

# Brand Awareness, Brand Image, and Brand Trust on Customer's Decisions to Use Sharia-Compliant Pawnshop Products

Iwan Darmawan <sup>1\*</sup> Ahmad Firman <sup>2</sup> Fitriani Latief <sup>3</sup>

<sup>1\*,2,3</sup> Institut Teknologi dan Bisnis Nobel Indonesia, Makassar, Indonesia.

Email: [adil.donk@gmail.com](mailto:adil.donk@gmail.com), [a\\_firman25@yahoo.com](mailto:a_firman25@yahoo.com), [fitri@stienobel-indonesia.ac.id](mailto:fitri@stienobel-indonesia.ac.id)

## ARTICLE HISTORY

**Submitted** : May 10, 2026  
**Reviewed** : May 26, 2026  
**Revised** : May 29, 2026  
**Accepted** : May 30, 2026  
**Published** : May 31, 2026

### Conflict of Interest Statement:

The author(s) declare that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

## ABSTRACT

**Purpose:** This study aims to analyze the influence of brand awareness, brand image, and brand trust on customers' decisions to use Sharia pawnbroking products at PT Pegadaian Syariah Ujungbulu.

**Research Method:** This study employs a quantitative approach using a survey method involving 102 customers selected through random sampling. Data analysis was conducted using validity and reliability tests, classical assumption tests, multiple linear regression, t-tests, F-tests, and the coefficient of determination.

**Results and Discussion:** The study indicates that brand awareness and brand image do not significantly affect customer decisions, whereas brand trust has a positive and significant effect. These findings suggest that the decision to use sharia-compliant pawnshop products is influenced more by trust in sharia compliance, contract transparency, and transaction security than by brand awareness or brand image.

**Implications:** This study underscores the importance of building customer trust through consistent adherence to Sharia principles and improving service quality.

**Originality:** This study highlights brand trust as the primary determinant of customer decisions regarding sharia pawnbroking services.

**Keywords:** brand awareness; brand image; brand trust; customer decisions; sharia pawnbroking.

## 1. Introduction

The Islamic financial services industry in Indonesia has experienced significant growth in recent years. The presence of Islamic financial institutions offers an alternative for those seeking financial services that comply with Islamic Sharia principles. One such rapidly growing institution is PT Pegadaian, through its Pegadaian Syariah unit, which provides a variety of Sharia-based financing services to the public. The Sharia Pawn (rahn) product is one of the flagship offerings, providing a quick financing solution through transaction mechanisms that adhere to Sharia principles. In practice, the Rahn product integrates the Rahn, Qardh, and Ijarah contracts, ensuring transactions remain within Sharia guidelines and avoid usury (riba). The existence of the rahn product serves not only as a financing instrument but also as an embodiment of the maqasid al-shariah values, which emphasize public interest, justice, transparency, and the protection of the public's interests in economic activities. Nevertheless, Sharia financial institutions still face challenges in building public trust and loyalty amid competition from conventional



financial institutions and fintech companies, as well as shifts in consumer behavior. In the context of intangible Islamic financial services, consumer decisions are more heavily influenced by perceptions of an institution's reputation, integrity, and Shariah compliance than by evaluations of physical products alone.

In the context of Islamic financial institutions, brand strength serves not only as a marketing identity but also as an indicator of Shariah compliance, institutional credibility, and customer trust in the contracts used. Therefore, branding in Islamic financial institutions has more complex religious and ethical dimensions than in conventional financial institutions. Brand awareness, brand image, and brand trust are variables frequently used in consumer behavior research because they are directly related to consumers' perceptions of a company or product. However, in the context of Islamic finance, these three variables have broader dimensions. Brand awareness relates to public awareness of Islamic financing services; brand image relates to the company's reputation for Sharia compliance; and brand trust relates to the belief that products are operated with integrity, honesty, and transparency, and in accordance with Islamic Sharia principles. In practice, customers' decisions to use Islamic pawnshop products are not based solely on economic considerations. However, they are also influenced by factors such as religiosity, perceptions of the services' halal status, trust in contractual agreements, and confidence in the company's commitment to Sharia principles. Therefore, brand trust is a critical aspect in shaping decisions regarding the use of Islamic financial products.

Previous studies have shown that brand awareness, brand image, and brand trust influence consumer decisions regarding Islamic financial institutions. Fajri (2022) found that brand image significantly influences customer decisions at PT Gadai Syariah, serving as the dominant variable. Andespa et al. (2023) demonstrated that brand image, brand awareness, and trust influence customer loyalty toward Sharia banking. Additionally, Lombok & Samadi (2022) found that brand image and brand trust significantly influence purchasing decisions. Other studies also indicate that branding is closely related to the development of customer trust in Sharia financial institutions. Cahyadi & Respati (2024) found that brand reputation, brand awareness, and brand image influence customer trust, which in turn affects customer loyalty. Meanwhile, Siahaan et al. (2023) demonstrated that brand image influences savings decisions at Islamic banks. These findings indicate that branding aspects play a strategic role in shaping customer perceptions and behavior within the Islamic finance sector. However, Sarwoto & Damanik (2022) found that brand awareness does not significantly influence financing decisions among SME customers of Islamic banks. These differing research results indicate that the influence of branding variables on customer decisions remains inconsistent and contextual, particularly within Islamic financial institutions with distinct service characteristics. Although various previous studies have discussed the influence of brand awareness, brand image, and brand trust on consumer behavior in Islamic financial institutions, most research still focuses on the Islamic banking sector, Islamic investment, and general financing. Research specifically examining Rahn products at Islamic pawnshops remains relatively limited. Furthermore, most prior studies still frame branding variables within a conventional marketing perspective and have not integrated distinctive Islamic finance dimensions such as Sharia compliance, trustworthiness, perceptions of halal status, and confidence in the rahn contract.

The limitations of previous research highlight the need for more context-specific studies of customer behavior in Islamic pawnbroking services. In the context of Islamic pawnshops, customer decisions are influenced not only by rational-economic factors but also by religious values, perceptions of Sharia compliance, and the level of trust in the implementation of the contracts used. Therefore, testing the relationships among brand awareness, brand image, and brand trust and their effects on



customers' decisions regarding Rahn products is crucial for expanding our understanding of consumer behavior in Islamic financial institutions.

PT Pegadaian Syariah Ujungbulu was selected as the research location because it has a heterogeneous customer base and is situated in a region where the use of Islamic financial services is continuously growing. Additionally, this branch faces increasing competitive pressure from conventional financial institutions and fintech services, making the strengthening of branding a critical factor in influencing customers' decisions to use Islamic pawnbroking services. This study aims to analyze the influence of brand awareness, brand image, and brand trust on customer decisions to use Sharia Pawn products at PT Pegadaian Syariah Ujungbulu. This study offers novelty by integrating branding perspectives and Sharia values within the context of rahn products at Sharia pawn institutions. This area has been relatively under-researched in previous studies. Furthermore, this study expands the examination of consumer behavior within Sharia financial institutions by positioning brand trust as a representation of confidence in Sharia compliance, trustworthiness, and the implementation of contracts in Sharia pawnbroking services. This study is expected to make a theoretical contribution to the development of the Sharia marketing literature and to consumer behavior within Sharia financial institutions. In practice, the results of this study are expected to serve as input for the management of Sharia Pawnshops in formulating strategies to strengthen their brands and enhance customer trust in Sharia-based financing services.

