The Role of Product Knowledge on Purchasing Decisions with Product Awareness as a Mediating Variable

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Abstract. *This study aims to examine the influence of product knowledge and customer awareness on insurance decision-making among users of Jasa Raharja insurance services in Banyuwangi. The research is classified as explanatory research using a quantitative approach. The population consists of individuals who use Jasa Raharja insurance services, with a sample size of 110 respondents selected through the snowball sampling technique. Data were collected using a closed-ended questionnaire distributed personally, employing a five-point Likert scale ranging from "Strongly Disagree" to "Strongly Agree." Data analysis was conducted using the Partial Least Squares (PLS) method. The results indicate that product knowledge has a positive and significant effect on customer awareness. This suggests that the greater the consumer's understanding of Jasa Raharja insurance products, the higher their awareness of the importance of having insurance. Furthermore, product knowledge is also found to have a positive and significant impact on purchasing decisions, implying that well-informed consumers are more likely to make insurance purchasing decisions. Additionally, customer awareness also positively and significantly influences purchasing decisions. In other words, the more aware consumers are of the importance of insurance, the more likely they are to purchase insurance products. This study contributes to a deeper understanding of the importance of enhancing consumer knowledge and awareness of insurance products as a means of encouraging purchasing decisions. These findings also offer practical implications for companies in designing effective communications and consumers education strategies.*

Keywords: *Companies; Designing; Knowledge; Product.*

1. Introduction

Insurance is a practice or arrangement in which a company or government agency guarantees compensation for certain losses, damages, illnesses, or deaths in exchange for premium payments (Y. Lin & Cox, 2008). Insurance is also understood as a contract in which an insurance company indemnifies another person against losses from certain contingencies or dangers (Harrington & Niehaus, 2003). Premium payments on insurance will help protect the insured person or their family from financial loss (Wopperer, 2002). There are many types of insurance policies, including life, health, homeowners, and auto insurance are the most common forms of insurance (Y. Lin & Cox, 2008). The purpose of insurance is to reduce financial uncertainty and make accidental losses manageable. Premium payments in insurance will replace the costs experienced due to the risk of

loss, and risks that may arise due to future uncertainty (Zakaria et al., 2016).

Currently, the insurance industry in Indonesia faces increasing challenges due to the increasing influx of foreign insurance companies as a consequence of globalization. In the future, often referred to as the era of globalization, insurance and reinsurance companies in Indonesia will not only have to compete with foreign companies with substantial capital, advanced technology, and qualified human resources, but will also have the opportunity to expand operations and develop their insurance and reinsurance businesses in international markets.

One factor contributing to low public interest in insurance is a lack of knowledge about its benefits (I. Sari et al., 2022). Limited understanding of the protection offered, how insurance works, and its long-term benefits can hinder an individual's decision to purchase an insurance product (Tamboto & Pangemanan, 2019).

Knowledge about the benefits of insurance plays a crucial role in increasing public interest in insurance (I. Sari et al., 2022). Many individuals remain reluctant or hesitant to purchase insurance products due to a lack of understanding of the protection provided, claims mechanisms, and potential long-term benefits (Sahri Aramiko et al., 2022). By increasing insurance literacy, the public will be more aware of the importance of having financial protection against unexpected risks, such as accidents, illness, or losses due to disasters.

Good knowledge of the benefits of insurance can also reduce misunderstandings or negative stigmas that often arise, such as the assumption that insurance only benefits companies or is difficult to claim. As (Sari, 2024) states, knowledge and trust have a significant impact on

A person's decision to purchase insurance. When people understand that insurance is a financial instrument that can provide peace of mind and economic stability, they will be more likely to consider purchasing insurance.

Education about the benefits of insurance can encourage wiser financial behavior, where individuals focus not only on current consumption but also on preparing for future protection. With increased awareness and understanding of the importance of insurance, it is hoped that the insurance penetration rate in Indonesia will grow more rapidly, thus providing more people with financial protection (I. Sari et al., 2022).

