

The Effect of Brand Awareness, Brand Image, and Promotion on Product Usage Decisions in CIMB Niaga Syariah Customers In Palembang City With Brand Trust as an Intervening Variable

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ABSTRACT: This study aims to analyze the effect of Brand Awareness, Brand Image, and Promotion on Product Usage Decisions among CIMB Niaga Syariah customers in Palembang City, with Brand Trust serving as an intervening variable. The population of this study comprises all active CIMB Niaga Syariah customers in Palembang City. The sample size was determined using the formula by Hair et al. (2017). Data were collected through questionnaires and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with both first-order and second-order approaches. The findings reveal that Brand Image and Promotion have a positive and significant effect on both Brand Trust and Usage Decisions. Brand Trust is proven to have a significant effect and serves as a strong predictor in driving Usage Decisions. Brand Awareness significantly affects Usage Decisions in the second-order model, but has no significant effect on Brand Trust. Furthermore, Brand Trust significantly mediates the relationships between Brand Image and Promotion on Usage Decisions. However, Brand Trust does not mediate the relationship between Brand Awareness and Usage Decisions. Based on these results, management is advised to optimize educational and transparent promotion strategies, alongside reinforcing brand image and service quality proof, to effectively enhance customer usage decisions.

KEYWORDS: Brand Awareness, Brand Image, Promotion, Brand Trust, Usage Decision, CIMB Niaga Syariah.

INTRODUCTION

Along with the growth of the Islamic financial industry, the level of competition among Islamic banking institutions in Indonesia continues to intensify. This condition encourages every Islamic bank to enhance its competitive advantage to survive and secure a stronger position in an increasingly dynamic market environment. On the other hand, this dynamic industrial development demands a marketing strategy that not only attracts customer attention but also builds long-term relationships. Marketing strategies capable of establishing brand awareness, a positive brand image, effective promotion, and brand trust serve as pivotal elements in enhancing customer product usage decisions in Islamic banking.

Keller (2013) highlights that brand awareness represents the strength of a brand in a consumer's memory, reflected in their ability to identify the brand under various conditions. A higher level of brand awareness increases the likelihood that the brand will be included in the consumer's consideration set during the decision-making process. Furthermore, Keller (2013) asserts that another essential factor influencing consumer decisions is brand image, which is formed through strong, favorable, and unique associations held in consumer memory. A positive brand image enhances public confidence in the bank, thereby driving brand trust and inspiring product usage decisions.

In a competitive business environment, companies must go beyond merely delivering quality products or services; they must effectively communicate product values and benefits to consumers. Promotion plays a central role in conveying information to target markets. Kotler and Keller (2016) explain that promotion serves three primary functions: informing, persuading, and reminding consumers about a product or brand. These functions are crucial in shaping consumer perceptions and preferences. Additionally, Lau and Lee (1999) emphasize that brand trust is equally vital in consumer choice, defining it as a consumer's willingness to rely on a brand based on expectations of positive outcomes, reliability, and integrity. Such trust develops when consumers believe the brand possesses the capability, integrity, and consistency to satisfy their needs.

An intriguing phenomenon in this study is CIMB Niaga Syariah's position as the only Syariah Business Unit (*Unit Usaha Syariah* - UUS) to rank among the top five in the Top Brand Index (TBI) for the Islamic Savings category. Nevertheless, its Top Brand Index

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score stands at only 4.2%, creating a substantial gap compared to the top two Islamic banks (Frontier Research, 2025). This condition implies that public recognition and brand perception toward CIMB Niaga Syariah remain relatively lower than its competitors, despite national growth in the Islamic banking sector. As one of the largest Islamic business units in Indonesia, CIMB Niaga Syariah offers a comprehensive portfolio including funding products, financing, transaction services, and digital Islamic banking. Although this broad product range demonstrates strong competitiveness, it has not yet been accompanied by high customer decision rates to adopt CIMB Niaga Syariah products, particularly in Palembang City.

The empirical novelty of this research lies in shifting the focus of Islamic banking adoption studies. Previous studies have largely emphasized religiosity, service quality, or technical product features. However, in today's hyper-competitive market, competition has pivoted toward a bank's capacity to build brand awareness, foster a favorable brand image, execute targeted promotions, and establish brand trust as an intervening bridge for long-term customer relationships. This underscores the strategic importance of brand equity and trust in driving financial service adoption.

Based on this background and phenomenon, this study aims to empirically analyze the influence of brand awareness, brand image, and promotion on product usage decisions among CIMB Niaga Syariah customers in Palembang City, both directly and indirectly through brand trust as an intervening variable.

LITERATURE REVIEW

Consumer Behavior Theory & Consumer Decision-Making Process

Consumer behavior is a fundamental concept in marketing that studies the processes involved when individuals or groups select, purchase, use, or dispose of products, services, ideas, or experiences to satisfy their needs and desires (Solomon, 2018). This study adopts Consumer Behavior Theory by Solomon (2018) as the grand theory and the Consumer Decision-Making Process by Kotler and Keller (2016) as the middle theory to explain customer decision-making behavior in adopting Islamic banking products. Within the decision-making framework, customers navigate several primary stages: problem recognition, information search, evaluation of alternatives, usage decision, and post-purchase behavior. Throughout these stages, customer decisions are influenced by key marketing factors, including brand awareness, brand image, promotion, and brand trust.