This article is organized into several sections. The first section explains the introduction and background of the research. The second section discusses the literature review and hypothesis development. The third section explains the research methods used. The fourth section presents the research results and discussion, while the final section contains conclusions, implications, and suggestions for further research.

## 2. Literature Review and Hypothesis Development

### 2.1 Brand Awareness

Kotler & Keller (2016) explain that brand awareness is consumers' ability to recognize and recall a brand within a specific product category. Awareness is the initial stage in the consumer decision-making process because consumers are unlikely to choose a product they are not familiar with. In the context of this study, brand awareness is defined as the level of customer awareness of Pegadaian Syariah as a sharia-based financing institution. Furthermore, brand awareness serves as an initial factor influencing purchase decisions, as higher brand recognition tends to increase the likelihood that consumers consider a product during the decision-making process (Waworuntu et al., 2023). From a marketing perspective, brand awareness is a crucial component of brand equity as it indicates the extent to which a brand is embedded in consumers' memories (Aaker, 1991). High brand awareness enables consumers to more easily recognize, recall, and consider a product or service when faced with various alternative options. Arianty & Andira (2021) explain that brand awareness comprises two primary dimensions: brand recognition and brand recall. Brand recognition refers to consumers' ability to identify a brand by a symbol, logo, or specific attribute, while brand recall is their ability to recall a brand without external cues.

In the financial services industry, brand awareness is particularly critical because the intangible nature of services prevents consumers from directly evaluating service quality before use. This situation



leads consumers to rely more on brand familiarity to form perceptions and reduce uncertainty about the financial services they intend to use (Schiffman & Wisenblit, 2019). A high level of awareness can also enhance consumers' sense of security and confidence in a company's credibility, as widely recognized brands are generally perceived to have better reputations than lesser-known ones. In the context of Islamic financial institutions, brand awareness is not only about recognizing a company's brand but also about the public's awareness of financial services that align with Islamic Sharia principles. Sulistyowati et al. (2025) explain that Muslim consumers tend to consider aspects of religiosity, Sharia compliance, and perceptions of halal status when selecting financial products and services. Therefore, brand awareness in Islamic financial institutions is more complex than in conventional financial institutions because it reflects not only commercial aspects but also the company's religious identity.

## 2.2 Brand Image

Brand image refers to consumers' perceptions of a company or product, which are shaped by experience, information, and marketing communications. According to Chandra (2023), a positive brand image can enhance consumer confidence in a company's quality and reputation. In this study, brand image refers to the perception of Pegadaian Syariah as professional, trustworthy, and compliant with Sharia principles. A brand image built through integrated marketing communications plays a crucial role in reinforcing consumers' positive perceptions of a brand's credibility and quality (Akbar & Sutisna, 2023). In marketing theory, brand image is understood as a set of associations that emerge in consumers' memories when a brand is mentioned (Keller, 2013). These associations may include perceptions regarding service quality, corporate reputation, brand symbols, emotional value, or consumer experiences with a product or service. A strong brand image can create competitive differentiation because consumers tend to choose brands with a positive image that instills trust and provides comfort when using the product or service.

In the financial services industry, brand image plays a vital role because financial services are intangible products with relatively high risk levels. Consumers generally find it difficult to evaluate service quality before making a transaction, so perceptions of a company's image serve as a crucial foundation for building confidence and making decisions about using financial services (Bernarto et al., 2022). A positive corporate image can enhance perceptions of professionalism, security, credibility, and service quality among consumers. Conversely, a negative image can erode public trust in the financial institution. In the context of Islamic financial institutions, brand image is not only related to the company's business reputation but also to perceptions of Sharia compliance, trustworthiness, transparency, and the implementation of Islamic values in its operations. Wilson & Liu (2011) explain that Muslim consumers are highly sensitive to the Sharia compliance of a product or service because their consumption decisions are influenced not only by rational-economic factors but also by religious and moral considerations. Therefore, the brand image of Islamic financial institutions possesses ethical and spiritual dimensions that distinguish them from conventional financial institutions.

In the context of Pegadaian Syariah, brand image can be reflected in the public's perception of service professionalism, contract clarity, cost transparency, transaction security, and the company's commitment to upholding Sharia principles (Yusnitha & Muslih, 2025). A good corporate image can enhance customers' sense of comfort and confidence that their transactions do not involve usury (riba), uncertainty (gharar), or practices contrary to Islamic law. Thus, brand image is a key factor in fostering

positive perceptions and strengthening the relationship between customers and Islamic financial institutions.

### 2.3 Brand Trust

Morgan & Hunt (1994) explain that trust is the cornerstone of building long-term relationships between companies and consumers. In the context of this study, brand trust refers to customers' belief that Pegadaian Syariah operates its sharia pawnbroking products in accordance with sharia principles and is free from usury. In relationship marketing theory, trust is viewed as a key element in building stable and sustainable relationships between companies and consumers (Morgan & Hunt, 1994). Trust arises when consumers believe that a company is capable of providing services consistently, honestly, safely, and responsibly. High levels of trust can reduce perceived risk, enhance a sense of security, and strengthen consumer commitment to using a product or service (Shofa & Komariyatin, 2026). In the financial services industry, trust is a critically important factor because financial transactions involve relatively high levels of risk, confidentiality, and uncertainty.

From a brand management perspective, brand trust refers to consumers' belief in a brand's ability to fulfill its promises, maintain service quality, and deliver benefits that align with consumer expectations (Yusuf et al., 2024). Consumers with high levels of trust in a brand tend to exhibit stronger loyalty and commitment than those who focus solely on price or promotions. Therefore, brand trust is a key component in building long-term relationships between companies and customers. In Islamic financial institutions, the concept of trust has a broader scope than in conventional financial institutions, encompassing not only service quality and corporate credibility but also Sharia compliance, trustworthiness, transparency, and the integration of Islamic values into corporate operations. Luayyin et al. (2024) explain that Muslim consumers tend to consider aspects of religiosity and Sharia compliance when making choices regarding financial products. Thus, brand trust in Islamic financial institutions is based on the belief that the company conducts contracts and transactions in a halal manner, free from riba, and in accordance with Islamic Sharia principles. In the context of Sharia pawnbroking services, brand trust is also linked to customers' confidence in the clarity of the rahn contract, the security of collateral, cost transparency, and the company's commitment to conducting transactions fairly and with integrity. Trust in contract implementation is critical, as most customers choose Sharia financial services to avoid usury and achieve spiritual peace of mind in their transactions. Therefore, a high level of trust in Pegadaian Syariah can strengthen customers' confidence in using Sharia pawnbroking services as an alternative financing option that aligns with Islamic values.