On the other hand, insurance awareness plays a crucial role in bridging the relationship between knowledge of insurance benefits and interest in insurance (Sahri Aramiko et al., 2022). The higher a person's awareness of the importance of insurance protection, the more likely they are to be interested in insurance. The level of insurance awareness in Indonesia remains relatively low, as reflected in the low insurance penetration and density in the country (Okatarani Br Torong et al., 2023). Insurance penetration, which measures the contribution of insurance premiums to Gross Domestic Product (GDP), only reached 2.82% in 2022. This figure is lower than neighboring countries such as Malaysia (3.8%), Thailand (4.6%), and Singapore (12.5%).

This low insurance penetration and density indicates that the majority of Indonesians have not yet utilized insurance products as a financial protection instrument. Factors such as low insurance literacy and perceived high premium costs contribute to this situation (Sahri Aramiko et al., 2022).

There are conflicting findings in research regarding the influence of knowledge on purchasing decisions. Previous research found that product knowledge and product involvement significantly and positively influence consumer purchasing decisions (Arif Lubis, 2023). However, a different finding was found by Muhammad Zihanuddin et al. (2024), who found that product knowledge had no significant effect on saving decisions. This discrepancy indicates inconsistencies in the role of knowledge in various financial decisions, depending on the product type and other factors influencing decision-making.

Therefore, this study proposes product awareness as a moderating variable. Awareness is a person's understanding and knowledge of something, such as a personality, place, product, service, and level of trust (Romaniuk et al., 2017). This awareness can stimulate a person's actions because it allows for informed choices (Hakala et al., 2012).

2. Research Methods

The type of research used in this study is explanatory research, which is associative in nature, aiming to determine the relationship between two or more variables (Sugiyono, 2012). This study aims to explain hypothesis testing with the aim of confirming or strengthening the hypothesis, with the hope that it will ultimately strengthen the theory used as a basis. In this case, the influence of product knowledge, product awareness, and purchasing decisions is examined.

3.Results and Discussion

This study involved 110 consumers using Jasa Raharja Insurance services in Banyuwangi. The characteristics of the respondents are presented using statistical data obtained through questionnaire distribution. In the field, all respondents willingly completed the questionnaire, resulting in 110 completed questionnaires that could be used in the data analysis.

The description of the respondents in this study can be explained in four characteristics, namely based on gender, age, last education and type of work, which are explained below:

1) Gender

Based on the questionnaire data from 110 respondents in this study, their characteristics can be described based on gender factors as follows:

Respondent Characteristics Data Table by Gender

Gender		Frequency	Percentage
Man		72	**65.5**
Woman		38	**34.5**
Total		**110**	**100.0**

Source: Data processing results, 2025.

The table shows that there were 72 (65.5%) male respondents and 38 (34.5%) female respondents. The findings above indicate that the majority of respondents in this study were male.

Based on these findings, the majority of respondents were male. This indicates that Jasa Raharja Insurance users in Banyuwangi are predominantly male. This situation may be related to men's

more frequent role as heads of households and motor vehicle users, which is indeed one of Jasa Raharja's primary service bases for traffic accident insurance coverage.

2) Age

Based on the questionnaire data from 110 respondents in this study, their characteristics can be described based on age level factors as follows:

Respondent Characteristics Data Table by Age

Age	Frequency	Percentage
20 - 30 years	27	**24.5**
31 - 40 years old	45	**40.9**
41 - 50 years old	31	**28.2**
51 - 60 years	7	**6.4**
Total	**110**	**100.0**

Source: Data processing results, 2025.

The data presented in the table above shows that the largest number of respondents were aged 31-40, with 45 respondents (40.9%). This age group is generally in the productive phase of their work and family lives, and they are more aware of the importance of insurance protection. This age group also represents a segment of society that actively drives and is at higher risk of traffic incidents.

3) Last education

Based on the questionnaire data from 110 respondents in this study, their characteristics can be described based on the most recent education factor as follows:

Data Table of Respondent Characteristics According to Last Education

Education	Frequency	Percentage
Diploma	10	**9.1**
S1	78	**70.9**
S2	22	**20.0**
Total	**110**	**100.0**

Source: Results of data processing, 2025.

