THE INFLUENCE OF PRODUCT KNOWLEDGE, TRUST AND SOCIALIZATION ON CUSTOMER DECISIONS IN FINANCING "FUTURE PACKAGE" AT BTPN SYARIAH (STUDY AT BTPN SYARIAH MMS BANKING MOJOSONGO, BOYOLALI, INDONESIA)

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Abstract: Future Package Financing is an integrated program of Bank BTPN Syariah given to a group of women in rural areas who want to own a business and have dreams of changing their lives, but do not have access to banking service. The main goal is to provide financial solution, simple financial solutions, simple financial planning and group participation. Marketing financing is carried out through MMS (Mobile Marketing Syariah), namely branch offices located in sub-districts. This research uses three variables, namely independent product knowledge trust and socialization with one dependent variable, namely decision to finance. Meanwhile, the sample used was 100 respondents obtained using the simple random sampling method. The data analysis method used is quantitative analysis, namely validity and reliability tests, classical assumption test, multiple regression analysis, t test, F test and coefficient of determination (R2). Based on data analysis, the research results show that the indicators in this research are valid and reliable. In the classical assumption test, the data is normally distributing, heteroscedasticity and multicollinearity do not occur. The t test dhows that the variables product knowledge, trust and socialization have a significant effect on the decision to finance PMD. From the statistical results of the F test, it is known that product knowledge, trust and socialization jointly influence the decision to finance PMD. In the test, it is known that the coefficient of determination (R2) shows that product knowledge, trust and socialization can influence customer decision by 69,5% while 30,5% is influenced by other factors outside this research.

Keywords: *Product Knowledge, Trust, Socialization, Future Package Financing (PMD) And Decision to Make Financing*

Submitted: 2025-04-23; Revised: 2025-05-26; Accepted: 2025-06-20

1. Introduction

In the era of globalization and rapid economic growth, economic problems remain a significant challenge in many countries, including countries with a Muslim majority. Poverty is not only an economic problem, but also has serious social, political and humanitarian impacts. Amid the complexity of these challenges, the microeconomic approach, including microfinance, has been recognized as one of the potential instruments to eradicate poverty.

Today, the Islamic microfinance system has grown rapidly as part of the broader development of the Islamic economy. This includes Islamic Banks, Islamic Microfinance Institutions, and Microfinance Products that are in accordance with Islamic principles. Islamic Microfinance offers the potential to provide access to financial services to a wider segment of society, especially those who cannot access conventional financial services or who wish to avoid conventional products that are contrary to Islamic principles.

BTPN Syariah Banking is one of the Islamic banking institutions that participates in supporting economic development through women's empowerment. This is done by providing access to capital through its financing product, namely the "Future Package" (BTPN Syariah, 2022). BTPN Syariah financing products are products that help the community's economy through empowering women in rural areas. Not only providing financial access, but also providing training and assistance to increase capacity so that their businesses grow sustainably (Rezkita Suci et al, 2021).

"Product Pembiayaan Tepat Syariah" is an integrated program of BTPN Syariah bank given to a group of women in rural areas who want to have a business and have dreams of changing their lives, but do not have access to banking services. The main goal is to provide financial solutions, simple financial planning and group participation. It is not without reason that this company focuses on distributing financing to female debtors. According to the company's analysis, female debtors, especially housewives, have excellent financial management responsibilities and abilities (Safitri et al, 2022).

The marketing of these financing products is carried out through branch offices as representatives in each region which are named "Mobile Marketing Syariah (MMS)". Mobile Marketing Syariah is a branch office located in the District, which is specifically designed to serve and provide access to capital loans for low-income people, especially underprivileged mothers (Triananda et al, 2021). Bank BTPN Syariah MMS Mojosongo is one of the marketing branches of BTPN Syariah financing products located in Boyolali Regency, Central Java. The presence of Bank BTPN Syariah MMS Mojosongo is expected to make it easier for mothers to obtain business capital financing without using collateral. Empowering women in the economy can have a very good impact on improving women's economic conditions. Therefore, this study is entitled: "The Influence of Product Knowledge, Trust and Socialization on the Decision to Carry Out "Future Package" Financing at BTPN Syariah".

