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AL-AMWAL

The Analysis of Product Differentiation & Brand Awareness on Interest in Becoming a Customer of Commercial Islamic Bank

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Abstract

Islamic banking is one type of banking activity whose activities are based on sharia principles, which aim to be free from usury. However, in its development, it has experienced obstacles, especially in the field of marketing. So that the right strategy is needed, so that Islamic banking can be accepted by the community. In this case, in order to win the competition, it must create a product that is different from similar products; this difference is called product differentiation. In addition, the company can raise public awareness of its existence with a positive and innovative impression through the products offered. The purpose of this study is to determine the effect of product differentiation and brand awareness on the interest in becoming a customer of Bank Muamalat Indonesia. The method used in this study is descriptive analysis with a quantitative approach. The number of samples in this study was 100 respondents. The data analysis tool used was Multiple Linear Regression Analysis. The results of this study show that product differentiation and brand awareness together influence the interest in becoming a customer; (2) product differentiation has a positive effect on purchasing interest; (3) brand awareness has a positive effect on purchasing interest.

Keywords: Product Differentiation, Brand Awareness, Purchasing Interest, Islamic Bank Curtomer

Abstrak

Perbankan syariah merupakan salah satu jenis kegiatan perbankan yang kegiatannya berlandaskan pada prinsip syariah, yang bertujuan terbebas dari riba. Akan tetapi dalam perkembangannya mengalami kendala terutama dalam bidang pemasaran. Sehingga diperlukan strategi yang tepat, agar perbankan syariah dapat diterima oleh masyarakat. Dalam hal ini agar dapat memenangkan persaingan maka harus menciptakan suatu produk yang berbeda dengan produk sejenis, perbedaan tersebut disebut dengan diferensiasi produk. Selain itu perusahaan dapat meningkatkan kesadaran masyarakat akan keberadaannya dengan kesan positif dan inovatif melalui produk yang ditawarkan. Tujuan penelitian ini adalah untuk mengetahui pengaruh diferensiasi produk dan brand awareness terhadap minat menjadi nasabah Bank Muamalat Indonesia. Metode yang digunakan dalam penelitian ini adalah analisis deskriptif dengan pendekatan kuantitatif. Jumlah sampel dalam penelitian ini sebanyak 100 responden. Alat analisis data yang digunakan adalah Analisis Regresi Linier Berganda. Hasil penelitian ini menunjukkan bahwa diferensiasi produk dan brand awareness secara bersama-sama berpengaruh terhadap minat menjadi nasabah; (2) diferensiasi produk berpengaruh positif terhadap minat beli; (3) brand awareness berpengaruh positif terhadap minat beli.

Kata kunci: *Diferensiasi Produk, Kesadaran Merek, Minat Beli, Nasabah Bank Syariah*

INTRODUCTION

The population of Indonesia in 2019 was recorded at 269 million people with the majority being Muslim at 86% or 222 million people, in reality Islamic banks have not been able to dominate the market in Indonesia because the public's interest in becoming customers of Islamic banks is still lacking, as can be seen from the following data:

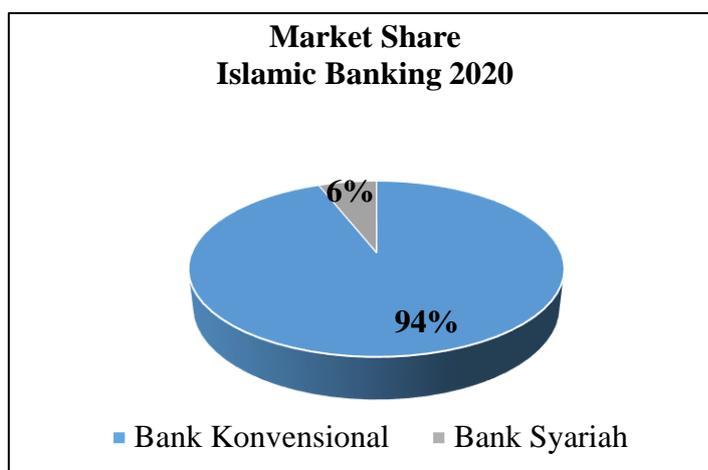


Figure 1. Source: Financial Services Authority

Figure 1. shows that there are still few people who use Islamic banking services. This is ironic, considering that the first Islamic bank in Indonesia, Bank Muamalat Indonesia, has turned out to have problems related to the use of Islamic banking services. It can be seen that Bank Muamalat Indonesia through the top brand index from 2015 to 2019 has always been at number 4, here is the top brand index data for Indonesian Islamic banking: this is ironic that the first Islamic bank in Indonesia, namely Bank Muamalat Indonesia. It can be seen that Bank Muamalat Indonesia through the top brand index from 2015 to 2019 has always been at number 4, here is the top brand index data for Indonesian Islamic banking:

