

The Effect Of Product Knowledge and Product Brand Image On The Decision To Use A Product Through Trust As A Mediation Variable (A Study Of IAIN Bone Students Using BSI Products)

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Abstract

This study aims to: (1) analyze the influence of product knowledge on the decision to use Bank Syariah Indonesia (BSI) products; (2) examine the influence of brand image on the decision to use the products; and (3) assess the role of trust as a mediating variable in the relationship between product knowledge and brand image and the decision to use the products. A quantitative approach was used in this study, using Partial Least Square–Structural Equation Modeling (PLS-SEM) analysis using the SmartPLS application. This study involved 100 IAIN Bone students selected through purposive sampling based on their experience using BSI services. The results showed that product knowledge had a positive but insignificant effect on the decision to use BSI products. Conversely, brand image had a positive and significant effect, indicating that perceptions of BSI's reputation and credibility were dominant factors in driving the decision to use. Furthermore, trust was shown to have a significant positive effect as a mediating variable that strengthened the relationship between product knowledge and brand image on the decision to use the products.

INTRODUCTION

Within the context of the national financial system, Islamic banks perform an intermediary function while adhering to Sharia principles through fundraising and distribution mechanisms, contributing to economic growth (Vrotslavskyy & Dropa, 2024). Over the past two decades, this industry has grown rapidly through an increase in the number of banks, product innovation, and strengthening regulations by the Financial Services Authority (OJK) and Bank Indonesia (Tuzzuhro et al., 2023). The establishment of Bank Syariah Indonesia (BSI) in 2021 marked a significant milestone in strengthening access to digital services, including in Bone Regency. The growth of Islamic banking assets, reaching IDR 980.30 trillion in 2024 with a market share of 7.72%, demonstrates increasing public trust (OJK, 2025). The low market share of only around 7% indicates challenges in public understanding and acceptance of Islamic financial products (Hadi & Fatihin, 2020). This indicates low public understanding and acceptance of sharia products, even though Indonesia has the largest Muslim population in the world (Supriani et al., 2021).

In the context of consumer behavior, the decision to choose a savings product is influenced not only by rational factors but also by psychological and social factors. Internal factors such as product knowledge and external factors such as brand image have been shown to influence decisions to use financial services (Austinnisa & Ardyansyah, 2023). Product knowledge is important for understanding features, benefits, and Sharia principles, but low literacy often leads to the misperception that Sharia products are the same as conventional ones (Muttaqien et al., 2025). Good knowledge helps consumers make Sharia-compliant financial decisions (Maharany et

al., 2024). Brand image also plays a significant role in shaping perceptions, service quality, reputation, and a bank's adherence to Sharia values, which in turn influence customer decisions in product selection (Fadjriansyah et al., 2023). Information regarding brand image can also come from various sources, such as the experiences of other customers, family recommendations, and the media (Fadilla et al., 2023).

These two factors are closely related to trust, which acts as a mediating variable in the decision-making process. Trust involves consumer confidence in the bank's integrity, competence, and commitment to operating in accordance with Sharia principles (Tuzzuhro et al., 2023). Sharia banks that maintain transparency and consistency in information delivery will more easily build customer trust (Anisa et al., 2024). At IAIN Bone, student use of BSI products remains low. Many students continue to use conventional banks such as BRI for daily transactions, indicating a gap between theoretical knowledge of Sharia economics and the practical application of financial product selection. Previous research has shown inconsistencies that need to be reexamined. Some studies have found a positive effect of knowledge on Sharia financial decisions (Ardhelia et al., 2023), but other studies have shown no significant effect of knowledge or brand image (Rachmawati, 2020). Findings regarding the mediating role of trust are also inconsistent ((Rahman Hakim et al., 2025). Based on this phenomenon, this study re-examines the influence of product knowledge and brand image on the decision to use Bank Syariah Indonesia products, with trust as a mediating variable, among IAIN Bone students.

