Testing

This hypothesis testing aims to test and determine whether or not there is a relationship or influence between variables. By looking at the Path

Coefisien calculation value in inner model testing, it is carried out to test a hypothesis. The hypothesis is considered accepted if the T-statistic value exceeds 1.65 (α 10%). That is, a hypothesis can be considered accepted or confirmed if the T-statistic value for each hypothesis is higher than the T-table. The results of hypothesis testing obtained based on the PLS model are presented in the table:

Table 5. Hypothesis Test Results

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistic (O/STDEV)	P values
Brand image -> interest in saving	0.347	0.340	0.143	2.433	0.015
Word of mouth -> interest in saving	0.626	0.634	0.141	4.439	0.000
Knowledge -> interest in saving	-0.112	-0.1.06	0.134	0.834	0.404

Source: Data Processed by Researchers (2024)

Based on the bootstrapping test results in Table 5, it can be concluded as follows:

- 1). The table shows the results of testing the relationship between the brand image variable and interest in saving where the variable relationship has a t-statistic value greater than the t-table, namely $2.433 > 1.65$. so that these results prove that the brand image variable has an effect on interest in saving, so, it can be concluded that H1 is accepted.
- 2). The table shows that the results of testing the relationship between word of mouth variables on saving interest where the variable relationship has a t-statistic value greater than the t-table, namely $4.439 > 1.65$. these results prove that the word of mouth variable has an effect on saving interest. So, it can be concluded that H2 is accepted.
- 3). The table shows that the results of testing the relationship between the knowledge variable and interest in saving where the variable relationship has a t-statistic value smaller than the t-table, namely $0.834 < 1.65$. these results prove that the knowledge variable has no effect on interest in saving. So, it can be concluded that H3 is rejected.

The Effect of Brand Image on Interest in Saving

This study shows the results of testing the relationship between brand image variables on saving interest where the variable relationship has a t-statistic value greater than the t-table, namely $2.433 > 1.65$. so that these results prove that the brand image variable has an effect on saving interest. Brand image (strengthens, unique, and favorable) that is carried out affects the interest in saving. *Baitul Maal wat Tamwil Sarana Wiraswasta Muslim (BMT SWM)*, in this study, is able to generate interest in saving through a good image or brand image displayed by BMT SWM.

Based on the respondents' answers in this study, the favorable indicator, which has the question item "I believe that saving at BMT SWM is more Islamic" has the highest value of all question items. The favorable indicator is the most dominant indicator compared to other indicators. This value affects the level of ability of the favorable indicator (liking) in measuring the level of influence of brand image on interest in saving so that there is an influence in it. So, it can be concluded that the favorable indicator is the most superior indicator in forming the brand image variable.

The results of this study strengthen the results conducted by Islam et al, (2023) revealed that word of mouth has a very strong influence on customer interest in saving. Then, the research conducted by Dafiq et al. (2022) also revealed that there is an influence on interest in saving. Furthermore, the research conducted by Zainullah et al, (2021) also revealed that word of mouth is very influential on interest in saving. In line with the results of this study, where a brand image has a significant effect on interest in saving at BMT Sarana Wiraswasta Muslim Malang.

Brand image must have an honest attitude to branding. Honesty is key in marketing. A good name will show quality and a positive identity. Therefore, honesty about a good or service must be in accordance with the circumstances and must explain the weaknesses and advantages. In other words, the company must take responsibility for the product brand.

In the Qur'an Surah An-Nisaa verse 58:

إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا
وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ
إِنَّ اللَّهَ نِعِمَّا يَعِظُكُمْ بِهِ ۗ إِنَّ اللَّهَ كَانَ سَمِيعًا

بَصِيرًا

Meaning: "Verily Allah enjoins you to deliver the trust to those who are entitled to it, and (enjoins you) when determining the law among men that you determine it justly. Indeed, Allah has given you the best teaching. Verily, Allah is the All-Hearing, the All-Seeing". (Q.S. Annisa verse 58)

The verse explains that *Amanah* means having responsibility in doing something, just as a company creates a brand and explains the benefits of the product in order to attract customers' attention so that they buy the product. Companies must be accountable for the brands they create.

The Effect of Word of Mouth on Interest in Saving

Based on the research that has been done, the test results show that the results of testing the relationship between word of mouth variables on interest in saving where the variable relationship has a t-statistic value greater than the t-table, namely $4.439 > 1.65$. these results prove that the word of mouth variable has an effect on interest in saving.

