

Original Article

The Effect of Customer Knowledge, Advertising and Brand Image on Transaction Intention of Sharia Commercial Bank

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Abstract — Since the establishment of Islamic Banks in Indonesia in 1991, namely with the establishment of Bank Muamalat, Islamic banking has experienced various developments and contributions to banking in Indonesia. Until 2020, there have been 14 Sharia Commercial Banks (SCB) in Indonesia. However, if the performance of the SCB on total assets and absorption of customer funds per bank is compared to the performance of conventional commercial banks, the SCB is still far behind. The SCB value is only around 36% when compared to conventional commercial banks. A positive brand image is one of the important elements that need to be instilled in customers in order to increase customer intention in transacting at the SCB. In addition to brand image, increasing positive knowledge and positive advertising are also important elements in increasing brand image as well as customer intention in transacting. This study aims to determine the effect of customer knowledge, advertising and brand image on transaction intentions, both direct and mediated effects by brand image. The sample used was 226 respondents who were taken by random sampling technique in the period September-November 2021. SEM PLS was used in this study to test data and hypotheses. The results showed that customer knowledge and brand image have a direct and significant effect on transaction intentions, but advertising does not have a significant direct effect on transaction intentions. Meanwhile, the brand image proved significant in mediating the relationship between advertising and transaction intentions and the relationship between customer knowledge and transaction intentions.

Keywords — Advertising, Brand Image, Customer Knowledge, Purchase Intention, Transaction Intention.

I. INTRODUCTION

Sharia Commercial Banks (SCB) was first established in Indonesia in 1991 with the establishment of Bank Muamalat Indonesia. The most distinguishing thing between SCB and

Conventional Commercial Banks is the application of sharia elements in SCB business activities that are in line with Islamic values. Islamic banks differ from conventional banks in terms of objectives, operations, principles and practices (Abdul Rasid et al., 2011). Indonesia, as a country with a very large population and the majority, are Muslims (87.18% Muslims of the total population of 232.5 million people - Global Islamic Economy Report 2018-2019), is a very promising market for sharia banking, especially SCB. In Indonesia, the very rapid economic and industrial growth compared to the previous decades also had a good impact on Islamic banking. This is indicated by the number of SCB, which is growing from year to year, and in 2020 there are 14 SCB operating in Indonesia. Unfortunately, although the number of SCB has experienced significant development when compared to conventional commercial banks, SCB is still far behind. This can be seen from the performance of absorption of customer funds and asset development. During the period 2008 – 2020, the average absorption of customer funds per SCB only reached 38% when compared to conventional commercial banks. Likewise, with the development of assets where the average total assets per SCB only reached 35% when compared to conventional commercial banks (SPS – OJK, 2008-2020). Meanwhile, the total assets of all SCB in Indonesia in 2020 only amounted to 3.34% of Conventional Commercial Banks (SPS – OJK, 2008-2020); this figure is also very far compared to the assets of Islamic Banks in the Asian region where the total assets of Islamic Banks in several Asian countries in 2015 were Qatar at 26.1%, Malaysia 23%, Bangladesh 19.4%, Pakistan 8.2% (Alam et al., 2018).

Knowledge and understanding that there are fundamental differences between SCB and Conventional Commercial Banks need to be instilled in the community. The literacy of the Indonesian people towards national financial services, specifically sharia, is still quite low (Sharia Banking Roadmap 2015-2019). The higher the



customer's knowledge about Islamic banking, the more opportunities for the community to use Islamic banking services and products. Customer knowledge affects the cognitive processes involved in decision making. Customer knowledge is the customer's understanding of the characteristics or features of the product, the consequences of using the product and the value (level) of satisfaction to be achieved from the product (Peter & Olson, 2013). Product knowledge is information stored in the memory of customers related to the products they have consumed (Carlson et al., 2009). Customer knowledge is considered to have a significant contribution to increasing transaction intentions (Suki, 2016, Tassiello, 2019). It is hoped that having good knowledge of the *SCB* will also increase customer interest in transacting at the *SCB*.

