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The Influence of Product Knowledge and Word of Mouth on Non-Muslim Customers' Purchasing Decisions

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Abstract. The development of sharia pawnshops from year to year has become a benchmark for the success of the sharia economy in Indonesia. This research examines the influence of product knowledge and word of mouth on non-Muslim customers' purchasing decisions, with trust as a mediating variable. The method used in this research is quantitative with a causal approach. The data tested in this research came from responses to the questionnaire distributed, namely 101 respondents. The results show that product knowledge and word of mouth positively and significantly affect trust and purchasing decisions. It was also found that trust had a positive and significant effect on purchasing decisions and that trust had a positive and significant impact on mediating the relationship between product knowledge and word of mouth on buying decisions of non-Muslim customers.

Keywords: product knowledge; word of mouth; non-Muslim customers; sharia pawnshops.

INTRODUCTION

There are still many challenges faced by Sharia pawnshops, including the low level of consumer knowledge and trust regarding Sharia pawnshops, mainly due to the dominance of conventional pawnshops for many years. Hence, Sharia pawnshops are not yet widely known by the public. The limited previous research regarding the purchasing decision behaviour of non-Muslim customers towards Sharia financial institutions, especially Sharia pawnshops, requires this research. Researchers suggest the need for a study to understand the factors that influence non-Muslim customers in choosing Sharia financial institutions, including Sharia pawnshops. This is because non-Muslim customers also represent an essential market potential [1]. Other research finds that the purchasing decision behaviour of non-Muslim customers regarding Sharia financial products has not been explored in detail [2].

Moreover, the increasing number of non-Muslim customers prefer sharia pawnshop products to conventional pawnshops. However, Sharia pawnshops still predominantly rely on traditional marketing. Although digital marketing has been implemented but has not been explored

well, there is no visible interaction between Sharia pawnshops and their consumers in the digital space.

Apart from the description of the phenomenon above, the author's background for conducting this research was also the discovery of research gaps in previous studies. The research gap in product knowledge variables on purchasing decisions was found in the survey conducted by [2–4], which found that product knowledge significantly affects the purchasing decisions of non-Muslim customers. This is different from the research conducted by [5], which researched the factors that influence customers' decisions in choosing gold pawn products at Sharia pawnshops, including product knowledge, affordability, trust principles, and service quality, showing that product knowledge has an insignificant relationship with customer purchasing decision behaviour for sharia gold pawn products [26–28]. This is in line with research conducted by [6], who found that product knowledge did not have a positive and significant effect on the purchasing decisions of non-Muslim customers.

The following research gap on the word-of-mouth variable on purchasing decisions was found in the research conducted by [7–9], which

shows that word-of-mouth positively influences customers' purchasing decisions on Sharia financial products in Indonesia, including Sharia pawnshops. This research indicates that information from trusted sources such as family, friends, or acquaintances greatly influences customers' purchasing decisions. However, things are different from the results of the research conducted [10–12], which found that word-of-mouth research did not significantly affect consumer purchasing decisions.

The research gap on the trust variable in purchasing decisions was found in the research conducted by [13–14], which found that trust significantly affects purchasing decisions. Meanwhile, the author [15] found different results: the trust variable did not significantly influence customer decision-making.

Several studies on the influence of product knowledge on brand trust were conducted by [16–17], who found product knowledge had a significant effect on brand trust. This aligns with research conducted by [18], who found that product knowledge positively affected brand trust. Different from a study conducted by [19], it was found that product knowledge did not significantly affect brand trust. Likewise, there is still not much research regarding word of mouth regarding belief. This research is fundamental based on the results of previous studies and the research gap phenomenon.

METHOD

The method used in this research is quantitative with a causal approach. This research explains the causal relationship between the influence of product knowledge and word of mouth on non-Muslim customers' purchasing decisions, with trust as a mediating variable. The population in this research is all customers at PT Pegadaian Syariah Cakranegara. The data tested in this research came from responses to the questionnaire distributed, namely 101 respondents.

The characteristics of the respondents in this study can be seen in Table 1. Table 1 shows that some respondents carry out transactions once a month or once every four months, whereas most are domestic workers or private employees in a company.