Based on the respondents' answers in this study, the tracking indicator (company supervision) has two question items: "in my opinion, BMT SWM needs to provide customer service that is easy to contact so that customers can easily provide input or criticism suggestions to the company" and "in my opinion, BMT SWM also needs to monitor and respond to every informant on customer service with the media provided" has the highest value among the question items. The tracking indicator is the most dominant indicator compared to other indicators. This value affects the level of ability of the tracking indicator (company supervision) to measure the level of influence of word of mouth on interest in saving so that there is an influence in it. So it can be concluded that the tracking indicator is the most superior indicator in forming the word of mouth variable.

The results of this study strengthen the results conducted by Nadyan & Rahmi

(2023), showing that knowledge has a significant positive effect on interest in saving. Then, the research conducted by Lestari (2021) revealed that knowledge has a positive and significant effect on public interest in using Islamic bank products. In line with this research, where word of mouth has a significant effect on interest in saving at BMT Sarana Wiraswasta Muslim Malang. Word of mouth is also referred to as a way of communication between two or more people where they exchange ideas with the delivery of information which is usually about a particular product, but both are not included in the marketing source. In this case, there are four attitudes that a marketer must have, namely *Siddiq* (honest and true), *Amanah* (trusted), *Fathonah* (intelligent), and *Thabligh* (communicative).

In the Qur'an Surah Al-Ahzab verse 70:

يَأْتِيهَا الَّذِينَ ءَامَنُوا اتَّقُوا اللَّهَ وَقُولُوا قَوْلًا

سَدِيدًا

Meaning: "O you who believe, fear Allah and speak the truth". (Q.S. Al Ahzab verse 70)

The verse above explains the meaning of the word "say the right words." Word of mouth communication, the process of disseminating word of mouth information, shows consumer confidence, which is formed from recommendations from other people such as neighbors, family, friends, and fellow consumers. It can be concluded that word of mouth is a marketing approach that is often used and very effective which includes providing information and recommending goods or services directly or through the media to get a positive assessment of goods or services.

The Effect of Knowledge on Interest in Saving

Based on the research that has been done, the results of testing the relationship between the knowledge variable and the interest in saving where the variable

relationship has a t-statistic value smaller than the t-table, namely $0.834 < 1.65$. These results prove that the knowledge variable has no effect on saving interest.

Based on the respondents' answers in this study. BMT SWM has problems with product knowledge indicators where the question item "I know the products available at BMT SWM" has the lowest value. This value affects the level of ability of product knowledge indicators in measuring the level of influence of knowledge on interest in saving. So it is found that there is no influence on it.

The results of this study are not in line with research conducted by Nadyan & Rahmi (2023) show that knowledge has a significant positive effect on interest in saving. Where in this study knowledge has no effect on interest in saving. Knowledge is also something that exists in a person's mind about certain objects related to all information about various products and services. The more knowledge and information consumers have about these products and services, the better they are at making decisions and the more likely they are to use them again.

In the Qur'an Surah Al-Mujadalah verse 11:

يٰۤاَيُّهَا الَّذِيْنَ ءَامَنُوْا اِذَا قِيْلَ لَكُمْ تَفَسَّحُوْا
فِي الْمَجْلِسِ فَاَفْسَحُوْا يَفْسَحِ اللّٰهُ لَكُمْ
وَإِذَا قِيْلَ اَنْشُرُوْا فَاَنْشُرُوْا يَرْفَعِ اللّٰهُ الَّذِيْنَ
ءَامَنُوْا مِنْكُمْ وَالَّذِيْنَ اٰتَوْا الْعِلْمَ دَرَجٰتٍ
وَاللّٰهُ بِمَا تَعْمَلُوْنَ خَبِيْرٌ

Meaning: "O you who believe! When it is said to you: 'Make room in the assembly,' then make room. Surely Allah SWT will make room for you. And when it is said, 'Stand up, surely Allah SWT will raise (degrees) the

believers among you and those who are given knowledge several degrees. And Allah knows best what you do." (Q.S. Al Muajadalah verse 11).

In the verse above, it is explained how high the degree and position of those who have knowledge are because the people who are elevated by Allah SWT are people of faith, piety, and righteous deeds. Learning a person's intelligence (cognitive) produces knowledge. The learning process begins with making connections between ideas, memorizing lists of concepts, solving problems, and receiving criticism and suggestions. Cognitive learning can also be defined as a person's active effort to control the information they receive (Lestari, 2021).

CONCLUSIONS

Brand image variables affect the interest in saving at BMT SWM Malang. This shows that BMT SWM is able to bring up a good image to prospective members. Word of mouth variables affect the interest in saving at BMT SWM Malang. This shows that word of mouth as a marketing tool is able to attract interest in saving at BMT SWM Malang. Knowledge variables have no effect on interest in saving at BMT SWM Malang. This shows that the knowledge of landung sari and dinoyo market traders mostly do not know about BMT SWM, especially since the terms of products and contracts in BMT SWM are still unfamiliar to some market traders.

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