THE EFFECT OF BRAND AWARENESS AND BRAND IMAGE ON CUSTOMER DECISIONS IN USING GOLD PAWN SERVICES AT ACEH SHARIA BANK WITH CUSTOMER TRUST AS A VARIABLE MEDIATION

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Abstract

Gold pawning transactions in Indonesia are currently growing rapidly, both managed by Islamic banking and non-Islamic banking, including non-bank financing institutions. One of the banks holding a gold pawnshop program is Bank Aceh Syariah. The Rahn principle operated by Bank Aceh Syariah uses the Al-qard and Alijarah contracts, namely by renting a safe deposit box (SDB) as a place to store gold, the customer will be charged administrative costs and also the cost of using SDB, and this concept is used by Bank Aceh Syariah Lhokseumawe Branch to provide lower fees to customers compared to other financial institutions and pawnshops. The purpose of this study was to examine the effect of brand awareness and brand image on brand trust and customer decisions in using gold pawn products at Bank Aceh Syariah Lhokseumawe Branch. The sample in this study were 150 customers of gold pawning products. The data used is primary data collected through questionnaires distributed via Google form. The data analysis method uses Structural Equation Modeling (SEM) and the Analysis of Moment Structure (Amos) tool. The results showed that brand awareness had a positive and significant effect on brand trust and customer decisions to buy Rahn Bank Aceh Syariah products. Furthermore, brand image was found to have a positive and significant effect on brand trust and customer purchasing decisions. Then brand trust has a positive and significant effect on customer purchasing decisions. In testing the indirect effect, it was found that the brand trust variable was found to mediate the influence of brand awareness and brand image on the customer's purchasing decision for gold pawning products, Bank Aceh Syariah, Lhokseumawe Branch. The results of this research are expected to provide important information for bank managers in developing strategies and planning for banking business, especially gold pawning products.

Keywords: brand awareness, brand image, brand trust, customer decision

1. INTRODUCTION

The growth of sharia banking in Indonesia in the last few decades has developed very rapidly, even though conventional banking still dominates the financial business, including the gold pawning business. Sharia banking only makes profits from storage service fees, goods maintenance and administration costs. Storage and maintenance costs are also determined not based on the amount of money loaned. This is different from conventional banking where the profits obtained come from interest/additional/capital rental which is calculated from the amount of money lent(Mulyanto, 2021). Sharia Bank has service and financing products that can provide solutions to the community, one of the products carried out by sharia banking is gold pawning which is one of the business fields related to community needs. The presence of gold pawn products (Rahn) has complemented the financial service products needed by the public. This pawning product (Rahn) is an innovative product that received a positive response from the Indonesian Ulema Council through the fatwa of the MUI national sharia council Number 26/DSN-UI/III/2002 concerning gold pawning by allowing banks to carry out gold pawning business based on Rahn principles in accordance with Fatwa of the National Sharia Council of the Indonesian Ulema Council in 2002 concerning Rahn. Gold pawn transactions in Indonesia are currently growing rapidly, both managed by sharia banking and non-sharia banking, including non-bank financing institutions. Due to its sharia nature, the Rahn Gold pawning program

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Teuku Muhammad Azani[1], Herman Fithra[2], Adnan[3]*

managed by Bank Aceh Syariah uses qardh, rahn and ijarah contracts. Bank Aceh Syariah's pawnshop program offers various benefits for its customers, such as low gold deposit fees (ujroh) per gram. Apart from that, the estimated value is also proportional to the guarantee, and the process is fast and easy.The Rahn principle which is operationalized by Bank Aceh Syariah uses the Al-qard and Alijarah contracts, namely by renting a safe deposit box (SDB) as a place to store gold, customers will be charged an administration fee and also a fee for using the SDB, and this concept is utilized by Bank Aceh Syariah Lhokseumawe Branch to provide lower costs to customers compared to other financial institutions and pawnshops.

Various important factors influence the sale of gold pawn financing and these factors are important variables that determine customers' decisions in purchasing gold pawn financing, such as brand awareness, brand image and customer trust in this business product. Increasing public knowledge will certainly have an impact on increasing public awareness of using gold pawn products (Rahn) as an alternative to solving people's financial problems. According toKotler & Keller, (2016), brand awareness is very necessary for businesses to develop brand equity. Then this concept was reinforced again byYohana et al, (2020), which states that brand awareness is related to the strength of brand information that allows marketers to measure consumers' ability to identify brands under various conditions. FurthermoreMahaputra & Saputra, (2021), explains that brand awareness is the ability of a potential customer to recognize a brand in the market and remember that a brand is part of a certain category. Customer awareness of the brand of gold pawn products run by Bank Aceh Syariah is also related to customer decision making in choosing a brand(Hansopaheluwakan et al., 2020).

