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The Effect of Awareness, Trust and *Brand Image* on Intention to Use Sharia Insurance Products with Knowledge as a Moderating Variable in Medan Belawan

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Abstract: The purpose of this study was to determine the effect of awareness, trust and *brand image* on the intention to use Islamic insurance products with knowledge as a moderating variable in Medan Belawan. The population in this study were Islamic insurance customers in Medan Belawan. The sampling technique used purposive sampling with a total of 100 respondents. The data analysis technique applied in this research is quantitative analysis by applying *Moderated Regression Analysis* (MRA). The results showed that: (1) awareness has a significant influence on increasing the intention of Sharia insurance products in Medan Belawan. The value of $t_{count} > t_{table}$ or $-2.600 < 1.660881$ and obtained a significance value < 0.05 alpha level or $0.011 < 0.05$. (2) trust has a significant influence on increasing the intention of respondents of Sharia insurance products in Medan Belawan. The value of the $t_{value} > t_{table}$ or $2,329 > 1.660881$ and obtained a significance value $< \alpha$ level 0.05 or $0.022 < 0.05$. Thus, the hypothesis can be accepted. (3) *brand image* has a significant influence on increasing the intention of Sharia insurance products in Medan Belawan. The value of $t_{value} > t_{table}$ or $2,766 > 1.660881$ and obtained a significance value $< \alpha$ level 0.05 or $0.007 < 0.05$, so the hypothesis is accepted. (4) knowledge is able to moderate the influence of awareness, trust, and *brand image* variables on the intention of Sharia insurance products in Medan Belawan.

Keyword: Awareness, Trust and *Brand Image*, Intention to Use.

INTRODUCTION

The increasing population in Indonesia will certainly have the potential to increase unwanted events, especially regarding the lives of the population itself. If seen in 2022, Indonesia's population has reached 275 million people and tends to increase every year. This means that the significant increase in Indonesia's population must certainly require a form of prevention of an unwanted thing in the form of a disaster that involves the soul of everyone.

Therefore, a form of prevention is needed for an individual so that if unwanted things happen, financial losses can be minimized. The loss referred to here is for example the death of an incident or disaster that befalls a person. Similarly, there are various hazards that can endanger the life or health of the insured when it comes to the safety of his or her life in daily activities. Therefore, a system of assistance and protection is needed to be able to deal with greater risks, but it must still be regulated by Islamic law, which is the idea behind sharia insurance.

Both individuals and business communities in Indonesia are increasingly aware of the need for insurance services. As for today, many people are aware of the need for insurance, for example sharia life insurance as an effort to minimize the impact of these financial losses. This is evidenced by the increase in holders or customers of sharia life insurance in Indonesia from 2020 to 2022 which can be seen in the following data.

