

Brand Image:

Survey on Giro iB Wadiah Sharia Commercial Bank Individual Customers in Kota Bandung

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Abstract—Indonesia has a largest market potential for various sharia-based products, services and services. Islamic banking has a relationship with religious factors of a brand image. This study aims to determine the image of the Giro iB Wadiah Sharia Commercial Bank service brand in Kota Bandung. The data analysis technique used is Critical Factor Analysis with a sample of 96 customers. The results showed that the Giro iB Wadiah brand image was quite high. In conclusion, Giro iB Wadiah has been able to meet the needs and desires of customers for fund management transactions in the minds of customers.

Keywords—brand image, Giro iB Wadiah Sharia, commercial bank

I. INTRODUCTION

The largest population on Indonesian Muslims is in West Java, which is 41,763,592 peoples and is spread throughout the province from the western part to the eastern part of Indonesia [1]. This figure indicates the enormous potential to develop various products and service that adopt Islamic values. But not a few challenges that must be faced.

Islamic banking services in Indonesia reached the lowest market share of 4.8% of Indonesia's Muslim population [2]. Ideally, sharia banking products which are marketed in Muslim-majority countries can achieve a higher market share. The results of the 2012 Sharia Banking Business Model Study published by Bank Indonesia, in 2013 the lowest growth of Sharia banking DPK in Indonesia was West Java province in Bandung city by 27% or 7,516 billion rupiah with the highest composition of individual customers was 28.9% [3].

II. LITERATURE REVIEW

A. Brand Image

Brand image is how a brand is perceived by consumers, which stands for the set or brand associations in consumer memories [4]. The positive image of Islamic banks is associated with religious factors [5]. Two basic principles behind Islamic banking are the sharing of profit and loss and, significantly, the prohibition of the collection and payment of

interest [6]. Clients want to feel that they can trust Islamic banks with their investments, and at the same time, trust that Islamic banks genuinely comply with sharia principles which prohibit riba, speculation, and undue risk among others [7]. factors that could possibly contribute towards customer purchasing of Islamic banks, found that relative price, efficient services, convenience, confidentiality, cost or benefit, bank's reputation and image also contribute towards customer purchasing behavior [8].

Brand image has the role of changing marketing performance [4]. The area of related of main subject service quality, customer satisfaction and banking behavior especially in terms of attitude, perception and awareness [9]. What can open new tracks of research in this area include: 1) Concentrating only on specific products and services within Islamic banks, 2) Concentrating on new banking behavior aspects such as loyalty, image, and trust, 3) Selecting an uncommon country which has not been studied so much before, and 4) Making comparisons between different types of banks, customers, countries and even time based comparison in a specific country.

Understanding of the strategic role of brands cannot be separated from the main types of brands, because each type has a different brand image. Three type of brand image are attribute brands, aspirational brands and experiences brands [10]. Attribute brands has an image that is able to communicate confidence or trust in the functional attributes of the product. It is often difficult for consumers to objectively assess the quality and features of several types of products so that they tend to choose brands that are perceived according to their quality. Aspirational brands is convey the image of the type of consumer who bought the brand in question. The image is not much related to the product, but more related to the expected lifestyle. The belief held by consumers is to have a brand in accordance with their lifestyle. So as to create a strong association between himself and certain aspiration groups, for example the rich, prestigious and popular. In this case status, social recognition and identity are far more important than merely the functional value of the product. Experiences brands is reflecting a brand that is shared association and emotions.

This type has an image beyond mere aspirations and has more to do with philosophical similarities between brands and individual consumers. The success of an experience brand is determined by the ability of the brand concerned to express individuality and personal growth. This brand does not make claims about superiority or special features in its products, but rather communicates the experiences and joint associations that want to be realized.