ThenSupangkat & Pudjoprastyono, (2022), stated that Brand Awareness is related to the customer's ability to remember (Recall), namely how far consumers can remember when asked what brands they remember. Then it concerns recognition, namely how far consumers can recognize and admit that the brand belongs to a certain category. Furthermore, brand awareness is related to purchases, namely how far consumers will include a brand in their alternative choices when buying a product/service. Lastly, brand awareness is related to consumption, namely how far consumers still remember a brand when using competing products/services. Regarding this phenomenon,Putri, (2021)stated, if brand awareness is low, then the decision to use the brand is also low. However, empirically, many previous researchers have suggested that the level of brand awareness significantly influences customers' decisions in purchasing products(As'ad, 2020; Shamsudin et al., 2020).

Apart from brand awareness, customers' decisions in using gold pawning products at Bank Aceh Syariah are also influenced by brand image factors. The brand image of a product is explained as a form of customer assumption about the product and brand which is reflected by the customer in their memories(Kotler & Keller, 2016). Brand image is a condition that customers associate in their minds when they remember a particular brand(Mahaputra & Saputra, 2021). Brand image is the customer's perception and trust in the bank and its products(Ngurah et al., 2021). Customers view brand image as something important before deciding to make a purchase. Building and maintaining a positive brand image is something that is very important for a company if it wants to attract consumer buying interest(Murtiasih et al., 2021). The better the brand image of a product, the higher the consumer's purchase intention, because consumers consider the product quality to be trustworthy and guaranteed(Ngurah et al., 2021).

According to(Astuti et al., 2021; Supangkat & Pudjoprastyono, 2022), there are three important factors in forming a brand image, including the brand image of Bank Aceh Syariah products, namely corporate image, User Image and Product Image. The image of a company (bank) is a set of associations that consumers perceive towards a bank that produces products or services. The image of the product or service maker usually includes popularity, credibility, company network, and the users themselves. Meanwhile, user (customer) image is a set of associations that consumers perceive towards users who use goods and services. Meanwhile, product image (product attributes) is a set of associations that consumers perceive regarding a good or service. Various empirical studies in the industry have validated the concept of brand image in the context of sharia banking products, such

as(Ab Hamid et al., 2022; Aslam et al., 2022; Rozikin & Sholekhah, 2020), mentioning a good brand image will increase customers' purchasing intentions in the future. Apart from brand image, there are other factors that influence customers' decisions in purchasing Bank Aceh Syariah gold pawn products, namely customer trust. Customer trust in brands and products is a very important marketing program. According toMurtiasih et al., (2021), developing and maintaining customer brand trust is one of the most important marketing programs for companies, especially in competitive and unpredictable markets, where product differentiation is very low. This shows that the higher the customer's trust in the brand and product, the greater the customer's opportunity to use the gold pawn product at Bank Aceh Syariah Lhokseumawe branch.

FurthermoreKotler et al., (2014), said that a customer's decision to use a particular product or service is closely related to various important variables within the customer, such as the customer's stability in perceiving a product, the customer's habits in purchasing products, how often the customer gives recommendations about the product to other people and makes repeat purchases. Several previous studies have empirically proven that the level of customer trust has a significant influence on the decision to stay and continue using a product, such as(Dahliani et al., 2021; Diputra & Yasa, 2021)who said that brand trust can increase customer satisfaction which will ultimately increase customer loyalty in deciding to purchase sharia bank products, including Rahn products at Bank Aceh sharia. Based on the description of the problem above, the author is interested in conducting research on the influence of product knowledge, brand awareness and brand image on brand trust and customer purchase interest in gold pawning products at Bank Aceh Syariah Lhokseumawe Branch.

2. LITERATURE REVIEW AND HYPOTHESIS
2.1 Brand Awareness

Brand awareness is the consumer's ability to exploit and recall a brand, which is part of a particular product category, or in other words, how strongly the brand is embedded in the consumer's mind/memory.(Hs et al., 2021). Consumers are more likely to like or buy familiar brands because they feel safe with something familiar. Brand awareness has a very important role in encouraging consumer purchasing decisions by producing various benefits such as learning, consideration and choice processes(Zhao et al., 2022). Then (Sürücü et al, 2019) showed that brand awareness can be known from its level of thickness and depth. Brand awareness will be greater if a product simultaneously has brand thickness and brand depth. And customers must think about a definite product when they need to buy a product (Romaniuk et al., 2017). Brand awareness is a customer's ability to remember or recall brand information (Romaniuk et al., 2017). Any product or service variation in purchasing behavior is due to brand awareness associated with any good or service. And obey(Gopinath, 2019)that brand awareness is a key indicator of market performance for competitive products and brands.

2.2 Brand Image

Brand image is an important component for increasing the effectiveness of marketing communications and creating brand awareness(Boonsiritomachai & Sud-On, 2020). Brand image consists of brand associations of type, preference, strength and uniqueness. In brand management literature, a positive, strong, and unique brand image can create a sustainable competitive advantage by offering attractive financial benefits(Song et al., 2019). Brand Image is a representation of the overall perception of a brand and is formed from information and past experiences with that brand. Brand image is related to attitudes in the form of beliefs and preferences towards a brand. Consumers who have a positive image of a brand are more likely to make a purchase(Driantami & Prasetyo, 2022). Described in his book Kotler defines brand image (*brands image)*as a set of beliefs, ideas and impressions that a person has towards a brand. Therefore, consumer attitudes and actions towards a brand are largely determined by brand image, which is a requirement for a strong brand. Brand image is an interconnected brand association that creates a series in consumers' memories.

