

THE INFLUENCE OF BRAND IMAGE AND BRAND TRUST AGAINST BRAND LOYALTY DURING THE COVID-19 PANDEMIC BPR STUDIES. SURYA YUDHA BANK'S BATURRADEN BRANCH

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ABSTRACT

During the Covid-19 pandemic, macroeconomic conditions experienced a crisis and almost all business sectors were affected. This also has an impact on the micro banking sector, especially for BPRs. The tight business competition before the crisis, coupled with the crisis conditions, made banking businesses have to choose the right strategy to survive in the current conditions. BPR. Bank Surya Yudha (BSY) is one of the largest BPRs in Central Java which is currently growing rapidly. In facing the Covid-19 pandemic, BSY strives to provide the best service to maintain the Brand Image and Brand Trust to build loyalty from all its customers.

This study aims to determine the effect of Brand Image (X1) and Brand Trust (X2) partially having an influence on Brand Loyalty (Y), and whether Brand Image (X1) and Brand Trust (X2) simultaneously have an influence on Brand Loyalty (Y).). The analytical method used is using multiple regression. The data used is through a questionnaire distributed to 100 customers in the Baturraden Branch. By knowing the results of this study, it is hoped that it can provide input for BSY in choosing the right strategy to build and maintain existing customer loyalty.

Keywords: *brand image, brand trust, brand loyalty*

1. Introduction

The Covid 19 pandemic has a very broad impact on the world economy. Almost all countries have experienced economic impacts with this outbreak. The Indonesian economy has experienced the same thing, almost all companies, both private and state-owned companies, are affected by Covid 19. Various sectors, either directly or indirectly, also experienced impacts, including the banking sector. Banks as an institution whose function is to collect and channel funds from and to the community have had a direct impact on this economic crisis. As a third party fund manager from the community, banks must be able to maintain the trust and image of their customers so that customers remain loyal and comfortable in placing their savings in the bank.

BPR Bank Surya Yudha is one of the People's Credit Bank institutions that is growing and developing in the region in Central Java. In carrying out its function as a banking institution, BSY offers various products in the form of savings and time deposits to raise funds from the public and distribute credit to people in need. For the community, the role of banking in the daily economy is very important. Without realizing it, today's modern society cannot be separated from banking. Various kinds of services and facilities are offered by banks to attract customers. Customers are free to decide which bank to use and it is tailored to the needs of each customer in meeting their needs.

In the midst of increasingly tight competition in the banking business, the strategy being considered was not only to add new customers, but more importantly the trust that had been given by existing customers. BPR Bank Surya Yudha Baturraden Branch was chosen because of its strategic location in the north of Purwokerto City. The economic sector in Baturraden Regency is the tourism and trade sector. Pandemic At times like this, this sector is badly affected and the effect becomes a chain effect when Tourist Sites are closed, so that the surrounding economy will also feel the impact. BSY customers, especially the Baturraden Branch, are interesting for us to research because we want to see the influence of their brand image and brand trust on brand loyalty to BSY during the current pandemic.

Based on the background that has been passed, this study aims to see the effect of brand image and brand trust on brand loyalty at BPR Bank Surya Yudha, either partially or simultaneously. With this research is expected to provide

input to BSY in choosing a marketing strategy. right. It is very important that BSY's opinion can survive in business competition in this Covid 19 pandemic and maintain customer loyalty.

Previous research by Sibagariang (2010) has a strong, unidirectional and significant relationship between the variables of brand image and brand trust on brand loyalty at BPR Bank Surya Yudha. Another study, Rizan (2012) also states that there is a simultaneous or shared influence between brands. image variables and brand trust on brand loyalty of bottled sosro tea. Pricillia (2014) states that the biggest influence of brand image on brand loyalty is through the mediating variable (brand trust). Meanwhile, brand image has a direct effect on brand loyalty.