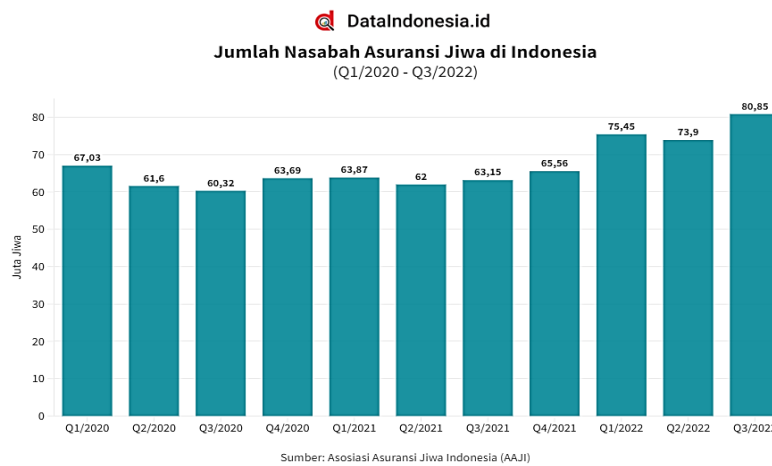


Figure 1. Number of Life Insurance Customers in Indonesia

From the above data reviewed from the data of the Indonesian life insurance association or AAJI, it is reported that the total number of life insurance customers in Indonesia in 2022 has reached 80.85 million. The increase has reached 28.03%, which was previously only 63.5 million people. The total life insurance funds covered in Indonesia amounted to 4888.32 trillion in the third quarter of 2022. This also shows an increase of 15.90% from the previous period which only amounted to 4217.54 trillion. Because in essence we cannot avoid or predict when the disaster can befall someone so that whenever it happens, insurance is ready to cover and overcome all kinds of losses that occur. In life insurance, it can generally be purchased through a number of premiums paid, which are generally annual with the same amount for each year. This premium will be paid by the customer periodically based on the type of insurance contract and will stop if he dies or the insurance contract is over. However, the problem is the development of Islamic insurance product innovation which is still not optimal, coupled with access and socialization that has not been distributed as a whole, as well as the development of market share which has begun to weaken into serious obstacles experienced by the Islamic insurance industry. (Yusrizal, Y., & Lubis, F. A., 2020). In addition, there are several factors that influence the intention to use Islamic insurance products. The first factor, namely awareness. Public awareness of the importance of protection against various kinds of risks that can occur and befall them at any time is one of the causes of the high number of insurance users lately. This is of course a distinct advantage for insurance companies that provide insurance services, where there will be a wider market that can be processed and used as a target for selling the products they have.

The second factor is trust. As with other businesses engaged in the service industry, insurance that operates on the basis of trust is also required to demonstrate better performance, reputation and service. Therefore, insurance as a business entity engaged in the

service industry must be oriented towards customer satisfaction, because satisfied customers are one of the bases for the survival and development of the insurance business itself (Margaretha, 2004). The next factor is *brand image*. According to Fajriyati (2018), a good and consistent *brand image* makes customers partners as well as company owners with the concept of joint business, has a considerable influence on customer trust and loyalty. The three factors above will affect the intention of Islamic insurance products on customers if customer knowledge of insurance products is also fulfilled. To make a purchase decision, you must first recognize the knowledge of the product you want to buy or use. Before prospecting to the wider community, insurance agents are given knowledge about their insurance products so that when delivering to consumers it does not cause misunderstanding of commonwealth life insurance products. On that side, consumers will also be equipped with knowledge of insurance products so that they are not wrong in choosing insurance products.

One of the takaful sharia insurance companies is a rapidly growing insurance company in Indonesia which is in great demand by the community, especially in the city of Medan. The sharia insurance company is also a pure sharia insurance company that pays attention to the development of insurance in Indonesia, especially the development and needs of the community to be able to do business based on Islamic sharia. So the purpose of this study is intended to see how people know that the influence of awareness, trust, and *brand image* with knowledge can increase the intention of using Islamic insurance products in Medan Belawan.

METHOD

The approach applied in this research is quantitative with the research type *Moderated Regression Analysis* (MRA). Here data collection is carried out from surveys in the form of questionnaires to strengthen and ensure research problems derived from variable indicators. It is hoped that this research can see how the influence between research variables either directly or through intervening variables. The population is the entire research subject (Arikunto, 2002: 108), while the population in this study were 55 sharia insurance customers in Medan Belawan. While the sample is part or representative of the population studied (Arikunto, 2010: 109).The sampling technique used purposive side with a total sample of 55 people.

The data analysis technique applied in this research is quantitative analysis. Through this analysis, the data obtained through respondents from the instrument used in the form of a questionnaire is analyzed in the form of numbers and calculated using statistical methods. Later, the data must be classified in special categories through tables that make it easier for researchers to analyze other than with the help of SPSS. This research will use the *Moderated Regression Analysis* (MRA) analysis technique with the help of SPSS.