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Teuku Muhammad Azani[1], Herman Fithra[2], Adnan[3]*

Brand image that is formed in the minds of consumers(Kotler & Keller, 2016). Consumers who are accustomed to using a certain brand tend to have consistency in the brand image. Consumers more often buy products from well-known brands because they feel more comfortable with familiar things, there is an assumption that well-known brands are more reliable, always available and easy to find, and have undoubted quality, so better-known brands are more often purchased. consumers choose over unknown brands(Aldaihani & Azman, 2018). Brand image associations are a key factor in determining consumer decisions in purchasing products, and consumer loyalty to products and brands(Adnan et al., 2022). From the explanation above, it can be concluded that brand image is a set of beliefs in a name, symbol/design and the impression a person has of a brand which is obtained based on information about facts that then use the brand, so that the impression that emerges is relatively long term and is formed. in the minds of consumers.

2.3 Brand Trust

The concept of trust or confidence in a brand perspective has been studied for decades, and many researchers have defined trust in various ways. Trust is generally considered an essentially valuable quality of social interaction, arising from personal relationships in social psychology. Trust is all forms of planned communication, both inward and outward, between an organization and all its audiences in order to achieve specific goals based on mutual understanding.(Song et al., 2019).Trust is clearly very useful and important for building emotional relationships between products and brands with consumers, although becoming a trusted party is not easy and requires joint efforts. Emotionally, consumer behavior can change through narratives that touch consumers' hearts, so that they are interested in buying(Adnan et al., 2023). Factors that contribute to the formation of trust according to(Idrees et al., 2015), namely values, dependence on other parties, open and regular communication, and behaving opportunistically. Commitment and trust are the two most important components of long-term relationships between companies and their exchange partners. Customer trust compliesRosa & Abdilla (2021)is confidence in sharia banking institutions that will deliver on their promises according to customer expectations.

2.4 Buying decision

Purchasing is the process of finding and using services and supplies. This activity is sometimes called procurement of goods. The ultimate goal is to obtain materials at the lowest possible cost that is consistent with the quality and service required.Kotler & Armstrong (2018)Purchasing decisions are a stage for consumers in the purchasing decision making process where consumers actually buy. Decision making is an individual activity that is directly involved in the acquisition and use of the goods offered. Then obeyTjiptono (2016)Purchasing decisions are based on information about the advantages of a product that has been adjusted to create a feeling of pleasure that will change someone to make a purchasing decision. maccordingSunyoto (2018)Consumer purchasing decisions are the stage where buyers have made their choices and made purchases of products and consumed them. Decision making by consumers to purchase a product begins with awareness of needs and desires. FurthermoreKotler (2016)explains that a purchasing decision is a decision-making process taken by consumers before a product is purchased. Purchasing a product is a process of all stages in the consumer purchasing process.

FurthermoreAdnan (2018), states that the consumer purchasing decision making process is divided into 5 stages, namely (1) Recognizing consumer needs. At this stage consumers realize and feel the needs that must be met. (2) Looking for information. At this stage consumers usually find out how best to meet their needs. (3) evaluate alternatives. The information obtained by consumers at the information search stage is taken into consideration in the consumer purchasing decision making process. (4) Make decisions. The decision-making process is carried out after consumers have carried out careful evaluation and consideration regarding existing alternatives. This stage of consumer purchasing decisions is usually influenced by other people's attitudes and unpredictable environmental

factors. (5) Post-purchase evaluation. At this stage, consumers will assess the perceived performance of the product or service in the form of satisfaction or dissatisfaction.

2.5 The Influence of Brand Awareness on Customer Trust in Rahn Products at Bank Aceh Syariah Lhokseumawe Branch

Customer awareness of a brand can increase customer trust in the brand and products, including various sharia banking products, such as gold pawn products (Rahn). According toHansopaheluwakan et al., (2020)Increasing customer awareness of the brand will have an impact on the level of customer trust. The same thing was also conveyed byMurtiasih et al. (2021)that customer awareness of brands significantly influences customer trust before purchasing brands and products. Other research finds that brand awareness can increase consumer trust in brands and products(Lu et al., 2014).

H1: Brand awareness has a significant effect on customer trust in Bank Aceh Lhokseumawe Branch gold pawn products.

2.6 The Influence of Brand Image on Customer Trust in Rahn Products at Bank Aceh Syariah Lhokseumawe Branch.

Brand image is an important variable in banking service business transactions. Brand image, including a good company (banking) image, will influence customer trust. Several empirical studies have been carried out for this sector, as stated byFebriyantoro, (2020); Muang et al. (2022), which says that brand image and company image have a significant influence on customer purchasing decisions. FurthermoreCheung et al., (2019), states that a brand image is needed to build and develop a product sales concept.

