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THE INFLUENCE OF BRAND AWARENESS AND BRAND IMAGE ON PURCHASE INTENTION IN ISLAMIC BANKS (STUDY AR BANK RIAU KEPRI SYARIAH CAPEM BASERAH)

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ABSTRACT
This study investigates the influence of Brand Awareness and Brand Image on Purchase Intention in Islamic Banks. The research is motivated by the need for Islamic financial institutions to strengthen their brand positioning as a strategy to attract potential customers in today's competitive banking industry.The study employed a quantitative approach with multiple linear regression analysis using SPSS software. A total of 100 respondents were selected through probability sampling with a simple random sampling method. Data were collected through a Likert-scale questionnaire consisting of items measuring Brand Awareness, Brand Image, and Purchase Intention.The findings reveal that Brand Awareness has a positive and significant effect on Purchase Intention, while Brand Image also exerts a positive and significant effect on Purchase Intention. These results suggest that customers who are more aware of and hold a positive perception of a brand are more likely to choose Islamic banking products. Strengthening brand awareness and brand image can therefore serve as a competitive advantage, enabling Islamic Banks to increase customer interest, maintain growth, and ensure long-term sustainability in the financial sector.

Keywords: Brand Awareness, Brand Image, Purchase Intention

INTRODUCTION

The banking sector in Indonesia continues to experience rapid growth and has become one of the key pillars in driving national economic development. Along with this progress, Islamic banks have emerged as an alternative for society by offering financial products and services based on Sharia principles(Busyro et al., 2025). The existence of Islamic banks is not merely as financial service providers but also carries a mission to protect society from usury practices and to offer a fairer system through profit-and-loss sharing mechanisms. However, in reality, the level of public understanding and awareness regarding Islamic banking products remains relatively low. This is evident from the fact that many customers are still unable to distinguish between Islamic and conventional products, even after the conversion of conventional banks into Islamic banks.

This phenomenon is also evident in Bank Riau Kepri Syariah (BRK Syariah), which has recently transformed from a conventional system to a Sharia-based system. Although this transformation represents a strategic step in strengthening the Islamic banking industry at the regional level, in practice, many members of the public still do not fully understand the Islamic products offered. This lack of understanding has implications for the low level of brand awareness and brand image among customers. In fact, both factors play an essential role in influencing purchase intention, namely customers' willingness to choose and use banking products. In the midst of increasingly intense competition with both conventional and other Islamic banks, weaknesses in branding may hinder BRK Syariah in expanding its market and strengthening customer loyalty.

Previous studies have shown mixed results regarding the influence of brand awareness and brand image on purchase intention. (Sudirjo et al., 2023) and (Daulay, 2022) found that both variables have a positive and significant effect, while (Solechah, 2023) revealed that brand awareness has a positive effect, but brand image is not significant. Meanwhile, (Verado et al., 2023) reported that brand awareness has no significant effect, whereas brand image has a significant positive relationship with purchase intention. These inconsistencies indicate the need for further research, particularly in the context of regional Islamic banks undergoing transformation. In this study, the researcher will analyze the factors of brand awareness and brand image toward purchase intention. The research will be conducted at Bank Riau Kepri Syariah, Baserah Sub-Branch, to examine the bank's efforts in supporting financial institutions based on sharia principles. Based on the above background, the researcher is interested in conducting a study entitled: "The Influence of Brand Awareness and Brand Image on Purchase Intention at Bank Riau Kepri Syariah Baserah Sub-Branch."

LITERATURE REVIEW

The Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB), introduced by Ajzen (1998), extends the Theory of Reasoned Action (TRA) by incorporating the construct of *perceived behavioral control*. This model emphasizes that an individual's intention to perform a behavior is shaped by three determinants: attitude toward the behavior, subjective norms, and perceived behavioral control. Attitude reflects personal evaluations of the behavior, subjective norms represent social pressures and expectations, while perceived behavioral control illustrates the individual's perception of their ability to carry out the behavior, even in the presence of limited resources or constraints (Jogiyanto, 2007). In relation to this study, TPB provides a strong theoretical basis to explain customer purchase intention in Islamic banking. Brand awareness can be linked to attitude, as it shapes how customers evaluate and recognize a bank's products. Brand image reflects subjective norms, where public perceptions and reputations influence how customers align with social expectations in choosing financial services. Meanwhile, perceived behavioral control connects with customers' confidence in making financial decisions, particularly when comparing Islamic banks with conventional alternatives. Therefore, TPB explains how brand awareness and brand image jointly contribute to forming purchase intention at BRK Syariah.