Regression Equation Model 1 (Multiple Linear Regression Analysis): $Y = \alpha + \beta X_{11} + \beta X_{22} + \beta X_{33} + e_{2233}$

Model 2 Regression Equation (MRA): $Y = \alpha + \beta X_{11} + \beta X_{22} + \beta X_{33} + \beta Z + e_4$

Model 3 Regression Equation (MRA): $Y = \alpha + \beta X_{11} + \beta X_{22} + \beta X_{33} + \beta Z + \beta_5 (X_1 \cdot Z) + \beta_6 (X_2 \cdot Z) + e$

Description:

- α : constant
- β : regression coefficient
- Y : Intention to Use (Dependent variable)
- X1 : Awareness (Independent Variable)
- X2 : Trust (Independent Variable)
- X3 : *Brand image* (Independent Variable)
- Z : Knowledge (Moderating Variable)
- e : error coefficient

RESULTS AND DISCUSSION

Classical Assumption Test

1. Normality Test

The normality test is carried out to determine whether the data in the regression model is normally distributed or not. Based on the normality test with the Kolmogorov Smirnov method, the following results were obtained:

Table 1. Normalization Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.79955830
Most Extreme Differences	Absolute	.053
	Positive	.053
	Negative	-.040
Test Statistic		.053
Asymp. Sig. (2-tailed)		.200 ^{c,d}
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Source: data processed by researchers 2024

The table above shows that the significance value is 0.200. The significant value is greater than 0.05 so it can be concluded that the residual data is normally distributed.

2. Multicollinearity Test

The multicollinearity test is applied to observe whether in the regression model there is a correlation between the two x or independent variables in the study. This is because according to the criteria for a good regression model is when the independent variables have no correlation with each other with the benchmark tolerance value greater than 0.1 and VIF smaller than 0. According to the processed data obtained from the results of SPSS 24, it can be seen in the following table.

Table 2. Multicollinearity Test

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error				Beta	Tolerance
1	(Constant)	17.268	2.619		6.593	.000		
	Awareness	-.146	.056	-.229	-2.600	.011	.995	1.005
	Trust	.272	.117	.240	2.329	.022	.727	1.376
	Brand Image	.177	.064	.284	2.766	.007	.727	1.375

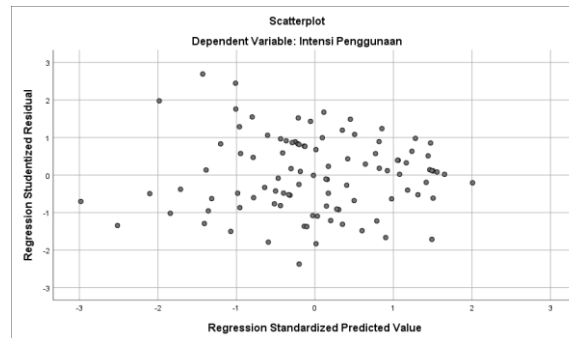
Dependent Variable: Intention to Use

Source: data processed by researchers 2024

From the table above, it can be seen that the Tolerance values of awareness, trust, and *brand image* are 0.995; 0.727; 0.727 whose values are greater than 0.1. and the VIF values of each independent variable are 1.005, 1.376 and 1.375 whose values are less than 10. This interpretation means that the independent variables are not interrelated with each other.

3. Heteroscedasticity Test

Heteroscedasticity describes the variation of residuals between observations. To estimate whether there is heteroscedasticity is by measuring the *scatter plot* between ZPRED and SRESID. If the points in the *scatter plot* do not create a special pattern and distribution below and above 0 on the y-axis, heteroscedasticity is not detected in the regression model.



Source: data processed by researchers 2024

Figure 2. Heteroscedasticity test

The figure above illustrates that the points in the *scatter plot* do not create a special pattern and are distributed above and below the number 0 on the y-axis so that the conclusion is that heteroscedasticity is not detected in the regression capital.

Multiple Linear Regression Analysis

Table 3. Multiple Linear Regression Analysis

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	17.268	2.619		6.593	.000
	Awareness	-.146	.056	-.229	-2.600	.011
	Trust	.272	.117	.240	2.329	.022
	Brand Image	.177	.064	.284	2.766	.007

a. Dependent Variable: Intention to Use

Source: data processed by researchers 2024

Regression equation:

$$Y = \alpha + \beta X_{11} + \beta X_{22} + \beta X + e_{33}$$

$$Y = 17.268 + -0,146 + 0,272 + 0,177$$

Description:

- Y : Intention to Use (Dependent variable)
- X1 : Awareness (Independent Variable)
- X2 : Trust (Independent Variable)
- X3 : *Brand image* (Independent Variable)

From the multiple linear regression equation above shows that :

1. The constant value is obtained at 17,268. This shows that if there is no influence of the independent variables of awareness, trust, and *brand image*, the intention to use is 17,268.
2. The coefficient value of managerial ownership of -0.146 is negative, which means that the lower the awareness, the lower the intention to use or vice versa, the more the percentage of awareness in the company will increase the intention to use.

