

THE INFLUENCE OF NEW WAVE MARKETING 5A ON CONSUMER DECISIONS

(Consumer Behavior Study at PT. Pegadaian Syariah, Lhokseumawe City Branch)

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Abstract

This research aims to determine the influence of Aware, Appeal, Ask, Act and Advocate on consumer decisions (Consumer Behavior Study at PT. Pegadaian Syariah Lhokseumawe City Branch). The method used in sampling is Non-Probability sampling actendal fiber sampling. With a total of 105 respondents. Primary data in this research was taken through interviews and distributing questionnaires. The data analysis technique used is the multiple linear regression analysis method with the help of the SPSS version 26 program. The results of this test show simultaneously that Appeal and Act have a positive and significant effect on consumers' decisions to pawn gold in the city of Lhokseumawe, but the variables Aware, Ask and Advocate have no effect. on consumers' decisions to pawn gold in Lhokseumawe City. Partial Test, Aware has a positive and insignificant influence on consumer decisions, Appeals has a positive and significant influence on consumer decisions, Asking has a negative and significant influence on consumer decisions, Actions have a positive and significant influence on consumer decisions, then Advocates have a negative influence on consumer decisions to pawn city gold Lhokseumawe. The managerial implications in this research show that increasing Awareness, Appeal and Act on consumers' decisions to pawn gold in Lhokseumawe city. Gold pawning must utilize Aware, Appeal and Act, meaning that the higher the Aware, Appeal and Act, the higher consumer satisfaction with Lhokseumawe City gold pawning products.

Keywords: *Consumer Decision, New Wave Marketing 5A, Aware, Appeal, Ask, Act and Advocate*

INTRODUCTION

Financial institutions are part of the financial system in a modern economy that serves users of financial services. The financial institution system is basically a network of financial markets, institutions, business sectors, households and government institutions are participants and also have the authority to regulate the operation of the financial system. Pawnshops are non-bank financial institutions engaged in investment. Pawnshops are used by the public and medium-sized entrepreneurs as an alternative to obtaining funding sources other than banks. Pawnshops provide loans with collateral in the form of immovable goods such as jewelry, be it gold, silver, diamonds, and the like, as well as vehicles. Perum Pegadaian is one of the State-Owned Enterprises (BUMN) engaged in the business of distributing loan money based on Law No. 10 of 1990 concerning the transfer of the company's form to a general company (PERUM) pawnshop, in Article 3 paragraph (1) states that Perum Pegadaian is a sole business entity authorized to distribute loan money based on pawn law.

Currently, pawnshops have been operating in many regions of Indonesia, including in the Lhokseumawe Regency area. One of them is PT. Pegadaian (Persero) Lhokseumawe branch where one of the most popular products is the Gold Pawn product. Of course, in this case it also requires a good and effective marketing strategy so that the company's goals can be achieved properly. Marketing activities are always present in every business, both profit-oriented businesses and social businesses. The importance of marketing is carried out in order to meet the needs and activities of the community for a product or service. Basically, the marketing function is a process of activities that are not simple from goods before production to reaching consumers who can generate company profits. Companies must be able to carry out appropriate marketing activities because from marketing the products produced by the company can be known by the public. To carry out marketing, the company also has a precise strategy so that it is in accordance with the desired goals. Marketing is a very important activity for companies in order to distribute their

products to the public or consumers. Marketing is defined as a social and managerial process that makes individuals and groups obtain what they need and want, through the creation and reciprocal exchange of products and values with others. Marketing is a process where a company is able to create value for customers and build good relationships with customers, with the aim of getting value from customers in return. This will be achieved if customers are satisfied with the products or services provided by the company. Of course, it is important for companies to know what customers need. Gold pawn is a financing product with gold collateral to obtain cash easily and quickly. A *rahin* (debtor) has an obligation to pay a loan in one go or in installments within a specified period. The gold collateral (*marhun*) provided is stored in the possession or custody of the bank (*marhun bih*) and the storage is subject to a rental fee that must be paid by the customer. In implementing this product, the elements of trust, agreement, time period and risk must be considered. Sharia gold pawn has a fairly good business development capability at this time. This is triggered by the increasing price of gold. The increase in price is apparently due to the gold business having a good value and being more stable compared to currency.