METHODS

This study uses a quantitative approach with a correlational design to analyze the influence of product knowledge and brand image on the decision to use BSI products, with trust as a mediating variable. The sample was determined through purposive sampling among IAIN Bone students who have accounts and have used BSI services, resulting in 100 respondents. Data were collected using a Likert questionnaire consisting of 36 items based on theoretical indicators, supplemented by observation and documentation. Data were processed using SmartPLS 4 through outer model analysis (validity and reliability) and inner model analysis (R-square, Q-square, direct and indirect effects, and bootstrapping significance tests). This analysis was used to examine the relationship between variables in the context of BSI product use by IAIN Bone students.

RESULTS AND DISCUSSION

Convergent Validity Test

The validity test indicates the extent to which a measuring instrument accurately measures what it is intended to measure in a study. The validity test in this study used the SmartPLS 4.0 application. research. State the findings of the study concisely.

Table 1 Convergent Validity Test (Outer Loading)

Code	X1	X2	Z	Y	Information
PP 1	0.917				All Valid
PP2	0.898				
PP3	0.884				

CMP 1		0.884			All Valid
CMP 2		0.906			
CMP 3		0.872			
K1			0.886		All Valid
K2			0.893		
K3			0.783		
KMP 1				0.881	All Valid
KMP 2				0.827	
KMP 3				0.836	

The data above shows that the outer loading value for each indicator is greater than 0.7, thus it can be declared valid (the numbers are in green). Convergent validity testing can also be conducted by looking at the Construct Reliability and Validity output, namely by observing the Average Variance Extracted (AVE) value. The presentation in the thesis is presented in the Convergent Validity Test Table as follows:

Table 2. Average Variance Extracted (AVE)

Research Variables	Average Variance Extracted (AVE)	Information
X1 Product Knowledge	0.810	Valid
X2 Product Brand Image	0.846	Valid
Z Trust	0.717	Valid
Y Decision to Use the Product	0.909	Valid

Based on the results of the SmartPLS 4.0 analysis (Partial Least Square), the Average Variance Extracted (AVE) value is above 0.7, which means that the instrument used in the study is valid.

Reliability Testing

The reliability testing in this study used Cronbach's alpha and composite reliability. The instrument in this study was considered reliable if it had a Cronbach's alpha value greater than 0.70, and the indicators in this study were considered reliable if they achieved a composite reliability value above 0.7

Table 3. Reliability test

Variabel	Cronbach alpha	Composite reliability	Information
X1 Product Knowledge	0.833	0.900	All Reliable
X2 Product Brand Image	0.846	0.855	
Z Trust	0.815	0.814	
Y Decision to Use the Product	0.805	0.810	

Based on the results of the SmartPLS 4.0 analysis above, it shows that the Cronbach alpha value of each research variable indicates that the Cronbach alpha value of each research variable shows a Cronbach alpha value greater than 0.70. Thus, the research instrument used in this study is reliable.

Discriminant Validity Test

Discriminant validity testing is used to ensure that each concept has a stronger relationship with its own indicators than with indicators of other constructs. This test uses the

Fornell-Larcker Criterion method. The following are the results of the Fornell-Larcker Criterion analysis for each variable:

Table 4 Fornell Larcker Criterion analysis

Variabel	X2	Z	Y	X1
Product Brand Image (X2)	0.874			
Trust (Z)	0.836	0.856		
Decision (Y)	0.907	0.917	0.848	
Product Knowledge (X1)	0.915	0.820	0.842	0.900

Based on the table above, the correlation matrix between constructs in the image shows that each construct is correlated to each other at different levels. The highest correlation occurs between the Decision to Use a Product (Y) and Trust (Z) at 0.917, followed by the correlation between product knowledge (X1) and product brand image (X2) at 0.915. Meanwhile, the lowest correlation is seen between product brand image (X2) and trust (Z) at 0.836. High correlations between constructs indicate a fairly strong relationship.