3. The coefficient value of institutional ownership is 0.272 with a positive sign, which means that the increasing trust will further increase the intention to use or vice versa, the less percentage of trust in the company will reduce the intention to use.
4. The coefficient value of managerial ownership of 0.177 is positive, which means that the more *brand image increases*, the more intention to use or vice versa, the less percentage of *brand image* in the company will reduce intention to use.

Model Feasibility Test

1. Coefficient of Determination (R²)

The coefficient of determination (R²) essentially measures how far the model's ability to explain variations in the dependent variable. This test is used to determine how much usage intention can be influenced by awareness, trust, and *brand image*. The results of the coefficient of determination test (R²) can be seen in the following table.

Table 4. Coefficient of Determination (R²)

Model Summary				
Model	R	R Square	Adjusted Square	Std. Error of the Estimate
1	.512a	.262	.239	2.88109
2	.530b	.281	.251	2.85789
3	.570c	.325	.273	2.81538

a. Predictors: (Constant), Brand Image, Awareness, Trust
 b. Predictors: (Constant), Brand Image, Awareness, Trust, Knowledge
 c. Predictors: (Constant), brand image, awareness, trust, knowledge, awareness*knowledge, trust*knowledge, brand image*knowledge

Source: data processed by researchers 2024

Based on the table above, the adjusted R square is 0.325, which shows that usage intention is influenced by awareness, trust, and *brand image* by 32.5 percent, while the remaining 67.5 percent is influenced by other variables not examined in this study.

2. Simultaneous Significance Test F (F Statistical Test)

The simultaneous significance test f is basically used to assess the Goodness of fit of a model. The results of the simultaneous sidnification test can be seen in the following table.

Table 5. Simultaneous Significance Test F (F Statistical Test)

ANOVAa						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	282.774	3	94.258	11.355	.000b
	Residuals	796.866	96	8.301		
	Total	1079.640	99			
2	Regression	303.725	4	75.931	9.297	.000c
	Residuals	775.915	95	8.168		
	Total	1079.640	99			
3	Regression	350.413	7	50.059	6.316	.000d
	Residuals	729.227	92	7.926		
	Total	1079.640	99			

a. Dependent Variable: Intention to Use

b. Predictors: (Constant), Brand Image, Awareness, Trust

c. Predictors: (Constant), Brand Image, Awareness, Trust, Knowledge

d. Predictors: (Constant), brand image, awareness, trust, knowledge, awareness*knowledge, trust*knowledge, brand image*knowledge

Source: data processed by researchers 2024

The simultaneous results in the table above can be seen that the significance level of this test is the degree of freedom is $df1$ (number of variables - 1) = 4 - 1 = 3, $df2$ = (number of data - number of variables) = 100 - 4 = 96. After looking at the F table, the result obtained from the F table is 2.699. F count 11.355 is greater than F table 2.699 and significance $0.00 < 0.05$, it can be concluded that the variables of awareness, trust, and *brand image* simultaneously affect the intention to use.

Hypothesis Testing

1. Individual Parameter Significance Test (t Statistical Test)

Partial tests are used to conduct tests related to the effect of Awareness (X1), Trust (X2), and *brand image* (X3) on Intention to Use (Y) partially. Partial test here to ascertain whether there is an influence of each Awareness and Trust variable partially on knowledge.

Calculating the amount of t table with a significance level of 0.05 and *Degree of Freedom* (DF) or Degree of Freedom (DK) with the provisions of $DK = n - k$, or $100 - 4 = 96$. From these provisions, a t table of 1.660881 is obtained. The results obtained can be observed in the following table.