Over time, customers began to utilize gold pawn products as an investment vehicle that tends to increase every year. The gold pawn system is considered very profitable if there is an urgent need. For the community, pawning gold is much more profitable than having to sell the gold. New Wave Marketing 5A includes Awareness, Attraction, Acceptance, Action, and Advocacy. This concept shows a paradigm shift in marketing strategy, recognizing the important role of consumers in disseminating information and influencing others through experience and recommendations. In this context, the New Wave Marketing 5A phenomenon plays an important role in understanding the dynamics of gold pawn product marketing. Awareness of the existence of the product, Attraction to sharia values, Acceptance to sharia compliance, Action in taking gold pawn products, and Advocacy given by consumers through positive recommendations, all become key elements that influence consumer decisions. This change presents new difficulties as well as special opportunities for pawnshops themselves who are involved in the Islamic financial sector. For example, in an increasingly competitive market, how can knowledge about Islamic currency be enhanced, and also how can the appeal of Islamic values be skillfully incorporated into marketing plans.

Consumer behavior is also influenced by social factors such as reference groups, family, and roles and status. Reference groups have a direct (face-to-face) or indirect influence on a person's attitudes and behavior. Families consist of two types in a buyer's life, namely the family of orientation which is a person's family and the family of procreation which is a person's spouse and children (Adnan, 2020). The problem of new wave 5A marketing on consumer decisions on gold pawn products at PT Pegadaian can vary depending on the market context, industry trends, and product characteristics. In terms of Awareness, consumers may not understand well how gold pawn products work, their requirements, and benefits. This can be an obstacle to consumer decisions. In the context of referring to certain Aspects or Aspects that are relevant to the product or service offered. In gold pawn products at PT Pegadaian, problems that may be related to Aspects can involve ambiguity or misunderstanding of various aspects of the product. Generally, they only pawn their gold without understanding the consequences or applicable rules, so that sometimes many do not redeem their gold when it is due, so that the pawnshop conducts an auction or sale of the customer's collateral.

Consumers may have difficulty understanding the true value they can get from this product, which in turn can harm their decision to choose PT Pegadaian's gold pawn service. The appeal of this product is also still not optimal, which can be the cause of a lack of interest from consumers to explore further or even consider the product. Consumers may not fully understand the benefits of using gold pawn products. These may include financial benefits, payment flexibility, or protection against gold price fluctuations. It is possible that the information provided to consumers does not cover all relevant aspects of the gold pawn product, such as the requirements, risks, and long-term benefits. If the gold pawn product has certain complex features or conditions, consumers may have difficulty fully understanding them. This may include interest calculations, payment terms, or conditions for repossessing the pledged item. Consumers may not be fully aware of the risks associated with gold pawn, such as the possibility of losing the item if payment is not made on time or fluctuations in the gold price that may affect the amount of money received.

In the scope of Attraction, there are several basic problems in marketing gold pawn products at PT. Pegadaian, Lhokseumawe branch. There may be shortcomings in the marketing campaign design that cannot attract consumers' attention effectively. Visual design, messages, and promotional strategies need to be updated to be more relevant and attractive. If marketing does not reflect a good understanding of the wants and needs of the target market, consumers may not feel connected to the gold pawn product. If the campaign does not follow current market trends or is not responsive to changes in consumer behavior, the product may lose its appeal. In the results of observations at the location, consumers who use this gold pawn product are mostly mothers, so the target of the product marketing

campaign must be relevant to the understanding of these consumers. The statement (Dharmayanti & Prasajo, 2020) states that attraction is very effective for advertisers to communicate with their markets. The use of technology in the current era can be an influential force in generating interest or actions related to the purchase or use of selected goods and services. (Edwar et al., 2018) on the Influence of Product Attraction and Sales Promotion on Consumer Decisions to Save Britama at PT. Bank Rakyat Indonesia (Persero) Tbk. Sidoarjo Branch. The results of the study showed: (1) attraction (X1) and sales promotion (X2) separately or partially also have a significant influence on consumer decisions (Y). In the context of Advocacy, there are several problems that occur, Customers may feel that after pawning gold, customer support is inadequate. This can include a lack of responsiveness to questions or complaints, difficult return policies, or lack of assistance provided after the transaction.

If customers do not feel supported or satisfied with customer service, they may not recommend this gold pawn product to others. Customer advocacy can contribute to brand image and long-term business sustainability. Increasing customer advocacy not only helps build long-term relationships with customers but can also be a key element in marketing strategies. Satisfied and supported customers are more likely to become brand advocates, share their positive experiences, and recommend products to others. Therefore, understanding and responding to customer needs after a transaction can be a critical aspect of successful marketing efforts. Problems also occur among female consumers who still have minimal knowledge about using gadgets, where they usually do not dare to ask questions related to the reason of being lazy to return to the Pegadaian office.