Table 1
Top Brand Index of Islamic Banking

No.	Brand	2015	2016	2017	2018	2019	
1.	BRI Sharia	28.5%	26.4%	22.9%	27.5%	29.1%	TOP
2.	BSM (Independent Sharia Bank)	27.4%	31.5%	26.1%	27.6%	21.2%	TOP
3.	BNI Syariah	13.5%	15.9%	15.2%	27.0%	20.0%	TOP
4.	Bank Muamalat	10.8%	10.1%	13.3%	4.2%	4.7%	
5.	BCA Syariah	9.5%	3.6%	3.8%	6.5%	15.4%	

Source: www.topbrand-award.com

Based on the Table 1, it can be seen that the market share of Bank Muamalat Indonesia, which is the first Islamic bank in Indonesia, has decreased from year to year. Very few Indonesian people choose to become customers of Islamic banks, in Audria's research (2023) it shows that the factors that influence consumer purchasing interest include product differentiation, brand awareness, price perception and product quality. The various factors that influence the interest in becoming a customer, many researchers have conducted research on this matter, including Susanto & Rahmi, (2013) and Pratama & Djastuti (2015) in their research said that product differentiation has a significant effect on interest in becoming a customer of an Islamic bank. However, this is different from the research results of Monica (2018) and Ramdini (2020) which stated that product differentiation does not have a significant effect on consumer purchasing interest. Meanwhile, research by Salam & Rahmawati (2020) shows that brand awareness has a positive and significant effect on interest in becoming a customer of an Islamic bank. Different results are shown in the research of Ramadhan & Christin Susilowati (2022) and Ardiansyah, et.al. (2023) which shows that brand awareness does not affect purchase interest. Based on the problem phenomena and gap research explained above, it shows that there are still differences in research results from the variables studied. So this requires further study that examines the variables of product differentiation and brand awareness on the interest in becoming a customer at Bank Muamalat Indonesia.

LITERATURE REVIEW

Purchase Interest

According to Durianto (2003) purchase interest is the tendency of consumers to buy a brand or take action related to the purchase, which is measured by the level of consumer possibility of making a purchase. Meanwhile, according to Sciffman and Kanuk (2010),

purchase interest is a model of a person's attitude towards an object of goods that is very suitable in measuring attitudes towards a particular product, service, or brand group.

Kotler, Bowen and Makens (2014) assert that purchase interest arises after an alternative evaluation process. In the evaluation process, a person will make a series of choices regarding the product to be purchased based on brand or interest.

According to Bearman in Semuel & Wijaya (2008), the growth of a person's buying interest is caused by elements consisting of three stages, namely 1). A Stimulus Is a condition intended to encourage or cause someone to act. 2). Awareness enters a person's mind and is influenced by the product and service itself. 3). Information search Internal information that comes from the consumer himself in choosing a product or service that can satisfy him, external information obtained from outside the consumer, for example, through advertising or social sources (friends, family, and colleagues).

According to Schiffmann and Kanuk (2013), the indicators of buying interest are: 1). Interested in finding information about the product. 2). Considering buying. 3). Starting to be interested in trying. 4). Desire to know the product. 5). Desire to own the product.

Product Differentiation

According to Kotler and Armstrong (2011) product differentiation is the act of designing a series of meaningful differences to distinguish a company's offerings from competitors' offerings. Meanwhile, according to Mowen and Minor (2010) differentiation is the process of manipulating the marketing mix to position a brand so that consumers can feel a meaningful difference between the brand and its competitors. According to Case and Fair (2010) product differentiation is a strategy used by companies to achieve market power, carried out by producing products that have a different positive identity in the minds of consumers. From this definition, researchers conclude that product differentiation is an innovation carried out by the company so that the product is superior and different from competitors so that consumers can easily recognize the products offered.

