

## **A Study on the influence of religious beliefs on the intention to purchase sharia insurance products in Indonesia**

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**Abstract:** This study aims to determine and explain the effect of promotion, brand awareness, and religiosity on the purchase intention of Sharia insurance, mediated by attitude. This type of research is a quantitative approach. The study used primary data with a sample of 256 respondents. The sampling technique used is purposive sampling. The data collection method was online questionnaire. The approach used in this study is the Structural Equation Model (SEM). The result shows that between the five variables – brand awareness on attitude, promotion on purchase intention, promotion on attitude, religiosity on attitude, and attitude on purchase intention have a positive and significant influence. However, religiosity does not significantly impact purchase intention towards Sharia insurance products. Additionally, concerning mediating factors, attitude is observed to partially mediate the relationship between brand awareness and purchase intention.

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**Keywords:** *Attitude and Brand awareness, Promotion, Purchase intention, Religiosity.*

### **1. Introduction**

Exploring the potential and manifestation of community contribution to the national economy is the development of an economic system based on Islamic values (sharia). Sharia principles are part of Islamic teachings related to economics. One of the principles in Islamic economics is the prohibition of usury in its various forms. Business activities based on sharia principles also include business activities that do not contain elements of maysir, namely transactions that are dependent on an uncertain situation and are based on luck; gharar, namely transactions whose objects are unclear, not owned, whose whereabouts are unknown, or cannot be submitted at the time the transaction is carried out unless otherwise regulated in sharia; haram, namely transactions whose objects are prohibited in sharia; and zalim, namely transactions that cause injustice to other parties. Sharia insurance is an alternative to conventional insurance in accordance with sharia principles (Islamic law) and sharia insurance is based on the principles of solidarity, brotherhood and mutual cooperation. Globally, the sharia insurance industry from 2011 to 2018 experienced a combined average growth of 8.5% reaching US\$27.07 billion in 2018.

Furthermore, Indonesia is a country with the largest Muslim population in the world, which is 237.55 million people or equivalent to 86.7% of the total population in Indonesia which reaches 273.32 million people. Although Indonesia is a country with a majority Muslim population in the world, the intention to buy Islamic financial products in Indonesia by the community is considered to be still very minimal due to the lack of awareness and low understanding of the community regarding the understanding of Islamic insurance is estimated to be one of the causes of the purchase of Islamic insurance products in Indonesia is not optimal and the low penetration of Islamic insurance in Indonesia. Research on the intention to buy people in behaving as participants in Islamic insurance in Indonesia has not been widely conducted. The factors and models that are raised to be able to predict

and explain the intention to behave towards participation in Islamic insurance products for prospective consumers are still partial and casuistic in nature and it is felt that there is no comprehensive and solid discussion, so researchers want to fill the gaps that exist from previous research on consumer behavior in participating as participants in Islamic insurance. Therefore, due to the phenomenon that occurs, there is an urgency for this research to be conducted in order to find out the extent of the public's understanding and purchasing intention regarding sharia insurance products.

Sharia Principles are the principles of Islamic law in insurance activities based on fatwas issued by institutions that have the authority to determine fatwas in the field of sharia. Based on Law No. 40 of 2014 on the OJK website (2023) it states that Sharia Insurance is a collection of agreements, consisting of agreements between Sharia Insurance Companies and policyholders and agreements between policyholders, in the context of managing contributions based on sharia principles in order to help and protect each other by providing compensation to participants or policyholders for losses, damages, costs incurred, loss of profits, or legal liability to third parties that may be suffered by participants or policyholders due to an uncertain event or providing payments based on the death of the participant or payments based on the life of the participant with benefits that have been determined and/or based on the results of fund management.

## 2. Theoretical Overview

**Theory of Planned Behavior (TPB)** This theory represents a significant advancement and refinement of the Theory of Reasoned Action (TRA), addressing its inherent limitations. A fundamental distinction between this theoretical model and its predecessor lies in incorporating an additional element in the construction model known as Perceived Behavioral Control (PBC), which denotes an individual's perception of their ability to regulate their attitude. The Theory of Planned Behavior (TPB) stands out for its robust predictive capacity. It finds widespread application across diverse fields, particularly in marketing research encompassing purchasing attitudes, advertising, and public relations. (Ajzen, 1991). This theory states that three core components, namely attitudes, subjective norms, and perceived behavioral control, together form an individual's behavioral intention. In principle, TPB is the most proximal determinant of human social behavior. Furthermore, the theory of planned behavior (TPB) a person's behavioral intention is influenced by attitudes, subjective norms and perceived behavioral control. TPB has been applied to studies on the relationship between beliefs, attitudes, behavioral intentions and behavior in various human domains

### Cognition-Affect-Behaviour (CAB) Theory

According to Ojiaku, et al., (2018) in their research, the cognitive component involves individual knowledge or beliefs about a particular subject, while the affective component relates to the individual's emotional reaction or feelings towards a particular attribute or object as a whole. The third component, namely the behavioral or conative component, includes the individual's intention to act in a certain way or real action towards the object that is part of the attitude. According to the CAB model, consumer decisions follow a standard learning hierarchy. Starting from the cognitive aspect (i.e. personal beliefs, thoughts, perceptions, meanings, or attitudes towards a particular subject or object), followed by the affective aspect (i.e. feelings or emotions felt by the individual towards the subject or object), which then leads to behavior (intention to act or implementation of real action). In other words, an individual's attitude influences their thoughts (cognitive component) and feelings (affective component), which in turn influences behavior, such as purchasing behavior Ojiaku, et al., (2018).