Based on the table above, it can be seen that the majority of respondents (78 respondents) had a bachelor's degree (70.9%), while 22 (20.0%) had a master's degree. This high level of education reflects a greater understanding and awareness of the importance of insurance as a form of risk mitigation. Education also plays a role in improving an individual's ability to rationally assess and select financial services.

4) Type of work

It is known that the majority of respondents work as private employees, namely 47 respondents (42.7%), and the next are respondents who are self-employed, namely 38 respondents (34.5%). This illustrates that the general public is the dominant user of Jasa Raharja services in the Banyuwangi area. Private employees tend to have high mobility and more frequently use private

and official vehicles, thus increasing the urgency of having insurance protection. Meanwhile, the self-employed group usually has high mobility in running their businesses, whether in the distribution of goods, transportation services, or other economic activities that involve the active use of vehicles. This makes them more vulnerable to the risk of road accidents, so the need for insurance protection also increases. This awareness is reflected in their participation in utilizing Jasa Raharja services.

Descriptive analysis aims to obtain an overview of respondents' assessments of the variables studied. Through descriptive analysis, information will be obtained regarding respondents' tendencies in responding to the indicator items used to measure the research variables.

The data is explained by providing a weighted assessment for each statement in the questionnaire. The respondent response criteria follow the following assessment scale: Strongly Agree (SS) score 5, Agree (S) score 4, Quite Agree (CS) score 3, Disagree (TS) score 2, Strongly Disagree (STS) score 1. Furthermore, from this scale, the data will be categorized into 3 groups. To determine the score criteria for each group, it can be calculated as follows (Sugiyono, 2017):

a. Highest score =5

b. Lowest score   =1

c. Range   = Highest score – lowest score = 5 - 1 = 4

d. Class interval = Range / number of categories = 4/3 = 1.33

Based on the size of the class interval, the criteria for the three categories are:

1) low category, score = 1.00 – 2.33

2) medium category, score = 2.34 – 3.66

3) high/good category, with a score of 3.67 – 5.00.

Data analysis in this study was carried out using PLS (Partial Least Square) and the data was processed using the Smart PLS program 4.1.0. According to Ghozali and Latan (2015:7), the PLS measurement model consists of a measurement model (outer model), Goodness of fit (GoF) criteria, and a structural model (inner model). PLS aims to test predictive relationships between constructs by examining whether there is an influence or relationship between them.

Measurement model testing (outer model) shows how the manifest or observed variables represent the latent variables to be measured. Measurement model evaluation is conducted to test the model's validity and reliability. Validity criteria are measured using convergent and discriminant validity, while construct reliability criteria are measured using composite reliability, Average Variance Extracted (AVE), and Cronbach's alpha.

*Convergent validity*The measurement model with reflective indicators is assessed based on the correlation between item scores and component scores calculated using PLS. The individual reflective measure is declared high if the loading factor value is more than 0.7 with the measured construct for confirmatory research and the loading factor value between 0.6 - 0.7 for exploratory

research is still acceptable and the Average Variance Extracted (AVE) value must be greater than 0.5. Evaluation of convergent validity for each latent variable can be presented in the outer loading value section which describes the strength of the indicator in explaining the latent variable Reliability testing is conducted to demonstrate the accuracy, consistency, and precision of an instrument in measuring a construct. In Structural Equation Modeling-Partial Least Squares (SEM-PLS), reliability and construct validity criteria are used to ensure that the measurement model is accurate and trustworthy. The following is a brief explanation of Cronbach's Alpha, Composite Reliability (CR), and Average Variance Extracted (AVE):

a.   *Cronbach alpha.*This criterion is used to measure the internal consistency of items within a construct, indicating the extent to which the items measure the same concept. A Cronbach's alpha score of more than 0.70 indicates good reliability of the construct being studied (Ghozali, 2014).

b.   *Composite Reliability*. Measuring the internal reliability of a construct by considering the indicator weights (loadings) in the PLS model. The indicators of a construct provide good results if they are able to provide a composite reliability value of more than 0.70.

c.   *Average Variance Extracted*(AVE). An AVE criterion above 0.5 indicates that the indicators that form the research variables are said to be reliable, so they can be used in further analysis in the research.