In other words, brand image and brand trust influence the mindset of customers in determining their choice and loyalty to a particular brand. Previous research has shown that brand trust and brand image do not influence behavior in influencing product purchase decisions but can also influence loyalty itself. Banks must maintain the brand image / brand image and brand trust / public trust so that customer loyalty is maintained.

2. Literature Review

2.1. Brand Image

In conclusion, according to the author, a brand image is a set of brand associations formed in the minds of consumers. According to Keller (2008) brand image is an

assumption about a brand that is reflected by consumers who hold consumers' memories. Meanwhile, according to Kotler (2006, p.266) brand image is a vision and belief that is buried in the minds of consumers, as a reflection of the associations that exist in consumers' memories. Then Aaker (2001) says that a brand image is a set of brand associations that are formed and attached to the minds of consumers. According to Keller (2003), there are 3 dimensions that form a brand image, namely Brand Strength, Brand Excellence, and Brand Uniqueness.

Consumers who are accustomed to using certain brands tend to have consistency with the brand image or also known as brand personality. Meanwhile, Simamora (2002) states that in the concept of brand image there are 3 important components, namely company image, user image and product image.

2.2. Brand Trust

Brand trust is the perception of reliability from a consumer's point of view based on experience, or more on a sequence of transactions or interactions characterized by the fulfillment of expectations for product performance and satisfaction (Ferinnadewi, 2008). Trust is built because of the expectation that other parties will act according to the needs and desires of consumers. According to Lau and Lee (1999), there are three factors used to measure brand trust. The three factors are the brand itself, the company characteristic, the consumer brand characteristic.

According to Gurviez and Korchia (2003), there are several things that can be identified from the trust variable, namely (1) Trust and commitment are the most important and strategic variables for maintaining long-term relationships between industry and business partners; (2) Explanation of the trust and commitment variables in the relationship between the company and customers. Research conducted by Tezinde (2001) proves that trust, commitment and satisfaction will affect customer relationships and loyalty; (3) According to Delgado-Ballester (2004) brand trust reflects 2 things, namely Brand Reliability, which is based on consumer confidence that the product is able to meet the promised value or in other words the perception that the brand is able to meet needs and provide satisfaction; Then Brand Intention is based on consumer belief that the brand is able to prioritize consumer interests when problems in product consumption arise unexpectedly.

2.3. Brand Loyalty

Brand loyalty is a very important concept, especially in market conditions with a very low growth rate but the competition is very tight nowadays, the existence of a loyal consumer to a brand is needed so that a company can survive and maintaining this is often a much more effective strategy. when compared to attracting new customers. Meanwhile, measurement of brand loyalty can be done by measuring behavior, measuring satisfaction, measuring switching costs, measuring liking the brand, measuring commitment (Tjiptono, 2005).

According to Setiadi (2003), brand loyalty is a condition in which consumers have a positive attitude towards a brand, have a commitment to the brand, and have a

tendency to buy it in the future. According to Aaker (2001), brand loyalty is a measure of a customer relationship to a brand. According to Peter and Olson (2003, p.547), "Brand loyalty is an intellectual commitment to buy a certain brand over and over again."

That is, brand loyalty is an intrinsic commitment to repurchasing a special brand. "Loyalty is a firmly held commitment to repurchasing preferred products / services consistently in the future, even though situational influences and marketing efforts have the potential to cause behavioral shifts" (Kotler & Keller, 2006, p.135). That is, loyalty is a deep commitment to make regular purchases or repeat purchases consistently in the future even though there are outside influences that cause changes in behavior, for example promotions from competing companies.

3. Research Methodology

3.1. Types of research

This research uses quantitative methods. The sampling process uses a survey method. According to Jogiyanto (2013) Survey is a primary data interview method by giving questions to several respondents in writing. Primary data obtained from the results of the questionnaire will be processed by researchers.

3.2. Data collection technique

Data techniques in this research include literature study through complementary books or references such as journals and other printed media, as well as other data sources from existing sites related to this research. Apart from that, field studies were also conducted by collecting data directly on customer interviews, observation and questionnaire analysis.