### 2.4 Customer Decision

A customer's decision is the selection process undertaken by a consumer when using a product or service after considering the various available alternatives (Anggraeni et al., 2022). In the context of Islamic financial services, the decision to use a product is influenced not only by economic factors but also by confidence in the product's compliance with Sharia principles. In consumer behavior theory, the purchase decision is a process that involves recognizing needs, searching for information, evaluating alternatives, making the purchase, and post-purchase evaluation (Dewi et al., 2022). Various factors, such as perceptions, experiences, motivations, culture, and consumer trust in a particular product or service, influence this process. In the financial services sector, consumer decisions tend to be more



complex because consumers must consider factors such as security, credibility, risk, and service quality before using a specific financial product.

At Sharia financial institutions, customer decisions are based not only on rational and economic considerations but also on religiosity and confidence in the Sharia compliance of the products used. Asprilia & El Hami (2021) explain that cultural values and individual beliefs can influence consumer behavior. For Muslim consumers, decisions about using Islamic financial services are often influenced by perceptions of halal status, Sharia compliance, and the belief that transactions are free from *riba*, *gharar*, and *maisir*. Regarding Sharia pawnbroking (*rahn*) products, customers' decisions are also influenced by their perceptions of collateral security, cost transparency, procedural ease, and the clarity of the contract used in the transaction. Consumers tend to choose Sharia pawnbroking services if the company is perceived as capable of providing safe, professional, and Islam-compliant services (Ulwiyah et al., 2019). Therefore, the decision to use *Rahn* products is influenced not only by the economic benefits obtained but also by the customer's level of trust and spiritual conviction in the Islamic financial institution.

From an Islamic consumer behavior perspective, customers' decisions regarding Islamic financial institutions reflect the integration of economic motivations and religious values into consumption activities. Sari et al. (2025) explain that Muslim consumers tend to choose products that not only provide functional benefits but also offer moral and spiritual peace of mind. Thus, customers' decisions to use *Pegadaian Syariah* can be understood as the result of a comprehensive evaluation of the benefits, security, reputation, and Sharia compliance of its services.

### 2.5 Conceptual Framework

This study aims to analyze the influence of brand awareness, brand image, and brand trust on customers' decisions to use Sharia Pawn products at PT *Pegadaian Syariah Ujungbulu*. This study includes three independent variables—brand awareness (X1), brand image (X2), and brand trust (X3)—and one dependent variable—customer decision (Y). The conceptual framework of this study is based on consumer behavior theory, brand equity theory, and relationship marketing theory, which explain how consumers' perceptions of a brand influence their decisions to use products or services. In the context of Islamic financial services, customer decisions are influenced not only by economic factors and functional benefits but also by perceptions regarding Sharia compliance, trustworthiness, transparency, and confidence in the contracts used in Islamic financial transactions.

Brand awareness refers to the level of customer awareness of *Pegadaian Syariah* as a Sharia-based financing institution. The higher the public's awareness of *Pegadaian Syariah*, the greater the likelihood that the public will use Sharia pawnbroking products. High brand awareness enables consumers to more easily recognize Sharia financing services and understand the characteristics of the *rahn* product as a financing alternative consistent with Islamic principles.

Brand image relates to customers' perceptions of *Pegadaian Syariah*'s reputation. A positive image is expected to enhance customers' confidence in the quality of services and the company's credibility, thereby influencing their decision to use the products. In the context of Islamic financial institutions, brand image not only reflects the company's reputation but also demonstrates its adherence to Sharia principles, professionalism in service, transparency in transactions, and the integration of Islamic values into its operations. Meanwhile, brand trust reflects the level of customer confidence in *Pegadaian Syariah*, particularly in the implementation of Sharia principles in Sharia pawn

transactions. Customer trust is a critical factor in the financial services sector because the products offered are intangible, prompting consumers to prioritize confidence and security when conducting transactions. In Sharia pawnbroking services, trust is also linked to the belief that the rahn contract is executed fairly, faithfully, free of usury, and in accordance with Islamic Sharia principles, thereby providing customers with a sense of financial and spiritual security.

The relationships among the variables in this study indicate that brand awareness, brand image, and brand trust are hypothesized to influence customers' decisions to use sharia pawn products, both partially and simultaneously. The more positive customers' perceptions of a sharia financial institution's awareness, image, and trust, the higher the likelihood that customers will use the company's sharia pawn products.

## 2.6 Research Hypothesis

The development of hypotheses in this study is based on consumer behavior theory and the concept of brand equity, which holds that consumers' perceptions of a brand can influence their decisions about using products or services. In the context of Islamic financial institutions, customers' decisions are influenced not only by economic benefits but also by their trust in Sharia compliance, corporate image, and confidence in the implementation of contracts used in Islamic financial transactions. Therefore, brand awareness, brand image, and brand trust are factors influencing customers' decisions to use Islamic pawnbroking products. High brand awareness enables the public better to recognize the existence and characteristics of Islamic pawnbroking products, thereby increasing the likelihood of using such services. Additionally, a positive brand image can shape perceptions of the company's professionalism, credibility, and Sharia compliance in the eyes of customers. Meanwhile, brand trust is a critical factor because the decision to use Islamic financial services is closely tied to customers' confidence in transaction security, service transparency, and the alignment of contracts with Islamic principles.

A hypothesis is a tentative answer to the research problem that still requires empirical testing to be validated. Based on the conceptual framework of this study, the hypotheses proposed in this research are as follows:

**H1:** *Brand awareness is believed to influence customers' decisions to use Sharia pawnshop products.*

**H2:** *Brand image is believed to influence customers' decisions to use Sharia pawnshop products.*

**H3:** *Brand trust is believed to influence customers' decisions to use Sharia pawnshop products.*

**H4:** *Brand awareness, brand image, and brand trust are believed to influence customers' decisions to use Sharia pawnshop products simultaneously.*

## 3. Research Method

This study employs a quantitative survey approach to analyze the influence of brand awareness, brand image, and brand trust on customers' decisions to use sharia pawn products. The research design is explanatory, as it aims to examine causal relationships among variables through statistical testing. The study was conducted at PT Pegadaian Syariah Ujungbulu, which was selected because it has a relatively large number of active customers for its rahn products and is representative of the behavior of Islamic pawnshop customers at the branch level. The study population consists of all customers of Islamic pawnshop products at PT Pegadaian Syariah Ujungbulu. The sampling technique used was non-

probability sampling with an accidental sampling approach, meaning respondents encountered directly who met the research criteria could be included in the sample. Respondent criteria included active customers who had previously used sharia pawnbroking services and were willing to complete the questionnaire in full. The sample comprised 102 respondents.

Data collection was conducted by distributing a questionnaire with a five-point Likert scale, ranging from strongly disagree to agree strongly. The research instrument was developed using indicators adapted from previous studies on brand awareness, brand image, brand trust, and customer decisions regarding Islamic financial institutions. The questionnaire was distributed online via Google Forms to facilitate data distribution and collection. Additionally, the study used observation and documentation to gather supporting data on the company's profile and Islamic pawnshop service activities.

The research data was analyzed using the R Studio application. The analysis stages included validity testing, reliability testing, classical assumption testing, multiple linear regression analysis, partial tests (t-tests), simultaneous tests (F-tests), and the coefficient of determination ( $R^2$ ). Residual normality was evaluated not only through the Shapiro-Wilk test but also supported by histogram interpretation and the Normal Q-Q Plot to ensure the suitability of the regression model. Multicollinearity was tested using the Variance Inflation Factor (VIF) and tolerance values to detect potential relationships among independent variables.