### 2.1. Consumer Ethnocentrism Theory

The etymology concept of ethnocentrism, Sumner (1906) defines ethnocentrism as a view of something where one's own group is the center of everything and all others are measured and viewed by reference to their group, each group fosters its own pride and arrogance, prides itself on being superior, glorifies its own god and looks down on other outside groups. From this basic concept, it can be said that ethnocentrism is the tendency of individuals to see their group as better, superior, more superior to

others from their own perspective and rejects people who are different and accepts people who are similar to them. Consumer ethnocentrism is defined as the belief held by consumers regarding the appropriateness and morality of buying foreign-made products. If we look at developing countries, the influence of ethnocentrism is related to several other factors such as the level of social development, namely the economy and technology in the country and the lifestyle dimensions of the country of origin. In a developed country, consumers generally tend to have a higher quality perception of domestic products than foreign products.

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## 2.2. Consumer Behavior Theory

Insurance companies understand the consumer behavior in order to market their products well. A consumer basically has many differences, but on the other hand has many similarities so that it needs to be a concern for insurance company marketers. Studying consumer behavior is very important for a company. Kotler and Keller (2018) is a study of how individuals, groups, organizations choose to buy, use, and how goods, services, ideas or experiences to satisfy their needs and wants. In other words, customer behavior is the study of individuals, groups, or organizations and the processes they use to select, secure, use, and dispose of products, services, experiences, or ideas to meet needs and the impact this process has on customers and society.

Consumer behavior in making purchases is greatly influenced by several factors. There are 3 (three) factors that influence consumer behavior in purchasing a product. These factors have a significant influence on consumers in choosing products. According to Kotler and Keller (2016), these factors consist of cultural factors, social factors, and personal factors.

According to research by Widayati, Catur and Islahuben (2023), Promotion carried out by a Company aims to market, provide information about the advantages of the product. Promotions used are usually such as television, radio, posters and others which aim to attract consumer interest. So the results of the study showed that promotion has a significant positive influence on purchasing decisions. Research conducted by Santo (2023) states that promotion is one of the efforts to increase sales. From the opinions of experts, promotion has different meanings, namely promotion is a communication from sellers and buyers that comes from accurate information that aims to change the attitudes and behavior of buyers, who previously did not know to know so that they become buyers and still remember the product. Research according to Yoebrianti (2018) sales promotion is a form of direct or indirect persuasion through the use of various incentives that can be arranged to stimulate immediate product purchases and/or increase the amount that customers will buy.

According to Kotler and Armstrong (2019), promotion is an activity in an effort to convey product benefits and persuade customers to buy the products offered. Promotion is one of the determining factors for the success of a marketing program. So for Insurance Companies, promotion is the spearhead in obtaining premium income and making a profit. According to research by Hasan and Rahman (2023), promotion can be used to improve the company's image, introduce products, promote sales and build personal relationships to acquire new customers and retain existing customers. Furthermore, Yoebrianti (2018) said that the influence of promotion can create an intention to buy a product. Furthermore, Yasintha, et. al. (2020) promotion has a positive and significant effect on the intention to become an insurance customer and service quality has a positive and significant effect on the intention to become a customer. Based on the discussion above, thus:

*H<sub>1</sub>: Promotion has a positive and significant effect on purchase intention.*

Research conducted by Irfan et al, (2021) is the role of promotion is very important in Islamic life insurance because promotion is a means to publicize and introduce the Company. In line with the development of the times, promotion of Islamic insurance products through the Internet and social media will be more attractive, especially for the millennial generation. In addition, with the promotion with free Umrah prizes, it is hoped that it can attract the attention of the public as potential consumers to buy Islamic insurance products. Hasan and Rahman (2023) conveyed the results of research in Malaysia showing that promotional campaigns have a positive effect on attitudes at the level of Islam from a marketing perspective. A study in the UAE also identified the promotion, namely advertising campaigns, which will have a significant impact on Islamic banking services.. Thus, based on the explanation above.

Furthermore, one thing that needs to be considered is the sharia perspective, namely how many promotions currently contain lies and fraud. Promotions that are justified in Islamic muamalah are based on sharia principles, namely honest, transparent promotions and explaining what they are Susanah (2016). Mulyani and Kasmiruddin (2020) explain that promotions have a positive influence on customer intentions in using insurance products from PT Asuransi Takaful Umum Cabang Pekanbaru. Research conducted by Bowo et., Al (2016), that consumers consider advertising as a window of information as a guide in choosing a product. As a prospective consumer, of course, you need clear information about the advertised product through clear information, prospective consumers will have a decision to buy. Based on the discussion above, thus:

*H<sub>2</sub>: Promotion has a positive and significant effect on attitudes.*

According to Keller (2003) brand awareness is the level of knowledge that consumers have about a brand, including remembering the brand name, understanding its characteristics, knowing its attributes and understanding brand associations. Based on research by Ruriana and Roza (2022) brand awareness is the willingness of a consumer to recognize and remember a brand specifically. The importance of high brand awareness will make consumers that brand awareness is divided into dimensional levels, namely unaware brand (not aware of the brand), brand recognition (brand recognition), brand recall (recall) and top of mind (top of mind). Furthermore, the results of the study show that brand awareness has a positive and significant effect on the attitude of consumer decisions to transaction

According to Putra and Heryanto (2019), brand awareness can also affect repurchase intentions, where brand awareness describes the ability of a prospective customer to recognize, remember a brand as part of a particular product category. In general, consumers tend to buy products with well-known brands based on comfort, safety, and others. However, well-known brands prevent consumers from the risk of use by assuming that well-known brands can be relied on.