Structural Equation Analysis

The inner model, or structural model, describes the relationships between latent variables based on substantive theory. The table presentation of the Structural Equation Analysis (Inner Model) in this study uses SmartPLS (partial least squares) as follows:

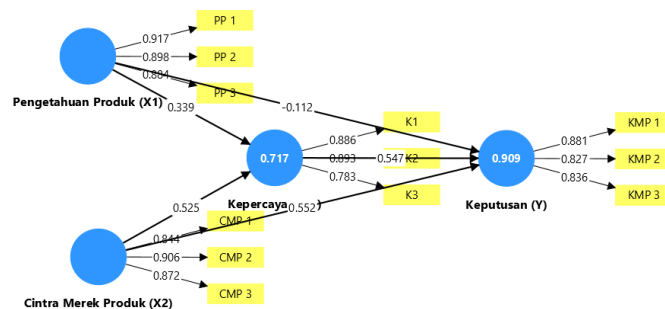


Figure 1 PLSM Output of smartpls 4 Algorithm

Coefficient of Determination (R^2)

The coefficient of determination (R^2) is used to evaluate how well the independent variables in this research model can explain the dependent variable. The following are the R^2 values for the dependent variables studied. The values from the analysis of variance (R^2) or determination test are as follows:

Table 5 Determination test

Variable	R-Square
Trust (Z)	0.717
Decision to use the product (Y)	0.909

Based on Table 4.4 above, it shows that the R-Square value for the Trust construct (Z) is 0.717 or 71.7%, which means that the trust variable can be explained by the variables in this research model, while the remaining 28.3% is explained by other variables outside the model. Thus, the influence of the determination of exogenous variables on trust is in the high category. Furthermore, the R-Square value for the Decision to Use a Product (Y) variable is 0.909 or 90.9%, which indicates that the decision to use the product can be strongly explained by the variables in the model, while the remaining 9.1% is influenced by factors outside this research. Based on the

R-Square value, it can be concluded that the exogenous variables in this study have a substantial influence on the endogenous variables, especially the decision to use the product.

Hypothesis Testing

1) Hypothesis Testing (Direct Effect)

Direct effects were tested using PLS Bootstrapping by examining the P-values of the independent variables against the dependent variable. According to Abdillah & Jogiyanto (2015:197), the rule of thumb used in a study is a T-Statistic > 1.64 with a significance level of P-Values or probability value <0.05 and a positive value. The path coefficient results in this study are as follows.

Table 6 output for hypothesis testing.

	Original Sample (O)	T Statistic	P Values	information
X1 Product knowledge → Y Decision to use the product	0.074	0.692	0.489	Tidak Sig
X2 Product brand image → Y Decision to use the product	0.840	8.042	0.000	Sig
Z trust → Y Decision to use the product	0.547	7.924	0..000	Sig
X1 product knowledge → Z trust	0.339	2.630	0.009	Sig
X2 product brand image → Z trust	0.525	3.755	0.000	Sig
X1 product knowledge → Z beliefs → Y decision to use the product	0.186	2.550	0.011	Sig
X2 product brand image → Z trust → Y decision to use the product	0.288	3.346	0.001	Sig

Hypothesis 1. Product knowledge (X) has a negative and insignificant effect on the decision to use Bank Syariah Indonesia products among IAIN Bone students. The results of the first hypothesis test, referring to the sample ordinal value, are negative (0.074) and a P-value of 0.489 (> 0.05). Thus, it can be concluded that product knowledge (X1) does not have a positive and significant effect on the decision to use Bank Syariah Indonesia products among IAIN Bone students (Y). Thus, Hypothesis 1 is rejected.

Hypothesis 2. Product brand image (X2) has a significant effect on the decision to use Bank Syariah Indonesia products among IAIN Bone students (Y). The results of the second hypothesis test, referring to the sample ordinal value, are positive (0.840) with a P-value of 0.000 (< 0.05). It can be concluded that product brand image (X2) has a positive and significant effect on the decision to use Bank Syariah Indonesia products among IAIN Bone students (Y). Thus, Hypothesis 2 is accepted.