In the context of Action, there are currently no problems within the scope of Pegadaian, if the gold pawn requirements are not clearly explained to consumers, such as the maximum value that can be borrowed, what is considered gold that can be pawned, or the interest calculation used, consumers may feel unsure or reluctant to get involved in the process. However, before submitting a gold pawn application, consumers are given directions and knowledge regarding the requirements or fees and so on to make it easier for consumers to understand the gold pawn procedure. The requirements made are also currently very easy for consumers. Where you only need an identity card and the goods to be pawned, so this provides a positive response from consumers to choose products from Pegadaian. From the results of previous studies, it was stated that action has a partial effect on purchasing decisions (Edyansyah et al., 2022) This proves that with good advertising aspects, it will make consumers move and be interested in giving consumer trust to choose the products offered and buy them. In the 5A model, the Ask element has been implemented with the aim of facilitating consumers regarding the gold pawn procedure, by implementing all requirements, whether related to the pawn process or the fees charged, presented transparently and easily understood by consumers. This information can be delivered through various channels, including websites, marketing materials, and brochures. PT. Pegadaian itself also provides educational resources, such as online guides, video tutorials, or direct educational sessions, to help consumers understand all stages of the gold pawn process. This can help increase the level of consumer comfort and trust. By aligning marketing strategies with a focus on this "ASK" element, PT. Pegadaian can increase the likelihood that consumers will feel comfortable asking questions, overcoming uncertainty, and ultimately taking steps to pawn gold. Transparency and education are key to eliminating obstacles at this stage.

Customer decisions in the context of new wave marketing on gold pawn products at Pegadaian face various fundamental problems. Unclear or incomplete communication and delivery of information about the benefits and risks of gold pawn can cause customers to misunderstand this service. Pegadaian's trust and reputation are highly dependent on integrity in marketing, where exaggerated or misleading claims can damage customer trust. Marketing strategies that are not well segmented or personalized can result in irrelevant messages reaching the wrong customers, reducing their interest and trust. Digital technology, although it allows for more sophisticated marketing, can make customers feel overwhelmed by excessive information. In addition, marketing ethics are very important, because unethical tactics in attracting customers to pawn gold can damage long-term relationships. Difficulty in measuring the effectiveness of marketing campaigns often results in the use of less efficient strategies, while rapid changes in consumer preferences require high flexibility in marketing approaches. Overcoming these challenges requires a deep understanding of customer needs, the use of appropriate technology, good ethics, and the ability to dynamically adjust marketing strategies according to market changes. However, behind this success, it is necessary to understand in depth how factors such as consumer understanding of sharia principles, trust in pawnshop institutions, and the experience of users of gold pawn products influence consumer decisions.

LITERATURE REVIEW

Relationship of Awareness to Consumer Decisions

Awareness (Awareness) is when consumers become aware of a product through various sources, such as

friends, family, advertisements, or social media chats. Companies must be able to create advertisements to attract consumers' attention, for example by creating interesting words or visual images that can make people pay attention and understand the message conveyed in the advertisement.(Dewi & Darma, 2019). The results of research conducted by(Rizky & Dianita, 2023)he stated that Aware (X1) has a positive effect on consumer decisions (Y) which means that the higher the Aware (X1) the higher the consumer decision (Y). This shows that the greater the Aware (X1) of a product or service among consumers, the greater the possibility of consumers choosing and buying the product.

The Relationship of Appeals to Consumer Decisions

Appeal(Interest) is a consumer has awareness of a product, then the consumer is interested in finding out about the product so that they will visit the product's website or social media. Companies must think of an information media that is able to convey the meaning of the product to attract consumers. Building audience interest by providing solutions or hopes by explaining the features and benefits of the product.(Dewi & Darma, 2019). Research that has been found by(Rahmah et al., 2022)which states that Appeal (X2) has a positive and significant effect on consumer decisions (Y), meaning that the higher the Appeal (X2), the higher the consumer decision (Y). This explains that if a product or brand has a strong appeal to consumers, the possibility of consumers making a purchase will increase consumer decisions (Y).

Relationship of Ask to Consumer Decisions

Ask(Asking) is a consumer who is interested and sees a product through social media, then the consumer will have questions about a product. The company must be able to convince by explaining the superior features and greatness of the product by trying to provide an in-depth explanation of a product to consumers. (Dewi & Darma, 2019). Research conducted by(Herdiana R et al, 2022) says that Ask (X3) has a positive and significant influence on consumer decisions (Y), which means that the higher Ask (X3) the higher the consumer trust in the product.