The Cronbach's alpha, composite reliability and AVE values for each construct of this study are presented in full in the table below:

Reliability Test Results Table

|	Cronbach's alpha	Composite reliability (rho_c)	Average variance extracted (AVE)
Customer awareness	0.903	0.939	**0.838**
Buying decision	0.886	0.917	**0.689**
Product knowledge	**0.758**	**0.861**	0.675

Source: Smart PLS 4.1.0 data processing (2025)

The results of the reliability test for each structure are shown in the table above. The findings indicate that the Cronbach's alpha value for each construct is greater than 0.7, the composite reliability value for each construct is greater than 0.7, and the AVE value for each construct is greater than 0.5. Based on the results of the reliability test, it can be concluded that the research instrument has high reliability.

Based on the results of the convergent validity, discriminant validity, and reliability tests above, it can be concluded that the indicators used in measuring latent variables can all be stated as valid and reliable measurement indicators.In this case, data processing was performed using SmartPLS 4.1.0 software. The results of this data processing are shown in the following image:

SEM-PLS Inner Model Image

Source: Results of data processing with Smart PLS 4.0 (2025)
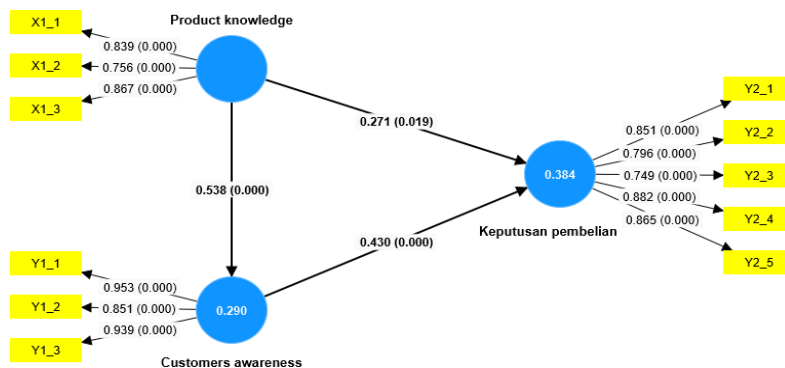
1) Direct Influence Analysis

This section presents the results of the research hypothesis testing conducted in the previous chapter. The t-value for the 5% significance level is 1.96. The following table shows the results of the test of influence between variables using Partial Least Squares analysis.

Path Coefficients Table

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Customersawareness ->	**0.430**	**0.425**	**0.115**	**3,747**	**0.000**
Buying decision					
Product knowledge -> Customer awareness	0.538	0.541	0.069	7,802	**0.000**
Product knowledge -> Purchase decision	**0.271**	**0.279**	**0.116**	**2,349**	**0.019**

Source: Results of data processing with Smart PLS 4.1.0 (2025)

By presenting the results of the data processing, further testing can be carried out.for each research hypothesis, namely:

1) Hypothesis Testing 1:

The first hypothesis test was conducted by looking at the estimated coefficient value (original sample) of the influence of Product knowledge on Customer awareness, which was 0.538. This result provides evidence that Product knowledge has a positive influence on Customer awareness. This is supported by the test results obtained, the t-count (7.802) is greater than the t-table (1.96) with p (0.000) less than 0.000. Thus, the test conclusion can be drawn that Product knowledge has a positive and significant effect on Customer awareness. This result means that the better Product knowledge, the more Customer awareness will tend to increase. Based on this, the first hypothesis

proposed in this study, namely "The higher Consumer Knowledge about insurance, the higher Insurance Awareness will be" can be accepted.