Hypothesis 3. Trust (Z) significantly influences the decision to use Bank Syariah Indonesia products among IAIN Bone students (Y). The third hypothesis test, based on the sample ordinal

value, is positive (0.547) with a P-value of 0.000 (<0.05). It can be concluded that trust (Z) has a positive and significant effect on the decision to use Bank Syariah Indonesia products among IAIN Bone students (Y). Therefore, Hypothesis 3 is accepted.

Hypothesis 4. Product knowledge (X1) significantly influences Trust (Z). The fourth hypothesis test, based on the sample ordinal value, is positive (0.339) with a P-value of 0.009 (<0.05). It can be concluded that product knowledge (X1) has a positive and significant effect on Trust (Z). Therefore, Hypothesis 4 is accepted.

Hypothesis 5. Product Brand Image (X2) significantly influences Trust (Z). The results of the fifth hypothesis test, based on the sample ordinal value, are positive (0.525) with a P-value of 0.000 (<0.05). It can be concluded that product brand image (X2) has a positive and significant effect on trust (Z). Therefore, Hypothesis 5 is accepted.

Hypothesis 6. Product knowledge (X1) has a significant effect on the decision to use Bank Syariah Indonesia products among IAIN Bone students (Y) through trust (Z). The results of the sixth hypothesis test, based on the sample ordinal value, are positive (0.186) with a P-value of 0.011 (<0.05). It can be concluded that product knowledge (X1) has a positive and significant effect on the decision to use Bank Syariah Indonesia products among IAIN Bone students (Y) through trust (Z). Therefore, Hypothesis 6 is accepted.

Hypothesis 7. Product brand image (X2) has a significant effect on the decision to use Bank Syariah Indonesia products among IAIN Bone students (Y) through trust (Z). The results of the seventh hypothesis test with reference to the ordinal value of the sample are positive (0.288) with a P Value of 0.001 (<0.05), so it can be concluded that the Product Brand Image (X2) on the decision to use Bank Syariah Indonesia products among IAIN Bone students (Y) through Trust (Z) has a positive and significant effect. Thus, Hypothesis 7 is accepted.

DISCUSSION

1. The influence of product knowledge on the decision to use Bank Syariah Indonesia products among IAIN Bone students.

The results of the first hypothesis test indicate that product knowledge (X1) has a negative coefficient value of -0.074 and a P-value of 0.489 (>0.05). Therefore, it can be concluded that Product Knowledge does not have a positive and significant effect on the Decision to Use Bank Syariah Indonesia Products among IAIN Bone students (Y), thus Hypothesis 1 is rejected. This finding indicates that students' level of knowledge regarding the features, benefits, and operational principles of BSI products is not sufficient to motivate them to use them. In other words, although students understand the basic concepts of Islamic banking, this knowledge does not automatically become a driving factor in their decision to use the product. This condition indicates that the decision to use Islamic banking products is more influenced by other psychological and perceptual factors, such as trust and brand image, than simply cognitive understanding of the product.

These research results align with the findings of several studies that suggest that knowledge does not always play a significant role in shaping decisions or intentions to use financial services. For example, research by Kumaidi & Asyari (2024) found that knowledge has a negative and insignificant effect on the intensity of transactions at Islamic banks Febrian & Budianto (2023) showed that there was no positive and significant partial effect of knowledge on saving intentions at Bank NTB Syariah KCP Pekat Dompur, and Yuliafitri & Lathifah (2022) found that product knowledge had no significant effect on the intention to become a Sharia bank customer. These findings emphasize that even though consumers have a theoretical understanding of a product,

the final decision is often more influenced by other factors such as perceived convenience, experience, institutional reputation, and trust. Thus, the results of this study confirm that knowledge alone is not enough to shape the decision to use Bank Syariah Indonesia products among IAIN Bone students. Efforts to increase the use of BSI products need to focus on strategies that strengthen trust, build a positive brand image, and provide a consistent service experience for students.