Kartajaya (2006), put forward three requirements as a reference for determining differentiation, namely: 1). A differentiation must be able to bring excellent value to consumers. The products created may be different, but of course they cannot just be different. The difference must have meaning in the eyes of consumers. The more the difference brings high value, the stronger the differentiation carried out by the company. 2). The company's differentiation must be an advantage over competitors. A differentiation will be strong if it can create differences with competitors, and these differences reflect the superiority of the products issued. 3). In order for differentiation to be strong and sustainable, the company must have uniqueness so that it cannot be imitated by competitors.

The indicators of product differentiation (Kotler and Armstrong 2011) are:

1. *Form* (shape), product form can be differentiated based on the shape, size, model, or physical structure of a product.
2. *Features* (special features) are characteristics that complement the basic function or main use of a product.
3. *Performance* (performance quality), is the level at which the primary characteristics of the product work.
4. *Conformance Quality* (quality of conformity), a parameter that indicates the extent to which the design and operational characteristics of a product approach the target level (*target standards*).

5. *Durability* , is a measure of the expected *operating life* of a product. It can be technical life, or economic life, but usually it is technical life.
6. *Reliability* is a measure of probability or reliability.
7. *Repair Ability* (easy to repair), is the level of ease of repairing a product.
8. *Style* , is a measure of the beauty and comfort of a product in the eyes of the buyer. A company has a great reputation because of the style *of* its products.
9. *Design* is an integrative power that can impress the buyer's view.

Brand Awareness

According to Surachman (2008), brand awareness is the ability of a prospective buyer to recognize or recall that a brand is part of a certain product category. Meanwhile, according to Shimp (2014), brand awareness is the ability of a prospective buyer to recognize and recall that a brand is part of a certain product group. According to Sadat (2009), brand awareness is the ability of customers to recognize or recall a brand and associate it with a certain product category. From this definition, researchers conclude that brand awareness is the ability of a consumer to recall or recognize a product in the process of choosing which product to use.

The indicators of brand awareness according to (Rangkuti 2002) are: 1). Consumers can remember the brand. 2). Consumers can mention the brand. 3). Consumers can quickly remember the logo or symbol of a particular brand. 4). Consumers easily remember several brand characteristics.

Based on the theories above, a framework for thinking about the independent and dependent variables in this research can be formed, which is described in the research paradigm, such as:

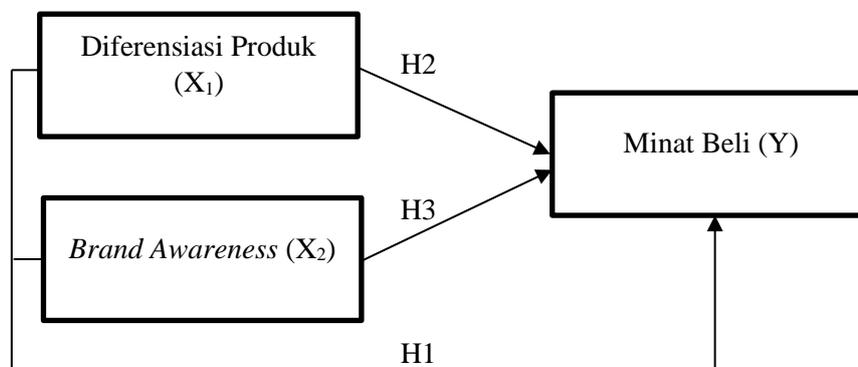


Figure 2
Thinking Paradigm

So the hypothesis of this research is as follows:

- H₁: Product differentiation and *brand awareness* have a simultaneous effect on the interest in becoming a customer at Bank Muamalat Indonesia in Kuningan Regency.
- H₂: Product differentiation has a positive effect on the interest in becoming a customer at Bank Muamalat Indonesia in Kuningan Regency.
- H₃: *Brand awareness* has a positive effect on interest in becoming a customer at Bank Muamalat Indonesia in Kuningan Regency.