Relationship of Act to Consumer Decisions

Act(Action) is the consumer has entered the stage of ordering and making payment. The company must continue to provide the best service and create positive feelings for consumers because consumers may ask about the shipping status or about the product.(Dewi & Darma, 2019). Research conducted by(Cyrilla Wilda Rizani et al., 2022)which states that action has a positive and significant effect on consumer decisions, meaning that the higher the action, the higher the consumer's trust in the product. This also proves that with good advertising aspects, it will make consumers move and be interested in giving consumer trust to choose the products offered and buy them.

Advocate Relationship to Consumer Decisions

Advocate (Recommending) means that consumers already have a product and if they feel that the product is good and suitable, then the consumer will recommend the product to their relatives or recommend the product on social media so that it can increase sales.(Dewi & Darma, 2019). Research found by(Herdiana R et al, 2022)states that Advocate (X5) has a positive and significant influence on consumer decisions (Y), which means that the higher the Advocate (X5), the higher the consumer decision (Y).

METHOD

In this study, the research location was held at PT. Pegadian Syariah on Jl. Ps. Inpres No.10, Simpang Empat, Kec. Banda Sakti, Lhokseumawe City, Aceh. The object of the research study is Marketing 5A. While the subjects of this study are users of the Gold Pawn product taken from customers at PT. Pegadaian Syariah in Lhokseumawe. In this study, the population is all customers using the Gold Pawn product. While the number of populations in the study cannot be known with certainty (infinite). Arikunto (2019) stated that the sample is a part or representative of the population being studied. According to Arikunto, (2019), if the population is more than 100 people, 10% - 15% or 15% - 25% or more of the population can be taken. In this study, there are 15 statements. So, with the number of indicators as many as 15 times 7, then through calculations based on the formula, the number of samples is known to be 105 people who come from customers using the Gold Pawn product at PT. Pegadaian. While taking The sample used in this study was Purposive Sampling. Purposive Sampling is a sampling technique with certain considerations, namely customers who have used the Gold Pawn product at least 18 years old and have used the Gold Pawn product at least 2 times. The data that has been collected from the collection of questionnaires in qualitative form is first composed to become quantitative data. Quantitative values are determined using a Likert scale. According to

Sugiyono (2017), the Likert scale is a scale used to measure the attitudes, opinions and perceptions of a person or group of people about a phenomenon.

RESULTS AND DISCUSSION

Table 1 Partial Test (t-Test)

<i>Model</i>	<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>	<i>t</i>	<i>Sig.</i>
	<i>B</i>	<i>Std. Error</i>	<i>Beta</i>		
<i>1 (Constant)</i>	8,013	2,586		3,098	0.003
<i>Be aware</i>	0.107	0.096	0.104	1,117	0.267
<i>Appeal</i>	0.290	0.099	0.357	2,918	0.004
<i>Ask</i>	-0.488	0.116	-0.601	-4,216	0,000
<i>Act</i>	0.522	0.154	0.473	3,395	0.001
<i>Advocate</i>	-0.080	0.111	-0.070	-0.719	0.474

Source: Data Processed by Researchers, 2024

Based on Table 1 above, it can be explained as follows:

1. *Be aware*(X1) has a tcount value of 1.117 < ttable (1.660) not significant at 0.267 > 0.05. This shows that Aware (X1) has a positive but insignificant effect on consumer decisions at the gold pawnshop in Lhokseumawe City. Based on these results, it can be concluded that hypothesis 1 is rejected.
2. *Appeal*(X2) has a tcount value of 2.918 > ttable (1.660) with a significance level of 0.004 < 0.05. This shows that Appeal (X2) has a positive and significant effect on consumer decisions in gold pawnshops in Lhokseumawe City. Based on these results, it can be concluded that hypothesis 1 is accepted.
3. *Ask*(X3) has a tcount value of -4.216 > ttable (1.660) with a significance level of 0.000 < 0.05. This shows that Ask (X3) has a negative and significant effect on consumer decisions at the gold pawnshop in Lhokseumawe City. Based on these results, it can be concluded that hypothesis 1 is rejected.
4. *Act*(X4) has a tcount value of 3.395 > ttable (1.660) with a significance level of 0.001 < 0.05. This shows that Act (X4) has a positive and significant effect on consumer decisions in gold pawnshops in Lhokseumawe City. Based on these results, it can be concluded that hypothesis 1 is accepted.
5. *Advocate*(X5) has a t-value of -0.070 > t-table (1,660) with a significance level of 0.00 < 0.05. This shows that Advocate (X5) has a negative but insignificant effect on consumer decisions at the gold pawnshop in Lhokseumawe City. Based on these results, it can be concluded that hypothesis 1 is rejected.