Table 6. Individual Parameter Significance Test (t Statistical Test)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	17.268	2.619		6.593	.000
	Awareness	-.146	.056	-.229	-2.600	.011
	Trust	.272	.117	.240	2.329	.022
	Brand Image	.177	.064	.284	2.766	.007

a. Dependent Variable: Intention to Use

Source: data processed by researchers 2024

The provisions for naming in the t test are with a sig value < 0.05 , the hypothesis is accepted. An explanation of the t test is obtained as follows:

- a. Effect of Awareness (X1) on Intention to use (Y); The test results using SPSS version 26 obtained the t value $> t$ table or $-2.600 < 1.660881$ and obtained a significance value < 0.05 alpha level or $0.011 < 0.05$. Therefore, it can be concluded that H0 is rejected and H1 is accepted, which means that awareness has a positive effect on usage intention.
- b. The Effect of Trust (X2) on Intention to Use (Y); The test results using SPSS version 26 obtained the t value $> t$ table or $2, 329 > 1.660881$ and obtained a significance value < 0.05 alpha level or $0.022 < 0.05$. Therefore, it can be concluded that H0 is rejected and H1 is accepted, which means that trust has a significant positive effect on usage intention.
- c. The influence of *brand image* (X1) on usage intention (Y); The test results using SPSS version 26 obtained the t value $> t$ table or $2, 766 > 1.660881$ and obtained a significance value < 0.05 alpha level or $0.007 < 0.05$. Therefore, it can be concluded that H0 is rejected and H1 is accepted, which means that *brand image* has a significant positive effect on usage intention.

2. Interaction Test (Moderated Regression Analysis / MRA)

The interaction test or MRA is used to test the knowledge variable moderates awareness, trust, and *brand image* on usage intention. The interaction test is carried out by looking at the sig value of the moderating variable in multiple linear regression

analysis with the provisions of sig less than 0.05, the variable is said to moderate the relationship between the independent variable and the dependent variable.

Table 7. Interaction Test (Moderated Regression Analysis / MRA)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	17.268	2.619		6.593	.000
	Awareness	-.146	.056	-.229	-2.600	.011
	Trust	.272	.117	.240	2.329	.022
	Brand Image	.177	.064	.284	2.766	.007
2	(Constant)	13.280	3.598		3.691	.000
	Awareness	-.139	.056	-.218	-2.498	.014
	Trust	.310	.118	.273	2.623	.010
	Brand Image	.174	.064	.279	2.733	.007
3	Knowledge	.134	.084	.143	1.602	.113
	(Constant)	27.087	21.058		1.286	.202
	Awareness	-.059	.184	-.093	-.321	.749
	Trust	.948	.823	.834	1.152	.252
	Brand Image	-.827	.453	-1.326	-1.827	.071
	Knowledge	-.468	.883	-.498	-.530	.598
	Awareness*Knowledge	.000	.000	-.244	-.465	.643
	Trust*Knowledge	-.028	.034	-.765	-.842	.402
brand image*Knowledge	.044	.020	2.091	2.235	.028	

a. Dependent Variable: Intention to Use

Source: data processed by researchers 2024

- a. Knowledge moderates the relationship between awareness and intention to use; Based on the results of multiple linear analysis by entering the knowledge variable to moderate awareness of usage intention, it shows sig 0.749 more than 0.05, thus it can be interpreted that the knowledge variable cannot moderate the relationship between awareness and usage intention. So that the hypothesis which states "knowledge cannot moderate the relationship between awareness and intention to use" is rejected.
- b. Knowledge moderates the relationship between trust and intention to use; Based on the results of multiple linear regression analysis by entering the knowledge variable to moderate trust on usage intention, the sig 0.252 is more than 0.05, thus it can be interpreted that the knowledge variable cannot moderate the relationship between trust and usage intention. So that the hypothesis which states "knowledge cannot moderate the relationship between trust and intention to use" is rejected.
- c. Knowledge moderates the relationship between *brand image* and intention to use; Based on the results of multiple linear regression analysis by entering the knowledge variable to moderate *brand image* on usage intention, it shows sig 0.071 more than 0.05, thus it can be interpreted that the knowledge variable cannot moderate the relationship between *brand image* and usage intention. So that the hypothesis which states "knowledge cannot moderate the relationship between *brand image* and usage intention" is rejected.
- d. Knowledge affects moderation on usage intention. Based on the results of multiple linear regression analysis, the knowledge variable sig 0.598 is more than 0.05, thus it can be interpreted that the knowledge variable cannot moderate the intention to use.
- e. Awareness and knowledge are unable to moderate or strengthen usage intentions. Based on the results of the Moderated Regression Analysis / MRA analysis, the awareness and knowledge variables with a sig value of 0.643 are more than 0.05, it can be stated that awareness and knowledge of usage intention cannot be accepted.