2. The influence of product brand image on the decision to use Bank Syariah Indonesia products among IAIN Bone students.

The results of the second hypothesis test, referring to the sample ordinal value, were positive (0.840) and a P-value of 0.000 (<0.05). Therefore, it can be concluded that product brand image (X2) has a significant positive effect on the decision to use Bank Syariah Indonesia products among IAIN Bone students (Y). Thus, Hypothesis 2 is accepted. The influence of trust on the decision to use Bank Syariah Indonesia products among IAIN Bone students. Based on this test, it can be concluded that a positive brand image can encourage students to decide to use Islamic banking products. The better students' perceptions of BSI's reputation, identity, and credibility, the stronger their tendency to choose the products offered. This indicates that brand image is an important part in shaping consumer beliefs and actions, as a positive perception of an institution can increase the attractiveness and confidence to use its services. This finding aligns with previous research. Research by Arlian et al (2024) found that brand image significantly influences the decision to save at Islamic banks. The better a bank's image, the greater the customer's interest in choosing its products. Furthermore, research by Andespa et al (2025) also shows that a strong brand image is a determining factor in consumer behavior because it can build confidence and positive perceptions that influence decisions to use Islamic financial products. Given the consistency of these findings, this study further confirms that brand image is a dominant factor in IAIN Bone students' decisions to use Bank Syariah Indonesia products.

3. The influence of trust on the decision to use Bank Syariah Indonesia products on IAIN Bone students on IAIN Bone students

The results of the third hypothesis test with reference to the ordinal value of the sample showed a positive result (0.734) and a P Value of 0.000 (<0.05), it can be concluded that Trust (Z) has a positive and significant effect on the Decision to Use Bank Syariah Indonesia Products among IAIN Bone students (Y). Thus, Hypothesis 3 is accepted. Based on these results, it can be stated that the higher the level of student trust in the security, transparency, and compliance with sharia principles of BSI products, the greater their tendency to make a decision to use these products. Trust is an important foundation in forming consumer actions because a sense of confidence and security in an institution can increase the likelihood of individuals choosing and using the services offered. This finding is in line with the research of Muttaqien et al (2023) which found that trust has a significant positive effect on the intention to use Islamic banking services, including mobile banking. In addition, research by Hasdiansa (2023) also stated that trust is an important factor that strengthens customer decisions and loyalty to Islamic banks. Thus, the results of this study are consistent with the literature which confirms that trust is the main factor driving the decision to use Islamic banking products.

4. The influence of product knowledge on the trust of IAIN Bone students in using Bank Syariah Indonesia products at IAIN Bone students.

The results of the fourth hypothesis test with reference to the ordinal value of the sample are positive (0.513) and the P Value is 0.009 (<0.05), it can be concluded that Product Knowledge

(X1) has a positive and significant effect on Trust (Z). Thus, Hypothesis 4 is accepted. Based on these results, it can be stated that the higher the level of student understanding regarding the features, contracts, benefits, and mechanisms of BSI products, the greater their level of trust in the product. Product knowledge helps students assess the credibility and transparency of services so that it can reduce uncertainty and increase confidence in choosing products. According to (Hassan et al., 2024) the role of product knowledge is that consumers who have better knowledge are considered able to evaluate product quality/information more accurately, thereby increasing confidence (trust) in making investment/financial decisions. The results of the study show that brand image has a positive and significant effect on student trust in BSI. Perceptions of professionalism, sharia reputation, and service quality shape students' belief that BSI is a trustworthy institution. A strong image reduces risk and increases the perception of security towards Islamic banking products. This finding supports previous research by van der Crujisen et al (2021) and Nițoi & Pochea (2024), which states that brand image plays a crucial role in building consumer trust. Therefore, this study's findings reinforce the evidence that knowledge is a crucial factor in building trust in Islamic banking products.