Furthermore, based on research conducted by Arianty and Andira (2021), brand awareness is a form of awareness of a brand that is related to the strength of the brand in people's memory, depicted in people's minds, able to make people identify various brand elements (such as brand names, logos, symbols, characters, packaging, and slogans) in various situations. Furthermore, this study resulted in brand awareness having a significant effect on attitudes in terms of purchasing decisions Based on the discussion above, thus:

*H<sub>3</sub>: Brand awareness has a positive and significant effect on attitudes.*

Fortunata (2023) said that purchase intention is obtained from a learning process and a thought process that forms a perception. Then the purchase intention creates a motivation that continues to be recorded in his mind and becomes a very strong desire that in the end when a consumer has to fulfill his needs, they will actualize what is in his mind. So it can be concluded that purchase intention is the formation of a perception of a product that consumers have learned and recorded in their minds so that consumers actualize in terms of fulfilling their needs. Purchase intention is formed by the influence of consumer attitudes towards a product and their beliefs about quality and price. In this case, marketers must understand consumer desires. Consumer purchase intention is the attitude, intention and actions taken by consumers in the decision-making process and planning purchases of the number of brands.

According to Rizwan, et. al., (2021), attitude towards a behavior is seen as "the extent to which a person has a favorable or unfavorable evaluation of the behavior in question". Attitude is an individual's behavioral belief, which includes positive or negative perceptions of the consequences of performing a particular behavior. For example, a person may think what the outcome of his decision will be determined and based on his behavioral beliefs, he will decide whether to engage in a behavior or not. Attitude is one aspect of human beings that is connected to their minds and it gives them reasons to form intentions or behaviors.

Nisa and Ridwan (2022) explain that attitude is an expression that describes feelings of happiness or sadness. Attitude variables can be measured by the expression of feelings and consumer beliefs towards products. The attitude of Muslim consumers can be defined as an action in carrying out Islamic law. Religiosity is an individual who can commit to a religion that reflects the attitudes and behavior of each individual. So the results of the study are that attitude has a significant effect on the intention to buy local cosmetics labeled halal and attitude is able to provide awareness through halal brands and is willing to buy products that are in accordance with religious law, namely halal, so the role of attitude is very important in determining purchases.

According to Sumadi and Muslichah (2017) attitude is a form of evaluation or reaction of feelings, a person's attitude towards an object is a feeling of support or siding (favorable) or a feeling of dissupport (unfavorable) towards an object, person, institution or event. So that attitude is an individual's disposition to behave which is basically a belief and evaluation of an object, person or event. Based on the discussion above, thus:

*H<sub>1</sub>: Attitude has a positive and significant influence on purchasing interest.*

According to Schiffman and Kanuk (2015) members of different religious groups decide on a purchase influenced by their religious identity, orientation, knowledge and beliefs. Each religion has rules (what is allowed and not allowed) including consumption behavior so that it can be a source of a person's religious beliefs in consuming a product. Religious beliefs are the best guideline for determining the food we will consume. Furthermore, in Asih's research (2020) the concept of religiosity as a dependence on one's religious teachings is reflected in one's behavior. Thus, it can be said that religiosity can shape a person's attitudes and behavior. Furthermore, Religiosity is a group activity with certain behaviors that tend to be social, doctrinal, and characterized by a particular group/religion (denomination). Religiosity is related to a person's religious feelings, namely all inner feelings related to God, which tend to be more dogmatic. While spirituality is associated with a person's inner life, which seems to have positive consequences for a person's behavior in an organizational context. There has not been much research on religiosity and spirituality in marketing, especially in the field of marketing in terms of customer or consumer behavior, but in its development until now it has experienced a significant increase. Religiosity and spirituality are factors related to beliefs.

The results of research by Hasan and Rahman (2023) convey that the acceptance of community attitudes can be determined from the possibility of an individual being able to analyze the consequences of the benefits obtained from the intention to buy sharia insurance products that can lead to the implementation of certain behaviors. For example, people experience a safe life and get more benefits or are protected from the risk of loss. Hasan and Rahman (2023) also explained that attitudes are positively correlated with the intention to buy sharia health insurance products and found that attitudes are a very significant predictor of the intention to buy sharia insurance products.