Advertising is a strategy that is widely used by companies in promoting a product or service. A survey conducted by Edelman (2012) noted that in Indonesia, people still rely on advertising as their source of information. Advertising is considered capable of stimulating consumption and economic activity as well as demonstrating certain lifestyles and value orientations. By using advertising, companies can highlight and showcase the advantages of the brand and its products in detail to potential customers. The results of research conducted by Lee et al. (2016) revealed that advertising has a significant influence on product purchase intentions by customers. This statement is also supported by several other research results (Alalwan, 2018., Martins et al., 2017).

In addition to customer knowledge and advertising, brand image is also an aspect that needs to be considered in increasing customer interest and purchase intention. According to Kotler (2009), a brand image is a number of beliefs about brands. Brand image is considered as a set of brand associations formed in the minds of customers (Rangkuti, 2002). Brand image can be formed from the knowledge and experience possessed by customers of products or services. The brand image includes knowledge and beliefs (cognition) about brand attributes, consequences of using the brand, and appropriate consumption situations, as well as evaluations, feelings, and emotions (affective responses) associated with the brand. One of the marketing strategies to increase the activation potential of a brand is repeated advertising campaigns (Peter and Olson. 2013). Brand image is one of the important aspects. Banks that have a good image have the potential to gain better appeal and gain customer trust; therefore, customers will use the services of these banks. A good brand image has a good impact on purchase intentions by customers (Mehmood and Shafiq, 2015., Soltani et al., 2016, Fink et al., 2000).

II. MATERIALS AND METHODS

A. Review of Literature

a) Customer Knowledge

According to Mowen and Minor (2008), customer knowledge is a number of experiences with various kinds of information about certain products or services owned. Knowledge is the result of human sensing or the result of a person's interaction with objects through their senses, namely the senses of sight, hearing, smell, taste and touch (Notoatmodjo 2005). Customer knowledge can be obtained from the product itself or from previous product use experiences, advertisements, interactions with salespeople, information from friends or the media, previous decision making or product use, and memories from customers (Macinnis, 1997). Engel et al. (2006) define customer knowledge as information stored in memory which is divided into three types of knowledge: product knowledge, purchase knowledge, usage knowledge. Mowen and Minor (2008) divide customer knowledge into 3 categories: objective knowledge, subjective knowledge and information about other knowledge.

b) Advertising

Advertising is any form of non-personal presentation and promotion of ideas, goods, or services by a particular sponsor that must be paid for (Kotler and Armstrong, 2008). Lee and Johnson in Munandar and Priatna (2007) define advertising as commercial and non-personal communication about an organization and its products that are transmitted to a target audience through mass media such as television, radio, newspapers, magazines, direct mail, outdoor billboards or public vehicles. The purpose of advertising is to change or influence the attitudes of the target audience before making a purchase. Attitude towards advertising is a representative of customer response that is favorable or not to an advertisement presentation (Solomon, 2009). Shimp (2003) divides advertising based on its function into 5: Informing, Persuading, Reminding, Adding Value and Assisting.

c) Brand Image

The American Marketing Association (AMA) (referred to in Kotler, 2009) states that a brand is a name, term, sign, symbol, or design or designation or designation of those things intended to provide an identity for goods or services made or provided by a seller or group of sellers and differentiate them from the goods or services provided by competitors. A brand can be a name, trademark, logo or another symbol. Kotler and Keller (2016) define an image as a number of beliefs, ideas, and impressions held by a person about an object. Brand image is the perception and belief held by customers, as reflected in the associations that are embedded in memory. Kotler and Armstrong (2008) argue that brand image is the perception and belief that exists in customers' minds, as reflected in associations that occur in customers' memories which have 3 aspects: strength, uniqueness and favorable.