5. The influence of product brand image on trust in using Islamic Bank products among IAIN Bone students.

The results of the fifth hypothesis test with reference to the ordinal value of the sample are positive (0.526) and the P Value is 0.000 (<0.05), it can be concluded that Product Brand Image (X2) has a positive and significant effect on Trust (Z). Thus, Hypothesis 5 is accepted. This finding is in line with the research of Tahir et al (2024) which states that brand image is a crucial factor in building trust because brands with a positive image are considered more reliable. The results of this study are also consistent with the study of Hasdiansa (2023) which found that brand image has a significant effect in building customer trust in Islamic banks in Indonesia. Thus, this study strengthens the theory that brand image has an important role in creating user trust in the Islamic banking sector.

6. The influence of product knowledge on the decision to use Bank Syariah Indonesia products through trust as a mediating variable in IAIN Bone students.

The results of the sixth hypothesis test indicate that Product Knowledge (X1) influences the Decision to Use a Product (Y) through Trust (Z). The mediation coefficient value shows a positive direction with a significance level of P Value <0.05 , so it can be concluded that Trust is able to mediate the relationship between Product Knowledge and the Decision to Use a Product. Thus, Hypothesis 6 is accepted. These results explain that students' understanding of the features and operational principles of BSI products not only has a direct impact on their decisions but also increases trust which then drives stronger usage decisions. With trust as a mediator, good knowledge of the product makes students feel more confident and secure, so they are more confident in making decisions to use BSI products. This finding is in line with consumer behavior theory which emphasizes that knowledge shapes beliefs, and beliefs influence usage decisions (Dzulkipli et al., 2023). Thus, trust plays an important role in bridging students' knowledge and decisions as users of BSI products. This is in line with the findings of Hardyansah et al (2023) which show that customer image and trust are important factors in increasing customer loyalty.

7. The influence of product brand image on the decision to use Bank Syariah Indonesia products through trust as a mediating variable on IAIN Bone students.

The results of the seventh hypothesis test indicate that Product Brand Image (X2) influences the Decision to Use Product (Y) through Trust (Z). The mediation coefficient value

shows a positive direction with a significance level of P Value <0.05 , so it can be concluded that Trust is able to mediate the relationship between Brand Image and the Decision to Use Product. Thus, Hypothesis 7 is accepted. These results explain that a strong brand image not only directly influences students' decisions but also strengthens their trust in BSI products, which ultimately drives usage decisions. A positive brand image provides perceptions of quality, security, and value conformity which then fosters trust as a basis for decision making. This finding is in line with research by Lutfi & Shiratina (2025) which found that brand image has a positive effect on decisions to use digital services, with trust as the main mediator. Research by Jamaludin et al (2021) also proves that a good brand image will increase customer trust, thereby increasing decisions to use Islamic banking products. The consistency of the results of this study strengthens the evidence that brand image and trust are two interrelated variables in determining consumer decisions.

CONCLUSION

This study aims to analyze the influence of product knowledge, brand image, and trust on the decision to use Bank Syariah Indonesia (BSI) products among IAIN Bone students, and to examine the role of trust as a mediating variable. The results indicate that brand image and trust have a significant influence on the decision to use, while product knowledge has a positive but insignificant effect. However, product knowledge is proven to have a significant influence on trust, which then mediates the decision to use the product. This confirms that students' decisions to use BSI products are more influenced by psychological aspects, specifically positive perceptions of the institution's image and level of trust, rather than simply knowledge of product features. Therefore, enhancing brand image, strengthening the institution's reputation, and managing consumer trust are key strategies for BSI to encourage the decision to use Islamic banking products among students.

This study has several limitations. First, it focused only on students at IAIN Bone, so the generalizability of the results is limited to the context of a specific religious educational institution. Second, the variables used only covered product knowledge, brand image, and trust, thus failing to consider other factors such as religiosity, service experience, social influence, or ease of use of digital technology. Therefore, future research could incorporate additional variables such as service quality, risk perception, digital banking experience, or socio-religious factors to obtain a more comprehensive picture. Furthermore, the use of a broader sample from various universities or community groups is also needed to increase the generalizability of the research findings.

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