Brand Awareness

Kotler and Keller (2016) explain that brand awareness refers to the ability of consumers to recognize and recall a brand under different conditions. Aaker (1991) adds that brand awareness serves as the initial cognitive level in brand equity creation, reflecting a prospective buyer's capacity to identify the brand. In the Islamic banking sector, high brand awareness fosters familiarity, providing an initial signal of safety to customers and narrowing down the consideration set during financial transaction decision-making.

Brand Image

Kotler and Keller (2016) define brand image as a set of beliefs, ideas, and impressions that a consumer holds regarding a specific brand. Brand image is formed through strong, favorable, and unique brand associations stored in consumer memory (Keller, 2013). In Islamic banking, a positive brand image encompassing reputation, professionalism, reliability, and Syariah compliance functions as a risk reducer, strengthening customer conviction when selecting financial products.

Promotion

Armstrong and Kotler (2021) describe promotion as a communication mechanism utilized by companies to inform, persuade, and remind consumers about offered products or services. In Islamic bank marketing, transparent, honest, and educational promotional activities offer clarity regarding products and transaction principles, serving as a stimulating incentive that drives customer evaluation and actual adoption.

Brand Trust

Delgado-Ballester (2004) defines brand trust as the confident expectations held by consumers regarding a brand's reliability and intentions in risky situations. Lau and Lee (1999) assert that brand trust reflects a consumer's willingness to rely on a brand based on the belief in its capability, integrity, and consistency. In the Islamic banking industry, where financial risks are inherent, brand trust acts as a vital risk-reducing mechanism.

Usage Decision

Schiffman and Wisenblit (2019) explain that a consumer decision is the outcome of an evaluation process conducted by an individual among various alternatives based on needs, preferences, and expected benefits. According to Kotler and Keller (2016), the usage decision represents the final behavioral action taken by consumers following cognitive and affective evaluations. In Islamic banking, product usage decisions represent the tangible outcome of customer behavior shaped by brand awareness, brand image, promotion, and brand trust.

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Research Conceptual Framework

This study adopts Consumer Behavior Theory by Solomon (2018) as the grand theory and the Consumer Decision-Making Process by Kotler and Keller (2016) as the middle theory to explain customer behavior in adopting Islamic banking products. Based on this theoretical framework, the usage decision is the final outcome of problem recognition, information search, evaluation of alternatives, decision execution, and post-purchase behavior. Throughout these stages, customer decisions are influenced by external marketing factors—namely brand awareness, brand image, and promotion—and an internal perceptual factor, brand trust, which serves as an intervening variable.