Furthermore, consumer attitudes towards an object are influenced by product attributes and a person's views on the benefits they will obtain Sumadi and Muslichah (2017). Furthermore, research conducted by Priyatna and Athanasius (2020) in research related to green products is that attitude variables are able to mediate the influence of green product knowledge on green product purchase interest. Therefore, researchers introduce attitudes as a moderator to investigate the strength of the relationship between promotion, brand awareness, and religiosity on the intention to buy sharia products. Thus, presenting attitudes as a moderator between two variables can avoid misleading conclusions regarding the contingency of the relationship. Based on the discussion above, thus:

*H<sub>5</sub>: Attitude mediates the relationship between brand awareness and purchase intention of sharia insurance products.*

Religiosity can be defined as an individual's commitment to their religion and how that commitment is reflected in an individual's attitudes and actions. Research conducted by Tegar Pangesti (2019) produced research results that halal product knowledge has a positive effect on purchase intention, consumer attitudes have a positive effect on purchase intention and religiosity has a positive effect on purchase intention and knowledge with consumer attitudes as a mediating variable. In addition, the study found that Muslims who are in a country where the majority of the population is Muslim have a positive attitude that is influenced by subjective norms and the level of religiosity of the Muslim population in that country. Furthermore, Hasan and Rahman (2023) stated that when the relationship between predictor and criterion variables is found to be inconsistent, a moderating variable must be presented. The moderator is the third variable introduced to influence the relationship between predictive and outcome variables. Based on several explanations that have been mentioned in previous studies, the hypothesis in this study is:

*H<sub>6</sub>: Religiosity has a positive and significant effect on attitudes.*

A Muslim person is required to have a wara' (careful) nature when going to make a purchase process, including when buying products on the market. The meaning of caution here is that a Muslim when buying a product must not have feelings of doubt in himself and must always be sure of his choice. In reality, the awareness of the Muslim community regarding the importance of being careful in purchasing products with Sharia principles is still lacking as stated in Azizah's research (2023).

Religion has absolutely regulated various laws and provisions in such a way, as well as Islam. Diversity or religiosity is defined as something that emphasizes the problem of attitudes or behavior, the environment or society and also existing doctrines. Purchasing decisions emphasize the element of "perception" held by consumers towards everything that is expected including the quality and excellence of a product or service. Rangkuti (in Niswah, 2018) So that the perception of product quality, there are other factors that can influence individual decisions in purchasing goods and services, namely religiosity.

Utami and Ferryal (2022) stated that religious experience is positively related to the intention to use sharia financing and religiosity plays an important role in choosing Islamic Banking. So that the higher the intrinsic religiosity moderates customer awareness, it strengthens the intention to buy and use products that comply with sharia principles. Furthermore, Yasir Zahri and Hafasnuddin (2016) conducted a study that there is a significant positive direct influence between religiosity and purchase intention, this indicates that the higher the level of religiosity of a person, the higher the intention to buy Islamic banking products/services. Based on the discussion above, thus:

*H<sub>7</sub>: Religiosity has a positive and significant effect on purchase intention*

### 2.3. Research Framework

This study builds on previous research including three variables, product risk, financial risk, and security risk. According to previous studies:

## 3. Methodology Research

### 3.1. Construct Measurements

The method of collecting research data using primary data according to Maholtra (2010) is data that comes from direct data sources or specifically provides data to data collectors to address research problems. This data is obtained from the first source as an example of the results of filling out questionnaires by respondents. is crucial in research because it is a way of receiving data based on data sources. Sekaran and Bougie (2013) stated that in some situations, non-probability sampling can be the only method for obtaining data. In this study, a questionnaire was used as a tool to collect information related to promotions, brand awareness, religiosity, attitudes and purchase intentions on sharia insurance products. The questionnaire was distributed online via the Google Form platform. As a

research support, a literature study was conducted to obtain relevant data. In this questionnaire, statements will be evaluated by respondents using the Likert scale type. While a literature study was conducted to obtain data that supports the research. The Likert scale is a method used to evaluate the extent to which respondents' opinions are in line with a particular statement Sekaran and Bougie (2020). In using the Likert scale, variables are measured and explained through indicators which are then used as a basis for formulating instrument items, such as statements or statements. The answers given by respondents on the Likert scale instrument have a level of variation from very positive to very negative. In this study, there are five response categories, namely strongly agree, agree, tend to agree, disagree and strongly disagree. Data was collected using quantitative methods using a self-administered questionnaire. A five-point Likert scale (1 = "strongly disagree" to 5 = "strongly agree") was used to assess responses from respondents. Respondent profiles will also be included which are highlight gender, age, education level, and domicile. There are a total of 256 respondents in this study.

### 3.2. Data Collection and Samples

In this study, the population is the general public who lives in Jakarta, Bogor, Depok Tangerang and Bekasi (Jabodetabek), respondents are people at least 17 years old, live in Jabodetabek and never purchased a sharia insurance product. The ideal and representative sample size is 100-200 depending on the number of variable indicators estimated by Hair et al., (2018). that the number of samples as respondents must be adjusted to the number of question indicators used in the questionnaire, assuming  $n \times 5$  observed variables (indicators) up to  $n \times 10$  observed variables (indicators). The number of samples in this study was: 256. Then the data were analyzed using SmartPLS 3.3.9 to assess the direct and indirect relationships in the structural model. SmartPLS was applied because the variables used were introduced to the TPB framework in this study. Due to the variant-based algorithm, SmartPLS is more suitable for theory extension (Hair et al., 2018).

## 4. Result

### 4.1. Respondents' Profile

Respondents in this study 52 per cent were male, with an age range of 35.9 per cent between the age of 25-35, 65.6 per cent of respondents with a master's degree (S2), 100 per cent of respondents in this study have domicile from Jabodetabek Area. It can be seen in Table 1.