Benchmark Research at Ferrinadewi [11], brand image has three dimensions. First, Brand Association: Consumer actions to make associations (relationships) based on knowledge of the brand both knowledge that is factual and comes from experience and emotions. Brand association indicators are brand strength in reminding consumers perceptions of abstract attributes and reminding consumers of emotions in experiences. Second, Brand Value: The actions of consumers in choosing a brand based on perceptions of brand

characteristics are related to their believed value. Brand value indicators are brands that can attract consumers to meet their needs and desires and can exceed the function of service features through the benefits to be received by consumers [12]. Third, Brand Positioning: Brand positioning indicators are: the brand gives consumers awareness of brands that are not authentic, the brand is unique so that consumers hear and pay attention, the brand has the ability to keep promises and give trust to consumers to meet their needs and desires [12].

III. METHODS

The research design that will be used by researchers aimed at helping to solve the problem of low Giro iB service market share is a causal design. The data analysis technique used is Critical Factor Analysis with a sample of 96 customers at an error rate of 5%.

TABLE I. OPERATIONAL VARIABLES

Variable	Dimension	Indicator
Brand Image	Brans association	The level of strength of the iB Giro brand to remind customers of perceptions of abstract attributes The level of strength of the iB Giro brand to remind customers of emotional experience.
	Brand value	The ability level of the Giro iB brand to meet customer needs. The ability level of the Giro iB brand to meet customer desires.
	Brand positioning	Level of Giro iB brand ability to give customers awareness of brands that are not authentic Level of uniqueness of the Giro iB brand so that customers hear and pay attention. Level of the Giro iB brand in keeping promises and giving trust to customers to meet the needs and desires of customers.

Source: Researcher (2019)

TABLE II. RESEARCH INSTRUMENT VALIDITY TEST RESULTS

Indicator	r _{value}	r _{tabel}	t _{value}	t _{tabel}	Remark
BA.1	0,441	0,361	2,600	1,701	Valid
BA.2	0,656	0,361	4,598	1,701	Valid
BV.1	0,530	0,361	3,311	1,701	Valid
BV.2	0,398	0,361	2,298	1,701	Valid
BV.3	0,464	0,361	2,770	1,701	Valid
BP.1	0,683	0,361	4,945	1,701	Valid
BP.2	0,467	0,361	2,793	1,701	Valid

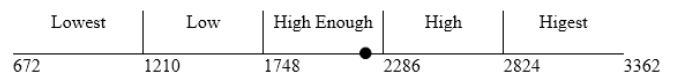
Source: Data Analys (2019)

Based on Table 2. test results of the research instrument validity of 30 respondents, there are 7 statement items that can be used to measure the level of brand image level.

IV. RESULTS AND DISCUSSION

The ideal score to measure the level of brand image consisting of 7 items on 96 respondents was 3360, but the acquisition of scores based on data processing results was 2146.

- Maximum index value: $5 \times 7 \times 96 = 3360$
- Minimum index value: $1 \times 7 \times 96 = 672$
- Interval distance: $(3360 - 672) / 5 = 537.6 \approx 538$
- Percentage score: $(2146/3360) \times 100\% = 63.87\%$



Source: Data Analys (2019)

Fig. 1. Brand image continuum line.

Based on Figure 1, the majority of individual customers classified the Giro iB Wadiah Bank Sharia brand image in Kota Bandung in the quite high category. This means that brand association, brand value and brand positioning of Giro iB are good enough in the minds of customers. Brand image is one component of brand equity marketing that will build financially driven [12]. Brand image will make consumers to act and decide to buy. Brand image refers to the impression of Giro iB service that is formed from information all the time as a result of direct or indirect experience of a brand.