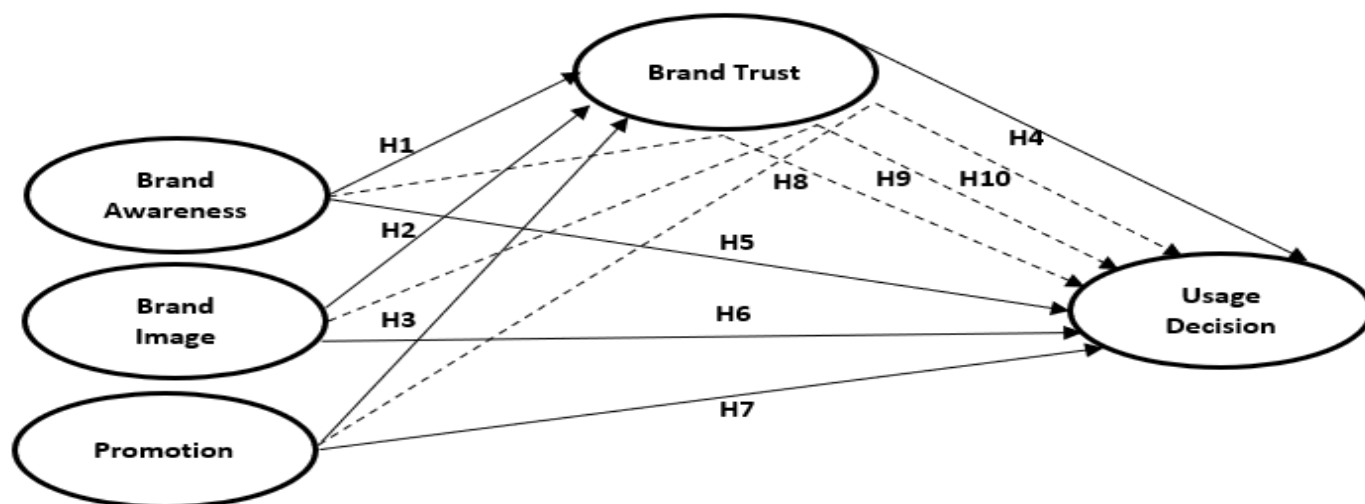


Figure 1. Research Conceptual Framework

Hypothesis

According to Aaker (1991), Brand Awareness represents the first cognitive level in brand equity formation, reflecting a prospective buyer's ability to recognize or recall a brand. In Kotler & Keller's (2016) consumer decision-making model, brand awareness is a prerequisite for a brand to enter the consumer's consideration set. In the Islamic banking industry, high brand awareness creates a sense of familiarity that provides an initial signal of safety to customers. This familiarity serves as a foundation for customers to evaluate the bank's integrity and reliability, thereby directly fostering Brand Trust. Furthermore, Kotler & Keller (2016) emphasize that financial transaction decision-making processes require thorough affective evaluation. Simply recognizing a brand name (Brand Awareness) does not always immediately convert into usage action if customers still perceive transaction risks. This is where Brand Trust functions as a risk-reducing mechanism. High brand awareness provides the initial information needed to build trust, and it is this mature trust that subsequently propels customers to execute product or service usage decisions in Islamic banking. Research by Salam & Rahmawati (2020) indicates that Brand Awareness significantly affects purchase decisions, while Hestiyanti and Hasan (2025) demonstrate a significant relationship between brand awareness and brand trust.

H₁: Brand awareness affects brand trust

H₅: Brand awareness affects usage decision

H₈: Brand awareness affects usage decision through brand trust

According to Aaker (1991), Brand Image is a set of associations linked to a brand in consumer memory regarding its reputation and superiority. In Kotler & Keller's (2016) evaluation model, a positive brand image signals corporate credibility and commitment to quality. In Islamic banking transactions, a professional, trustworthy, and Syariah-compliant institutional image forms a favorable initial perception. This positive perception directly triggers customer Brand Trust because they believe the bank is capable of fulfilling its promises and ensuring the security of their funds. Furthermore, Kotler & Keller (2016) state that transaction decision-making is strongly influenced by the customer's level of confidence in risk reduction. Although a good brand image provides an initial asset, customers still require strong inner conviction before executing financial transactions. Here, Brand Trust acts as a mediating variable bridging brand image to behavioral decisions. A highly reputable Brand Image reinforces Brand Trust, and this deeply ingrained trust ultimately motivates customers to adopt Islamic banking products and services. Azani et al. (2024) explain that a superior and reputable brand image is a primary factor underlying customer brand trust. Moreover, Hestiyanti and Hasan (2025) underline that trust is a crucial psychological bridge for converting a banking brand's positive image into actual customer usage actions.

H₂: Brand image affects brand trust

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H₆: Brand image affects usage decision

H₉: Brand image affects usage decision through brand trust

According to Kotler & Keller (2016), promotion is the primary vehicle companies use to communicate product benefits and value to consumers. In Islamic bank marketing, informative and honest promotion provides clarity regarding products and underlying transaction principles. Aaker (1991) asserts that consistent marketing activities reinforce positive brand associations in consumer memory. When offered promotional programs (such as profit-sharing ratio transparency, zero administrative fee promos, or seamless digital features) prove to be accurate, customers feel valued and secure. This communication experience directly forms and nurtures customer Brand Trust toward Islamic banks. Furthermore, Kotler & Keller (2016) elaborate that in financial product usage decisions, promotion functions as a triggering stimulus. Nevertheless, the appeal of financial promotions is often overshadowed by customer risk perceptions. Therefore, Brand Trust plays a central role as a mediator connecting promotional messaging to actual behavior. Credible promotions build Brand Trust, and this trust eliminates customer doubts, enabling them to confidently execute product and service usage decisions in Islamic banking. Fitria et al. (2025) and Mauludi et al. (2023) confirm that well-designed promotional incentives and activities are highly effective in cultivating customer trust, which ultimately drives sustainable product usage decisions.

H₃: Promotion affects brand trust

H₇: Promotion affects usage decision

H₁₀: Promotion affects usage decision through brand trust

According to Kotler & Keller (2016), the usage decision is the final action consumers take in executing a choice after going through evaluation stages. In the Islamic banking service industry, which is deeply tied to financial risks and Syariah compliance, Brand Trust becomes the key driver of this action. Aaker (1991) asserts that brand trust reflects customer conviction regarding a company's reliability, integrity, and consistent quality. High trust operates as a risk-reducing mechanism that eliminates customer doubts and concerns during transactions. When customers trust that an Islamic bank can safely protect their funds and execute contracts (*akad*) honestly, this perception directly provides strong emotional and rational encouragement to adopt Islamic banking products and services. This is supported by research from Azani et al. (2024), which indicates that brand trust significantly influences usage decisions.

H₄ : Brand trust affects usage decisions

RESEARCH METHODOLOGY

The population in this study comprises all active CIMB Niaga Syariah customers in Palembang City. The sample was selected using the formula by Hair et al. (2017), yielding a range of 100 to 200 respondents. Data were collected through the distribution of questionnaires to the selected respondents. The analysis technique used is Partial Least Squares Structural Equation Modeling (PLS-SEM) through outer model and inner model testing using first-order and second-order techniques.