Variable operationalization aims to provide clear definitions of research variables, thereby facilitating data measurement and analysis. The variables in this study consist of independent variables—brand awareness, brand image, and brand trust—and a dependent variable—customer decision. Brand awareness is defined as the level of customers' awareness of Pegadaian Syariah's existence as a sharia-based financing institution. This variable is measured through indicators of respondents' ability to recognize the brand, recall products, and understand the sharia-compliant services offered by Pegadaian Syariah. The brand awareness measurement indicators are adapted from the brand equity concepts of Aaker (2018) and Keller (2013), which include brand recognition, brand recall, and top-of-mind awareness. Brand image is defined as customers' perceptions of Pegadaian Syariah's image as a professional, trustworthy financial institution with a strong sharia-compliant reputation. This variable is measured through indicators of corporate professionalism, trustworthiness in service delivery, and the company's sharia-compliant image. The brand image instrument is adapted from Keller's (2013) concept, which includes brand association strength, brand superiority, and the uniqueness of the company's image from the perspective of Islamic financial services.

Brand trust refers to the level of customer confidence in Pegadaian Syariah's ability to operate Islamic pawnbroking products in accordance with Islamic Sharia principles. This variable is measured through indicators of transaction transparency, service security, and compliance with Sharia principles. The brand trust measurement instrument is adapted from Morgan and Hunt (1994) and Delgado-Ballester and Munuera-Aleman (2005). It includes the dimensions of reliability, honesty, security, and trustworthiness in Sharia financial services. Customer decision-making refers to consumers' decisions to use Sharia pawnshop products after considering various factors. This variable is measured using indicators of interest in using the product, confidence in the product, and the tendency to reuse sharia pawnshop products. The customer decision-making indicators are adapted from Kotler & Keller's (2016) purchase decision concept, which includes product confidence, usage decision, and intention to reuse the service.

All variables in this study were measured using a five-point Likert scale ranging from strongly disagree to agree strongly. Each statement item was formulated by adapting previous research instruments and tailoring them to the characteristics of sharia pawnbroking services at PT Pegadaian Syariah Ujungbulu.

## 4. Results and Discussion

### 4.1 Analysis Results

#### 4.1.1 Respondent Characteristics

The characteristics of the respondents in this study are presented by gender, age, occupation, and frequency of use of sharia pawnshop products. The presentation of these characteristics aims to provide an overview of the profile of PT Pegadaian Syariah Ujungbulu's customers, who are the subjects of this study.

**Tabel 1. Karakteristik Responden**

Characteristics	Category	Total	Percentage
Gender	Man	43	42.2%
	Woman	59	57.8%
Age	<25 years	13	12.7%
	25–35 years	27	26.5%
	36–45 years	48	47.1%
	>45 years	14	13.7%
Job	Civil Service	13	12.7%
	Housewife	9	8.8%
	Private-Sector Employee	30	29.4%
	Students	10	9.8%
	Entrepreneurship	7	6.9%
Transaction Frequency	Other	33	32.4%
	1 Time	18	17.6%
	2–3 Times	15	14.7%
	4–5 Time	13	12.7%
	>5 Time	56	54.9%

According to Table 1, female respondents accounted for 57.8% of the study's participants, while males accounted for 42.2%. These findings suggest that women have a relatively higher rate of participation in the use of sharia pawnbroking services. This indicates that Rahn products are used not only for business financing but also to meet household and other short-term economic needs. By age group, the majority of respondents were in the 36–45 age range (47.1%), followed by the 25–35 age range (26.5%). The dominance of the productive age group suggests that sharia pawnshop services are more frequently utilized by individuals with active economic engagement and relatively high financing needs. This indicates that sharia-compliant pawnshop products are viewed as a fast, flexible financing alternative.

Based on occupation, respondents were dominated by the "other occupations" category at 32.4% and private-sector employees at 29.4%. These results show that sharia pawn services have a fairly

broad user base and are not limited to specific occupational groups. The high proportion of private-sector employees also indicates that sharia pawn products are utilized as a short-term financing solution by individuals with dynamic liquidity needs. Meanwhile, based on transaction frequency, the majority of respondents—54.9%—have conducted transactions more than five times. This high frequency of repeat use indicates that most respondents are active customers who have a high level of trust and positive experiences with Sharia Pawnshop services. This situation further underscores the importance of brand trust in shaping decisions regarding the repeat use of Sharia pawnshop products.

#### 4.1.2 Validity and Reliability Tests

Validity and reliability tests were conducted to ensure that the research instrument measured the research variables accurately and consistently. Validity testing was conducted using the Corrected Item-Total Correlation (r.drop) method, with the stipulation that an item is considered valid if its correlation is greater than 0.30. Meanwhile, reliability testing was conducted using the Cronbach Alpha method, with a minimum reliability threshold of 0.70. These tests were performed on all items within the variables of brand awareness, brand image, brand trust, and customer decision-making.

**Table 2. Summary of the Validity and Reliability Test Results for the Research Instrument**

Variable	Range of r. drop	Validity Status	Cronbach Alpha	Reliability Statement
Brand Awareness	0,575 – 0,789	All items (valid)	0.910	reliable
Brand Image	0,642 – 0,816	All items (valid)	0.936	reliable
Brand Trust	0,545 – 0,840	All items (valid)	0.936	reliable
Keputusan Nasabah	0,553 – 0,863	All items (valid)	0.944	reliable

**Source:** SPSS Results (2026)

Based on Table 2, all items for each variable have an r.drop value above 0.30, indicating that the indicators are valid and represent the constructs of the measured variables. The relatively high item-correlation values indicate that each item has a strong relationship with the variable's total score, making the research instrument suitable for use in data collection.

The reliability test results show that all variables have Cronbach's alpha values above 0.90, indicating a very high level of internal consistency in the instrument. This indicates that the items within each variable can yield stable, consistent measurements. However, a very high Cronbach's Alpha also suggests potential overlap or similarity among the survey items; therefore, in future research, an evaluation of potential indicator redundancy is necessary to enhance the instrument's efficiency without compromising measurement quality.

#### 4.1.2 Normality Test

A normality test is conducted to determine whether the residuals in the regression model are normally distributed. This test is important in multiple linear regression analysis to ensure that the model produces unbiased estimates and meets statistical assumptions. In this study, normality was assessed using the Shapiro-Wilk test. The residuals are considered normally distributed if the significance level is greater than 0.05.