**Table 1.**  
Respondents' profile.

Demographic profile		Frequency	Percentage
Gender	Male	112	52
	Female	144	48
Age	17 to 25 yo	55	21.5
	25 to 35 yo	92	35.9
	36 to 45 yo	81	31.6
	More than 45 yo	28	10.9
Education level	High School	42	16.4
	Bachelor	168	10.2
	Master	26	65.6
	Others	20	7.8
Domicile	Jabodetabek area	256	100
	Non Jabodetabek area	0	0

#### 4.2. Measurement Model Assessment (Outer Model)

The outer model is the parameter of the measurement model (convergent validity, discriminant validity, composite reliability, and Cronbach's alpha). Including the value as a parameter of the accuracy of the prediction model. The results show that the outer loading value ranges from 0.562-0.912, this is certainly greater than 0.500 (Hair et al., 2018). While the AVE value ranges from 0.629-0.812, representing the appropriate convergent validity. Finally, the composite reliability value (CR) ranged from 0.921-0.953. Overall, the results of the measurement model assessment for the first outer model above are by the required limit value.

**Table 2.**  
Measurement model assessment (Outer model).

Construct	Item	Loadings	CR	AVE
Brand awareness	I recognize the brand image of the patented sharia insurance product.	0.903	0.945	0.812
	I am interested in using sharia insurance products used by public figures.	0.886		
	I know the diversity of Sharia Insurance products that suit my needs.	0.912		
	I am interested in using sharia insurance from other people's recommendations.	0.905		
Purchase intention	I am interested in finding information about sharia insurance products	0.888	0.934	0.739
	I am considering using sharia insurance products	0.800		
	I am interested in trying sharia insurance products.	0.819		
	I want to know more about sharia insurance products	0.904		
	I want to buy a sharia insurance product	0.794		
Promotion	I know a lot about sharia insurance products from agents/marketers.	0.858	0.953	0.744
	I learned about the sale of sharia insurance products from bank employees directly	0.883		
	I saw an advertisement for sharia insurance on television/radio/brochure.	0.888		
	I know the benefits of sharia insurance products in implementing social activities.	0.747		
	I understand the benefits and advantages of sharia insurance products from social activities around me.	0.889		
	I find a lot of advertisements for sharia insurance products on social media.	0.874		
	I found many sharia insurance products sold bundled with other financial services products.	0.890		
	I found a promotional activity for sharia insurance during my Umrah trip.	0.858		
Religiosity	I believe that embracing religion can make my life orderly, calm and peaceful.	0.747	0.921	0.629
	I believe that there is a God who created humans and arranges every event in the future.	0.898		



Construct	Item	Loadings	CR	AVE
	I use sharia insurance products to make my life more peaceful.	0.562		
	I gained religious knowledge since I was in formal school.	0.865		
	I received religious values education from my parents since childhood.	0.875		
	I diligently carry out worship according to the religion I adhere to.	0.813		
	I diligently give alms to the local community every week.	0.739		
	I want to perform religious worship.	0.747		
	I only believe in sharia insurance.	0.898		
Attitude	I believe that sharia insurance can fulfill the hope of living a life according to someone's religion.	0.891	0.932	0.733
	I prefer to try sharia insurance products.	0.870		
	I really like sharia insurance products	0.794		
	I believe that sharia insurance products are trusted in the community.	0.907		
	I believe that using sharia insurance products makes life more blessed.	0.813		
	I got an explanation of sharia insurance products from agents/marketers.	0.891		

Table 2 shows Assessment of discriminant validity was carried out using the Fornell-Larcker criteria and the Heterotrait-Monotrait Ratio (HTMT) (Hair et al., 2018). Tests are conducted to assess whether each construct is completely separate from the other constructs. The Fornell-Larcker test shows that all values on the diagonal (in bold) are greater than adjacent values. This shows that all constructs are different from each other. Table 3 describes the discriminant validity based on the Fornell-Larcker criteria. While HTMT requires the ratio between the correlation of items measuring different constructs and the correlation of items measuring the same construct must be below 0.850. Table 4 illustrates that all values are below 0.850, thus, the discriminant validity of the measurement model has been established.

**Table 3.**  
Discriminant validity assessment (Fornell-Larcker criterion).

	<b>Brand awareness</b>	<b>Purchase intention</b>	<b>Promotion</b>	<b>Religiosity</b>	<b>Attitude</b>
Brand awareness	0.901				
Purchase intention	0.803	0.860			
Promotion	0.812	0.821	0.863		
Religiosity	0.721	0.711	0.728	0.793	
Attitude	0.798	0.824	0.822	0.704	0.856

The Fornell-Larcker Criterion is a technique utilized in structural equation modeling (SEM) to evaluate the discriminant validity of constructs within a measurement model. It assesses whether the constructs are distinct from one another by comparing the square root of the average variance extracted (AVE) for each construct with the correlations between that construct and others in the model. Discriminant validity is confirmed when the AVE of a construct is higher than its correlations with

other constructs. In the provided matrix, the diagonal elements represent the square root of the AVE for each construct, while off-diagonal elements represent the correlations between constructs.

Table 3 shows The examination of the discriminant validity of constructs within the measurement model reveals varying degrees of correlation and average variance extracted (AVE) values. It can be concluded that the square root of AVE for each construct is greater than the correlation between one construct and another construct in the model. The AVE value based on the table above, it can be concluded that the constructs in the estimated model meet the discriminant validity criteria.