RESULT AND DISCUSSION

Outer Model

1. Convergent Validity

Table 1. Convergent Validity Test – Outer Loading

Statement	Brand Awareness	Brand Image	Brand Trust	Decision	Promotion	Brand Awareness	Brand Image	Brand Trust	Decision	Promotion
	Firs Order					Second Order				
S1	0.705	0.788	0.896	0.815	0.790	0.942	0.892	0.946	0.870	0.932
S2	0.652	0.858	0.884	0.834	0.795	0.922	0.941	0.931	0.924	0.935
S3	0.661	0.896	0.816	0.796	0.797	0.925	0.900	0.882	0.876	0.873
S4	0.758	0.889	0.897	0.870	0.802	0.862	0.948	0.921	0.910	0.903
S5	0.807	0.874	0.893	0.870	0.828	0.893	0.923	0.949	0.931	0.942
S6	0.843	0.852	0.936	0.907	0.873	0.835	0.893	0.961	0.952	0.959
S7	0.844	0.922	0.915	0.899	0.847	0.920	0.959	0.965	0.934	0.938
S8	0.818	0.915	0.938	0.844	0.858	0.894	0.955	0.933	0.888	0.947
S9	0.858	0.927	0.927	0.903	0.850	0.937	0.940	0.945	0.934	0.957
S10	0.843	0.890	0.926	0.921	0.720	0.928	0.934	0.950	0.956	0.861
S11	0.875	0.902	0.936	0.904	0.877	0.947	0.955	0.942	0.952	0.944
S12	0.881	0.905	0.925	0.928	0.879	0.930	0.921	0.940	0.962	0.936
S13			0.894	0.856	0.849			0.956	0.914	0.933

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S14	0.870	0.889	0.867	0.925	0.925	0.927
S15	0.892	0.852	0.857	0.914	0.917	0.924
S16	0.898		0.825	0.938		0.925
S17	0.805		0.786	0.852		0.909
S18			0.822			0.890
S19			0.761			0.911
			0.817			0.913
			0.792			0.921

The results of the convergent validity testing for both First-Order and Second-Order models confirm that Second-Order modeling effectively eliminates measurement error at the basic indicator level. Thus, it can be concluded that all statement indicators in this study are absolutely valid and meet the convergent validity criteria, making them suitable for subsequent path analysis testing (inner model).

2. Discriminant Validity

Table 2. Discriminant Validity (Fornell-Larcker & HTMT Ratio)

Variable	Brand Awareness	Brand Image	Brand Trust	Decision	Promotion	Brand Awareness	Brand Image	Brand Trust	Decision	Promotion
First Order						Second Order				
Fornell-Larcker Criterion						Fornell-Larcker Criterion				
Brand Awareness	0.899					0.879				
Brand Image	0.836	0.896				0.834	0.952			
Brand Trust	0.816	0.873	0.898			0.816	0.871	0.963		
Decision	0.843	0.874	0.807	0.877		0.846	0.871	0.911	0.944	
Promotion	0.843	0.894	0.895	0.818	0.924	0.844	0.873	0.873	0.817	0.893
HTMT Ratio						HTMT Ratio				
Brand Image	0.853					0.880				
Brand Trust	0.828	0.890				0.853	0.895			
Decision	0.863	0.894	0.822			0.897	0.804	0.838		
Promotion	0.865	0.814	0.810	0.838		0.898	0.827	0.820	0.855	

Based on the evaluation using the Fornell-Larcker Criterion and HTMT Ratio, all latent variables in both First-Order and Second-Order models demonstrate strong construct differentiation and uniqueness. No extreme collinearity or construct overlap issues were detected; therefore, all constructs passed the discriminant validity test and are well-suited for structural model testing (inner model)

3. Reliability and Average Variance Extracted (AVE) Testing

Table 3. Reliability and Average Variance Extracted (AVE) Testing

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
First Order					Second Order			
Brand Awareness	948	958	954	639	0.900	0.930	0.931	0.773
Brand Image	975	976	978	784	0.965	0.966	0.975	0.906
Brand Trust	985	985	986	806	0.980	0.981	0.985	0.928
Decision	978	979	980	763	0.970	0.970	0.977	0.894
Promotion	976	978	978	680	0.958	0.959	0.965	0.798

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In both First-Order and Second-Order models, all constructs meet the threshold criteria for Cronbach's Alpha (> 0.700), Composite Reliability (> 0.700), and AVE (> 0.500). This confirms that the research instrument possesses robust internal consistency (reliability) and excellent construct convergent validity, making all data ready and suitable for hypothesis testing (inner model).

Inner Model

1. R Square

Table 4. R Square Testing

	quare it Order	quare adjusted it Order	quare ond Order	quare adjusted ond Order
Brand Trust	31	27	28	24
cision	87	84	84	82

The R² values for Brand Trust and Usage Decision—in both First-Order (0.831 and 0.887) and Second-Order (0.828 and 0.884) models—consistently remain well above the 0.670 threshold. Consequently, the research model is categorized as substantial and demonstrates exceptionally high predictive accuracy.