- f. Trust and knowledge are unable to moderate or strengthen usage intention. Based on the results of the Moderated Regression Analysis / MRA analysis, the trust and knowledge variables with a sig value of 0.402 are more than 0.05, it can be stated that trust and knowledge on usage intention cannot be accepted.
- g. *Brand image* and knowledge are unable to moderate or strengthen usage intention. Based on the results of the Moderated Regression Analysis / MRA analysis, the *brand image* and knowledge variables with a sig value of 0.028 are less than 0.05, it can be stated that *brand image* and knowledge on usage intention can be accepted.

CONCLUSION

The effect of awareness on the intention to use Islamic insurance products concluded that the results showed that awareness had a significant influence on increasing respondents' intention to become Sharia insurance customers in Medan Belawan. The value of $t_{count} > t_{table}$ or $-2.600 < 1.660881$ and obtained a significance value < 0.05 alpha level or $0.011 < 0.05$. Thus, the hypothesis can be accepted. The results of the study are in line with the research findings of Rasheed et al., (2018) and Tajuddin & Mulazid (2017) concluded that customer interest in adopting Islamic banking products is determined by the high and low level of their awareness of these products. The need for the role of aggressiveness from Islamic insurance companies in providing clear information is important to be able to encourage an increase in public intention towards Islamic insurance.

The effect of trust on the intention to use Islamic insurance products concluded that the results showed that trust had a significant influence on increasing respondents' intention to become Sharia insurance customers in Medan Belawan. The value of the calculated $t_{value} > t_{table}$ or $2,329 > 1.660881$ and obtained a significance value < 0.05 alpha level or $0.022 < 0.05$. Thus, the hypothesis can be accepted. This finding is in line with Kotler et al. (2016) concluded that trust is one of the important factors in shaping customer preferences in Islamic banking products. The results of descriptive analysis show that the people of Medan Belawan on average trust Islamic insurance products, so that in the end it has implications for the emergence of a positive and significant impact in increasing their intention to become Sharia insurance customers. From the results of testing the outer model, it is concluded that the ability of Islamic insurance companies to keep promises to customers is the most important factor that must be done by the company. Islamic insurance companies must make every effort to keep the promises that have been made to customers.

The effect of *brand image* on the intention to use Islamic insurance products concluded that the results showed that trust had a significant influence on increasing respondents' intention to become Sharia insurance customers in Medan Belawan. The value of the calculated $t_{value} > t_{table}$ or $2,766 > 1.660881$ and obtained a significance value < 0.05 alpha level or $0.007 < 0.05$. Thus, the hypothesis can be accepted. This research is in line with previous research by Auda (2009) which states that *brand image has a positive effect on purchase intention*. This indicates that a *brand image is able to increase the intention to use Islamic insurance products in Medan Belawan*.

The effect of awareness, trust, and *brand image* on the intention to use Islamic insurance products with knowledge as a moderating variable. It was concluded that the results showed that the knowledge variable was able to moderate awareness, trust, and *brand image* on the intention to use Islamic insurance products in Medan Belawan. The results of descriptive analysis show that the average Medan Belawan community who are research respondents have knowledge of Islamic insurance companies and products, so that the moderating effect. This finding is of course different from the conclusion of Fauzi (2017) which makes the knowledge aspect the second largest factor influencing a person's interest in using Islamic banking products.

Based on Moderated Regression Analysis / MRA awareness and knowledge, trust and knowledge, *brand image* is not able to moderate or strengthen the intention to use Islamic insurance products in Medan Belawan.

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