d) Transaction/Purchase Intention

Purchase intention, according to Kinnear and Taylor in Thamrin (2003), is the stage of the respondent's tendency to act before the buying decision is actually implemented. Wells et al. (2011) in Hutter et al. (2013) stated that purchase intention refers to the mental stage in the decision-making process where customers have developed an actual will to act on an object or brand. Kotler, Bowen and Makens (2014) state that purchase intentions arise after an alternative evaluation process. In the evaluation process, a person will make a series of choices regarding the product to be purchased on the basis of brand and intention. Some of the factors behind the emergence of intentions, according to Kotler (2011), are factors of encouragement from within the individual, social motives and economic factors. Meanwhile, according to Luzas & Britt (2012), there are four factors that influence customer buying intentions: attention, interest, desire and conviction.

e) Relationship of Customer Knowledge to Brand Image and Transaction Intention

Customer knowledge is the customer's understanding of the characteristics or characteristics of the product, the consequences of using the product and the value (level) of satisfaction to be achieved from the product. Meanwhile, the brand image includes knowledge and beliefs (cognition) about brand attributes, consequences of using the brand, and appropriate consumption situations, as well as evaluations, feelings, and emotions (affective responses) associated with the brand (Peter & Olson, 2013). Zhu, P.T. (2004) in Lin and Chen (2006) states: when a customer chooses a product, he usually evaluates it based on his understanding of it, and his understanding will affect the processing of information retrieval. The results of Tassiello's research (2019) reveal that customer knowledge about products has a significant influence on purchase intentions/transactions of travel services. This is supported by the research results of Pieniak et al. (2010), where customer knowledge has a significant influence on the purchase/transaction of organic vegetables. The brand image consists of knowledge and beliefs about the nature of the brand, the consequences of using the brand, and its proper use, in addition to evaluations, feelings, and emotions in relation to the brand (Algesheimer et al., 2005). The results of Suki's research (2016) support Algesheimer's statement that the customer knowledge variable has a significant effect on brand image and purchasing decisions.

H1: Customer knowledge (CK) has a significant effect on the brand image (BI) of SCB.

H2: Customer knowledge (CK) has a significant effect on transaction intentions (TI) at SCB.

f) Relationship of advertising to Brand Image and Transaction Intention

Tjiptono (2011) states that advertising is a form of indirect communication based on information about the advantages or benefits of a product, which is arranged in

such a way that it creates a pleasant feeling that will change a person's mind to make a purchase. Purchase intention is also used to identify the ultimate goal of ad delivery (Xu et al., 2011 in Sayuti and Sukaatmadja, 2021). Purchase intention refers to the process in which customers make plans to buy products/services because of advertisements delivered through advertising media (Huang et al., 2010, Kamins and Marks, 1987; Lee et al., 2016). Advertising has a significant influence on purchase intentions. This opinion has been supported by various research results (Alalwan, 2018; Martins et al., 2017; Kim et al., 2010). Initial advertising was often concentrated on creating brand awareness, and subsequent advertising efforts on creating a brand image (Kotler and Keller, 2016). The main purpose of advertising is the sale and branding of products/services (Laudon and Traver, 2013). The function of advertising is to create symbolism and imagery around the product that will result in a relationship between the brand and the customer (Meenaghan, 1995). Advertisements convey messages to influence cognitive changes in customers, make customers recognize pleasure, and induce temporary emotional changes in customers (MacKenzie and Lutz, 1989) in Lee et al. (2016). The results of research conducted by Lee et al. (2016) revealed that advertising has a significant influence on brand image. Buil et al. (2013), in their research, also concluded that advertising has a positive and significant influence on brand image. The results of a study in Saudi Arabia also have the same opinion that advertising has a positive effect on the brand image (Sallam and Algamash, 2016).

H3: Advertising (Ad) has a significant effect on the brand image (BI) of SCB.