2. Uji Hipotesis

First Order

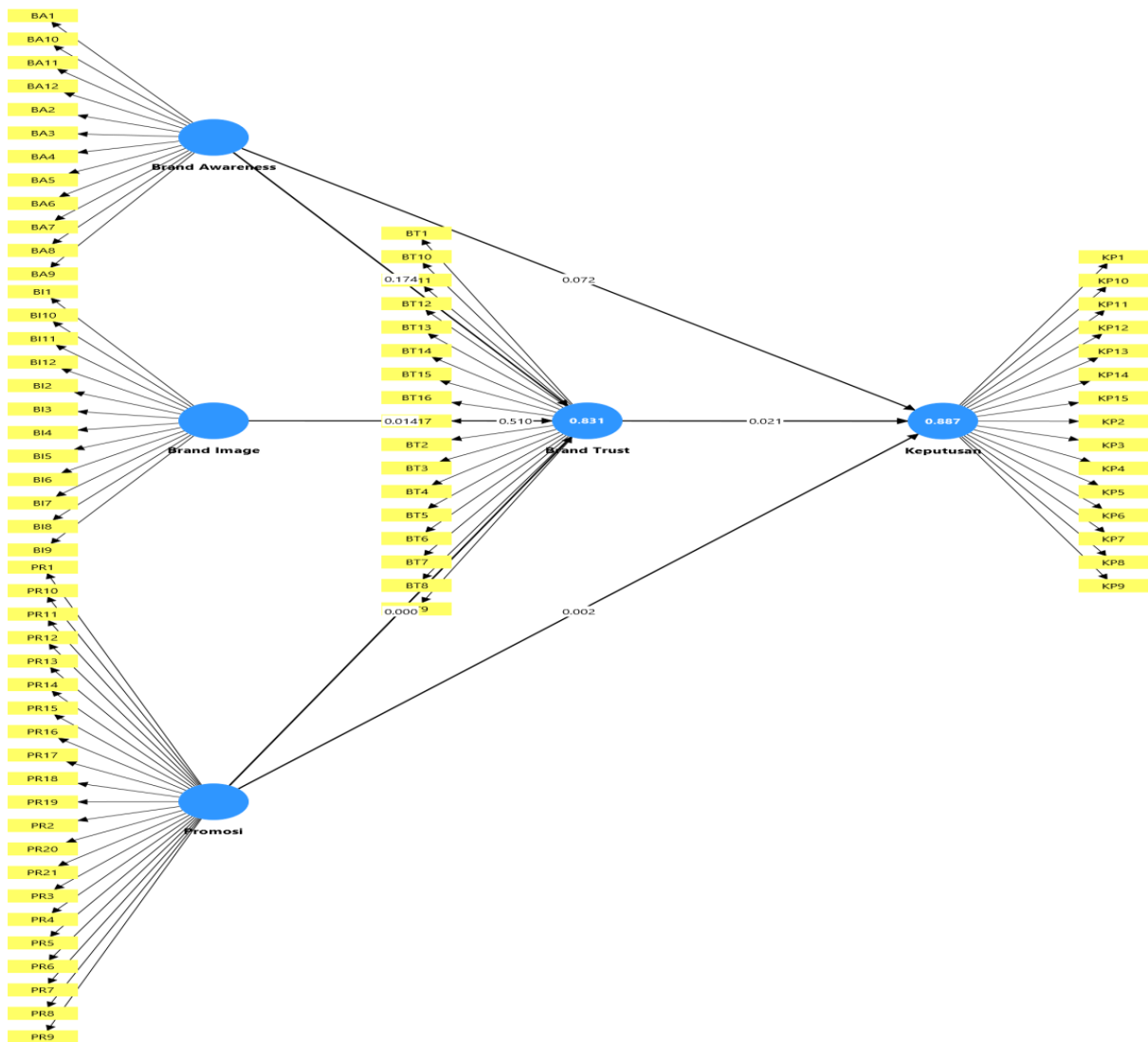


Figure 2. Hypothesis Testing (First Order)

Second Order

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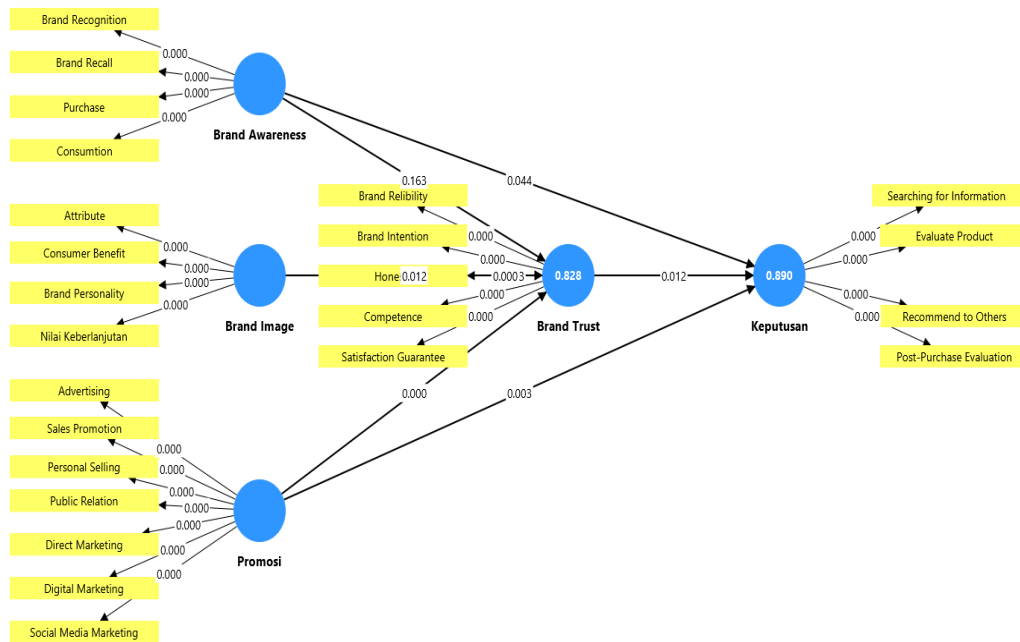