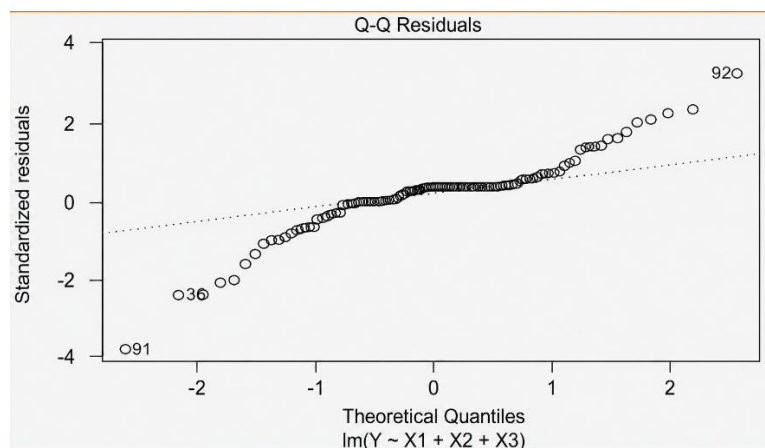
**Table 3. Results of the Shapiro-Wilk Normality Test**

Statistics	Value
W	0.902
Sig.	0.000

Source: SPSS Results (2026)

Based on Table 3, a significance value of 0.000 (<0.05) was obtained, indicating that the regression model residuals are not normally distributed statistically. However, the non-normality of the residuals in this study does not necessarily render the regression model unsuitable, as the sample size is relatively large (102 respondents). Under relatively large sample sizes, the Central Limit Theorem states that the sampling distribution tends toward a normal distribution, so the regression estimates can still be used.

Nevertheless, the results of the Shapiro-Wilk test still indicate a deviation in the residual distribution that warrants attention. Therefore, the evaluation of normality is not based solely on statistical testing but is also supported by visual analysis using a Normal Q-Q Plot to examine the pattern of residual dispersion more comprehensively.



Source: SPSS Results (2026)

**Figure 1. Normal Q-Q Plot of Residuals**

Based on the Normal Q-Q Plot, most of the residual points lie around the diagonal line, although there are some deviations at the tails of the distribution. This pattern indicates that the residuals still tend toward a normal distribution and do not show extreme deviations that could compromise the stability of the regression model. Thus, the regression model remains suitable for further analysis. However, the interpretation of the regression results should be approached with caution because the residuals do not fully meet the assumption of perfect normality.

**4.1.3 Multicollinearity Test**

A multicollinearity test was conducted to assess whether the independent variables were highly correlated in the regression model. A good regression model should not have overly strong relationships among the independent variables, as this can lead to unstable regression coefficients and affect the interpretation of the research results.

Multicollinearity testing was performed using the Variance Inflation Factor (VIF). A regression model is considered free of serious multicollinearity if the VIF value is below 10.

**Table 4. Results of the Multicollinearity Test**

Variable	VIF	Interpretation
Brand Awareness	5.22	Moderate multicollinearity
Brand Image	6.51	Moderate multicollinearity
Brand Trust	3.52	No problem

**Source:** SPSS Results (2026)

Based on Table 4, all independent variables have VIF values below 10, indicating that the regression model does not suffer from serious multicollinearity. However, the VIF values for the brand awareness (5.22) and brand image (6.51) variables suggest moderate multicollinearity. This condition indicates that the two variables have a fairly strong relationship, which may affect the stability of the regression coefficients. The presence of this moderate multicollinearity may be one factor explaining why the coefficients of certain variables are not significant in the regression model. Nevertheless, since the VIF values remain within acceptable limits, the regression model is considered suitable for further analysis.

#### 4.1.4 Heteroscedasticity Test

A test for heteroscedasticity was conducted to determine whether the residual variance was unequal in the regression model. A good regression model should have constant residual variance (homoscedasticity). In this study, the Breusch-Pagan test was used to assess heteroscedasticity. The regression model was deemed free of heteroscedasticity if the significance level was greater than 0.05.

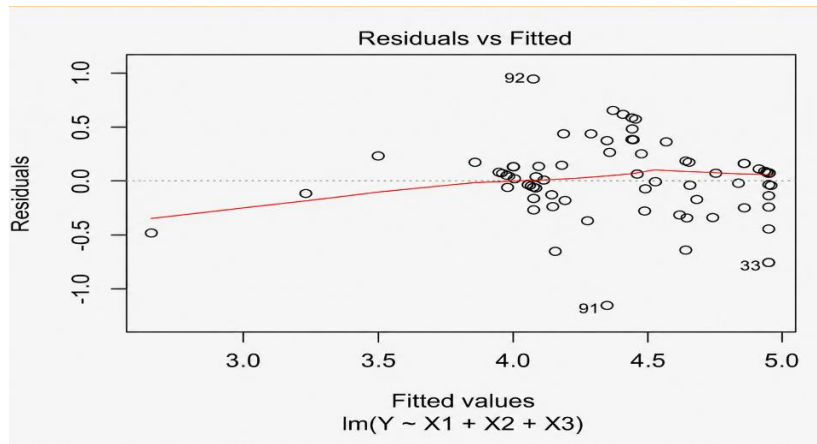
**Table 5. Results of the Breusch-Pagan Test**

Statistics	Value
BP	5.990
Sig.	0.112

**Source:** SPSS Results (2026)

Based on Table 5, a significance value of 0.112 (>0.05) was obtained, indicating that the regression model does not exhibit heteroscedasticity. These results suggest that the residual variance is relatively constant, meaning the regression model satisfies the assumption of homoscedasticity. These statistical test results are supported by a visual analysis using a residual scatterplot.

Based on the residual scatterplot in Figure 2, the points appear to be randomly scattered around the horizontal zero line and do not form any specific patterns, such as a cone, fan, or wave. This distribution pattern indicates that the residual variance tends to be stable across all predicted values of the regression model. Although there are several observations quite far from the center of the residual distribution, these points do not form a systematic pattern, and their number is relatively limited, so they do not indicate a serious problem of heteroscedasticity. Thus, the scatterplot results are consistent with the Breusch-Pagan test, which indicates that the regression model meets the assumption of homoscedasticity and is suitable for further analysis.



Source: SPSS Results (2026)

Figure 2. Residual Scatterplot

4.1.5 Multiple Linear Regression Analysis and the Partial Test (t-Test)

Multiple linear regression analysis was conducted to determine the influence of brand awareness, brand image, and brand trust on customers’ decisions to use sharia pawnbroking products at PT Pegadaian Syariah Ujungbulu. The results of the regression analysis are presented in Table 6.

Table 6. Results of Multiple Linear Regression and Partial Tests

Variable	Coefficient	t calculated	Sig.	Info
Constant	0,163	0.547	0.586	-
Brand Awareness	0,082	0.568	0.571	Not Significant
Brand Image	-0,022	-0.142	0.888	Not Significant
Brand Trust	0,915	7.862	0.000	Significant

Source: SPSS Results (2026)

Based on Table 6, the following regression equation was obtained:

$$Y = 0.163 + 0.082X_1 - 0.022X_2 + 0.915X_3 + e \quad (1)$$

The equation indicates that brand trust has the greatest positive influence on customer decisions, whereas brand awareness and brand image do not show a significant influence. The coefficient for brand trust is 0.915 with a significance level of 0.000 (<0.05), indicating that an increase in customer trust in Pegadaian Syariah will increase the likelihood of using sharia pawn products. Conversely, the brand awareness variable has a significance value of 0.571 (>0.05), meaning it does not significantly influence customer decisions. This suggests that public awareness of Pegadaian Syariah has become fairly widespread, so it is no longer a primary differentiating factor in customer decision-making. In the context of Islamic financial services, customers consider not only brand recognition but also confidence in the security of transactions and compliance with Sharia principles.