H4: Advertising (Ad) has a significant effect on transaction intentions (TI) at SCB.

g) The Relationship between Brand Image and Transaction Intention

Brand Image is a collection of brand associations formed in the minds of customers (Rangkuti, 2002). Brand Image is a number of beliefs about a brand (Kotler, 2009). Some opinions state that brand image has a significant influence on customer purchase intentions (Mehmood and Shafiq, 2015; Soltani et al., 2016; Lin and Chen, 2006; Alawadhi, 2020). Fink et al. (2020) conclude that brand image has a positive and significant influence on purchase intention. Furthermore, Laroche et al. (2003) in Nawi et al. (2019) states that in the knowledge phase, customers tend to change their opinions through brand image. In contrast, Chang and Wu (2015) in Nawi et al. (2019) argues that customer knowledge and positive attitudes towards brand image can influence purchase intentions. In addition, the brand image also plays a role in mediating other factors. The mediating effect occurs when the independent variable affects the dependent through its effect on or as a result of the mediator variable (Baron and Kenny, 1986) in Bian and Moutinho (2011). Similar research results were expressed by He and Qu (2018) and Sallam and

Algamash (2016), which state that brand attitudes mediate the relationship between advertising and purchase intentions. The mediating role of brand image on the relationship between advertising and purchase intention is stated by several research results (Supardin et al., 2018; Sayuti and Sukaatmadja, 2021).

- H5: Brand image (BI) has a significant effect on Transaction Intention (TI) at SCB.
- H6: Brand image (BI) mediates the effect of customer knowledge (CK) on transaction intentions (TI) at SCB.
- H7: Brand image (BI) mediates the effect of advertising (Ad) on transaction intentions (TI) at SCB.

h) Research Frame Work

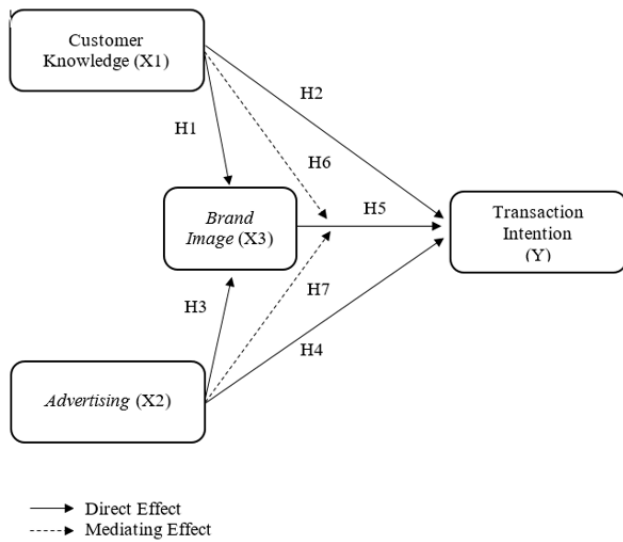


Fig.1 Research frame work

B. Methods

a) Population, Samples and Data Collection

This research was conducted in Lampung Province, Indonesia, with Lampung people as the population used. The number of samples used: 226 respondents with the random sampling method. Based on Ferdinand (2002), the number of samples is considered to have met the adequacy of the sample. Primary data collection is conducted by distributing questionnaires through a google form. The questionnaire was prepared in a semi-structured manner consisting of closed, direct and indirect questions. The questions in the questionnaire are qualitative, and responses to these qualitative questions are recorded on a five-point Likert scale. The questionnaire contains brief questions about the respondent's profile, such as age, education, occupation and age, followed by follow-up questions about the object of research. To validate that the respondent is in accordance with the scope of the study, a number of screening questions are placed in the questionnaire (the respondent's domicile area and knowledge of the existence of Islamic Commercial

Banks). Secondary data was obtained through library research by examining materials: books containing basic theories, as well as various other materials such as journals and scientific works.

b) Research Variables

This study used 3 independent variables: customer knowledge (x1), advertising (x2) and brand image (x3) and one dependent variable: transaction intention (y). The direct effect relationship was examined on each independent variable on the dependent variable. The indirect effect (mediation) by brand image (x1) was investigated on the relationship between customer knowledge (x1) and transaction intention (y) as well as the relationship between advertising (x2) and transaction intention (y). The indicator on customer knowledge (x1) refers to Suki (2016). Advertising indicator (x2) refers to Marthins et al. (2017). Brand image indicator (x3) refers to Fink et al. (2000), and the transaction intention indicator (y) refers to Jalilvand and Samiei (2012).

c) Data Analysis

The data obtained from the collection of questionnaires were analyzed based on frequency such as gender, age, occupation and so on to determine the space and profile of the respondents. The relationship between variables, either directly or indirectly, is carried out using the Structural Equation Model (SEM) through the Partial Least Square (PLS) approach (SEM-PLS Smart PLS 3.0 application). The approach taken is to evaluate the measurement model (Outer Model), evaluate the structural model (Inner Model) and the hypotheses test.