Although specific AVE values for Religiosity and Attitude are absent, the correlations between these constructs and others are provided. For Brand Awareness, despite a high AVE value of 0.901, the absence of the square root complicates the evaluation. However, its correlations with other constructs, such as Purchase Intention (0.803), Promotion (0.812), Religiosity (0.721), and Attitude (0.798), suggest potential associations that warrant further investigation. Similarly, Purchase Intention exhibits a high AVE of 0.860 and demonstrates correlations with Brand Awareness (0.803), Promotion (0.821), Religiosity (0.711), and Attitude (0.824). Promotion with an AVE of 0.863 displays correlations with Brand Awareness (0.812), Purchase Intention (0.821), Religiosity (0.728), and Attitude (0.822). Despite the lack of AVE values for Religiosity and Attitude their correlations with other constructs suggest potential relationships deserving of closer. Religiosity correlations with Brand Awareness (0.721), Purchase Intention (0.711), Promotion (0.728) and Attitude (0.704) indicate notable associations. Similarly, the correlations of Attitude with Brand Awareness (0.798), Purchase Intention (0.824), Promotion (0.822), and Religiosity (0.704) highlight potential interconnectedness between constructs. These findings underscore the complexity of relationships within the measurement model and emphasize the need for further exploration to elucidate the discriminant validity of the constructs under study.

The Heterotrait-Monotrait Ratio (HTMT) as shows at Table 4 serves as a tool within structural equation modeling (SEM) to gauge discriminant validity. Its purpose is to determine if traits are more closely linked with their own measurements (monotraits) than with those of other constructs (heterotraits). Typically, an HTMT value below 0.85 indicates discriminant validity. Although the specific correlations between constructs and themselves aren't given, the HTMT values for heterotrait correlations imply varying levels of discriminant validity among constructs. A deeper examination of monotrait correlations is necessary for a comprehensive understanding of discriminant validity.

**Table 4.**  
Discriminant validity assessment (HTMT ratio).

	<b>Brand awareness</b>	<b>Purchase intention</b>	<b>Promotion</b>	<b>Religiosity</b>	<b>Attitude</b>
Brand awareness					
Purchase intention	0.759				
Promotion	0.677	0.617			
Religiosity	0.753	0.639	0.726		
Attitude	0.777	0.670	0.717	0.682	

Table 4 shows In the presented HTMT matrix, the values delineate the ratios of correlations between heterotraits and monotraits, providing insight into the interrelationships among constructs. Notably, for Brand Awareness, the absence of values precludes the computation of HTMT with other constructs, hindering comprehensive analysis. Similarly, the HTMT for Purchase Intention lacks self-correlation, impeding its interpretation.

Conversely, Security Risk demonstrates a similar pattern, with HTMT values indicating weaker associations with Brand Awareness and Purchase Intention than with itself, necessitating further exploration. For Religiosity and Attituded, the absence of self-correlation values limits conclusive inference, yet the provided HTMT values imply varying degrees of association with other constructs,

warranting additional scrutiny. Overall, while the HTMT matrix offers insights into construct relationships, the discrepancies and missing values underscore the complexity of interconstruct associations and emphasize the need for meticulous examination to elucidate the underlying dynamics comprehensively.

#### 4.3. Structural Model Assessment

Inner model testing is the development of a concept-based and theory-based model in order to analyze the relationship between exogenous and endogenous variables that have been described in the conceptual framework. The steps for testing the structural model (inner model) are as follows: The structural model indicates that the model on the attitude variable and the purchase intention variable can be said to be strong because it has a value above 0.67. The model of the influence of independent latent variables (brand awareness, promotion, and religiosity) on attitudes provides an R-square value of 0.874 which can be interpreted that the variability of the attitude construct that can be explained by the variability of the brand awareness, promotion, and religiosity constructs is 87.4% while 12.6% is explained by other variables outside those studied. Purchase Intention has an R-Square value of 0.894, so it can be interpreted that the variability of the Purchase Intention construct that can be explained by the variability of the brand awareness, promotion, religiosity, and attitude constructs is 89.4% while 10.6% is explained by other variables outside those studied.

**Table 5.**  
R<sup>2</sup> Value of endogenous variables.

Variable	R <sup>2</sup>
Attitude	0.874
Purchase intention	0.894

Table 6 summarizes the results. Hypothesis testing is done by using the bootstrap procedure. In terms of a direct relationship, six hypotheses were supported and one hypotheses is not supported. As for the mediated relationship, two hypotheses were supported and one hypotheses was not supported.

**Table 6.**  
Hypotheses testing.

	Original sample	Standard deviation	T-statistics	P values	Information
Promotion → Purchase intention	0.294	0.085	3.447	0.001	Significant- positive
Promotion → Attitude	0.496	0.095	5.211	0.000	Significant- positive
Brand awareness → Attitude	0.244	0.086	2.821	0.004	Significant- positive
Attitude → Purchase intention	0.419	0.094	4.446	0.000	Significant- positive
Mediation					
Brand awareness → Attitude → Purchase intention	0.102	0.048	2.147	0.032	Partial mediation
Religiosity → Attitude	0.219	0.095	2.300	0.022	Significant- positive
Religiosity → Purchase intention	0.118	0.092	1.285	0.112	Non significant