Simultaneous Test (F Test)

Table 2 Simultaneous Test (F Test)

<i>Model</i>	<i>Sum of Squares</i>	<i>df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
1 Regression	74,397	5	14,879	6,226	0.000b
Residual	234,219	98	2,390		
Total	308,615	103			

Source: Data Processed by Researchers, 2024

Based on table 2, it can be seen that the Fcount value is 6.226 > Ftable (2.300) with a significance level of 0.00 < 0.05. This means that simultaneously the appeal (X2), act (X4) variables have a positive and significant effect on consumer decisions (Y) at the gold pawnshop in Lhokseumawe City. And aware (X1), ask (X3), advocate (X5) do not affect consumer decisions (Y) at the gold pawnshop in Lhokseumawe City. So it can be concluded that 2 hypotheses are accepted and 3 hypotheses are rejected.

The Influence of Aware (X1) on Consumer Decisions (Y)

Based on table 4.21 above, it shows that Aware (X1) has a t-value of 1.117 < t-table (1.660) not significant at 0.267 > 0.05. This shows that Aware (X1) has a positive but insignificant effect on consumer decisions (Y) at the gold pawn shop in Lhokseumawe City. Based on these results, it can be concluded that hypothesis 1 is accepted. Consumer awareness begins to be aware of a product through various sources, such as friends, family, advertisements, or social media chats. Companies must be able to create advertisements to attract consumers'

attention, for example by creating interesting words or visual images that can make people pay attention and understand the message conveyed in the advertisement.

The results of this study are in line with the results of research conducted by (Rizky & Dianita, 2023) He stated that Aware (X1) has a positive effect on consumer decisions (Y), which means that the higher the Aware (X1), the higher the consumer decision (Y). This shows that the greater the Aware (X1) of a product or service among consumers, the greater the possibility that consumers will choose and buy the product. However, the results of this study are different from the research found by (Muthiah & Setiawan, 2019) said that there is a negative and insignificant influence between Aware (X1) and consumer decisions (Y). This may be due to higher consumer preference for foreign brands, indicating that Aware (X1) is sufficient to influence consumer decisions (Y) in certain markets.

The Influence of Appeal (X2) on Consumer Decisions (Y)

Based on table 4.21 above, it shows that Appeal (X2) has a t-value of $2.918 > t\text{-table } (1.660)$ with a significance level of $0.004 < 0.05$. This shows that Appeal (X2) has a positive and significant effect on consumer decisions (Y) at the gold pawnshop in Lhokseumawe City. Based on these results, it can be concluded that hypothesis 1 is accepted. Appeal (Interest) after consumers are aware of a product, consumers are then interested in finding out about the product so that they will visit the product's website or social media. Companies must think of an information media that is able to convey the meaning of the product to attract consumers. Build audience interest by providing solutions or hopes by explaining the features and benefits of the product.

This research is in line with the research results that have been found by (Rizky & Dianita, 2023) which states that Appeal (X2) has a positive and significant effect on consumer decisions (Y), meaning that the higher the Appeal (X2), the higher the consumer decision (Y). This explains that if a product or brand has a strong appeal to consumers, the possibility of consumers making a purchase will increase consumer decisions (Y). But the results of this study are different from the results found by (Sari et al., nd) which states that Appeal (X2) has a negative effect on consumer decisions (Y). This means that the higher the Appeal (X2), the lower the consumer decision (Y). This is due to the poor appeal of the product, thus reducing consumer interest and reducing consumer decisions (Y) in purchasing the product.

The Influence of Ask (X3) on Consumer Decisions (Y)

Based on table 4.21 above, it shows that Ask (X3) has a t-value of $-4.216 > t\text{-table } (1.660)$ with a significance level of $0.000 < 0.05$. This shows that Ask (X3) has a negative and significant effect on consumer decisions (Y) at the gold pawnshop in Lhokseumawe City. Based on these results, it can be concluded that hypothesis 1 is rejected. Ask (Asking) consumers are already interested and see the product through social media, then consumers will have questions about the product. The company must be able to convince by explaining the superior features and greatness of the product by trying to provide an in-depth explanation of a product to consumers.