3.3. Sample Determination

Sampling was conducted on BPR Bank Surya Yudha Baturraden customers, including savings, time deposits and credit customers with a population of 7,003 people. As for determining the number of samples used the Slovin formula with a tolerance degree of 10%, the sample size can be obtained as follows:

$$n = \frac{N}{1 + Nd^2}$$

Information :

n = number of samples

N = population

d2 = precision (set at 10% with 90% confidence level)

Based on the formula above, the number of samples can be calculated as follows:

$$n = \frac{7.003}{1 + (7.003)(0,1)^2}$$

n = 98,59

To avoid data shortages determined by incomplete questionnaires, to meet the minimum requirements for respondent data, a sample of 100 customers was set as respondents.

The method used in sampling is simple random sampling (simple random sampling). This technique is used with the consideration that there is no difference in the quality and relationship of each respondent in the population so that it will not create bias in the results. Each element of the population has an equal chance of being selected to be the sample.

4. Method of Analysis

The analysis carried out in this study was carried out in several stages, namely through the validity test to measure the research framework, then continued with the reliability test used to determine the consistency of measuring instruments, whether the measuring instruments used were reliable and fixed. consistent if measurements are repeated. After that, a correlation test is carried out which aims to examine the relationship between the 2 variables, in this case whether there is a relationship between brand image and brand trust. The next stage is to perform both simple and multiple regression analysis to determine whether there is a significant influence that occurs between variables, either partially or simultaneously, resulting in the following regression equation:

$$Y = a + b_1X_1 + b_2X_2 + \dots + b_nX_n$$

Hypothesis Test Design

Based on the research objectives, the hypothesis design test can be made as follows:

T-1: To see the significant effect of brand image on brand loyalty at BPR Bank Surya Yudha. The hypothesis is:

Ho : There is no effect of company brand image on brand loyalty of BPR Bank Surya Yudha

Ha : There is an influence from the company's brand image on the brand loyalty of BPR Bank Surya Yudha

T-2: To see the significant effect of brand trust on brand loyalty at BPR Bank Surya Yudha. The hypothesis is:

Ho : There is no effect of company brand trust on BPR Bank Surya Yudha brand loyalty

Ha : There is an effect of company brand trust on BPR Bank Surya Yudha brand loyalty

T-3: To see the significant influence between brand image and brand trust on brand loyalty of BPR Bank Surya Yudha simultaneously. The hypothesis is:

Ho : There is no significant effect simultaneously of brand image and brand trust on brand loyalty of BPR Bank Surya Yudha

Ha : There is a simultaneous significant influence of brand image and brand trust on BPR Bank Surya Yudha brand loyalty

5. Results And Discussion

5.2. Validity and Reliability Test Results

5.2.1. Validity Test Results

Based on the validity test, the number of respondents or n in this study was 100, then the degrees of freedom were $n - 2 = 98$. The value of r table at $df = 98$ and $p = 0.05$ was 0.1654. So it can be seen that the calculated r value $>$ r table (0.1654) and the sig value < 0.05 so that all questions on the variables Brand Image, Brand Trust, and Brand Loyalty are valid.

5.2.2. Reliability Test Results

Reliability test which aims to test a data. In this study, the Cronbach's Alpha technique was used, in which questions with a range of 0.6 - 0.8 responses were good and acceptable.

Table 1 Reliability Test

Variabel	Cronbach's Alpha	Keterangan
<i>Brand Image (X1)</i>	0.919	<i>Reliable</i>
<i>Brand Trust (X2)</i>	0.908	<i>Reliable</i>
<i>Brand Loyalty (Y)</i>	0.908	<i>Reliable</i>

Based on the table above, the Cronbach's alpha value is $>$ 0.6 so that it can reject that the variables of Brand Image, Brand Trust, and Brand Loyalty Trust.