Table 6 presents the outcomes of hypothesis testing conducted within the framework of Partial Least Squares (PLS) analysis. Based on the hypothesis test in this study, the T-statistic value was 3.477, the original sample value was 0.294, and the P Values were 0.001. The T-statistic value shows more than the T-table value of 1.96, the original sample value shows a positive value, and the P Values value shows a value of less than 0.05, these results indicate that Promotion has a significant positive effect on Purchase Intention. This is because the promotion carried out by the Sharia insurance company is spread across various media, such as television and brochures. In addition, the development of information technology has also made the promotion of Sharia insurance products spread through social media, where social media is currently widely visited by both young and old people. Currently, to increase public trust, direct interaction is needed. Interaction is realized in direct and indirect promotions that will foster public purchase intentions. Furthermore, currently many insurance companies provide sharia-based insurance products, creating a competitive climate in competing for market share to attract public purchasing intention. Such conditions encourage insurance companies to create reliable promotional strategies to win the competition. The results of this study are in line with the research of Al-Towfiq et al., (2023) that promotional campaigns directly influence purchase intention towards sharia health insurance. Furthermore, research by Yoebrianti (2018) conveys that sales promotions are a form of direct or indirect persuasion through the use of various incentives that can be arranged to stimulate immediate product purchases and/or increase the amount that customers will buy and research by Yasintha, et. al., (2020) promotion has a positive and significant effect on the intention to become an insurance customer.

Based on the hypothesis test in this study, the T-statistic value was 5.211, the original sample value was 0.496, and the P Values were 0.000. The T-statistic value shows more than the T-table value of 1.96, the original sample value shows a positive value, and the P Values value shows a value of less than 0.05, these results indicate that Promotion has a significant positive effect on Attitude. This is because people know about the sale of sharia insurance products from bank employees or get an explanation of sharia insurance products from agents or marketers, so that not a few people believe that using sharia insurance products makes life more blessed. In addition, the insurance business is a business of trust, so prospective participants/policyholders trust agents/marketers who are already known who may come from relatives or relations who offer to buy sharia insurance products.

Based on the hypothesis test in this study, the T-statistic value was 2.821, the original sample value was 0.244, and the P Values were 0.004. The T-statistic value shows more than the T-table value of 1.96, the original sample value shows a positive value, and the P Values show a value of less than 0.05, these results indicate that Brand Awareness has a significant positive effect on Attitude. This is because the public knows the diversity of Sharia Insurance products that suit their needs and the public is interested in using Sharia Insurance from recommendations from people around them, this makes people like and want to choose to try Sharia insurance products. The results of this study support the research conducted by Arianty and Andira (2021) which states that brand awareness can make people identify various brand elements (such as brand names, logos, symbols, characters, packaging, and slogans) in various situations.

Based on the hypothesis test in this study, the T-statistic value was 4.446, the original sample value was 0.419, and the P Values were 0.000. The T-statistic value shows more than the T-table value of 1.96, the original sample value shows a positive value, and the P Values value shows a value of less than 0.05, these results indicate that Attitude has a significant positive effect on Purchase Intention. This is because the strong attributes in brand awareness form a society that can believe that sharia insurance can fulfill expectations in living life according to the religion they believe in and feel confident with sharia insurance products that are already trusted in the surrounding environment, so that the community is willing to consider between using sharia insurance products or conventional insurance products. These stimuli are then processed within themselves according to their personal characteristics, before finally making a purchasing decision. The results of this study are in line with the research of Ruriana and Roza (2022) which states that consumer behavior with a high level of religiosity

will affect the intention to purchase sharia insurance because it is in accordance with Islamic teachings which recommend correct behavior according to Islamic law. Furthermore, in line with research conducted by Farhat et al., (2019) that attitude has a significant positive effect on purchase intention.

Based on the hypothesis test in this study, the T-statistic value was 2.147, the original sample value was 0.102, and the P Values value was 0.032. The T-statistic value shows more than the T-table value of 1.96, the original sample value shows a positive value, and the P Values value shows a value of less than 0.05, these results indicate that attitude is able to partially mediate the influence of brand awareness on purchase intention. This is due to the subliminal influence, namely brand awareness can influence purchase intention directly without going through attitudes because of the subliminal influence or that the messages or images contained in brand awareness can influence consumer behavior, for example, by creating a desire to buy a particular product without realizing it. Furthermore, there is the influence of direct marketing, direct marketing strategies such as discount offers or aggressive sales promotions can directly influence consumer purchasing intentions without going through the formation of deep attitudes towards the brand.

Based on the hypothesis test in this study, the T-statistic value was 2,300, the original sample value was 0.219, and the P Values were 0.022. The T-statistic value shows more than the T-table value of 1.96, the original sample value shows a positive value, and the P Values show a value of less than 0.05, these results indicate that Religiosity has a significant positive effect on Attitude. The religiosity factor as moral values teaches kindness, compassion and empathy. Individuals who are more religious tend to practice these values in everyday life which can shape a person's attitude to be more positive towards others or their surroundings. Furthermore, for many individuals, religion provides a clear meaning and purpose in life. Individuals who have strong beliefs in the religion they adhere to tend to have positive views and attitudes towards the challenges of life they face. The results of this study are supported by Pangesti (2019) who stated that religiosity has a positive effect on the intention to purchase sharia insurance products and research conducted by Yasir Zahri and Hafasnuddin (2016) conducted a study that there is a significant positive direct influence between religiosity and purchase intention, this indicates that the higher the level of religiosity of a person, the higher the intention to purchase sharia banking products/services.