METHODS

The research method used in this study is a quantitative method. The population in this study is prospective customers of Bank Muamalat in Kuningan Regency, the number of which is unknown. The sampling technique in this study is *convenience sampling*. The data analysis technique uses multiple linear regression analysis with the help of *the SPSS* version 25 application. In this study, the population is large and the number of populations is unknown. So the number of samples is determined using the Bernoulli formula as follows:

$$n = \frac{Z \cdot \frac{\alpha}{2^2} \cdot p \cdot q}{(e)^2}$$

Information :

n = Number of samples

Z = Square of the confidence interval

p = Estimated proportion of success

q = Estimated proportion of failure or 1-p

α = Level of accuracy

e = Error rate

In this study, the accuracy level (α) used was 5% and the confidence level was 95%, thus obtaining:

Z value = 1.96

Error rate (e) = 5%

Probability of correct questionnaire q (accepted) = 0.5

Probability of wrong questionnaire p (rejected) = 0.5

Calculation:

$$n = \frac{(1,96)^2 \cdot 0,5 \cdot 0,5}{0,1^2} = 96,04$$

Thus, the number of respondents was 96.04 respondents and was rounded up to 100 respondents. The regression model is a model used to analyze the influence of various independent variables on one dependent variable. In this study, there are several independent variables, namely Product Differentiation (X1) and Brand Awareness (X2) on the dependent variable, namely purchase interest (Y). The multiple linear regression equation model used is as follows (Sugiyono, 2011): Equation model:

$$Y = a + b_1X_1 + b_2X_2 + e$$

Description:

Y = Purchase Interest

a = Constant

b = Regression Coefficient

X1 = Product Differentiation

X2 = Brand Awareness

e = Interfering/Error Variable

RESULT

Descriptive statistical analysis techniques that can be used are data presentation in the form of tables or frequency distributions and crosstabs. The results and division of categories from the descriptive analysis of each variable: From the results of the descriptive analysis processing, it can be seen that product differentiation (X1) is 68.82%, and this is included in the high category, with an interval of 68% - 100%. While the brand awareness variable (X2) is 31.32%, and this is included in the low category, with an interval of 0% - 33%. Meanwhile, the purchase interest variable (Y) is 38.14%, and this is included in the moderate category, with an interval of 34% - 67%.

Normality Test Results

The results of the normality test using the SPSS application are obtained as follows:

Table 2
Normality Test

One-Sample Kolmogorov-Smirnov Test		
Unstandardized Predicted Value		
N		100
Normal Parameters ^{a,b}	Mean	38.1400000
	Std. Deviation	2.46872575
Most Extreme Differences	Absolute	.075
	Positive	.056
	Negative	-.075
Test Statistic		.075
Asymp. Sig. (2-tailed)		.184 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Based on the results of the normality test using *the One Sample Kolmogorov-Smirnov test* on the variables Product Differentiation (X1), Brand Awareness (X2), and Purchase Interest (Y), the significance value is $0.184 > 0.05$, so it can be concluded that the residual value is normally distributed.

Multicollinearity Test Results

The results of the multicollinearity test using the SPSS application were obtained as follows:

Table 3
Multicollinearity Test

Model	Coefficients ^a							
	Unstandardized Coefficients		Standardized Coefficients		T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta				Tolerance	VIF
1 (Constant)	14.035	4.360			3.219	.002		
Product Differentiation	.282	.067	.455		4.204	.000	.640	1.563
Brand Awareness	.150	.161	.101		.932	.354	.640	1.563

a. Dependent Variable: Interest to buy

Based on table 4.7, the results of the multicollinearity test show that the Product Differentiation (X1) and *Brand Awareness* (X2) variables have a VIF (*Inflation Factor*) value of 1.563 <10 and a tolerance value of 0.640>0.1, so it can be concluded that there are no symptoms of multicollinearity between the independent variables.

Heteroscedasticity Test Results

The results of the heteroscedasticity test using the SPSS application were obtained as follows:

Table 4
Heteroscedasticity Test

Model	Coefficients ^a							
	Unstandardized Coefficients		Standardized Coefficients		T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta				Tolerance	VIF
1 (Constant)	5.441	2.851			1.909	.059		
Product Differentiation	-.021	.044	-.061		-.483	.630	.640	1.563
Brand Awareness	-.031	.106	-.037		-.290	.773	.640	1.563

a. Dependent Variable: Abs_RES

Source: Results of research data *output* in the SPSS 25 application

Based on table 4.8, the results of the heteroscedasticity test using the *Glejser test* show that the Product Differentiation variable has a sig value of 0.630 > 0.05 and *Brand Awareness* has a sig value of 0.773 > 0.05, so it can be concluded that there is no heteroscedasticity symptom.