2. Literature Review
2.1 Product Knowledge
Product knowledge is knowing all information about the product, knowing in the sense of how to use it, the features provided, the benefits felt, and trust in the product. Product knowledge is used by consumers to consider products before making a purchase (Arifiyanto & Kholidah, 2020). According to (Engel et al., 1994) consumer knowledge is divided into three types, namely:
 a. Product knowledge
 b. Purchase knowledge
 c. Usage knowledge

2.2 Trust
Trust is the most important aspect in building a business relationship because trust creates a commitment between the two. According to Hawes et al. (1989) trust is a reciprocal relationship between a customer and another person who must trust each other so that the

exchange can occur well or effectively. According to (Mayer et al., 1995) there are three factors that can build trust in someone, namely ability, good deeds (benevolence) and integrity.

2.3 Socialization

Socialization can be interpreted as any activity aimed at persuading or influencing the public to continue using the products and services produced. Then, in relation to the intended socialization activity is a process of informing and influencing the public to always use the services offered. Socialization or marketing activities carried out by a company have several goals to be achieved, both long-term and short-term goals. Short-term goals, for example, are to attract consumers, especially for newly launched products. While in the long term, it is done to maintain existing products so that they continue to exist. Indicators in socialization are advertising or advertisements, publicity, personal selling, and sales promotions.

2.4 Customer Decisions

Decision means choice, which is a choice of two or more possibilities. Decision is a real choice, because choice is interpreted as a choice about goals including choices about how to achieve those goals. Decision is related to the process which is the final state of a more dynamic process, which is labeled decision making. Decision is seen as a process because it consists of a series of related activities and is not only considered a wise action. There are three indicators in determining Kotler's purchasing decision, namely: Consistency in a product, Habits in buying products, and Speed in buying a product.

3. Research Method

This study uses quantitative. In this study, data was collected using a questionnaire. And the location chosen was Mojosongo District, Boyolali Regency. Population is a collection of all possible people, objects, and other measurements, which are the object of attention or a collection of all objects of attention or sources of information (Purwanto, 2018). The population used in this study were all BTPN Syariah MMS Mojosongo Bank Customers who financed the "Future Package" in 2023, totaling 1556 people. The sample is part of the number and characteristics of the population. Samples are taken/used to make it easier for a researcher to conduct research because of the large population, limited funds, energy and time spent (Sugiyono, 2018). The sample in this study was BTPN Syariah MMS Mojosongo Bank Customers who financed the "Future Package" in 2023. The sample taken was 100 people. The sample was taken from the calculation using the slovin formula. In this study, there are 3 independent variables, namely the variables of product knowledge influence (X1), trust (X2) and socialization (X3). and the dependent variable in this study is the customer's decision to finance.

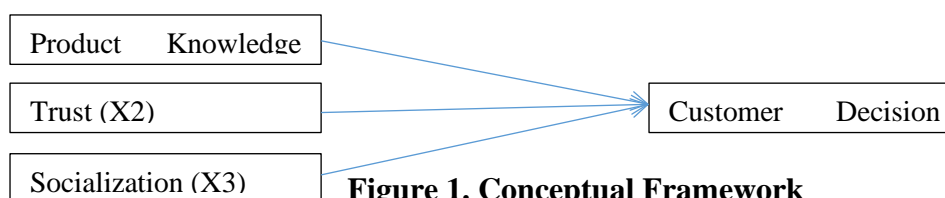**Conceptual Framework**
Thinking Framework

Figure 1. Conceptual Framework

The Regression Model used in this research is: $Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3$ where:

X_1 = Product Knowledge

X_2 = Trust

X_3 = Socialization

Y = Customer Decision

α = Constant

β_1, β_2, and β_3 = regression coefficients

Research Hypothesis

The hypothesis of this research is as follows:

Based on the existing framework, the hypothesis is formulated as follows:

H1: Product Knowledge partially has a significant effect on the decision to finance.

H2: Trust partially has a significant effect on the decision to finance.

H3: Socialization partially has a significant effect on the decision to finance.