2) Hypothesis Testing 2:

The second hypothesis test was conducted by looking at the estimated coefficient value (original sample) of the influence of Product knowledge on Purchasing Decisions, which was 0.271. These results provide evidence that Product knowledge has a positive influence on Purchasing Decisions. This is supported by the test results obtained by the calculated t-value (2.349) which is greater than the t-table (1.96) with p (0.019) which is less than 0.05. Thus, the test conclusion can be drawn that Product knowledge has a positive and significant influence on Purchasing Decisions. This result means that the better Product knowledge, the Purchasing Decision will tend to increase. Based on this, the second hypothesis proposed in this study, namely "The higher Consumer Knowledge about insurance, the higher the decision to purchase" can be accepted.

3) Hypothesis Testing 3:

The third hypothesis test was conducted by examining the estimated coefficient value (original sample) of the influence of customer awareness on purchasing decisions, which was 0.430. This result provides evidence that customer awareness has a positive influence on purchasing decisions. This is supported by the test results obtained, where the calculated t-value (3.747) is greater than the t-table (1.96) with a p-value (0.000) less than 0.05. Thus, the test can be concluded that customer awareness has a positive and significant influence on purchasing decisions. This result means that the better the customer awareness, the better the customer awareness.

Therefore, purchasing decisions will tend to increase. Based on this, the third hypothesis proposed in this study, namely "The higher the level of insurance awareness, the higher the purchasing decision," is acceptable A summary of the results of the hypothesis testing in this study is presented in full in the table.

2) Analysis of the Indirect Influence of Product Knowledge on Purchasing Decisions through the Mediation of Customer Awareness

The indirect effect test was conducted to see the influence exerted by an exogenous variable (Product knowledge) on an endogenous variable (Purchase decision) through an intervening variable, namely the Customer awareness variable.

Product knowledge towards purchasing decisions through Customer awareness mediation is depicted in the following path diagram:
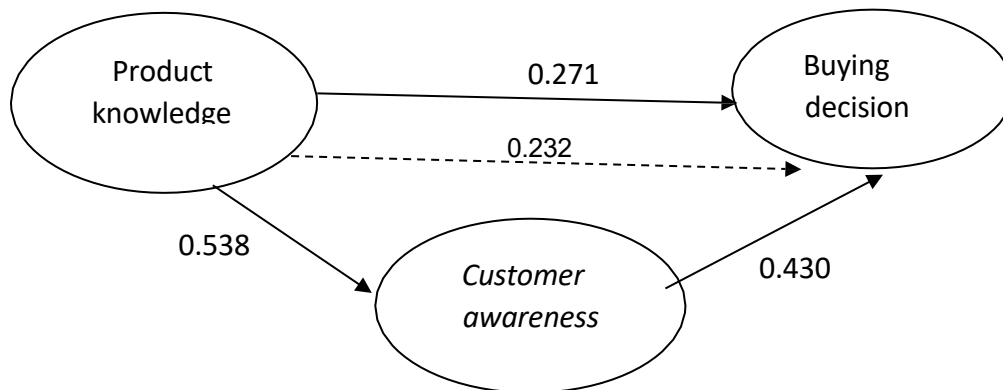
Picture Path Coefficient of Influence of Product Knowledge on Purchasing Decisions through Customer Awareness

Information :

—————— ——▶ — — — — — —   :   Influence direct

The results of the indirect influence test from the calculation results with smartPLS can be presented in the following table.

Indirect Effect Test Results Table

	Original sample (O)	Samplemean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Product knowledge -> Customer awareness -> Buying decision	0.232	0.230	0.068	3,383	0.001

Source: Results of data processing with Smart PLS 4.1.0 (2025)

The mediating effect of Customer awareness in relation to the Product knowledge variable on Purchasing Decisions is known to be 0.232. The results of the indirect effect test produced a t-count of 3.383 (t>1.96) with p = 0.001 < 0.05. The conclusion of the test is that Customer awareness mediates the influence of Product knowledge on Purchasing Decisions.

When consumers have sufficient knowledge about a product (through advertising, education, reviews, etc.), they become more aware of its existence, its benefits, and how it is relevant to their needs. Once aware of the product's existence and relevance, consumers will consider purchasing it, especially if they perceive it can meet their needs or provide benefits.