H2: Brand image has a significant effect on customer trust in the gold pawn products of Bank Aceh Lhokseumawe Branch.

2.7 The Influence of Brand Awareness on the Decision to Purchase Rahn Products at Bank Aceh Syariah Lhokseumawe Branch.

Customers' decisions to purchase banking products can be influenced by various important factors, including customer awareness.Building awareness is a very important activity to influence consumer purchasing intentions(Dabbous & Barakat, 2020).Research resultSupangkat & Pudjoprastyono, (2022)stated that brand awareness has a significant influence on purchasing decisions for banking products. The results of this research are strengthened by research results(Hs et al., 2021), which says that brand awareness has a significant influence on consumer decisions. Even though consumers are familiar with and understand the product, brand awareness is an important factor in increasing market share(Adnan et al., 2019). Study resultsLu et al., (2014)concluded that building high brand awareness has an impact on consumer purchasing decisions.

H3. Brand awareness has a significant influence on the decision to purchase gold pawn products at Bank Aceh Lhokseumawe Branch.

2.8 The Influence of Brand Image on the Decision to Purchase Rahn Products at Bank Aceh Syariah Lhokseumawe Branch.

The results of empirical research found a significant influence between brand image and purchasing decisions, as stated by MrNgurah et al. (2021)finding a good brand image will significantly increase its influence on product purchasing decisions. Other research results also found a significant influence between brand image and purchasing decisions(Yohana et al. 2020).

H4. Brand image has a significant influence on the decision to purchase gold pawn products at Bank Aceh Lhokseumawe Branch.

Teuku Muhammad Azani[1], Herman Fithra[2], Adnan[3]*

2.9 The Influence of Customer Trust on the Decision to Purchase Rahn Products at Bank Aceh Syariah Lhokseumawe Branch.

The customer trust factor is one of the important factors that can determine whether a customer's decision is high or low in purchasing a product. According toHansopaheluwakan et al. (2020)Trust can have a significant influence on brand and product purchasing decisions. Then obeyMurtiasih et al. (2021)found a significant influence in the relationship between consumer trust and their purchasing decisions for a product. Trust is an important factor in increasing consumer purchasing intentions(Erciş et al., 2012).

H5.Customer trust has a significant influence on the decision to purchase gold pawning products at Bank Aceh Lhokseumawe Branch.

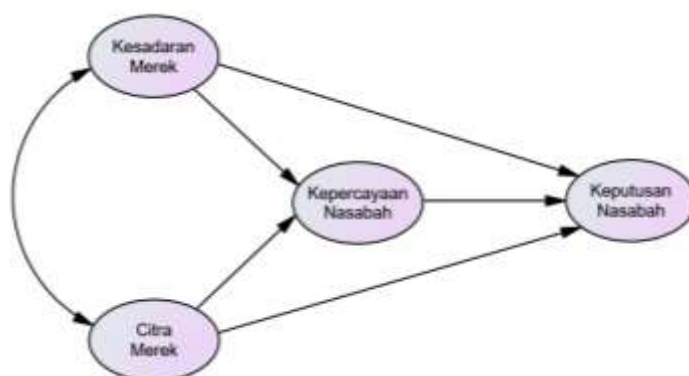Based on the explanation above, the framework for this research is formulated as follows:

Figure 1 Conceptual Framework

3. RESEARCH METHODS

3.1 Sample and Data Collection Techniques

The aim of this research is to examine the influence of brand awareness and brand image factors on customers' decisions in using gold pawning services at Bank Aceh Syariah with customer trust as a mediating variable. The population in this study is all customers of Gold Pawning (Rhan) service products in the working area of Bank Aceh Syariah Lhokseumawe Branch. Data collection in this research was carried out by distributing questionnaires to customers. The technique for determining the sample size uses the Hair (2018) formula and the accidental sampling method. Because the population is large, researchers simplify it by using formulas(Joseph F. Hair et al., 2018), that isby considering the number of indicators in the research model. In this research model, 15 indicators are used which are multiplied by 10, so that a sample size of 150 customers is obtained who use the Gadai Emas (Rahn) service product.

3.2 Variable Measurement

The exogenous variables in this research arebrand awareness (X1) ieconsumers' ability to exploit and recall a brand(Hs et al., 2021). Brand Awareness indicators refer to opinionsSupangkat & Pudjoprastyono, (2022), namely (1) Recall, (2) Recognition, (3) Purchase, and. (4) Consumption. Brand image (X2) is a set of beliefs, ideas and impressions that a person has about a brand(Kotler & Armstrong, Gary, 2018). brand image indicators adopted fromAstuti et al., (2021); Supangkat & Pudjoprastyono, (2022), namely: (1) Corporate Image), (2) User Image, and (3) Product Image. The endogenous variable in this research is the purchasing decision (Y), namelya stage for consumers in the purchasing decision making process where consumers actually buy(Kotler & Armstrong, Gary, 2018). and iIndicators for measuring research decision variables in this study refer to opinions(Kotler & Armstrong, Gary, 2018), namely: (1) Stability of a product, (2) Habits in purchasing products, (3) Providing recommendations to other people and (4) Making repeat purchases.