4. Results and Discussion

4.1 Results

Table 1. Validity Test Results

No. Item	Indicator	r count	r table	Result
A	Product Knowledge Questionnaire (**X1**)			
1.	Statement 1	0.790	0.1654	Valid
2.	Statement 2	0.600	0.1654	Valid
3.	Statement 3	0.717	0.1654	Valid
4.	Statement 4	0.671	0.1654	Valid
5.	Statement 5	0.806	0.1654	Valid
6.	Statement 6	0.704	0.1654	Valid
B	Trust Questionnaire (**X2**)			
1.	Statement 1	0.875	0.1654	Valid
2.	Statement 2	0.735	0.1654	Valid
3.	Statement 3	0.775	0.1654	Valid
4.	Statement 4	0.812	0.1654	Valid
5.	Statement 5	0.708	0.1654	Valid
6	Statement 6	0.809	0.1654	Valid
C	Socialization Questionnaire (**X3**)			
1.	Statement 1	0.745	0.1654	Valid
2.	Statement 2	0.506	0.1654	Valid
3.	Statement 3	0.637	0.1654	Valid
4.	Statement 4	0.732	0.1654	Valid
5.	Statement 5	0.781	0.1654	Valid
6.	Statement 6	0.714	0.1654	Valid
D	Customer Decissions Questionnaire (**Y**)			
1.	Statement 1	0.715	0.1654	Valid
2.	Statement 2	0.673	0.1654	Valid
3.	Statement 3	0.665	0.1654	Valid
4.	Statement 4	0.787	0.1654	Valid
5.	Statement 5	0.764	0.1654	Valid
6	Statement 6	0.788	0.1654	Valid

Source: processed data 2024

The results of the analysis in the table above state that all statements in the variables of product knowledge (X1), trust (X2), socialization (X3), and financing decisions (Y) have a r_{count} greater than r_{table}, so the field data regarding entrepreneurial knowledge in this study are valid.

Table 2. Reliability Test Results

No.	Variable	Cronbach Alpha	Description
1.	Product Knowledge (X1)	0.783	Reliable
2.	Trust (X2)	0.796	Reliable
3.	Socialization (X3)	0.773	Reliable
4.	Customer Decision (X4)	0.784	Reliable

Source: processed data 2024

Based on the table above, it can be seen that the Cronbach's Alpha results for each variable are greater than 0.60. This means that each statement item in each variable in the research in this study is reliable.

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

		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.44323741
Most Extreme Differences	Absolute	.080
	Positive	.080
	Negative	-.061
Test Statistic		.080
Asymp. Sig. (2-tailed)		.118[c]

Source: processed data 2024

From the table above, it can be seen that the value of Asymp. Sig. (2-tailed) is 0.118. From this value, it can be concluded that the value of Asymp. Sig. (2-tailed) is greater than 0.05, so the data is normally distributed.

Table 4. Multicollinearity Test Results
Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	5.581	1.652		3.379	.001		
X1_Product Knowledge	.302	.078	.313	3.852	.000	.467	2.142
X2_Trust	.375	.070	.493	5.374	.000	.367	2.726
X3_Socialization	.129	.061	.144	2.108	.038	.662	1.510

Source: processed data 2024

Based on the table above, it is known that the Tolerance value is greater than 0.1 and the VIF value is less than 10. So, it can be concluded that the regression model in this study does not occur multicollinearity between variables (declared to pass the Multicollinearity test). There is no multicollinearity which means that there is no perfect correlation between the independent variables or independent variables, if multicollinearity occurs then there is or there is a perfect correlation between the independent variables.

Table 5. Autocorrelation Test Results
Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.839^a	.704	.695	1.466	.704	76.098	3	96	.000	1.744