Based on the hypothesis test in this study, the T-statistic value was 1.285, the original sample value was 0.118, and the P Values were 0.112. The T-statistic value shows less than the T-table value of 1.96, the original sample value shows a positive value, and the P Values show a value of more than 0.05, these results indicate that Religiosity has no effect on Purchase Intention. This is because people today are less concerned with the value of religiosity. Without a halal label on the insurance product, people prioritize the function of insurance that is trusted and has a good image and is easy for people to remember. Furthermore, this is due to the change in value priorities in society, namely prioritizing other values such as economic values above religious factors when making purchasing decisions, for example aspects of product quality, price or brand which are more likely to influence decisions than religious factors. The results of this study support the research of Ikhsan and Sukardi (2020) that religiosity does not affect consumer intentions to buy halal products or goods and is also in line with research conducted by Utami and Abadi (2022) which states that religiosity does not affect the intention to use products from Sharia Banks.

## 5. Discussion

This is due to the subliminal influence, namely brand awareness can influence purchase intention directly without going through attitudes because of the subliminal influence or that the message or image contained in brand awareness can influence consumer behavior, for example, by creating a desire to buy a particular product without realizing it. Even without individuals having a strong attitude towards the brand, individual awareness of the brand can influence their purchasing decisions indirectly through influences that may not be realized. In addition, with the existence of brand associations, namely a high level of brand awareness, it can create positive associations in the minds of consumers.

Although attitudes are not always formed, knowledge of the brand can trigger positive feelings or self-confidence that is enough to make people choose the brand among the available choices and find out more about sharia insurance products and make purchases of the product. Furthermore, there is the influence of direct marketing, direct marketing strategies such as discount offers or aggressive sales promotions can directly influence consumer purchase intentions without going through the formation of deep attitudes towards the brand. The results of this study are in line with the research of Priyatna and Athanasius (2020) in a study related to the attitude variable being able to mediate the influence of product knowledge on purchasing interest and in line with the research conducted by Utami and Abadi (2022) that attitude is a mediator of several variables on the intention to purchase Sharia Bank products.

This is because people today are less concerned with religious values. Without a halal label on the insurance product, people are more concerned with the function of insurance that is trusted and has a good image and is easily remembered by the public. Furthermore, this is due to a change in value priorities in society, namely prioritizing other values such as economic values above religious factors when making purchasing decisions, for example aspects of product quality, price or brand which are more likely to influence decisions than religious factors. In addition, there is a shift in the religious values of society, especially the millennial generation who are more concerned with playing gadgets/cellphones than going to the mosque or listening to religious and community lectures. The lack of education in religious values from parents since childhood or the lack of getting religious knowledge since attending formal school also causes a decrease in the level of faith or religiosity which causes many people to choose conventional insurance products over sharia insurance products and the existence of a mindset/stigma that is formed in society that sharia insurance products and ordinary insurance are the same. The results of this study support the research of Ikhsan and Sukardi (2020) that religiosity does not affect consumer intentions to purchase halal products or goods and is also in line with research conducted by Utami and Abadi (2022) which states that religiosity does not affect the intention to use products from Islamic Banks.

### *5.1. Limitation And Future Research Directions*

The findings in this study are subject to several limitations and therefore must be interpreted accordingly. The findings rely on self-reported data, which can introduce response bias and affect the accuracy of results. One limitation concerning this kind of research is that the participants may have responded to questions in a socially desirable way, and such responses might not be the true representations or intentions for their attitudes about or intention toward sharia insurance products. Second, the study of a single regional demographic and geographically restricted area can restrict how widely we can apply its results. Given how this study has drawn a sample from limited regions, the generalization of these findings will require further external validation across diverse samples.

Moreover, the cross-sectional design of this study means that causal relationships cannot be established with certainty. Longitudinal studies that explore attitudes and purchase intentions could offer stronger evidence about their evolution through time. In addition, while the present study reveals that brand awareness and promotion are salient determinants of purchase intentions, other influences may directly or indirectly affect consumer preferences such as perceived quality, customer service offerings and personal contact with insurance products.

In addition, the digital marketing strategies and their important role in the social media environment have to be explored further. This probably will provide some contributions in gaining insights for practitioners on how digital engagement influence attitudes and purchase decisions of sharia insurance. Finally, delving into the psychological mechanisms behind consumer decision towards sharia insurance products such as reduced cognitive dissonance and positive effect of community endorsements could further amplify our understanding of purchase heuristics in this particular industry.

## 6. Conclusion

This research examines the effect of brand awareness, promotion and religiosity towards attitude and purchase intention sharia insurance theory House Brands. Data to the research was gathered from non-users of the product. These are the conclusions provided of analysis results from this research. The result of this study it is not affect religiosity factors to the intention of purchase sharia insurance products, but promotion (x1), brand awareness(x2) and attititude (y) have positive influence and significant in level 0.05% on influencing a person has an Intention Purchase Sharia Insurance Products. Nevertheless, partial results appear in the attitude factor as mediator between brand awareness which affects a person to buy sharia insurance products. Using the Theory of Planned Behavior (TPB) framework, this study is among those which rarely has incorporated a push–pull based perceived risk into four-construct TPBP model and found that attitude partially mediates brand awareness effect on purchase intention. While the Indonesian consumer was a focus of this study, these results have insight for others as well with respect to consumers purchase intention towards Islamic insurance. In-depth review of trust, education and literacy, income and service quality are some areas for future research to strengthen our understanding such dynamics. In Conclusion, this study highlights the Need of Building Trust by Insurance Companies and their Role in providing assurance to long term and sustain based insurance industry for dealing with rapidly digitising global economy.

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