This research uses the brand trust variable as a mediating variable. Brand trust isall forms of planned communication, both inward and outward, between an organization and all its audiences in order to achieve specific goals based on mutual understanding.The indicator for measuring trust in the Bank's product and service brand refers to(Rosa & Abdilla, 2021) are as follows: (1)Honesty, (2) Competence, (3) Valid information and (4) Satisfaction guarantee.

3.3 Research methods

The data in this study were analyzed using the Structural Equation Modeling (SEM) method which was operationalized with the Analysis of Moment Structure (Amos) program version 26. This was done to test the relationship model between variables linked to the measurement model, to obtain a suitable model for predicting the magnitude the influence between variables in the structural model and assessing the validity and reliability of research instruments. In SEM analysis, validity testing is carried out using Confirmatory Factor Analysis (CFA) for each construct, namely by looking at the loading factor value of each indicator, and the indicator is said to be valid if the indicator loading factor value is greater than 0.5, although ideally it is 0. .7 or higher(Ghozali, 2016).A questionnaire is said to be reliable if a person's answers to questions are consistent over time (Ghozali, 2016). In SEM, reliability testing is carried out in three ways, namely (1) Variance Extract (VE), (2) Construct Reliability (CR), (3) Descriminant Validity (DV). Next, model suitability was measured using Chi-square (X^2), Root Mean Squared Residual (RMR), Goodness of Fit Index (GFI), Tucker Lewis Index (TLI), and Comparative Fit Index (CFI). Apart from that, SEM analysis is used to find out whether the research hypothesis is accepted or rejected by comparing the t-score values for each coefficient. In this case, the hypothesis is declared accepted if the t-score is greater than the t-table (1.96), with a significance level of less than 0.05. Meanwhile, to assess the role of mediating variables is to carry out the Sobel test.

4. RESULTS AND DISCUSSION
4.1 Respondent Characteristics

Table 1. Respondent Characteristics

Categories	Items	F	%
Gender	Man	51	34
	Woman	99	96
	Total	**150**	**100**
Age	21-30 Years	23	15
	31-40 Years	68	45
	41-50 Years	43	29
	>50 Years	16	11
	Total	**150**	**100**
Educational level	SENIOR HIGH SCHOOL	31	21
	Diploma	20	13
	Bachelor	86	57
	Postgraduate	13	9
	Total	**150**	**100**
Marital status	Marry	128	85
	Not married	22	15
	Total	**150**	**100**
Work	Civil servants/TNI/Polri	12	8
	BUMN/BUMD employees	15	10
	Private employees	23	15
	Businessman	37	25
	Housewife	12	8

THE EFFECT OF BRAND AWARENESS AND BRAND IMAGE ON CUSTOMER DECISIONS IN USING GOLD PAWN SERVICES AT ACEH SHARIA BANK WITH CUSTOMER TRUST AS A VARIABLE MEDIATION

Teuku Muhammad Azani[1], Herman Fithra[2], Adnan[3]*

	Student	3	2
	Total	**150**	**100**
	Venture capital	82	55
Transaction Purpose	Consumption	68	45
	Total	**150**	**100**

Based on table 1. Respondents in this study are dominated by respondents with the gender female, and aged 31-40 years. Furthermore, characteristics based on educational level are dominated by respondents with a bachelor's degree, and for marital status characteristics they are dominated by respondents who are married. Then, looking at the occupational or professional groups, entrepreneurs are the most dominant respondents. And from the perspective of transaction objectives, the most dominant transaction is for business capital purposes.

4.2 Measurement and Structural Modeling
The Goodness of Fit (GoF) test results, validity and reliability are described as follows:

Table 2. Mesurement Model Results

Variables	Indicators	Items	SFL	CR	AVE
Brand Awareness	1. Recall	Km1	0.775		
	2. Recognition	km2	0.762		
	3. Purchase	km3	0.866	0.889	0.668
	4. Consumption Supangkat & Pudjoprastyono, (2022),	km4	0.86		
Brand Image	1. Corporate Image	Cm1	0.75		
	2. User Image	Cm2	0.778		
	3. Product Image Astuti et al., (2021); Supangkat & Pudjoprastyono, (2022),	Cm3	0.67	0.777	0.539
Brand Trust	1.Honesty	Kc1	0.795		
	2. Competence	Kc2	0.676		
	3. Valid information	Kc3	0.704	0.806	0.511
	4. Satisfaction guarantee. (Rosa & Abdilla, 2021)	Kc4	0.679		
Buying decision	1. Steadiness in a product	Kp1	0.694		
	2. Habits in buying products	Kp2	0.7		
	3. Provide recommendations to others	Kp3	0.832		
	4. Make repeat purchases. (Kotler & Armstrong, Gary, 2018)	Kp4	0.896	0.864	0.617

Table 2 shows that the overall validity and reliability of the instrument is good, this is supported by the Standardized Factor Loading (SFL) value for all indicators which is above 0.50. This shows that all indicators are valid and can be used for further analysis. Likewise, the reliability test results show an Average Variance Extracted (AVE) value > 0.50 and a Construct Reliability (CR) value > 0.70. This shows that all research instruments are reliable and consistent in measuring the research model.