Table 1 – Characteristics of Respondents

| Characteristics | Classification | Sum | % |
|--|-------------------------|------|------|
| Gender | Male | 40 | 39.6 |
| | Female | 61 | 60.4 |
| Age | 18-30 years old | 30 | 29.7 |
| | 31-40 years old | 40 | 39.6 |
| | 41-50 years old | 27 | 26.7 |
| | >50 years old | 4 | 4.0 |
| Education | Elementary School | 8 | 7.9 |
| | Junior High | 12 | 11.9 |
| | Senior High | 46 | 45.5 |
| | Diploma | 9 | 8.9 |
| | Bachelor | 23 | 22.8 |
| Occupation | Master's | 3 | 3.0 |
| | Students | 4 | 4.0 |
| | Civil Servants | 1 | 1.0 |
| | Entrepreneur | 6 | 5.9 |
| | Housewives | 49 | 48.5 |
| | Private employee | 32 | 31.7 |
| Frequency of carrying out transactions | Others | 9 | 8.9 |
| | Once a month | 31 | 30.7 |
| | Twice a month | 14 | 13.9 |
| | Once every three months | 5 | 5.0 |
| | Once every four months | 30 | 29.7 |
| Once in more than four months | 21 | 20.8 | |

Meanwhile, the Partial Least Square (PLS) method was used with the SmartPLS 3.2.9 application to analyse the research model. There are two essential model evaluations in this test, namely, the outer model to test the validity of the data and the inner model to test the hypothesis.

The results of the concurrent validity test in the table above show that all outer loading values of variable indicators have values greater than 0.70. Thus, it can be concluded that all hands have met the convergent validity requirements. Apart from that, the output results in Table 2 show that the AVE value for all variables is more significant than 0.50, so the model can be said to be good and has passed the discriminant validity test.

Table 2 – Validity Test

| Variable | Code | Outer Loadings | AVE | Description |
|------------------------|------|----------------|-------|-------------|
| Product Knowledge (X1) | X1.1 | 0.759 | 0.595 | Valid |
| | X1.2 | 0.808 | | Valid |
| | X1.3 | 0.748 | | Valid |
| | X1.4 | 0.774 | | Valid |
| | X1.5 | 0.768 | | Valid |
| | X1.6 | 0.759 | | Valid |

| Variable | Code | Outer Loadings | AVE | Description |
|-------------------------|------|----------------|-------|-------------|
| Word of Mouth (X2) | X2.1 | 0.887 | 0.803 | Valid |
| | X2.2 | 0.909 | | Valid |
| | X2.3 | 0.879 | | Valid |
| | X2.4 | 0.909 | | Valid |
| | X2.5 | 0.887 | | Valid |
| | X2.6 | 0.909 | | Valid |
| Trust (Z) | Z1 | 0.791 | 0.708 | Valid |
| | Z2 | 0.845 | | Valid |
| | Z3 | 0.840 | | Valid |
| | Z4 | 0.875 | | Valid |
| | Z5 | 0.852 | | Valid |
| Purchasing Decision (Y) | Y1 | 0.871 | 0.687 | Valid |
| | Y2 | 0.849 | | Valid |
| | Y3 | 0.805 | | Valid |
| | Y4 | 0.788 | | Valid |

The output results of composite reliability and Cronbach's alpha for the variables product knowledge, word of mouth, trust, and purchasing decisions are all above 0.70. Thus, it can be explained that all variables have good reliability.

Table 3 – Reliability Test

| Variable | Cronbach's Alpha | Composite Reliability | Description |
|-------------------------|------------------|-----------------------|-------------|
| X1 (Product Knowledge) | 0,831 | 0,880 | Reliable |
| X2 (Word of Mouth) | 0,918 | 0,942 | Reliable |
| Y (Purchasing Decision) | 0,848 | 0,898 | Reliable |
| Z (Trust) | 0,896 | 0,924 | Reliable |

RESULTS AND DISCUSSION

Inner model evaluation is carried out to predict causal relationships between variables or hypothesis testing. Based on Table 4, it is known that the model of the influence of product knowledge and word of mouth on trust gives an R-square value of 0.554, which can be interpreted

ed as meaning that variations in the trust variable can be explained by variations in the product knowledge and word of mouth variables of 55.4 %, while 44.6 % explained by other variables outside those studied. Furthermore, the model of the influence of product knowledge, word of mouth, and trust on purchasing decisions gives an R² value of 0.579, which can be interpreted that the variability of buying decision variables can be explained by the variability of product knowledge, word of mouth, and trust variables of 57.9 %. In comparison, other variables outside those studied explain 42.1 %.