Source: processed data 2024

It is known from the respondent data (n) = 60, the number of independent variables (K) = 3, the dU value is 1.7364. The formula dU < DW < 4 – dU can be entered to measure whether or not autocorrelation occurs. $1.7364 < 1.744 < 2.256$, from entering the results into the formula it can be concluded that there is no autocorrelation (declared to have passed the autocorrelation test). What is meant by no autocorrelation from the Durbin Watson model autocorrelation test is that there is no autocorrelation between the variables.
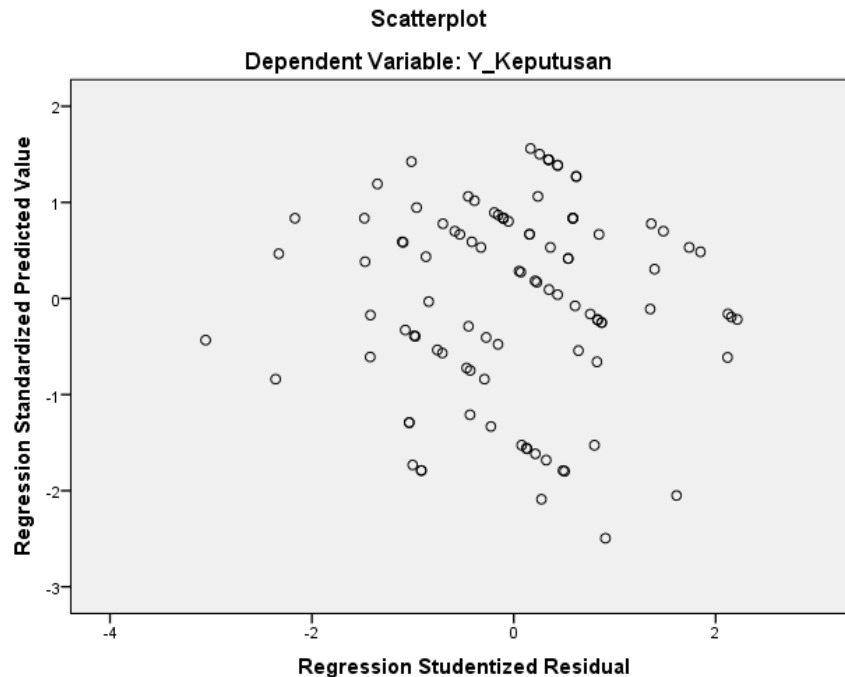

Figure 2. Results of Heteroscedasticity Test

From the image above, it can be concluded that the results of the heteroscedasticity test do not occur heteroscedasticity because there is no clear pattern and the points appear to be spread out although some are clustered in some parts, but most of them appear to be spread

out. What is meant by no heteroscedasticity is that the regression model does not have the same variance and residual from one observation to another.

Table 6. Multiple Linear Regression Test Results
Coefficientsª

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	5.581	1.652		3.379	.001
X1_product knowledge	.302	.078	.313	3.852	.000
X2_Trust	.375	.070	.493	5.374	.000
X3_Socialization	.129	.061	.144	2.108	.038

Source: Primary Data processed 2024

From the table above, it is known that a = 5.581; b1 = 0.302; b2 = 0.375; b3 = 0.129, then the following regression equation is obtained Y = 5.581 + 0.302X1 + 0.375X2 + 0.129X3 + e. From the regression equation above, it can be interpreted as follows:
a. The value of a is 5.581, meaning that without being influenced by any variables, the customer's decision is 5.581.
b. The value of b1 is 0.302, meaning that every increase in Product Knowledge by 1, it will increase the customer's decision by 0.302, with the variables of trust and socialization considered constant / fixed, and vice versa.
c. The value of b2 is 0.375, meaning that every increase in trust by 1, it will increase the customer's decision by 0.375, with the variables of product knowledge and socialization considered constant / fixed, and vice versa.
d. The b3 value of 0.129 means that every increase in socialization by 1, it will increase customer decisions by 0.129, with the product knowledge and trust variables considered constant/fixed, and vice versa.

Table 7. F Test Results
ANOVAª

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	490.380	3	163.460	76.098	.000ᵇ
Residual	206.210	96	2.148		
Total	696.590	99			

Source: Primary Data processed 2024

From the table above, the significance value of the F test is 0.000. From these results, it is known that the significance value is smaller than 0.05 (5%), thus it can be concluded that this regression model is feasible to use and the independent variables, namely product knowledge, trust, and socialization variables, together have an effect on customer decision variables.