Thus, it can be concluded that product knowledge has a significant influence on purchasing decisions, both directly and indirectly through customer awareness. Increasing consumer knowledge about a product will increase their awareness of it, ultimately increasing their likelihood of making a purchase.

Discussion:

1) The influence of product knowledge on customer awareness

This study shows that product knowledge has a positive and significant effect on customer awareness. In other words, the higher a consumer's understanding of Jasa Raharja insurance products, the greater their level of insurance awareness The results of this study confirm several previous studies showing that people who are aware of the importance of sharia insurance will influence their awareness of using insurance (Kurniati Siregar & Arif Lubis, 2022; Okatarani Br Torong & Arif Lubis, 2023; Sahri Aramiko et al., 2022).

In this study, product knowledge is represented through three main indicators, namely: understanding the characteristics or attributes of the product, both physical and non-physical (abstract); knowledge of the product purchasing process; and understanding how to use the product. These three aspects as a whole have been proven to contribute significantly to increasing customer awareness. This increase in customer awareness is reflected through three levels, namely top-of-mind awareness (the first brand that comes to the consumer's mind), unaided awareness (awareness without the aid of a stimulus), and aided awareness (awareness after being given certain instructions or stimuli). In other words, the higher the consumer's knowledge of a product, the more likely they are to recognize, remember, and consider the product in the purchasing decision-making process.

The measurement results for the Product Knowledge variable show that the indicator with the highest outer loading value is knowledge of product usage. Meanwhile, for the Customer Awareness variable, the indicator with the highest outer loading value is top-of-mind awareness. These findings indicate that the greater a consumer's understanding of how to use a product, the more likely it is that product will be the first thing that comes to mind when they think about that product category (top-of-mind).

This means that a deep and practical understanding of how to use a product not only increases consumer trust and comfort but also strengthens their brand or product retention. Therefore, companies need to focus on effective education regarding product usage, whether through guides, demos, or customer service, as this directly impacts the brand's position in consumers' minds and can drive future preferences and purchasing decisions.

The measurement results for the Product Knowledge variable show that the indicator with the lowest outer loading value is knowledge of the purchasing process. Meanwhile, for the Customer Awareness variable, the indicator with the lowest outer loading value is Unaided Awareness. These findings indicate that increasing knowledge about how to use a product has a positive correlation with increasing consumer Unaided Awareness.

This means that when consumers have a better understanding of how a product is used, they are more likely to The ability to spontaneously recall and name the brand or product without assistance or guidance. This reinforces the role of user knowledge as a key factor in creating strong, lasting brand awareness in consumers' minds. Therefore, companies need to focus their product communication and education strategies on clear and easy-to-understand user aspects to naturally enhance brand recall in the minds of their target market.

2) The influence of product knowledge on purchasing decisions

This study shows that product knowledge has a positive and significant influence on purchasing decisions. This means that the greater a consumer's knowledge about insurance products, the more likely they are to make a decision to purchase and use them. This aligns with previous findings showing that customer knowledge significantly influences insurance decisions (Arif Lubis, 2023; Dwi Santy & Daniyah Atika, 2020; Sari, 2024).

In this study, product knowledge is represented through three main indicators: understanding the product's characteristics or attributes (both physical and non-physical), knowledge of the purchasing process, and understanding how to use the product. These three indicators have been shown to play a significant role in driving product adoption.

Improved consumer purchasing decisions. This improvement in purchasing decisions is reflected in various aspects, such as product selection, brand selection, distribution channel or point of purchase, quantity purchased, and timing or moment of purchase. In other words, the higher the consumer's overall level of product knowledge, the greater their tendency to make informed and confident purchasing decisions.

The measurement results for the Product Knowledge variable show that the indicator with the highest outer loading value is "Knowledge of product usage." Meanwhile, for the Purchase Decision variable, the indicator with the highest outer loading value is "Number of purchases." This finding indicates that the higher the level of consumer understanding regarding product usage, the greater the likelihood of them making larger purchases.