The brand image variable also shows a negative but insignificant effect with a significance value of 0.888 (>0.05). This negative coefficient indicates that the company’s image has not yet been able to directly drive the decision to use Sharia pawnshop products when tested alongside the trust variable.

This condition may be influenced by the relatively strong correlation between brand awareness and brand image, as indicated by the previous VIF value, making the influence of each variable less stable within the regression model. Furthermore, in the context of sharia pawnbroking, a symbolic sharia image is insufficient to shape customer decisions unless accompanied by a high level of trust in the implementation of contracts, transaction transparency, and sharia compliance. This finding suggests that customers prioritize trust as the primary basis for using sharia pawnbroking services, rather than brand reputation or popularity alone.

The results of this study show that customer decisions regarding sharia pawnshop services are more influenced by trust factors related to integrity, transaction security, and confidence in the application of sharia principles. Thus, trust is the dominant element in shaping decisions regarding the use of sharia pawnshop products at PT Pegadaian Syariah Ujungbulu.

#### 4.1.6 Simultaneous Test (F-Test)

A simultaneous test (F-test) was conducted to determine the combined effect of brand awareness, brand image, and brand trust on customers' decisions to use sharia pawn products at PT Pegadaian Syariah Ujungbulu. The results of the simultaneous test are presented in Table 7.

**Table 7. Results of the Simultaneous Test (F-Test)**

Statistics	Value
F calculated	80.08
Sig.	0.000

Source: SPSS Results (2026)

Based on Table 7, the calculated F-value was 80.08 with a significance level of 0.000 (<0.05). These results indicate that brand awareness, brand image, and brand trust simultaneously have a significant effect on customers' decisions to use sharia pawn products. Although only brand trust had a significant effect in the partial test, the results of the simultaneous test show that the combination of the three variables still helps explain customer decisions. This finding indicates that a single factor does not influence the decision to use sharia pawn products, but rather a combination of customer perceptions regarding brand recognition, corporate image, and, most importantly, the level of trust in the implementation of sharia principles. In the context of Sharia financial services, customer decisions tend to be formed through the integration of marketing aspects and Sharia trust aspects; thus, brand awareness and brand image continue to play a supporting role even though the dominant influence stems from brand trust.

#### 4.1.7 Coefficient of Determination

The coefficient of determination ( $R^2$ ) is used to assess the regression model's ability to explain variation in customers' decisions to use sharia pawnbroking products at PT Pegadaian Syariah Ujungbulu. Based on Table 8, the adjusted R-squared value is 0.701. This result indicates that 70.1% of the variation in customer decisions is explained by brand awareness, brand image, and brand trust. In comparison, the remaining 29.9% is attributable to other factors outside the research model. The relatively high coefficient of determination indicates that the research model has strong explanatory power in describing customer decisions regarding sharia pawn services. However, other factors outside the scope



of this study may influence customer decisions, such as perceptions of sharia compliance, service quality, religiosity, ease of transactions, and understanding of sharia contracts. This finding reinforces the importance of trust and perceptions of the implementation of Sharia principles in shaping decisions about the use of Sharia pawnshop products.

**Table 8. Coefficient of Determination Results**

Statistics	Value
R Square	0.710
Adjusted R-Square	0.701

*Source: SPSS Results (2026)*

## 4.2 Discussion

The results of the study indicate that the brand trust variable has a positive and significant effect on customers' decisions to use Sharia pawnbroking products at PT Pegadaian Syariah Ujungbulu. Meanwhile, the brand awareness and brand image variables do not have a significant effect on customers' decisions. These findings indicate that customers' decision to use Sharia pawn services is more influenced by trust, transaction security, and Sharia compliance than by brand recognition or corporate image.

These research results align with the commitment-trust theory proposed by Morgan and Hunt (1994), which states that trust is a key factor in building long-term relationships between companies and consumers. In the context of Islamic financial institutions, trust is a crucial aspect as it relates to customers' confidence in transaction security, contract transparency, and the company's adherence to Sharia principles. In Sharia pawnbroking products, customers' decisions are influenced not only by economic factors but also by the belief that transactions are conducted in accordance with Sharia principles, are free from usury, and reflect the values of trustworthiness and justice. Therefore, trust is a more dominant factor compared to symbolic marketing elements.

The findings of this study also align with Fauzan's (2024) research, which finds that trust positively influences customers' decision-making when using Islamic financial services. That study indicates that consumers of Islamic financial services prioritize a sense of security and trust in the institution over mere promotional factors or brand image. These results support the findings of this study, which indicate that brand trust is the most dominant variable influencing customers' decisions to use sharia pawnshop products. Furthermore, the results of this study are consistent with research by Sari and Putra (2023), which found that trust in sharia products significantly influences the decision to use sharia financial products. This research confirms that customers tend to continue using Islamic products when they are confident that the institution consistently and faithfully adheres to Islamic principles. This aligns with findings showing that customers of Pegadaian Syariah prioritize trust over brand awareness or corporate image when making transaction decisions.

The non-significance of the brand awareness variable suggests that public awareness of Pegadaian Syariah is already fairly widespread among study respondents, so it no longer serves as a primary differentiating factor in decision-making. Furthermore, in Sharia financial services, awareness does not necessarily directly drive product usage decisions unless accompanied by confidence in the implementation of Sharia principles in transactions. This finding indicates that customers require not only brand recognition but also assurance of security, contract transparency, and alignment of transactions with Islamic principles. These results do not fully align with the study by Latief et al. (2022),

which found that brand image has a positive and significant influence on the decision to purchase musical instruments at Ansar Musik Makassar. This discrepancy in results suggests that the influence of brand image may vary depending on product characteristics and consumer behavior. For consumer goods such as musical instruments, brand image is a critical factor in shaping purchase decisions, particularly regarding lifestyle, prestige, and perceptions of product quality. In contrast, for Sharia financial services, consumers prioritize aspects of security and compliance with Sharia principles over corporate brand image. The negative brand image coefficient, although not significant, indicates that corporate image has not yet served as a primary factor in shaping decisions about using sharia pawnshop services when tested alongside the trust variable. This condition may be influenced by the relatively strong relationship between brand awareness and brand image, as evidenced by the previous VIF value, which makes the contribution of each variable less stable within the regression model. Furthermore, a symbolic Sharia image is insufficient to enhance customer decisions unless accompanied by transaction experiences perceived as safe, transparent, and compliant with Sharia contracts.

These findings are also related to Firman's (2022) study on the influence of marketing mix on consumer decisions to purchase a home. That study indicated that marketing strategies significantly influence consumer purchasing decisions. However, the results of this study show that brand awareness and brand image do not significantly influence customer decisions. This discrepancy suggests that decision-making regarding sharia pawnshop products is more influenced by trust and confidence in the implementation of sharia principles than by marketing activities and brand image.