The results of this study are in line with research conducted by (Cyrilla Wilda Rizani et al., 2022) which states that Ask (X3) has a negative effect on consumer decisions (Y), meaning that the higher the Ask (X3), the lower the consumer decision (Y). However, the results of this study differ from the findings conducted by (Oktafira, 2020) who said that Ask (X3) has a positive and significant effect on consumer decisions (Y), meaning that the higher the Ask (X3), the higher the consumer trust in the product.

The Influence of Act (X4) on Consumer Decisions (Y)

Based on table 4.21 above, it shows that Act (X4) has a t-value of $3.395 > t\text{-table } (1.660)$ with a significance level of $0.001 < 0.05$. This shows that Act (X4) has a positive and significant effect on consumer decisions (Y) at the gold pawnshop in Lhokseumawe City. Based on these results, it can be concluded that hypothesis 1 is accepted. Consumer Act (Action) has entered the ordering and payment stage. The company must continue to provide the best service and create positive feelings for consumers because consumers may ask about the shipping status or about the product. The results of this study are in line with research conducted by (Cyrilla Wilda Rizani et al., 2022) which states that action has a positive and significant effect on consumer decisions, meaning that the higher the action, the higher the consumer's trust in the product. This also proves that with good advertising aspects, it will make consumers move and be interested in giving consumer trust to choose the products offered and buy them.

However, this research differs from the research results found by (Dharmayanti & Prasajo, 2020) which states that Act (X4) has a negative effect on consumer decisions (Y), meaning that the higher the Act (X4), the lower the consumer decision (Y). This shows that the promotional actions or marketing strategies carried out by the company

do not increase the interest or purchasing intentions of its consumers.

The Influence of Advocates (X5) on Consumer Decisions (Y)

Based on table 4.21 above, it shows that Advocate (X5) has a t-value of $-0.070 > t\text{-table } (1,660)$ with a significance level of $0.00 < 0.05$. This shows that Advocate (X5) has a negative but insignificant effect on consumer decisions (Y) at the gold pawnshop in Lhokseumawe City. Based on these results, it can be concluded that hypothesis 1 is rejected. Advocate (Recommends) consumers already have the product and if they feel the product is good and suitable, then consumers will recommend the product to their relatives or recommend the product on social media so that it can increase sales. The results of this study are in line with the research found by (Dharmayanti & Prasajo, 2020) which states that Advocate (X5) has a negative effect on consumer decisions (Y). This shows that the higher the Advocate (X5), the lower the consumer decision (Y). But this study is different from the results of the study found by (Ratna Hendiana, 2020) which states that Advocate (X5) has a positive and significant effect on consumer decisions (Y), which means that the higher the Advocate (X5), the higher the consumer decision (Y).

CONCLUSION

1. Aware (X1) has a tcount value of $1.117 < t\text{table } (1,660)$ not significant at $0.267 > 0.05$. This shows that Aware (X1) has a positive but insignificant effect on consumer decisions at the gold pawnshop in Lhokseumawe City. Based on these results, it can be concluded that hypothesis 1 is rejected.
2. Appeal (X2) has a t-value of $2.918 > t\text{-table } (1,660)$ with a significance level of $0.004 < 0.05$. This shows that Appeal (X2) has a positive and significant effect on consumer decisions at the gold pawnshop in Lhokseumawe City. Based on these results, it can be concluded that hypothesis 1 is accepted.
3. Ask (X3) has a t-value of $-4.216 > t\text{-table } (1,660)$ with a significance level of $0.000 < 0.05$. This shows that Ask (X3) has a negative and significant effect on consumer decisions in gold pawnshops in Lhokseumawe City. Based on these results, it can be concluded that hypothesis 1 is rejected.
4. Act (X4) has a t-value of $3.395 > t\text{-table } (1,660)$ with a significance level of $0.001 < 0.05$. This shows that Act (X4) has a positive and significant effect on consumer decisions in gold pawnshops in Lhokseumawe City. Based on these results, it can be concluded that hypothesis 1 is accepted.
6. Advocate (X5) has a t-value of $-0.070 > t\text{-table } (1,660)$ with a significance level of $0.00 < 0.05$. This shows that Advocate (X5) has a negative but insignificant effect on consumer decisions at the gold pawnshop in Lhokseumawe City. Based on these results, it can be concluded that hypothesis 1 is rejected.

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