III. RESULT AND DISCUSSION

A. Evaluation Results of Model Measurement (Outer Model)

The evaluation of this measurement model establishes the relationship between each variable and its indicators to determine how each indicator relates to its variables. There are 3 measurement criteria to assess the Outer model: Convergent Validity, Discriminant Validity, and Reliability. Convergent validity can be expressed using Average Variance Extraction (AVE). The minimum AVE value is 0.5 (Ghozali, 2016). Discriminant validity can be assessed by comparing the value of the square root of the Average Variance Extracted (AVE). In accordance with the Fornell Larcker Criteria: if the square root value of AVE for each construct is greater than the correlation value between the construct and other constructs in the model, then the model is said to have a good discriminant validity value (Henseler et al., 2015). The reliability test was carried out with the aim of knowing the consistency of the instrument as a measuring tool. The reliability of a model can be seen in 2 ways: the Cronbach's Alpha value and the Composite Reliability value, where it said good reliability it has a value greater than 0.7 (Ghozali, 2016).

Table 1. Variable value of AVE and AVE square root

Variable	AVE	AVE Square root			
		x ₁	x ₂	x ₃	y
x ₁	0,678	0,847			
x ₂	0,739	0,769	0,859		
x ₃	0,718	0,730	0,587	0,887	
y	0,787	0,801	0,720	0,784	0,823

Table 1 shows that all indicators of study variables have an AVE value > 0.5, so the Convergent Validity value is good. In addition, all the values of the square root of AVE for each construct are also greater than the correlation values between the constructs and other constructs in the model, thus meeting the Fornell Larcker Criteria, and it can be concluded that both Convergent and Discriminant Validity reached.

Table 2. All variable value of Cronbach's alpha and composite reliability

Variable	Cronbach's Alpha	Composite Reliability
x ₁	0,880	0,880
x ₂	0,929	0,930
x ₃	0,868	0,869
y	0,864	0,868

Table 2 shows that all indicators of research variables have Cronbach's Alpha and Composite Reliability values greater than 0.7, so it can be concluded that the reliability values are reached.

B. Evaluation Results of Structural Model (Inner Model)

Evaluation of the structural model or inner model is used to predict the relationship between variables which aims to see and ensure that the relationship between variables is strong so that hypothesis testing can be carried out. Measurement of the structural model can be conducted by looking at the value of the Coefficient of Determination (R²), Predictive Relevance (Q²) and Goodness Fit Index (GoF) (Jogiyanto, 2009). The value of the coefficient of determination (R²) is used to determine the effect of the independent variable on the dependent variable. Chin (1995) in Jogiyanto (2009) provides criteria for limiting the value of R² in 3 classification categories: R² value of 0.67 as substantial (strong), 0.33 as moderate and 0.19 as weak. Predictive Relevance (Q²) values are used to show evidence that the observed values have been reconstructed properly so that the model has predictive relevance. The Predictive Relevance value must be greater than 0 (Q² > 0) for the model to have predictive relevance. The Goodness of Fit Index (GoF) was used to validate the overall structural model and validate the combined performance of the measurement model and the structural model. GoF values range from 0 to 1 with value interpretations: 0.1 = small GoF, 0.25 = medium GoF and 0.36 = large GoF (Ghozali, 2016).

The results of data processing found that the coefficient of determination (R²) for the brand image variable was 0.718 while the transaction intention variable was 0.646. This proves that the coefficient of determination on brand image is in the substantial category and the intention to transact is moderate. Furthermore, the calculation result of Predictive Relevance (Q²) is 0.718 > 0, which indicates that the model has predictive relevance. The GoF value obtained from the calculation is 0.705, so it is included in the large category.