Brand Awareness

Brand awareness is a form of customer response that demonstrates recognition and recall of a product brand. In order for a brand to stand out more within a particular product category, companies need to create products that are easy for consumers to recognize and remember (Purwianti et al., 2023). Thus, the ability of potential buyers to recognize or recall a brand becomes an essential part of brand awareness. According to a journal written by (Sari & Martha, 2023) , as cited from (Kriyantono, 2006) in the book *"Teknik Praktis Riset Komunikasi"*, there are four indicators used to measure consumer awareness of a brand, namely: 1) Recall relates to the ability of consumers to remember a brand when asked; 2) Recognition describes the extent of consumers' ability to recognize a brand that belongs to a certain category; 3) Purchase reflects the extent to which consumers consider the brand as one of their options when planning to purchase a product or service; 4) Consumption illustrates the extent to which consumers can still recall the brand when they are using the product or service.

Brand Image

Brand image is defined as the perception formed in consumers' minds regarding a product or company, which emerges from accumulated experiences and information. A positive brand image plays a crucial role in enhancing consumer trust and encouraging loyalty, as individuals tend to remain committed to brands with a favorable reputation. According to (Pandiangan et al., 2021), brand image can be understood through several dimensions, including brand identity, brand personality, brand association, brand attitude and behavior, as well as brand benefits and competencies that reflect the unique value offered to consumers. According to the journal written by (Jamaliah & Rakhman, 2024), as cited from (Kotler & Keller, 2012) in their book *"Marketing Management"*, there are three indicators used to measure brand image: 1) Corporate Image – a set of associations that shape consumers' perceptions of the company producing a product or service, including its popularity and credibility; 2) User Image – refers to consumers' perceptions of the users who have experience in using a particular product or service; 3) Product Image – a series of associations perceived by consumers regarding a product or service, focusing on the functional benefits it offers.

Purchase Intention

Purchase intention is the consumer's tendency to purchase a product or service, reflecting their interest and willingness under certain conditions. It can be understood as a consumer reaction that demonstrates the desire to make a purchase (Jasin et al., 2021). The factors that influence customers' interest in saving are certainly related to every bank's efforts to collect as much public funds as possible. The efforts made by one bank may differ from those of another (Aziz & Hendrasty, 2020). There are several factors that influence customers' interest in saving, including: 1) Service Factor Service is a very crucial aspect for companies operating in the service sector, especially banking. Banks that focus on storing money and valuables are required to provide reliable services so that customers can trust the services provided. Good service can have a positive impact on the community's decision to save in the bank; 2) Product Factor Products are services provided to attract customers' attention so that they are willing to own, use, or consume them to meet their needs and desires. Products are also related to the types offered, ease of transactions, and available features. By providing a variety of products free from usury, this can influence customers' decisions to save; 3) Location Factor Location is very important for every bank to consider in an effort to attract customers. The existence of a strategic location provides convenience for the community, especially customers, to access the services they need, thus having a positive impact on saving decisions.

HYPOTHESIS

The Influence of Brand Awareness on Purchase Intention (H1)

This is based on previous research conducted by (Solechah, 2023) entitled *"The Effect of Brand Awareness on the Interest in Using Islamic Bank Indonesia Products among MSME Communities in Depok District"*. The study revealed that brand awareness has a positive and significant effect on purchase intention. When consumers are more familiar with and able to recall a brand, their intention to purchase products or use services increases. Therefore, it can be concluded that higher brand awareness leads to stronger purchase intention in the context of Islamic banking services. Ha = "Brand Awareness (X1) has an effect on Purchase Intention (Y) at Bank Riau Kepri Syariah Capem Baserah."

The Influence of Brand Image on Purchase Intention (H2)

According to research conducted by (Verado et al., 2023) entitled *"The Influence of Brand Awareness and Brand Image on Purchase Intention"*, brand image has a positive and significant influence on purchase intention. A positive brand image builds trust, perceived quality, and emotional attachment to the brand, which encourages consumers to make purchase decisions. Hence, it can be concluded that brand image plays a crucial role in shaping purchase intention, including within the Islamic banking sector. Ha = "Brand Image (X2) has an effect on Purchase Intention (Y) at Bank Riau Kepri Syariah Capem Baserah."

The Influence of Brand Awareness and Brand Image on Purchase Intention Simultaneously (H3)

This is supported by studies conducted by (Sudirjo et al., 2023) and (Daulay, 2022), which showed that brand awareness and brand image simultaneously have a significant effect on purchase intention. The combination of high brand awareness and a strong brand image creates a powerful positioning in consumers' minds, which collectively drives their intention to purchase. In the context of Islamic banking, the stronger the awareness and the more positive the brand image, the greater the likelihood that consumers will intend to use the bank's products and services. Ha = "Brand Awareness (X1) and Brand Image (X2) jointly have an effect on Purchase Intention (Y) at Bank Riau Kepri Syariah Capem Baserah."