This study is also related to the research by Bhagas et al. (2026), which states that consumer perceptions of sharia financial services are influenced by factors such as religiosity and belief in sharia principles. The findings of that study support this research, indicating that customers of Pegadaian Syariah do not need to understand sharia contracts in detail; however, they still conduct transactions because they trust that Pegadaian Syariah operates in accordance with Islamic law. Furthermore, the results of this study support the concept of consumer behavior proposed by Kotler & Keller (2016), which states that consumer decisions are influenced by psychological factors such as beliefs and trust in the products or services used. In this study, these belief factors are reflected in the brand trust variable, which proved to be a dominant influence on customer decisions.

Simultaneously, the variables of brand awareness, brand image, and brand trust were found to have a significant effect on customer decisions, as indicated by the F-test results ( $p=0.000$ ). This indicates that these three variables collectively explain customers' decisions to use sharia pawnshop products. A coefficient of determination of 0.710 indicates that 71% of the variation in customer decisions can be explained by the three independent variables in this study. At the same time, the remainder is influenced by other variables outside the scope of this research, such as service quality, religiosity, transaction experience, or the customer's socioeconomic factors.

The findings of this study provide a theoretical contribution that, in the context of sharia pawnshop services, customer decisions are more influenced by trust dimensions based on sharia compliance than by conventional marketing dimensions such as awareness and image. These results reinforce that in sharia financial institutions, perceptions of trustworthiness, contract transparency, and confidence in the implementation of sharia principles are key to shaping customer decision-making.

## 5. Conclusion

This study aims to analyze the influence of brand awareness, brand image, and brand trust on customers' decisions to use Sharia pawn products at PT Pegadaian Syariah Ujungbulu. The study employed a quantitative survey of 102 Pegadaian Syariah customers. Data analysis was conducted using multiple linear regression to test the partial and simultaneous effects among the research variables. The results indicate that brand awareness and brand image do not significantly influence customer decisions. In contrast, brand trust had a positive and significant effect on the decision to use Sharia pawn products. Simultaneously, the three independent variables significantly influence customer decisions, with an Adjusted R-Square value of 70.1%, indicating that the research model explains the majority of the variation in customers' decisions regarding the use of Sharia pawn products. Brand awareness does not significantly influence customers' decisions to use Sharia pawnshop products at PT Pegadaian Syariah Ujungbulu. This indicates that the public's familiarity with Pegadaian Syariah has not yet become a primary factor in deciding whether to use Sharia pawnshop products. Brand image also does not significantly influence customers' decisions. These findings suggest that the company's image is not yet strong enough to shape product usage decisions unless accompanied by confidence in the implementation of Sharia principles in its transactions. Meanwhile, brand trust was found to have a positive and significant influence on customers' decisions to use Sharia pawn products. These results indicate that customers' decisions are based more on their trust in the product's compliance with Sharia principles than on brand awareness or corporate image.

This study makes a theoretical contribution by reinforcing the view that consumer behavior toward Sharia financial institutions is influenced not only by conventional marketing factors but also by dimensions of trust in Sharia compliance, contract transparency, and institutional integrity. These findings reveal that, in the context of Rahn or Sharia pawnbroking products, trust is a dominant factor compared to symbolic aspects such as brand awareness and corporate image. From a practical perspective, the research findings can inform PT Pegadaian Syariah Ujungbulu in prioritizing strategies to strengthen customer trust by enhancing transaction transparency, consistently implementing Sharia principles, providing contract education, and improving service quality. Additionally, this study offers policy implications suggesting that the development of Islamic financial services should be directed not only toward strengthening brand promotion but also toward reinforcing Sharia legitimacy and institutional credibility in the public eye.

This study has several limitations. First, the sample size was limited to 102 customers, so the generalizability of the findings remains confined to the context of PT Pegadaian Syariah Ujungbulu. Second, this study used only the variables of brand awareness, brand image, and brand trust, thereby failing to account for other factors that may influence customer decisions, such as religiosity, service quality, perceptions of Sharia compliance, transaction experiences, and socio-economic factors. Third, the data collection employed a cross-sectional approach, which cannot capture long-term changes in customer behavior. Therefore, future research is recommended to expand the sample scope, employ a longitudinal or mixed-methods approach, and include specific Islamic finance variables such as religiosity, perceptions of halal compliance, maqasid al-shariah, and trust in contracts to provide a more comprehensive explanation of customer behavior at Islamic financial institutions.

## Statement of Use of Generative AI

During the preparation of this work, the author used ChatGPT to assist in improving clarity and readability of the text. The author reviewed and edited the output and takes full responsibility for the content of the publication.

## References

- Aaker, D. A. (1991). Managing brand equity: Capitalizing on the value of a brand name. *Free Press Google Scholar*, 2, 102–120.
- Akbar, M. A., & Sutisna, E. (2023). Improving Brand Image of Product Through Integrated Marketing Communications. *Advances: Jurnal Ekonomi & Bisnis*, 1(3), 171–193. <https://doi.org/10.60079/ajeb.v1i3.116>
- Andespa, R., Yeni, Y., Fernando, Y., & Sari, D. (2023). Citra Merek, Nilai Persepsi, Kesadaran Merek, Kepercayaan Nasabah, dan Loyalitas Nasabah pada Perbankan Syariah. *Jesya (Jurnal Ekonomi Dan Ekonomi Syariah)*, 6(2). <https://doi.org/https://doi.org/10.36778/jesya.v6i2.1266>
- Anggraeni, T., Fauzi, A., Rambe, D., Afrillia, W., Ambarwati, N. R., & Febrian, H. (2022). Pengaruh Strategi Pemasaran dan Kualitas Layanan Terhadap Keputusan Nasabah Pada Bank Syariah. *Jurnal Portofolio: Jurnal Manajemen Dan Bisnis*, 1(3), 212–218. <https://doi.org/10.70704/jpmb.v1i3.90>
- Arianty, N., & Andira, A. (2021). Pengaruh brand image dan brand awareness terhadap keputusan pembelian. *Maneggio: Jurnal Ilmiah Magister Manajemen*, 4(1), 39–50. <https://doi.org/10.30596/maneggio.v4i1.6766>
- Asprilia, M. T., & El Hami, A. (2021). Persepsi nilai mewah pada konsumen tas branded: Kajian nilai budaya di Indonesia. *Jurnal Ilmu Keluarga Dan Konsumen*, 14(1), 76–87. <https://doi.org/10.24156/jikk.2021.14.1.76>
- Bernarto, I., Purwanto, A., & Masman, R. R. (2022). The effect of perceived risk, brand image, and perceived price fairness on customer satisfaction. *Jurnal Manajemen*, 26(1), 35–50. <https://doi.org/10.24912/jm.v26i1.836>
- Bhagas, D. A., Permata, T. D., & Hasanah, U. (2026). Pemahaman dan Preferensi Konsumen terhadap Produk dan Layanan Keuangan Syariah di Era Digital. *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah*, 11(3). <https://doi.org/10.30651/jms.v11i3.31644>
- Cahyadi, N., & Respati, P. P. (2024). Brand Reputation, Brand Awareness Dan Brand Image Terhadap Kepercayaan Dan Loyalitas Donatur. *Jurnal Manajerial*, 11(02), 276–291. <https://doi.org/10.30587/jurnalmanajerial.v11i02.7560>
- Chandra, D. S. (2023). Pengaruh Kualitas produk, Inovasi dan Interaksi Pelanggan terhadap Brand Image . *Balance: Jurnal Akuntansi Dan Manajemen*, 2(2), 73–79. <https://doi.org/10.59086/jam.v2i2.328>
- Dewi, W. W. A., Febriani, N., Destrity, N. A., Tamitiadini, D., Illahi, A. K., Syauki, W. R., Avicenna, F., Avina, D. A. A., & Prasetyo, B. D. (2022). *Teori perilaku konsumen*. Universitas Brawijaya Press.
- Fajri, M. N. (2022). Pengaruh Brand Image terhadap Keputusan Nasabah dalam memilih Jasa Keuangan pada PT. Gadaai Syariah Cabang Tenggarong. *Jurnal Administrasi Bisnis FISIPOL UNMUL*, 10(3), 213–219. <https://doi.org/10.54144/jadbis.v10i3.7473>
- Fauzan, I. F. M. (2024). *Pengaruh konten pemasaran dan kualitas layanan terhadap loyalitas nasabah melalui kepuasan nasabah sebagai variabel mediasi pada PT. Bank Syariah Indonesia di Kota Malang*. Universitas Islam Negeri Maulana Malik Ibrahim.
- Firman, A. (2022). Pengaruh Bauran Pemasaran Terhadap Keputusan Konsumen Dalam Membeli Rumah. *Jesya (Jurnal Ekonomi Dan Ekonomi Syariah)*, 5(2). <https://doi.org/https://doi.org/10.36778/jesya.v5i2.773>
- Kotler, P., & Keller, K. L. (2016). *A framework for marketing management*. Prentice Hall.
- Lane Keller, K. (2013). *Strategic Brand Management: Building, Measuring, and Managing Brand Equity*. UK: Pearson Education Limited.
- Latief, F., Semmaila, B., & Arfah, A. (2022). The Influence of Brand Image and Product Quality on Musical Instrument Purchase Decisions. *Point of View Research Management*, 3(2), 121–133. <http://journal.accountingpointofview.id/index.php/POVREMA/article/view/199>
- Lombok, E. V. V., & Samadi, R. L. (2022). Pengaruh brand image, brand trust dan digital marketing terhadap