C. Hypothesis Testing Summary

Hypothesis testing between variables: the independent variable on the dependent variable and the dependent variable on the dependent variable was carried out using the bootstrap resampling method developed by Geisser (Ghozali, 2016). The t-test or partial test is used to determine the effect between variables partially. The T-test is carried out using a comparison between the path coefficient results indicated by the T-statistic value with the T-table. If the T-statistic value is higher than the T-table value, it means that there is an influence between the independent variables partially on the dependent variable. For the 95% confidence level and the significant value (α) 5%, the T-table value for the two-tailed hypothesis is > 1.96 (Jogiyanto, 2009). Another method is to compare the probability value (P-value) to the significant value (α). If the value of the P-value is smaller than the value of α, then there is a partial influence between the independent variables on the following variables.

Table 3. Hypothesis Testing Summary

Hypothesis	Path Coeff.	T Stat.	P-Value	Conclusion	
<i>(Direct Effect)</i>					
H1	CK -> BI	0,514	11,263	0,000	Accepted
H2	CK -> TI	0,580	7,658	0,000	Accepted
H3	Ad -> BI	0,339	8,324	0,000	Accepted
H4	Ad -> TI	-0,085	1,059	0,290	Rejected
H5	BI -> TI	0,331	4,331	0,000	Accepted
<i>(Specific Indirect Effect / Mediation Effect)</i>					
H6	CK -> BI -> TI	0,170	4,008	0,000	Accepted
H7	Ad -> BI -> TI	0,132	3,723	0,000	Accepted

IV. DISCUSSION

The results of hypothesis testing indicate that the path coefficient value of the influence of customer knowledge on brand image is 0.514, which means that customer knowledge has a positive effect on brand image. Then the T-statistic value produced is 11.263 or greater than the T-table (11,263 > 1.96), while the resulting p-value is 0.00 so it is smaller than the 0.05 value (0.00 < 0,05). This means that the influence of the customer knowledge variable on brand image is significant. Thus it can be concluded that H1 is accepted. The same thing is revealed from research which

concludes that customer knowledge is one of the factors that determine customer ratings of brand image (Suki, 2016). The more customers have good knowledge about a brand, the higher the brand image formed. The same thing happened for the relationship between customer knowledge and transaction intentions, where the path coefficient value was 0.580 with a T-statistic value greater than T-table and a P-value less than 0.05, so H2 was accepted. This is in accordance with the results of several studies, which concluded that customer knowledge greatly influences the purchase intention of goods and services (Tassiello and Tillotson, 2019; Pieniak et al., 2010; Lin and Chen, 2006). During the buying process, customers' knowledge about the product will not only affect their search behavior but also affect the treatment of information and their decision-making process and will subsequently influence their purchase intentions (Brucks, 1985; Rao and Sieben, 1992) in Lin and Chen, 2006).

Advertising proved to have a positive effect on brand image. This is evidenced by the path coefficient value of 0.339. In addition, the effect given by advertising on brand image is significant. This can be seen from the T-statistic value, which is greater than the T-table value and the P-value, which is smaller than the α value. Thus, H3 is accepted. This is consistent with various research results on advertising and its significant effect on the brand image (Lee et al., 2016; Buil et al., 2013, Sallam and Algamash, 2016). The brand image comes from various components of identity, with advertising being the center of the process that informs customers of product benefits and positions the brand in customers' minds. Advertising serves to transmit existence and beautify beliefs about product quality so that it affects the brand image received by customers (Doyle, 1989 in Meenaghan, 1995). Furthermore, in this study, it was found that advertising has no significant effect on transaction intentions. This can be seen from the T-statistic value, which is smaller than the T-table (1.059 < 1.96), and the P-value is greater than the α value (0.290 > 0.05), so H4 is rejected. This shows that the advertisements carried out by Sharia Commercial Banks have no significant effect on the transaction intentions of the people in Lampung Province. Although this finding is different from most opinions, the same thing is also concluded by the research of Shaouf et al., 2016 and Supardin et al., 2018 where advertising has no significant effect on purchase intention. The relationship between brand image and transaction intention can be concluded as positive and significant, where the higher the brand image, the higher the customer's transaction intention. This is indicated by a positive path coefficient value, a T-statistical value that is greater than the T-table and a P-value that is smaller than the α value, so that H5 is accepted. In accordance with the opinion of Kamins and Marks (1990) in Lee et al. (2016) that if customers have a good and preferred brand image of a product, they will have a higher purchase intention, and if a product is known by customers, they will be more confident to buy. The findings in this study are in