Figure 3. Hypothesis Testing (Second Order)

Table 5. Hypothesis Testing

	T statistics (O/STDEV)	P values	T statistics (O/STDEV)	P values
	First Order		Second Order	
Brand Awareness → Brand Trust	1,360	0.174	1.395	0.163
Brand Image → Brand Trust	2,463	0.014	2.514	0.012
Promotion → Brand Trust	3,895	0.000	3.842	0.000
Brand Trust → Decision	0.659	0.510	2.247	0.025
Brand Awareness → Decision	1,799	0.072	1.395	0.163
Brand Image → Decision	659	0.510	0.701	0.483
Promotion → Decision	3,038	0.002	3.118	0.002
Brand Awareness → Brand Trust → Decision	2,314	0.021	1.114	0.265
Brand Image → Brand Trust → Decision	1,108	0.268	1.766	0.078
Promosi → Brand Trust → Decision	1,766	0.077	1.729	0.084

The results of the analysis indicate:

Based on the structural model testing results, consistent findings were obtained between the first-order and second-order construct approaches. In the first-order model, the Brand Awareness variable has a path coefficient (β) of 0.125 with a t-statistic of 1.360 (<1.96) and a p-value of 0.174 (>0.05). These results indicate that Brand Awareness does not significantly affect Brand Trust. Consistent results were also demonstrated in the second-order construct model, where Brand Awareness has a path coefficient (β) of 0.129, a t-statistic of 1.395, and a p-value of 0.163, which also fails to meet the significance criteria. Thus, Hypothesis 1 is rejected, meaning Brand Awareness has not been proven to significantly affect Brand Trust, whether measured as a first-order or second-order construct. Brand Awareness is an essential prerequisite in building brand equity; however, it is not yet a factor capable of directly enhancing Brand Trust in the context of this study. Therefore, efforts to increase customer trust cannot be achieved solely through increased brand exposure or marketing communications, but must be complemented by improvements in service quality, strengthening customer relationships, consistent delivery of Sharia values, and proven service performance that can sustainably meet customer expectations. This finding aligns with the study by Sidharta et al. (2018), which states that Brand Awareness is unable to directly form Brand Trust in the Islamic banking industry unless supported by corporate reputation, service quality, and positive customer experiences. This finding also reinforces the view that in the high-risk financial services industry, customer trust is built more through performance-based trust rather than merely the customers' ability to recognize or recall a brand.

Based on the structural model testing results, consistent findings were obtained between the first-order and second-order construct approaches. In the first-order model, Brand Image positively and significantly affects Brand Trust with a path coefficient (β) of 0.310, a t-statistic of 2.463 (>1.96), and a p-value of 0.014 (<0.05). Similar results were demonstrated in the second-order

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construct model, with a path coefficient (β) of 0.312, a t-statistic of 2.514, and a p-value of 0.012 (<0.05). The consistency of results across both approaches indicates that Hypothesis 2 is accepted, meaning Brand Image positively and significantly affects Brand Trust. This finding indicates that the more positive the brand image perceived by customers, the higher the level of customer trust in CIMB Niaga Syariah. This finding aligns with the Customer-Based Brand Equity (CBBE) theory proposed by Keller (2013), which explains that Brand Image is a set of associations, beliefs, and perceptions stored in consumers' memory regarding a brand. These associations are formed through direct experience, marketing communications, service quality, and consumer interactions with the company. If the formed associations are positive, consumers will perceive the brand as an entity with credibility, competence, and integrity, thereby making it easier to build trust in the brand. This finding is consistent with the study by Azani et al. (2024), which states that Brand Image positively and significantly affects Brand Trust. The study explains that a positive brand image can enhance consumers' belief in the company's ability to provide quality products and services, thereby strengthening customer trust. The results of this study further reinforce the view that in the Islamic banking services industry, corporate reputation and positive perceptions held by customers are crucial factors in building long-term relationships between the bank and its customers. Based on the structural model testing results, consistent findings were obtained between the first-order and second-order construct approaches. In the first-order model, Promotion positively and significantly affects Brand Trust with a path coefficient (β) of 0.512, a t-statistic of 3.895, and a p-value of 0.000 (<0.05). Consistent results were also shown in the second-order construct model, with a path coefficient (β) of 0.505, a t-statistic of 3.842, and a p-value of 0.000 (<0.05). Thus, Hypothesis 3 is accepted, indicating that promotion positively and significantly affects Brand Trust. This finding indicates that the more effective the promotional activities conducted by the bank, the higher the level of customer trust in CIMB Niaga Syariah. This finding aligns with the concept of promotion proposed by Kotler and Keller (2016), which states that promotion is part of the marketing mix aimed at informing, persuading, and reminding consumers about the products or services offered by the company. Through effective promotional activities, the company not only delivers information regarding product benefits but also builds positive perceptions and enhances consumer confidence in the quality and credibility of the company. Thus, promotion functions as a communication medium capable of strengthening the relationship between the company and consumers, thereby increasing trust in the brand. The results of this study align with the research by Basrowi et al. (2023), which shows that promotion positively and significantly affects Brand Trust. The study explains that promotional activities conducted clearly, transparently, and in accordance with the benefits received by consumers can enhance consumer confidence in the company's credibility, thereby strengthening trust in the brand.