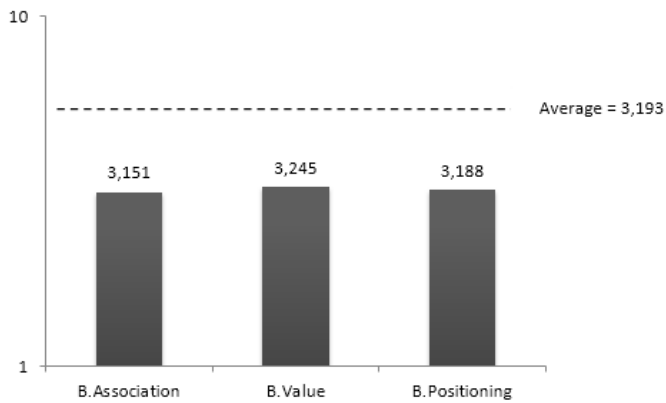
The brand association of Giro iB Wadiah Bank Commercial in Kota Bandung can be seen from the ability of the Giro iB brand in reminding customers' perceptions of the abstract and emotional attributes of customers to experience. Giro iB is a financial transaction service that is full of kindness and avoids the practice of usury in the minds of customers. Giro iB is a financial transaction service that is easy to use and has the best quality in the minds of customers.

The brand value of Giro iB Wadiah Commercial Bank Syariah in Bandung can be seen from the ability of the Giro iB brand in meeting the needs and wants of customers. Giro iB is a financial transaction service that always guarantees

transaction security in the minds of customers. Giro iB is a financial transaction service that is the best recommendation in managing funds in the minds of customers.

The Brand positioning of Giro iB Wadiah Bank Syariah in Kota Bandung can be seen from the brand's ability to provide awareness, uniqueness and keep promises to customers. The Giro iB logo shows sharia banking products and service brands in the minds of customers. Giro iB provides a positive outlook on the minds of customers. Giro iB reflects the Islamic lifestyle in managing funds in the minds of customers.

Based on the use of three dimensions of brand image, the researcher can describe how the Giro iB service is felt by customers which is a summary of a set of brand associations in the customer's memory. The high brand image for Sharia Commercial Bank Giro iB Wadiah services in Kota Bandung can be seen based on the acquisition of the dimensions of brand association, brand value and brand positioning as follows:



Source: Data Analys (2019)

Fig. 2. Score giro iB's brand image.

Based on figure 2, the average score of the Giro iB Wadiah Sharia Commercial Bank Wadiah brand image in Kota Bandung is 3,193. The dimension that has the highest score is the brand value of 3,245. While the dimension that has the lowest score is the brand association of 3,151.

The measurement model in the brand image construct (X_2) is carried out by measuring indicators consisting of the construct of brand association ($X_{2,1}$), brand value ($X_{2,2}$) and brand positioning ($X_{2,3}$) using convergent validity criteria.

TABLE III. FIRST ORDER ANALYSIS OF BRAND IMAGE CONSTRUCTIONS

Construct	Outer Loadings >0,4	Convergent Validity
Brand association	0,764	Valid
Brand value	0,700	Valid
Brand positioning	0,739	Valid

Source: Data Analys (2019)

Based on table 3, it is known that brand association, brand value and brand positioning can build the construct of brand image because it has an outer loadings value > 0.4. The validity

test results of the measurement model show that there is a relationship between the construct (brand image) with each indicator block (brand association, brand value and brand positioning). The brand association indicator is the indicator block which has the strongest relationship with the brand image as evidenced by the outer loading value of 0.764.

The level of brand association Giro iB Commercial Bank in Kota Bandung can be measured through brands can remind consumers' perceptions of abstract attributes and brands can remind consumers of emotional experience. The level of the brand value of Giro iB Islamic Banks in Kota Bandung can be measured through the brand to meet the needs of customers and the brand to meet customer desires. The level of brand positioning Giro iB Islamic Bank in Kota Bandung can be measured through brands giving consumers awareness of brands that are not authentic, brands are unique so that they are heard and cared for by consumers and brands have the ability to keep promises and give confidence to consumers to meet their needs and desires. The suitability of the brand image measurement model is supported by Benchmark Research's statement at [11], that the concept of brand image has three dimensions, namely brand association, brand value and brand association.

V. CONCLUSION

Brand image is a belief, idea, impression, impression, feeling or conception felt by consumers of a brand based on their memories. Communicating brand image to consumers has been considered as an important marketing activity especially in research on consumer behavior. The brand as an image is a series of associations that are perceived by individuals all the time as a result of direct and indirect experience of a brand. Brand image shows the impression of the object formed by processing information every time from various trusted information sources.

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