Table 4 – Value of R²

| | R ² | R ² Adjusted |
|-------------------------|----------------|-------------------------|
| Y (Purchasing Decision) | 0.579 | 0.566 |
| Z (Trust) | 0.554 | 0.545 |

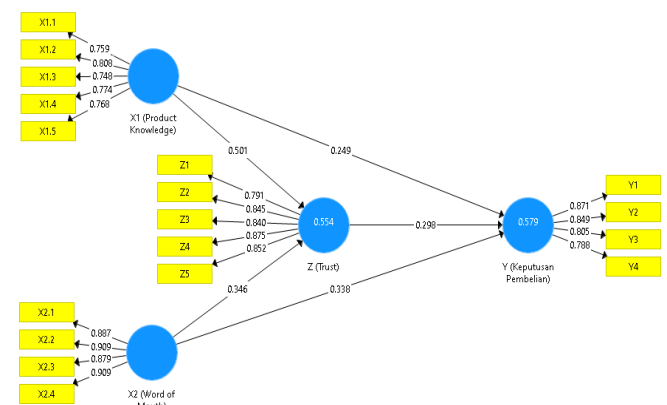


Figure 1 – Empirical Model of Direct Influence

Based on the picture, it is known that product knowledge directly influences purchasing decisions, with a coefficient of 0.249, and word of mouth directly influences buying decisions, with a coefficient of 0.338. Product knowledge directly affects trust, with a coefficient of 0.501. Word of mouth directly affects trust with a coefficient of 0.346. Trust now involves purchasing decisions, with a coefficient of 0.298.

Table 4 – Hypothesis Test Results

| Relationship Between Variables | Original Sample | T-Statistics | P-Values | Conclusion |
|---|-----------------|--------------|----------|----------------------|
| X1 (Product Knowledge) -> Z (Trust) | 0.501 | 5.261 | 0.000 | Positive Significant |
| X2 (Word of Mouth) -> Z (Trust) | 0.346 | 3.388 | 0.001 | Positive Significant |
| X1 (Product Knowledge) -> Y (Purchasing decision) | 0.249 | 2.250 | 0.025 | Positive Significant |
| X2 (Word of Mouth) -> Y (Purchasing decision) | 0.338 | 3.652 | 0.000 | Positive Significant |
| Z (Trust) -> Y (Purchasing decision) | 0.298 | 2.291 | 0.022 | Positive Significant |

Table 5 – Recapitulation of Mediation Variable Test Results

| Mediating Variable | Effect | | | | Description |
|---|-------------------------------|----------------------------|----------------------------|----------------------------|-------------------|
| | (A) | (B) | (C) | (D) | |
| Product knowledge (X_1)→Trust (Z)→Purchasing decision (Y) | 0,149 (0,073) (Non-Sig) | 0,249 (0,025) (Sig.) | 0,501 (0,000) (Sig.) | 0,298 (0,022) (Sig.) | Full Mediation |
| Persepsi word of mouth (X_2)→Trust(Z)→Purchasing decision (Y) | 0,103 (0,028) (Sig.) | 0,338 (0,000) (Sig.) | 0,346 (0,001) (Sig.) | 0,298 (0,022) (Sig.) | Partial Mediation |

The Influence of Product Knowledge on Trust. This research shows that product knowledge positively and significantly influences trust. This result means that the higher the product knowledge of non-Muslim customers, the higher the trust of non-Muslim customers in PT Pegadaian Syariah Cakranegara, or vice versa. This is because a deep understanding of Sharia products and Sharia principles will make non-Muslim customers more confident that Sharia pawnshops are institutions that can be relied upon and are based on the value preferences they hold. Comprehensive product knowledge will reduce uncertainty and doubts for non-Muslim customers and provide confidence that Sharia pawnshops are committed to providing services that comply with Sharia principles and provide tangible benefits.

This research supports the results of a previous study by [20], which shows that product knowledge positively influences brand trust, which will affect customer loyalty. Even though it is not specifically about the faith of non-Muslim customers, this research can provide insight into their product knowledge and trust. The results of this study also support the results of [16], showing that product knowledge significantly affects customer trust. This means the relationship between product knowledge and belief is closely related. So, in this research, it can be concluded that if non-Muslim customers are familiar with and understand that the products offered by PT Pegadaian Syariah have an excellent reputation and quality, this will further encourage non-Muslim customers to use the products offered by Sharia pawnshops.

The Influence of Word of Mouth on Trust. The research results show that word of mouth positively and significantly influences trust. This result means that the better the word of mouth of non-Muslim customers, the higher the trust of non-Muslim customers in PT Pegadaian Syariah Cakranegara. This is because when non-Muslim

customers hear positive reviews or satisfactory experiences from people close to them who use Sharia pawnshop products, they will form a belief that Sharia pawnshops have an excellent reputation and are reliable. The positive influence of word of mouth will create emotional and personal bonds between non-Muslim customers and sharia pawnshops, which have provided benefits by sharia principles.