5.2.3. Results of Multiple Linear Regression Analysis

Table.2 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.838 ^a	.702	.696	2.198

a. Predictors: (Constant), Result_BT, Result_BI

The value of Adjusted R Square is 0.696 which means 69.6% change in brand loyalty, brand image and brand trust. The remaining 30.4%. By other variables not included in the regression model in this study.

Table. 3 ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
Total	1572.750	99				.000 ^a
Residual		468.700	97	4.832		

a. Predictors: (Constant), Jumlah_BT, Jumlah_BI

b. Dependent Variable: Jumlah_BL

To conclude whether the model falls into the fit category or not, it is done by comparing the Fcount value with the Ftable value with degrees of freedom: df: α , (k-1), (n-1). If the value of $F_{count} > F_{table}$, the equation in the study is stated accordingly.

Based on the results of the table above, the Fcount value in the model studied is known to be 114,245, so the degrees of freedom are obtained; $df_1 = (k-1)$ and $df_2 = (nk)$ so that the resulting $df_1 = 2$ and $df_2 = 97$ and obtained a value of Ftable of 3.090 so that it is known that $F_{count} > F_{table}$ is $114,245 > 3.090$ and a significant value of 0.000 is less than 0.05 which indicates that The equation model in this study is stated to be fit or in other words, there is a simultaneous influence on the brand image variables and brand loyalty.

Table 4. Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.047	1.508		.031	.975
	Jumlah_BI	.407	.121	.382	3.365	.001
	Jumlah_BT	.624	.147	.483	4.249	.000

a. Dependent Variable: Jumlah_BL

Equation regression:

$$Y = 0,047 + 0,407X_1 + 0,624X_2$$

$$\text{Brand Loyalty} = 0,047 + 0,407 \text{ Brand Image} + 0,624 \text{ Brand Trust}$$

Acceptance of Hypotheses:

- Variable Brand Image

The value of t table with $df = (n-k)$ or (100-2) is 1.9844. Degrees of freedom (degrees of freedom) $df = (n-k)$, where n is the number of observations and k is the number of independent variables (Suliyanto, 2011: 62). Thus $t_{count} > t_{table}$ is

3.365 > 1.9844, and a significant value is 0.001 < 0.05, which means that H_0 is rejected and H_a is accepted. This means that brand image has a significant positive effect on brand loyalty.

- Variable Brand Trust

The t-table value with $df = (n-k)$ or $(100-2)$ is 1.9844. Degrees of freedom (degrees of freedom) $df = (n-k)$, where n is the number of observations and k is the number of independent variables (Suliyanto, 2011: 62). Thus $t_{count} > t_{table}$ is 4.249 > 1.9844, and a significant value of 0.000 < 0.05, which means that H_0 is rejected and H_a is accepted. This means that brand trust has a significant positive effect on brand loyalty.

6. Conclusion

This study aims to answer the researcher's problem formulation that has been proposed in the first chapter. The conclusions that can be drawn based on data analysis in this study are as follows (1) brand image has a significant positive effect on brand loyalty (2) brand trust has a significant positive effect on brand loyalty (3) It is revealed that together the influence of brand image and brand trust is 0.696 which means 69.6% change in brand loyalty, yes, brand image and brand trust. The remaining 30.4%. By other variables not included in the regression model in this study

There are several suggestions that can be proposed for further research and suggestions for BPR Bank Surya Yudha, including the following (1) BPR Bank Surya Yudha must pay attention to and improve the quality of services provided to customers, (2) Quality of services provided by BPR Bank Surya Yudha must be improved again, namely by improving several things related to customer service by customer service such as product knowledge, helping customer difficulties can build a positive brand image on the product; (3) BPR Bank Surya Yudha must pay attention to and improve customer satisfaction continuously. One of the ways is through brand image surveys and customer surveys of BPR Bank Surya Yudha customers; (4) BPR Bank Surya Yudha must pay attention to and develop other factors that can affect brand loyalty apart from brand image and brand trust because together it only affects 69.6%. Likewise, other factors that affect customer brand loyalty must also be considered and developed to increase the brand loyalty of BPR Bank Surya Yudha.

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