Table 3. Goodness of Fit Index

Goodness of Fit Index	Cut-Of Value	Results	Conclusion
Chi Square	Expected to be low	96,283	Good
Goodness of Fit Index(GFI)	> 0.90	0.923	Good
Adjusted Goodness of Fit Index(AGFI)	> 0.90	0.887	Good
Tucker Lewis Index(TLI)	> 0.95	0.983	Good
Comparative Fit Index(CFI)	> 0.95	0.987	Good
Root Mean Square Error of Approximation(RMSEA)	≤ 0.08	0.034	Good
CMIN/DF	≤ 2	1,174	Good
p-value	> 0.05	0.134	Good

The Goodness of Fit Model measurement results show that the model suitability criteria are acceptable and the measurements of all constructs show a good fit. This can be seen from GFI = 0.923 > 0.90, TLI = 0.983 > 0.95, CFI = 0.987 > 0.95, RMSEA = 0.034 < 0.08, CMIN/DF = 1.174 < 2 and P-Value = 0.134 > 0.05. Thus it can be explained that the research model is considered appropriate and fit.

4.3 MODEL ESTIMATION AND HYPOTHESIS TESTING

Figure 1 below explains the results of research hypothesis testing, namely:
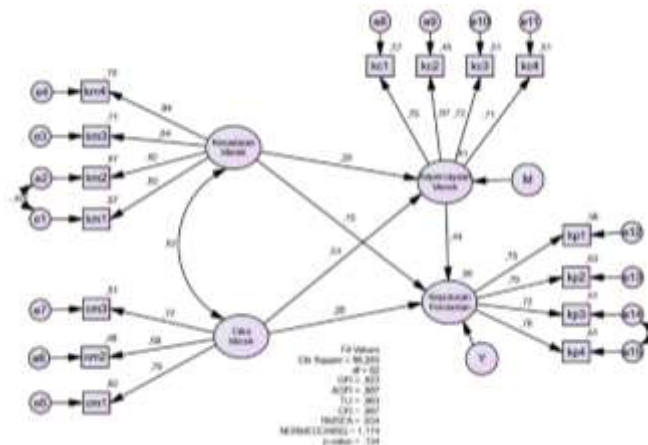
Figure 1. Full Model Structural Test

Based on the results of the full structural model estimation in Figure 1, it shows that exogenous variables have an effect on endogenous variables, this can be seen from the critical ratio coefficient and p-value as shown in Table 4 below:

Table 4. Research Model Estimation Results

			Stand. Estimate	Estimate	S.E	CR	P
Brand_Trust	<---	Brand_Awareness	0.204	0.196	0.1	1,966	0.049
Brand_Trust	<---	Brand_Image	0.507	0.521	0.121	4,306	***
Buying decision	<---	Brand_Awareness	0.187	0.159	0.078	2.03	0.042
Buying decision	<---	Brand_Image	0.284	0.256	0.113	2.27	0.023

THE EFFECT OF BRAND AWARENESS AND BRAND IMAGE ON CUSTOMER DECISIONS IN USING GOLD PAWN SERVICES AT ACEH SHARIA BANK WITH CUSTOMER TRUST AS A VARIABLE MEDIATION

Teuku Muhammad Azani[1], Herman Fithra[2], Adnan[3]*

Buying decision	<---	Brand_Trust	0.438	0.384	0.107	3,596	***

The forms of influence and hypothesis testing between exogenous variables and endogenous variables are as follows:

1. The Influence of Brand Awareness on Brand Trust

Based on the results of the SEM analysis that has been carried out, the coefficient value of Brand Awareness on Brand Trust is 0.204 (20.4%). This shows that if Brand Awareness increases by 1%, then Brand Trust will increase by 20.4%. This coefficient value also has a p-value of 0.049, which is below the error tolerance value in this study (0.05). In other words, Brand Awareness has a positive and significant effect on customer brand trust at Bank Aceh Syariah Lhokseumawe Branch, so that H1 is accepted. The results of this study are in line with researchHansopaheluwakan et al., (2020)who found that customer awareness of the brand can significantly increase customer trust in the brand. FurthermoreMurtiasih et al. (2021)said brand awareness is an important factor to increase customer trust before purchasing brands and products. Other research also states that the higher the level of consumer awareness of a brand, the more trust consumers have in the performance of the brand and product(Lu et al., 2014).

2. The Influence of Brand Image on Brand Trust

Based on the results of the SEM analysis that has been carried out, the coefficient value of Brand Image on Brand Trust is 0.507 (50.7%). This shows that if Brand Image increases by 1%, then Brand Trust will increase by 50.7%. The coefficient value also has a p-value of 0.000, which is below the error tolerance value in this study (0.05). In other words, Brand Image has a positive and significant effect on Customer Brand Trust at Bank Aceh Syariah Lhokseumawe Branch, so that H2 is accepted. Brand image, including product and company image, can influence the level of customer trust. Several empirical studies have been conducted for this sector, such asFebriyantoro, (2020); Muang et al. (2022), which says that brand image and company image have a significant influence on customer purchasing decisions. FurthermoreCheung et al., (2019), states that a brand image is needed to build and develop a product sales concept.