Based on the structural model testing results, the fourth hypothesis shows that Brand Awareness does not significantly affect the Usage Decision; thus, Hypothesis 4 is rejected. In the first-order construct model, the path coefficient (β) is 0.139, with a t-statistic of 1.799 and a p-value of 0.072 (>0.05). Relatively similar results were also shown in the second-order construct model, with a path coefficient (β) of 0.143, a t-statistic of 1.840, and a p-value of 0.066 (>0.05). The consistency of results across both models indicates that the level of customer awareness of the CIMB Niaga Syariah brand has not been able to directly drive the decision to use Islamic banking products. Based on the researcher's experience as a practitioner and Branch Manager of CIMB Niaga Syariah Palembang, customers' decisions to use Islamic banking products are generally influenced not only by their level of brand recognition but also by more rational and functional considerations, such as product suitability to their needs, ease of service processes, service quality, and level of trust in the bank. This professional experience is used as context to interpret the research findings and is not the primary source of empirical data.

Contrary to initial theoretical expectations, the testing of the fifth hypothesis shows that Brand Image does not significantly affect the Usage Decision; thus, the hypothesis is rejected. In the first-order model, the value of $\beta = 0.077$ with $t = 0.659$ and $p = 0.510$ (>0.05), and in the second-order model, $\beta = 0.081$ with $t = 0.791$ and $p = 0.483$ (>0.05). Contextually, in the high-involvement banking industry, abstract corporate image perceptions are outweighed by direct transactional drivers. Customers in the field do not open accounts or take out mortgages simply because "the bank's image is good." They act due to concrete stimuli: attractive rate offers, Octo Mobile features needed for overseas transfers, or direct persuasion from marketing through personal selling. Brand image serves as a foundation for reputation, but the trigger for actual action is practical benefits and personal approaches that more directly address customer needs. This finding aligns with research conducted by Lestari (2022) and Pratama (2023), which found that in the competitive financial services industry, brand image does not directly affect the usage decision unless accompanied by functional proof or tangible incentives. Consumers tend to ignore abstract images if there is no concrete added value.

Based on the structural model testing results, the sixth hypothesis shows that Promotion positively and significantly affects the Usage Decision; thus, Hypothesis 6 is accepted. In the first-order construct model, the path coefficient (β) is 0.412, with a t-statistic of 3.038 and a p-value of 0.002 (<0.05). Consistent results were also shown in the second-order construct model, with a path

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coefficient (β) of 0.415, a t-statistic of 3.118, and a p-value of 0.002 (<0.05). The consistency of results across both models indicates that the more effective the promotional activities conducted by the bank, the higher the tendency for customers to decide to use Islamic banking products. This finding aligns with the concept of promotion proposed by Kotler and Keller (2016), which states that promotion is part of the marketing mix aimed at informing, persuading, and reminding consumers about the products or services offered. Through the delivery of clear information and effective marketing communication, promotion can enhance consumers' understanding of product benefits, thereby driving the formation of usage decisions. The findings of this study are consistent with research by Fitria et al. (2025), Mauludi et al. (2023), and Adiyasa et al. (2023), which show that promotion positively and significantly affects purchase and usage decisions. These studies explain that promotional activities capable of effectively delivering information and offering benefits that match consumer needs will increase the tendency of consumers to choose and use the offered products or services.

Based on the structural model testing results, the seventh hypothesis shows that Brand Trust positively and significantly affects the Usage Decision; thus, Hypothesis 7 is accepted. In the first-order construct model, the path coefficient (β) is 0.359, with a t-statistic of 2.314 and a p-value of 0.021 (<0.05). Consistent results were also shown in the second-order construct model, with a path coefficient (β) of 0.346, a t-statistic of 2.247, and a p-value of 0.025 (<0.05). The consistency of results across both models indicates that the higher the level of customer trust in the CIMB Niaga Syariah brand, the greater the tendency for customers to decide to use Islamic banking products. The results of this study align with the research by Azani et al. (2024), which shows that Brand Trust positively and significantly affects the decision to use Islamic banking products.