line with various opinions which conclude that brand image greatly influences customers' purchase intentions for goods and services (Jalilvand and Samiei, 2012; Mehmood and Shafiq, 2015; Soltani et al., 2016; Wang et al., 2016; Fink et al., 2016). In line with the acceptance of H1 and H3, the strategy to improve the brand image of Sharia Commercial Banks can be done by increasing customer knowledge and penetration of positive advertising to customers.

The mediating role of brand image on the relationship between customer knowledge and transaction intentions, as well as the relationship between advertising and transaction intentions, proved significant in this study. This can be seen from the T-statistical value, which is greater than the T-table and the P-value, which is smaller than the α value. Furthermore, the resulting path coefficient value states that the role of mediation is positive. So both H6 and H7 are accepted. Chang and Wu (2015) in Nawi et al. (2019) states that customer knowledge and positive attitudes towards brand image can influence purchase intentions. The brand image consists of knowledge and beliefs about the nature of the brand, the consequences of using the brand, and its appropriate use, in addition to evaluations, feelings, and emotions in relation to the brand (Algesheimer et al., 2005). Through brand image, customer knowledge has a significant effect on purchase intention. In addition, a brand image that mediates the role of advertising on purchase intention is also concluded from several research results (Sayuti and Sukaatmadja, 2021; Sallam and Algamash, 2016; He and Qu, 2018).

In this study, although advertising does not have a significant direct impact on customer transaction intentions, the role of advertising on transaction intentions can be mediated by brand image. Advertising is proven to significantly improve brand image. By increasing the brand image, then customer intent to the transaction will increase. That way, Sharia Commercial Banks can focus their advertising activities on areas that will further enhance their brand image in the eyes of customers so that it will indirectly increase buying/transaction interest.

V. CONCLUSION

Based on the calculations, testing and data analysis that have been described previously, it can be drawn from the research results as follows:

- Customer knowledge and advertising each have a significant effect on brand image. This is evidenced by the P-value, which is lower than the α value. This means that the brand image of Sharia Commercial Banks will increase with the increase in positive customer knowledge possessed by customers. In addition, the more often customers see positive advertisements about Sharia Commercial Banks, the brand image of Sharia Commercial Banks will increase.

- Customer knowledge, advertising and brand image each have a significant influence on transaction intentions. Therefore, the marketing strategy of Sharia Commercial Banks to increase buying interest can be done by increasing the three variables.
- In this study, it was found that advertising has no significant direct effect on transaction intentions. Although this is contrary to public opinion, some previous studies have also concluded the same thing.
- Brand image mediates the effect of customer knowledge on transaction intentions as well as the effect of advertising on transaction intentions. This can be an indication that brand image has a very big role in influencing customer transaction intentions, either directly or as a mediator.

A. Research Limitation

In conducting this research, the researcher has several limitations as follows:

1. The research area is only Lampung Province, Indonesia. Research in different areas may get different results.
2. The independent variables used in this study were customer knowledge, advertising and brand image. It is possible that there are other independent variables that have more influence on the dependent variable but were not examined in this study.

B. Suggestion

Based on the results and conclusions in this study, the researchers submit the following suggestions:

1. It is necessary to do further research with different variables or add more variables to obtain larger data in order to obtain more comprehensive results.
2. In this study, it was found that advertising has no significant effect on customer transaction intentions at Islamic Commercial Banks. Further research is needed on the factors that cause this issue.

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