3. The Influence of Brand Awareness on Purchasing Decisions

Based on the results of the SEM analysis that has been carried out, the coefficient value of Brand Awareness on Purchasing Decisions is 0.187 (18.7%). This shows that if Brand Awareness increases by 1%, then Purchase Decisions will increase by 18.7%. The coefficient value also has a p-value of 0.042, which is below the error tolerance value in this study (0.05). In other words, Brand Awareness has a positive and significant effect on Customer Purchasing Decisions at Bank Aceh Syariah Lhokseumawe Branch, so that H3 is accepted. Building awareness is a very important activity to influence consumer purchasing intentions(Dabbous & Barakat, 2020).Research resultSupangkat & Pudjoprastyono, (2022)stated that brand awareness has a significant influence on purchasing decisions for banking products. The results of this study also strengthen the research results(Hs et al., 2021), which says that brand awareness has a significant influence on consumer decisions. Even though consumers are familiar with and understand the product, brand awareness is an important factor in increasing market share(Adnan et al., 2019). Study resultsLu et al., (2014)concluded that building high brand awareness has an impact on the quality and quantity of purchasing decisions by consumers.

4. The Influence of Brand Image on Purchasing Decisions

Based on the results of the SEM analysis that has been carried out, the coefficient value of Brand Image on Purchasing Decisions is 0.284 (28.4%). This shows that if Brand Image increases by 1%, then Purchase Decisions will increase by 28.4%. The coefficient value also has a p-value of 0.023, which is below the error tolerance value in this study (0.05). In other words, Brand Image has a

positive and significant effect on Customer Purchasing Decisions at Bank Aceh Syariah Lhokseumawe Branch, so that H4 is accepted.

The results of this study are in line with researchNgurah et al. (2021)who found that a good brand image can increase purchasing decisions. Other research results also found a significant influence between brand image and purchasing decisions(Yohana et al. 2020).

5. The Influence of Brand Trust on Purchasing Decisions

Based on the results of the SEM analysis that has been carried out, the coefficient value of Brand Trust on Purchasing Decisions is 0.438 (43.8%). This shows that if Brand Trust increases by 1%, then Purchase Decisions will increase by 43.8%. The coefficient value also has a p-value of 0.000, which is below the error tolerance value in this study (0.05). In other words, Brand Trust has a positive and significant effect on Customer Purchasing Decisions at Bank Aceh Syariah Lhokseumawe Branch, so that H5 is accepted. According toHansopaheluwakan et al. (2020)Trust can have a significant influence on brand and product purchasing decisions. Then obeyMurtiasih et al. (2021)found a significant influence in the relationship between consumer trust and their purchasing decisions for a product. Trust is an important factor that influences consumer purchasing intentions(Erciş et al., 2012).

4.4 MEDIATION EFFECT TEST RESULTS

In this research, there are 2 mediation influence hypotheses that will be tested, namely H6 and H7. The results of testing the two hypotheses are as follows:

4.5 The mediating effect of brand trust on the influence of brand awareness on purchasing decisions.

Results of testing the mediating effect of influenceBrand awareness of purchasing decisions through brand trust meets the requirements, because the –a path is significant, the –b path is significant and the –c path is significant. Meanwhile, the p-value of the –c' path will be calculated using the Sobel calculator. The results of the Sobel Test calculation can be seen in Table 5 below:

Table 5. Sobel Test Calculation Results

Input:			Test statistic:	Std. Error:	p-value:
a	0.204	Sobel test:	1.82583044	0.04893773	0.06787581
b	0.438	Arolan test:	1.7836928	0.05009383	0.0744736
s_a	0.1	Goodman test:	1.87110284	0.04775366	0.06133083
s_b	0.107	Reset all		Calculate	
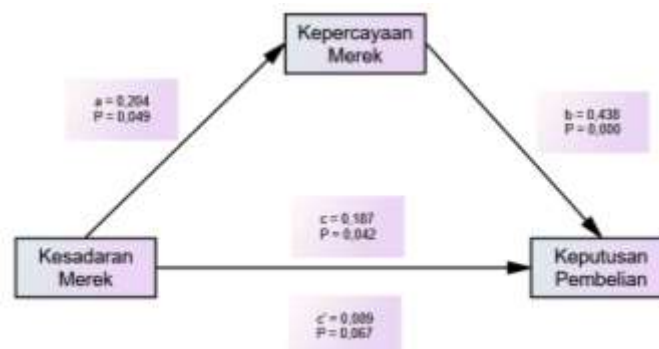
THE EFFECT OF BRAND AWARENESS AND BRAND IMAGE ON CUSTOMER DECISIONS IN USING GOLD PAWN SERVICES AT ACEH SHARIA BANK WITH CUSTOMER TRUST AS A VARIABLE MEDIATION