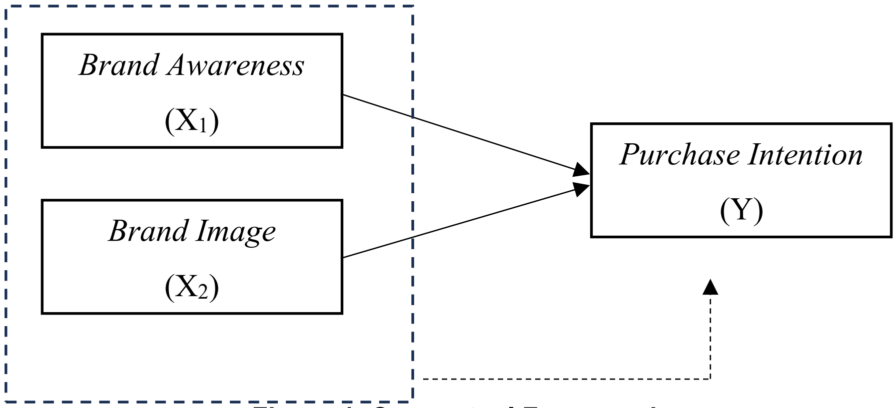

Figure 1. Conceptual Framework
Source: Processed by the researcher (2025)

METHODS

This research is classified as quantitative research. The sampling technique used in this study is probability sampling. This technique provides equal opportunities for each member of the population to be selected as part of the sample. One method in probability sampling is simple random sampling, where sample members are taken randomly without considering strata within the population. In determining the number of samples to be studied, the researcher used the Taro Yamane formula (Riduwan, 2015). The determination of the sampling size in this study applies the Taro Yamane formula as follows with result 99,4 respondents.

RESULTS

Validity Test

To determine whether the statement items are valid, the Corrected Item-Total Correlation value is examined. If the calculated r-value is greater than the r-table, the item can be considered valid. In this study, with a sample size of 100 respondents (n = 100), the r-table value is 0.195. Therefore, statement items are deemed valid if their calculated r-value exceeds 0.195. The results of the validity test in this research are presented as follows (Table 1, 2 and 3). Based on the Table 1,2 and 3, the validity test of Brand Awareness (X1), Brand Image (X2), and Purchase Intention (Y) shows that each statement has a positive correlation coefficient value greater than the r-table. This indicates that the data obtained are valid.

Reliability test

Reliability testing was carried out using the Cronbach's Alpha method, in which an instrument is considered reliable if it has a reliability coefficient of 0.60 or higher. The results of the data reliability test can be seen in the following table *4.* Based on the table 4, the Cronbach's Alpha values for Brand Awareness (X1), Brand Image (X2), and Purchase Intention (Y) are 0.658, 0.635, and 0.665, respectively. Since all values exceed the threshold of 0.60, it can be concluded that the measurement instruments are reliable.

Table 1. Validity Test Results of the Brand Awareness (X1)

Brand Awareness	R statistics	R tabble	
X1	0,600		Valid
X2	0,686		Valid
X3	0,670	0,195	Valid
X4	0,679		Valid
X5	0.617		Valid

Source: Data processed using SPSS (2025)

Table 2. Validity Test Results of the Brand Image (X2)

Brand Image	R statistics	R tabble	
X1	0,659		Valid
X2	0,596		Valid
X3	0,577	0,195	Valid
X4	0,556		Valid
X5	0.539		Valid
X6	0,652		Valid

Source: Data processed using SPSS (2025)

Table 3. Validity Test Results of the Purchase Intention (Y)

Purchase Intention	R statistics	R tabble	
Y1	0,592		Valid
Y2	0,758		Valid
Y3	0,624	0,195	Valid
Y4	0,640		Valid
Y5	0.562		Valid
Y6	0,673		Valid

Source: Data processed using SPSS (2025)

Table 4. Reliability Test Results

Variabel	Cronbach alpa	Cronbach Alpa (statistics)	
Brand Awareness (X1)	0,60	0,658	Reliabel
Brand Image (X2)	0,60	0,635	Reliabel
Purchase Intention (Y)	0,60	0,665	Reliabel

Source: Data processed using SPSS (2025)

The t-test

The t-test is a method used to evaluate the effect of each independent variable in the regression model individually. This method is carried out by comparing the calculated t-value with the critical t-table value. To determine the t-table, a significance level of 0.05 and degrees of freedom (df = n – k – 1) are used. In addition to comparing the t-value with the t-table, the coefficient provides an estimation: if Sig. < 0.05, then the independent variable has a significant effect on the dependent variable. Since this study uses a two-tailed hypothesis, the alpha value (α = 0.05) is divided by 2, resulting in α = 0.025. With df = n – 2 = 100 – 2 = 98, the t-table value obtained is 1.984. The interpretation of the research hypotheses is presented as follows.