- keputusan pembelian konsumen pada produk emina (studi kasus pada mahasiswa Universitas Sam Ratulangi). *Jurnal Emba*, 10(3), 953–964. <https://doi.org/10.35794/emba.v10i3.43524>
- Luayyin, R. H., Ardli, M. N., & Romli, A. S. (2024). Perilaku Mahasiswa Dalam Menentukan Produk Syariah (Studi Pada Mahasiswa Ekonomi Syariah). *JSE: Jurnal Sharia Economica*, 3(2), 137–146.
- Morgan, R. M., & Hunt, S. D. (1994). The commitment-trust theory of relationship marketing. *Journal of Marketing*, 58(3), 20–38. <https://doi.org/10.1177/00222429940580030>
- Sari, L. P., Rifai, M. S., & Amarodin, M. (2025). Tinjauan Ekonomi Islam atas Perilaku Konsumen Muslim dalam Pembelian Produk UMKM: Studi Kasus pada RN Buket. *Musarakah: Journal of Sharia Economic (MJSE)*, 152–169. <https://doi.org/10.24269/mjse.v5i2.12522>
- Sarwoto, S., & Damanik, S. W. H. (2022). Pengaruh Persepsi Terhadap Keputusan Pembiayaan Melalui Kesadaran Merek. *Jesya (Jurnal Ekonomi Dan Ekonomi Syariah)*, 5(1), 473–477. <https://doi.org/10.47065/ekuitas.v4i2.2043>
- Schiffman, L. G., & Wisenblit, J. (2019). *Consumer Consumer Behavior. (12th ed.)*. Pearson Education.
- Shofa, T. L., & Komariyatin, N. (2026). Pengaruh Customer Trust dan Perceived Risk terhadap Purchase Decision pada Produk Skintific dengan Customer Satisfaction sebagai Variabel Mediasi. *SENTRI: Jurnal Riset Ilmiah*, 5(2), 1822–1837. <https://doi.org/10.55681/sentri.v5i2.5759>
- Siahaan, T. B. U., Zubaidi, A., & Putra, I. (2023). Pengaruh Pengetahuan Religiusitas dan Brand Image terhadap Keputusan Anggota Ldk UIN Jakarta Menabung di Bank Syariah. *AL ARBAH JURNAL EKONOMI, BISNIS DAN PERBANKAN SYARIAH*, 7(2), 143–160. <https://doi.org/10.34005/elarbah.v7i2.3596>
- Sulistiyowati, S., Yuni Safitri, Galuh Anisa Fala, & Siti Selvi Setyaningrum. (2025). Pengaruh Persepsi Value dan Fair Terhadap Perilaku Konsumen Pada Produk Halal: Pendekatan Behavioral Islamic Economics Pelaku UMKM di Kota Solo. *KASTA: Jurnal Ilmu Sosial, Agama, Budaya Dan Terapan*, 5(3 SE-Articles), 268–283. <https://doi.org/10.58218/kasta.v5i3.2466>
- Ulwiyah, K., Maskudi, M., & Ayuningtyas, R. D. (2019). The impact of service quality dimensions to customer decision in using pawn service in pawnshop based on sharia principle (case study in pawnshop based on syariah principle at branch Semarang). *Proceeding of Conference on Islamic Management, Accounting, and Economics*, 49–55. <https://journal.uui.ac.id/CIMAE/article/view/12893>
- Waworuntu, A. Y., Hajar, H., & Otoluwa, N. I. (2023). Brand, Promotion and Innovation: Their Impact on Motorcycle Purchasing Decisions. *Advances: Jurnal Ekonomi & Bisnis*, 1(3), 150–157. <https://doi.org/10.60079/ajeb.v1i3.105>
- Wilson, J. A. J., & Liu, J. (2011). The challenges of Islamic branding: navigating emotions and halal. *Journal of Islamic Marketing*, 2(1), 28–42. <https://doi.org/10.1108/17590831111115222>
- Yusnitha, N. A. A., & Muslih, I. (2025). Analysis of the DSN-MUI Fatwa on the Rahn Contract: A Case Study at PT Pegadaian Syariah Simpang Lima Banyuwangi. *Jurisprudensi: Jurnal Ilmu Syariah, Perundang-Undangan Dan Ekonomi Islam*, 17(2), 54–68. <https://doi.org/10.32505/jurisprudensi.v17i2.10557>
- Yusuf, R., Istiharini, I., & Hendrayati, H. (2024). Brand Trust Dalam Perspektif Konsumen: Sebuah Systematic Literature Review Terhadap Faktor Dan Implikasinya. *Jurnal Ekonomi Bisnis Dan Manajemen (Eko-Bisma)*, 3(2), 328–339. <https://doi.org/10.58268/eb.v3i2.132>

### Corresponding author

Iwan Darmawan can be contacted at: [adil.donk@gmail.com](mailto:adil.donk@gmail.com)