Teuku Muhammad Azani[1], Herman Fithra[2], Adnan[3]*

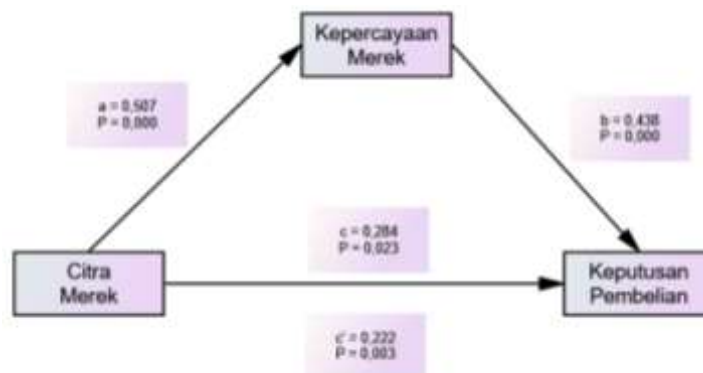**Figure 2. Mediating Effect of Brand Awareness - Brand Trust - Purchase Decisions**

Based on Figure 2, it can be seen that the p-value for c' is 0.067, which is above the error tolerance value in this study, namely 0.05. Therefore, H6 is accepted, which means that brand trust is capable of full mediation in testing the influence of brand awareness on purchasing decisions for Gadai Emas Bank Aceh Lhokseumawe Branch products. The results of this research are in line with several studies that have been carried out previously. According toYohana et al. (2020), the trust variable is able to mediate the relationship between brand awareness and purchasing decisions. Other research results also suggest that brand trust is a mediating factor in the indirect relationship between brand awareness and consumer purchasing decisions(Kim & Chao, 2019).

1. The mediating effect of brand trust on the influence of brand image on purchasing decisions.

Results of testing the mediating effect of influenceBrand image on purchasing decisions through brand trust meets the requirements, because the –a path is significant, the –b path is significant and the –c path is significant. Meanwhile, the p-value of the –c' path will be calculated using the Sobel calculator. The results of the Sobel Test calculation can be seen in Table 6 below:

Table 6. Sobel Test Calculation Results

Input:		Test statistic:		Std. Error:	p-value:
a	0.507	Sobel test:	2.92807618	0.07584024	0.00341066
b	0.438	Arolan test:	2.88631976	0.07693742	0.00389776
s_a	0.121	Goodman test:	2.97169893	0.07472695	0.00296157
s_b	0.107	Reset all		Calculate	

Figure 3. Mediating Effect of Brand Image - Brand Trust - Purchase Decisions

Based on Figure 3, it can be seen that the p-value for c' is 0.003, which is below the error tolerance value in this study, namely 0.05. Therefore, H7 is accepted, which means that brand trust is able to partially mediate (partial mediation) in testing the influence of brand image on purchasing decisions for Gadai Emas Bank Aceh Lhokseumawe Branch products. The results of this research validate several previous studies, such as research conducted byIndratriyana et al., (2021); Kim & Chao, (2019)who found that consumer trust can significantly mediate the indirect influence between brand image and consumer purchasing decisions. Then obeyMurtiasih et al. (2021), brand trust well mediates the relationship between brand image and purchasing decisions.

5. CONCLUSION

ResultsHypothesis testing revealed that brand awareness, brand image influence brand trust, apart from that brand awareness, brand image and brand trust were found to influence the decision to purchase Gold Pawn service products at the Aceh Syariah Bank Lhokseumawe Branch. The findings in this study indicate the importance of increasing customer awareness and brand image to increase customer trust. If customer trust increases, it will have an impact on customers' decisions in choosing Bank Aceh Lhokseumawe Branch products. The findings also conclude that brand trust can play a full or partial role in the indirect relationship between brand awareness and brand image and customers' decisions when purchasing bank products. Customer trust in brands is considered an important mediator in driving customer decisions.

6. LIMITATIONS AND RECOMMENDATIONS FOR FUTURE RESEARCH

This study still has shortcomings, especially in the aspects of theory, samples and data analysis models. The researcher advises future researchers who conduct research in the same context, to research with larger samples and different data analysis models. Further researchers are also advised to use the latest theories and issues in the banking context, so that the quality of the research results achieved is even better to encourage banking marketing performance, especially Sharia Banks which provide Gold Pawning (Rahn) service products.

7. THANK YOU

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THE EFFECT OF BRAND AWARENESS AND BRAND IMAGE ON CUSTOMER DECISIONS IN USING GOLD PAWN SERVICES AT ACEH SHARIA BANK WITH CUSTOMER TRUST AS A VARIABLE MEDIATION

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THE EFFECT OF BRAND AWARENESS AND BRAND IMAGE ON CUSTOMER DECISIONS IN USING GOLD PAWN SERVICES AT ACEH SHARIA BANK WITH CUSTOMER TRUST AS A VARIABLE MEDIATION

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