This research supports previous research by [21], which shows that word of mouth positively and significantly influences customers' decisions in choosing prudential Sharia insurance. Although this research does not explicitly discuss the level of trust, it can provide insight into the influence of word of mouth on purchasing decisions, reflecting the level of customer trust. These results align with research conducted by [22], which shows that word of mouth has a positive and significant effect on purchasing decisions, which can reflect the level of customer trust.

The Influence of Product Knowledge on Purchasing Decisions. The analysis results show that product knowledge positively and significantly affects purchasing decisions. This result means that the higher the product knowledge of non-Muslim customers, the higher the purchasing decisions of non-Muslim customers at PT Pegadaian Syariah Cakranegara. These results indicate that the knowledge level can influence non-Muslim customers' behaviour so that they can process new information and make decisions. Non-Muslim customers with a high level of knowledge will be more realistic in choosing products that meet their expectations. Product knowledge is crucial because it is the basis for consumer behavioural decisions. The more precise the information about a product or service offered, the easier it will be for customers to determine whether it meets their desires or needs.

This research supports the results of a previous study by [3] found that product knowledge has a

significant influence on non-Muslim customers' decisions to use Sharia products. This research also supports the results of another study conducted by [5], which found a meaningful relationship between product knowledge and consumer decision-making processes. This aligns with research conducted by [23], which shows product knowledge significantly influences purchasing decisions. This means that product knowledge has the most significant influence – the higher and improved product knowledge, the higher the purchasing decisions.

The Influence of Word of Mouth on Purchasing Decisions. This research shows that word of mouth positively and significantly affects purchasing decisions. This result means that the better the word of mouth of non-Muslim customers, the higher the purchasing decisions of non-Muslim customers for PT Pegadaian Syariah Cakranegara products. This is because when customers spend a certain amount of money to buy or consume a product or service, they are directly consuming an experience, which will have a perception effect and end in a level of emotional satisfaction. This emotional satisfaction will produce word of mouth, which often appears unintentionally but can be planned appropriately according to the goals the Sharia pawnshop wants to achieve.

This research supports the previous study by [24], showing that word of mouth significantly influences purchasing decisions. Word of mouth is considered to have a more credible influence because it comes from friends, relatives or other people who are more trusted. The results of this study also support the research results [25], showing that word of mouth significantly influences consumer purchasing decisions.

The Influence of Trust on Purchasing Decisions. The analysis results show that trust positively and significantly affects purchasing decisions. This means that the higher the trust or confidence of non-Muslim customers, the higher the decision of non-Muslim customers to purchase PT Pegadaian Syariah Cakranegara products. Vice versa, the lower the trust or confidence of non-Muslim customers, the less non-Muslim customers' decisions to buy PT Pegadaian Syariah

Cakranegara products will also decrease. These results indicate that the values contained in the trust are well perceived and have a tangible impact on non-Muslim customers' purchasing decisions for PT Pegadaian Syariah Cakranegara products. This finding can be interpreted as meaning that if non-Muslim customers feel that the company can provide services that are safe from interference from other parties and can offer products that suit the wishes of non-Muslim customers, then this will be able to make a significant contribution to the decisions of non-Muslim customers to make purchases of PT Pegadaian Syariah Cakranegara products.

CONCLUSIONS

Product knowledge and word of mouth have a positive and significant effect on trust and purchasing decisions, where the higher the product knowledge or word of mouth, the higher the trust and purchasing decisions of non-Muslim customers. Apart from that, it was also found that trust has a positive and significant effect on buying decisions, where the higher the faith, the higher the purchasing decision because some respondents have confidence and believe that Sharia pawnshops can provide safe services and products that suit the needs of non-compliant customers. - Muslim. The results of this research also underlie the conclusion that trust has a positive and significant mediating effect on the relationship between product knowledge and word of mouth on the purchasing decisions of non-Muslim customers.

However, this research is limited to the influence of product knowledge and word of mouth on purchasing decisions through trust. Even though many other variables influence buying decisions, such as purchasing experience, product quality, comfort, brand image, satisfaction, religiosity, corporate image, and others, new variables must be added in future research to produce a broader picture of the research problem being studied. Apart from that, further analysis with the same variables is needed to prove the inconsistency of the research results.

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