Brand Awareness has a regression coefficient of 0.427, with a calculated t-value of 4.480 and a significance value of < 0.001. Since the calculated t-value > t-table (4.480 > 1.984) and Sig. < 0.05, it can be concluded that Brand Awareness has a positive and significant effect on Purchase Intention. This implies that the higher the consumer's awareness of a brand, the stronger their intention to purchase the product.

Brand Image has a regression coefficient of 0.353, with a calculated t-value of 3.982 and a significance value of < 0.001. Since the calculated t-value > t-table (3.982 > 1.984) and Sig. < 0.05, it can be concluded that Brand Image also has a positive and significant effect on Purchase Intention. This indicates that the better the image of a brand in the consumer's perception, the greater their purchase intention toward the product.

Simultaneous Test (F-Test)

The F-test was conducted to assess the simultaneous effect of the independent variables on the dependent variable. With a confidence level of 0.05, the results show that the calculated F-value (30.298) is greater than the F-table value (3.09), with a significance level of 0.001. These findings indicate that Brand Awareness (X1) and Brand Image (X2) simultaneously exert a positive and significant influence on Purchase Intention (Y).

Table 5. F-Test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	256.756	2	128.378	30.298	.001[b]
	Residual	411.004	97	4.237		
	Total	667.760	99			

Source: Data processed using SPSS (2025)

Coefficient of Determination (R^2)

The coefficient of determination test is used to measure the extent to which the model can explain the dependent variable. A small value of R^2 indicates that the independent variables have limited ability to explain the dependent variable, while a larger value suggests a stronger explanatory power. presents the results of the R^2 test. The adjusted R^2 value obtained is 0.385, which means that 38.5% of Purchase Intention (Y) can be explained by the independent variables, namely Brand Awareness (X1) and Brand Image (X2). Meanwhile, the remaining 61.5% is influenced by other factors outside this regression model.

Table 6. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.620[a]	.385	.372	2.05843

Source: Data processed using SPSS (2025)

CONCLUSION

Based on the results of data analysis and the discussion conducted in this study regarding the influence of Brand Awareness and Brand Image on Purchase Intention, several conclusions can be drawn as follows. Brand awareness refers to the extent to which consumers are able to recognize and recall a brand under different circumstances. A higher level of brand awareness strengthens consumer confidence and makes the brand a primary choice during purchase decisions. In line with the findings of (Solechah, 2023), brand awareness has a significant and positive effect on consumer interest in using Islamic banking products. This supports the argument that strong awareness contributes to increasing purchase intention. Brand image represents consumers' perceptions of a brand, shaped through their experiences, information, and overall evaluations. A positive brand image increases consumer trust, perceived quality, and emotional connection to the brand. Previous research by (Daulay, 2022) showed that brand image positively and significantly influences purchase intention in Islamic banking services. Similarly, (Verado et al., 2023) confirmed that brand image has a significant role in shaping consumer decisions. This implies that a favorable brand image plays a crucial role in strengthening purchase intention. When combined, brand awareness and brand image significantly and positively affect purchase intention. This indicates that consumers' recognition of the brand (awareness) and their positive perceptions of its credibility and quality (image) work together to increase the likelihood of choosing the bank's services. The study by (Sudirjo et al., 2023) supports this, showing that both brand awareness and brand image simultaneously provide a positive and significant influence on consumer purchase intention.

Based on the results of this study, the researcher provides several suggestions to the relevant parties as follows: For Universitas Muhammadiyah Riau, particularly the Islamic Banking Study Program, it is expected that the results of this study can enrich scientific insights and serve as a useful reference for readers from various backgrounds. Future researchers are encouraged to further develop the variables studied and expand the research objects, so that the results obtained will be more comprehensive. This will also enhance knowledge regarding brand awareness, brand image, and purchase intention. For Bank Riau Kepri Capem Baserah, Kuantan Singingi Regency, the findings of this study can be used as a consideration in decision-making processes. Furthermore, the bank is advised to strengthen brand awareness and brand image in order to increase customer purchase intention in the future.

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