Based on the indirect effect testing results, the eighth hypothesis shows that Brand Trust is unable to mediate the effect of Brand Awareness on the Usage Decision; thus, Hypothesis 8 is rejected. In the first-order construct model, the indirect path coefficient (β) is 0.045, with a t-statistic of 1.108 and a p-value of 0.268 (>0.05). Consistent results were also shown in the second-order construct model, with a path coefficient (β) of 0.045, a t-statistic of 1.114, and a p-value of 0.265 (>0.05). The consistency of results across both models indicates that Brand Trust has not been able to act as an intervening variable bridging the effect of Brand Awareness on the Usage Decision. Based on the researcher's experience as a practitioner and Branch Manager of CIMB Niaga Syariah Palembang, the public generally recognizes the existence of CIMB Niaga Syariah; however, this recognition is not always followed by the conviction to use Islamic banking products. In practice, customers tend to require positive service experiences, more in-depth information regarding products, and tangible proof of service quality before trust in the bank is formed. This professional experience of the researcher is used as context to interpret the research findings and is not the primary source of empirical data.

Based on the indirect effect testing results, the ninth hypothesis shows that Brand Trust is unable to mediate the effect of Brand Image on the Usage Decision; thus, Hypothesis 9 is rejected. In the first-order construct model, the indirect path coefficient (β) is 0.111, with a t-statistic of 1.766 and a p-value of 0.077 (>0.05). Consistent results were also shown in the second-order construct model, with a path coefficient (β) of 0.108, a t-statistic of 1.766, and a p-value of 0.078 (>0.05). The consistency of results across both models indicates that Brand Trust has not been able to act as an intervening variable bridging the effect of Brand Image on the Usage Decision. Based on the researcher's experience as a practitioner and Branch Manager of CIMB Niaga Syariah Palembang, customers generally have a positive perception of the image of CIMB Niaga Syariah as a trusted Islamic financial institution. However, in practice, the decision to use Islamic banking products is more heavily influenced by product suitability to needs, ease of service, service quality, and benefits felt directly. Thus, brand image continues to play a role in building positive perceptions of the bank, but it is not yet the sole factor capable of driving usage decisions through the formation of trust. This professional experience of the researcher is used as context to interpret the research findings and is not the primary source of empirical data.

Based on the indirect effect testing results, the tenth hypothesis shows that Brand Trust is unable to mediate the effect of Promotion on the Usage Decision; thus, Hypothesis 10 is rejected. In the first-order construct model, the indirect path coefficient (β) is 0.184, with a t-statistic of 1.776 and a p-value of 0.076 (>0.05). Relatively similar results were also shown in the second-order construct model, with a path coefficient (β) of 0.175, a t-statistic of 1.729, and a p-value of 0.084 (>0.05). The consistency of results across both models indicates that Brand Trust has not been able to act as an intervening variable in the relationship between Promotion and the Usage Decision. Based on the researcher's experience as a practitioner and Branch Manager of CIMB Niaga Syariah Palembang, various promotional programs offering benefits that match customer needs, such as financing programs, digital services, and other marketing programs, generally receive positive responses when the offered benefits are felt directly by customers. Under these conditions, the usage decision is more heavily influenced by the relevance of product benefits, ease of service, and the suitability of promotional programs to customer needs. This professional experience of the researcher is used as context to interpret the research findings and is not the primary source of empirical data.

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CONCLUSION, LIMITATIONS, AND SUGGESTIONS

Based on the testing results, it can be concluded that in the high-involvement Islamic banking industry, Brand Awareness and Brand Image alone are insufficient to directly build Brand Trust or drive product usage decisions. Instead, customers' usage decisions are significantly and directly driven by effective promotions offering concrete benefits and established Brand Trust, with Brand Trust acting as an independent direct driver rather than a mediating variable. Therefore, marketing strategies must focus on demonstrating service performance, solution-oriented promotional communication, and personal approaches, rather than relying solely on abstract brand exposure or image.

This research contains several limitations, including a geographical scope restricted solely to CIMB Niaga Syariah customers in Palembang City, which limits direct generalizability across all regions in Indonesia. Furthermore, the subject of study focuses on a single Islamic business unit without direct comparison to full-fledged spin-off Islamic banks. Another limitation stems from the variable scope, which was restricted to *Brand Awareness*, *Brand Image*, *Promotion*, and *Brand Trust*, without incorporating other external factors such as *Digital Service Quality*, *Perceived Risk*, or customer religiosity.

Based on the research findings, management at CIMB Niaga Syariah is advised to optimize educational, transparent promotional strategies that offer tangible benefits such as competitive profit-sharing ratios, given that promotion is the most dominant predictor of trust and usage decisions. Additionally, strengthening a high-reputation brand image and maintaining Sharia compliance remain vital for sustaining customer security. Because brand awareness does not automatically build trust, awareness campaigns should be paired directly with proof of service quality. For future researchers, it is recommended to expand the geographical sample size across multiple cities or nationally to improve generalizability, and to include additional key variables such as *Digital Service Quality*, *Perceived Risk*, or *Religiosity* to enrich consumer behavior models in Islamic banking.

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