This means that a good understanding of how a product is used not only increases consumer confidence and comfort in using it, but also encourages repeat purchases or larger purchases. This confirms that consumer functional knowledge is a key factor in strengthening purchasing decisions, especially in the context of products that require an understanding of proper and optimal use The results of the measurement analysis on the Product Knowledge variable show that the indicator with the lowest outer loading value is "Knowledge about purchasing." Meanwhile, in the Purchase Decision variable, the indicator with the lowest outer loading value is "Choice of distributor." This finding indicates that although knowledge about the purchasing process has a lower contribution to overall product understanding, there is an interesting relationship between consumer knowledge about product use and choice of distributor.

This means that the more consumers understand how to use a product properly and effectively, the more likely they are to choose a suitable and trustworthy distribution channel or distributor. This may be due to the tendency of consumers with a deeper understanding of a product to be more selective in choosing where to purchase, to ensure service quality, product authenticity, and the availability of post-purchase support. Thus, knowledge of usage not only impacts product utilization but also influences consumer preference for the distribution channel that best meets their needs.

3) The influence of customer awareness on purchasing decisions.

This study shows that customer awareness has a positive and significant influence on purchasing decisions. This means that The greater a person's awareness of the importance of insurance, the greater their likelihood of purchasing an insurance product. This aligns with previous findings

showing that consumers with higher awareness are more confident that a product will meet their needs (Dülek & Saydan, 2019; Tian et al., 2022).

In this study, Customer Awareness is represented through three main indicators, namely Top-of-Mind Awareness, Unaided Awareness, and Aided Awareness. These three indicators reflect the level of consumer recognition and awareness of a product or brand. The research findings show that this level of awareness contributes significantly to improving the Purchase Decision variable, which is measured through several indicators, such as product selection, brand selection, distributor selection, purchase amount, and purchase time. In other words, the higher the level of consumer awareness of a product or brand, the greater their tendency to make more focused and consistent purchasing decisions based on the information they have.

The measurement results for the Customer Awareness variable show that the indicator with the highest outer loading value is Top-of-Mind Awareness, while for the Purchase Decision variable, the indicator with the highest outer loading value is Number of Purchases. These findings indicate that the stronger the brand or product's position in the consumer's mind, the stronger the brand or product's position in the consumer's mind.

The more a brand is top-of-mind in consumers' minds, the higher the frequency or volume of purchases made. In other words, strong, embedded brand awareness directly contributes to increased purchasing decisions, so companies need to focus on strengthening top-of-mind awareness to drive greater purchase volume.

The measurement results for the Product Knowledge variable show that the indicator with the lowest outer loading value is knowledge regarding the product purchasing process. Meanwhile, for the Customer Awareness variable, the indicator with the lowest outer loading value is Unaided Awareness. This finding indicates that increasing Unaided Awareness plays a significant role in improving consumer choice of product distribution outlets. In other words, when consumers have strong awareness without external assistance or encouragement of a particular brand or product, they tend to be more selective and precise in determining the location or distribution channel they will use to make purchases. This suggests that building customer awareness independently is crucial in influencing their decisions regarding where to purchase, which ultimately can improve product distribution effectiveness and customer satisfaction.

4. Conclusion

Based on the hypothesis proof and discussion in this study, the answers to the research questions are as follows: The influence of product knowledge on product awareness. Consumer awareness of the importance of having Jasa Raharja insurance can be increased through a good understanding of the characteristics or attributes of the product, both physical and non-physical, including how to purchase and use it. The deeper consumers' insight into these aspects, the stronger their awareness of the benefits and needs of insurance will be. The influence of product knowledge on purchasing decisions. Consumer knowledge of insurance products has been shown to have a positive and significant contribution to purchasing decisions. In other words, when consumers have a high understanding of insurance products, they tend to be more confident in making product choices, choosing brands, choosing where to purchase, determining the amount to be

purchased, and the right time to purchase. The influence of customer awareness on purchasing decisions. The findings of this study indicate that the level of customer awareness has a positive and significant influence on the decision to purchase insurance. Elements of awareness such as top-of-mind, unaided awareness, and aided awareness directly contribute to shaping consumers' tendencies to choose and purchase the insurance products offered.

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