Linearity Test Results

The results of the linearity test using the SPSS application were obtained as follows:

Table 5
Linearity Test of Product Differentiation with Saving Interest

ANOVA Table			Sum of	Mean			
			Squares	Df	Square	F	Sig.
Minat Menabung *	Between	(Combined)	784.581	27	29.059	1.464	.102
Diferensiasi Produk	Groups	Linearity	588.955	1	588.955	29.665	.000
		Deviation from Linearity	195.626	26	7.524	.379	.996
Within Groups			1429.459	72	19.854		
Total			2214.040	99			

Source: Results of research data *output* in the SPSS 25 application

From Table 5. the results of the linearity test between product differentiation (X1) and interest in saving (Y) from the *output results* above, the *deviation from linearity* value sig. is $0.996 > 0.05$.

Multiple Linear Regression Test Results

The results of the multiple linear regression test using the SPSS application are:

Table 6
Multiple Linear Regression Test

Model	Coefficients ^a						Collinearity Statistics	
	Unstandardized Coefficients		Standardized Coefficients		T	Sig.	Tolerance	VIF
	B	Std. Error	Beta					
1 (Constant)	14.035	4.360			3.219	.002		
Diferensiasi Produk	.282	.067	.455		4.204	.000	.640	1.563
Brand Awareness	.150	.161	.101		.932	.354	.640	1.563

a. Dependent Variable: Purchase Interest

From Table 6, the results of the multiple linear regression test show the regression results of Product Differentiation and *Brand Awareness* on Purchase Interest :

$$Y = 14.035 + 0.282 X_1 + 0.150 X_2$$

The regression equation can be explained as follows:

1. The constant of 14.035 means that without being influenced by Product Differentiation and *Brand Awareness*, the Purchase Interest value is 14.035.
2. The coefficient of 0.282 means that each unit point difference in the Product Differentiation value will increase Purchase Interest by 0.282 at a constant of 14.035.
3. The coefficient of 0.150 means that every unit point difference in *Brand Awareness value* will increase Purchase Interest by 0.150 at a constant of 14.035.

Hypothesis Test Results

The results of the hypothesis test using the SPSS application are:

Table 7
F Test

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	603,366	2	301,683	18,168	.000 ^b
	Residual	1610.674	97	16,605		
	Total	2214.040	99			

a. Dependent Variable: Purchase Interest

b. Predictors: (Constant), Brand Awareness, Product Differentiation

Based on the analysis results, the Sig. The value is 0.000. Because the Sig. value is $0.000 < 0.05$ and the calculated F value is known $> F_{table}$ ($18.168 > 3.090$), then according to the basis for decision making in the F test, it can be concluded that $H_0 = 0$, which means there is no influence (rejected) and $H_a \neq 0$, which means there is an influence (accepted), meaning that there is a simultaneous influence between product differentiation (X1) and brand awareness (X2) on the interest in becoming a customer (Y).

Tabel 8
t Test

Coefficients ^a								
Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta				Tolerance	VIF
1 (Constant)	14.035	4.360			3.219	.002		
Diferensiasi Produk	.282	.067	.455		4.204	.000	.640	1.563
Brand Awareness	.150	.161	.101		.932	.354	.640	1,563

a. Dependent Variable: Purchase Interest

Based on the results of the t-test in Table 8, it can be seen that the t-value of Product Differentiation is 4.204 with a significance level of 0.000, and by using the α level = 0.05 or 5%, it can be concluded that Product Differentiation has a positive effect on Interest in Becoming a Customer. Furthermore, the t-value Brand Awareness 0.932 with a significance level of 0.354 and with df1 (number of variables - 1) = 3-1 = 2, and df2 (nk-1) = 100-2-1 = 97, the t-table value using the α level = 0.05 or 5% is 1.661 so that $t_{count} > t_{table}$ ($0.932 < 1.661$) and the sig value ($0.354 < 0.05$), then H_0 is accepted and H_a is rejected, so it can be concluded that Brand Awareness does not have a positive effect on the Interest of Becoming a Customer.