Table 8. t-Test Results
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	5.581	1.652		3.379	.001
X1_product knowledge	.302	.078	.313	3.852	.000
X2_Trust	.375	.070	.493	5.374	.000
X3_Socialization	.129	.061	.144	2.108	.038

Source: Primary Data processed 2024

Based on the table above, it can be seen that the results of the t-test of the hypothesis of the variables of product knowledge, trust, and socialization on customer decisions prove that:

a. The Sig. value of the Product Knowledge variable is 0.000 <0.05 and the t-value is 3.852> t-table 1.1984. So it can be concluded that H1 is accepted, meaning that there is a significant influence of Product Knowledge (X1) on Customer Decisions in choosing "Future Package" financing at BTPN Syariah MMS Mojosongo.

b. The Sig. value of the Trust variable is 0.000 <0.05 and the t-value is 5.374> t-table 1.984. So it can be concluded that H2 is accepted, meaning that there is a significant influence of Trust (X2) on Customer Decisions in choosing "Future Package" financing at BTPN Syariah MMS Mojosongo.

c. The Sig. value Socialization variable is 0.038 > 0.05 and the calculated t value is 2.108 > ttable 1.984. So it can be concluded that H3 is accepted. This means that there is a significant influence of Socialization (X3) on Customer Decisions in choosing "Future Package" financing at BTPN Syariah MMS Mojosongo.

Table 9. Results of the Determination Coefficient Test (R^2)
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.839^a	.704	.695	1.466	.704	76.098	3	96	.000

Source: Primary Data processed 2024

From the table above, it can be concluded that the adjusted R-square shows 0.695. This means that product knowledge, trust, and socialization have a proportion of influence on customer decisions of 69.5%, while the remaining 30.5% (100% -69.5%) is influenced by other variables that are not in the linear regression model.

4.2 Discussion
The Influence of Product Knowledge on Customer Decisions in Financing "Future Packages"

The results of the data analysis that have been carried out through the t-test show the Sig. value of the Product Knowledge variable of 0.000 <0.05 and the t-count value of 3.852> ttable 1.984. So it can be concluded that H1 is accepted, meaning that Product Knowledge has a positive and significant effect on Customer Decisions in choosing "Future Package" financing at BTPN Syariah MMS Mojosongo. The results of this study are in line with

research (Arifiyanto & Kholidah, 2021) which shows that knowledge has a positive and significant effect on decisions. These results are also supported by research by Ghenisa and Dewanti which shows that Knowledge has a positive and significant effect on customer decisions in taking financing products (Ghenisa & Dewanti, 2020).

a. The Influence of Trust on Customer Decisions in Financing "Future Packages"
The results of the data analysis that have been carried out through the t-test show the Sig. value of the Trust variable of 0.000 <0.05 and the t-count value of 5.374> ttable 1.984. So it can be concluded that H2 is accepted, meaning that Trust has a positive and significant effect on Customer Decisions in choosing "Future Package" financing at BTPN Syariah MMS Mojosongo. The results of this study are in line with research (Puspitasari & Syafarudin, 2021) which states that Trust has an influence on the decision to use financing company products. This is supported by research by Prasetya & Azizah which states that there is a positive influence of trust on decisions (Prasetya & Azizah, 2022).

b. The Influence of socialization on Customer Decisions in Financing "Future Packages"
The results of the data analysis that have been carried out through the t-test show the Sig. value of variable X3 against Y 0.038> 0.05 and the t-count value of 2.108> ttable 1.984. So, it can be concluded that H3 is accepted, meaning that there is an influence of Socialization on Customer Decisions in choosing financing at BTPN Syariah MMS Mojosongo.

5. Conclusion

This study was conducted to determine product knowledge, trust, and socialization on customer decisions in choosing financing at BTPN Syariah MMS Mojosongo. Based on the research and testing conducted on several hypotheses in the study, the results showed that all independent variables, namely product knowledge, trust, and socialization, had a significant effect on the dependent variable in this case, customer decisions in choosing financing at BTPN Syariah MMS Mojosongo. It is hoped that further research can add other variables related to customer decisions in choosing financing at BTPN Syariah MMS Mojosongo. So that it can provide a broader picture of other factors in influencing the choice of financing at BTPN Syariah MMS Mojosongo. In addition, the results of the study above show that customer decisions are influenced by product knowledge, trust, and socialization, so BTPN can create new ideas related to product knowledge, trust, and socialization.

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