DISCUSSION

The Influence of Product Differentiation and *Brand Awareness* on Interest in Becoming a Customer

From the results of the F test calculation, the value is 18.168, and the significance is 0.000, which means that the hypothesis is accepted. When viewed from the sig value <0.05 or $0.000 <0.05$. This means that the previously formulated hypothesis states that "product differentiation and *brand awareness* have a simultaneous effect on the interest in becoming a customer," is accepted or proven, then H_0 is rejected and H_a is accepted. Based on the results of the analysis of the influence of product differentiation and brand awareness on the interest in becoming a customer, it was found that product differentiation and brand awareness simultaneously influenced the interest in becoming a customer at Bank Muamalat Indonesia in Kuningan Regency. Differentiation plays an important role in attracting consumer buying interest. Innovative product differentiation provides added value to the products offered to consumers as a differentiator from other products. With the advantages offered, consumers will be more interested in trying and using the product. Onih Novia (2016) stated that in competition, differentiation is seen as the key to the success of the marketing approach in the future. Product uniqueness is described as increasingly important factors. In addition to product differentiation, brand awareness also plays a role in attracting consumer buying interest. The increasingly rapid market development encourages consumers to be more aware and find out which product brands are suitable for them to use.

Based on the results of the study of product differentiation variables on the interest in becoming customers, it was found that the product differentiation variable had a positive effect on the interest in becoming customers. The significant value obtained was 0.000, meaning that the hypothesis was accepted. When viewed from the sig value of 0.000, it is known that $\text{sig} <0.05$ or $0.000 <0.05$. This means that the hypothesis that was previously formulated stating that "product differentiation has a positive effect on the interest in becoming customers" is accepted or proven, then H_0 is rejected and H_a is accepted. This means that when consumers feel that product differentiation does not match their expectations, it will affect the interest in becoming customers. According to Tjiptono (2010:56), the function of product differentiation is to develop the right positioning according to the desires of potential consumers who want to be targeted. If the market sees the difference in a company's products compared to competitors' products, then the company will find it easier to develop a marketing mix for the product. Successful product differentiation is differentiation that can shift the basis of competition from price to other factors, such as product characteristics, distribution strategies or other variables. Based on the above explanation, differentiation is one of the company's strategies to attract consumer buying interest by shifting the price factor to other factors such as product characteristics, distribution strategies and promotional factors. In this case, the company tries to position the product according to consumer expectations so that it can attract consumer buying interest.

Brand awareness is a factor that influences consumer purchasing interest, based on the results of the study of the brand awareness variable on the interest in becoming a customer, it was found that the brand awareness variable did not have a positive effect on the interest in becoming a customer. The significant value obtained was 0.354, meaning that the hypothesis was rejected. When viewed from the sig value of 0.354, it is thus known that $\text{sig} <0.05$ or $0.354 > 0.05$. This means that the previously formulated hypothesis stating that "brand awareness has a positive effect on the interest in becoming

a customer" is accepted or proven, then H₀ is accepted and H_a is rejected. This means that customer awareness of the existence of Bank Muamalat Indonesia in Kuningan Regency does not have an impact on increasing public interest in becoming customers at Bank Muamalat Indonesia. This study is in line with that conducted by (Santoso et al., 2019), regarding brand awareness on purchasing interest which shows that brand awareness has no significant effect on purchasing interest.

CONCLUSION

Based on the results of the study and discussion with data processing using SPSS for windows version 25.0 regarding product differentiation and brand awareness on the interest in becoming a customer of Bank Muamalat Indonesia, it can be concluded that product differentiation and brand awareness have a simultaneous and significant effect on the interest in becoming a customer of Bank Muamalat Indonesia. While partially product differentiation has a positive and significant effect on the interest in becoming a customer of Bank Muamalat Indonesia, this means that the more diverse the product differentiation, the higher the public interest in becoming a customer. Brand awareness does not have a positive effect on the interest in becoming a customer of Bank Muamalat Indonesia. This means that public awareness of the existence of Bank Muamalat Indonesia does not have a major impact on increasing their interest in becoming a customer of Bank Muamalat Indonesia.

The company needs to pay attention to several aspects, including the need to increase customer trust in Bank Muamalat Indonesia and increase the diversity of product differentiation that has been offered, so that consumers are more interested in becoming customers at Bank Muamalat and do not choose other Islamic banks. The company also needs to continue to strive to increase the interest of prospective customers to become customers of Bank Muamalat by considering other variables. Because this study only focuses on the variables of product differentiation and brand awareness on the interest in becoming customers, with a coefficient of determination (R Square) of 27.3%, the remaining 73.7% is influenced by other variables that are not studied. It is recommended in further research to include other variables that influence the interest in becoming customers, such as service quality, brand image, promotion, and so on.

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