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Analysis of Impact of Consumer Emotional Aspects on Brand Loyalty in Gold Installment Product

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Abstract

The purpose of this research is to know and analyze Emotional Attachment, Brand Love, Brand Awareness effect on Brand Loyalty in Gold installment product at Bank Syariah Mandiri Office **Area** of Medan Gajah Mada, either partially or simultaneously. as the sample population in this study is 91 people. Data were collected through questionnaire. Data were tested using validity and reliability tests, and the data must satisfy the element of classical assumption test requirements. Furthermore, the data analysis was done using Multiple Linear Regression. The results of this study indicate that there is influence Emotional Attachment to brand loyalty on Gold installment products in Bank Syariah Mandiri Office Area Medan Gajah Mada. There is an influence of Brand Love on brand loyalty on Gold installment products at Bank Syariah Mandiri Office Area Medan Gajah Mada. There is an influence of Brand Awareness on brand loyalty on Gold installment products at Bank Syariah Mandiri Office Area Medan Gajah Mada. There is an influence of Emotional Attachment, Brand Love, and Brand Awareness on brand loyalty on Gold installment products at Bank Syariah Mandiri Office Area Medan Gajah Mada. This can be seen from the comparison of the probability value of research with the level of Alpha research. The amount of Emotional Attachment, Brand Love, and Brand Awareness in explaining brand loyalty in Gold installment product at Bank Syariah Mandiri Office Area of Medan Gajah Mada is 60.70% the remaining 39.30% is explained by other variable not included in the model of this research.

Keywords: Emotional Attachment, Brand Love, Brand Awareness, Brand Loyalty

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1. Introduction

Bank Syariah Mandiri has done some things about gold installment products. For gold installment products, Bank Syariah Mandiri uses a very competitive profit margin. Bank Syariah Mandiri has also made various promotions by bundling with other existing products or by using a system of margin cuts or fees. For marketing is also done so far by doing direct sales to individual customers or cooperation programs with certain agencies to gain benefits for fellow companies. This has all been done with the

maximum by Bank Syariah Mandiri but the results obtained are still not maximized, and still cannot reach the target company set based on market conditions and promotions that have been set. Whether or not the competition in the gold installment business is very tight, because not only the Bank Syariah Mandiri which offers the price of its products to the public, competitors also do so. If it is so, then forming brand loyalty to customers becomes very important. This is so that customers who already use BSM products still use the product without wanting and emotionally changing using similar products of the company.

Research conducted by Hwang and Kandampully in Delano, et al (2017) states that an individual who has a strong emotional attachment to an object will generate brand loyalty and have a willingness to pay at a higher price. Furthermore they say that consumers have a closeness between a brand and itself (Emotional attachment), as well as consumer love for brands that want to be specific (brand love) which was also able to increase brand loyalty. Husni (2010) states that consumer attitudes or behaviors are determined by the attractiveness of advertisements submitted by celebrity endorsers in delivering messages to consumers, it becomes a bridge for consumers to be aware of the brand they want (brand awareness) which ultimately creates consumer loyalty to the product brand company.

2. Literature Review

According to Carroll and Ahuvia (2006), the definition of love for brands is an emotional passion for consumer satisfaction with a particular brand. Brand love can be attributed to all product categories, either hedonic product categories, high-tech product categories or other product categories. Indicators in this variable are: Passion for brand, Brand bond, positive Evaluation of brand, Positive emotion in brand response, Brand love statement. According to Aaker (2000) brand awareness is the ability of a potential buyer to recognize or recall that a brand is part of a particular product category. Indicators of these variables are: Brand's ability to remember quickly, Ability to remember the logo or symbol of a particular brand, Ability to recognize the brand among competing brands, brand popularity. Giddens (2002) states that brand loyalty is the choice consumers make to buy a particular brand over another brand in a single product category. The indicator of this variable is Attitudinal Loyalty, Behavioral Loyalty.

3. Hypothesis Development

Based on the previous explanation, the hypothesis of this research is as follows:

1. There is influence Emotional Attachment to brand loyalty on Cicil Gold products in Bank Syariah Mandiri Office Area Medan Gajah Mada.

2. There is the influence of Brand Love on brand loyalty on Cicil Gold products at Bank Syariah Mandiri Office Area Medan Gajah Mada?

3. There is influence Brand Awareness to brand loyalty on Cicil Gold products in Bank Syariah Mandiri Office Area Medan Gajah Mada.

4. There is influence Emotional Attachment, Brand Love and Brand Awareness to brand loyalty on Cicil Gold products at Bank Syariah Mandiri Office Area Medan Gajah Mada.

4. Research Framework

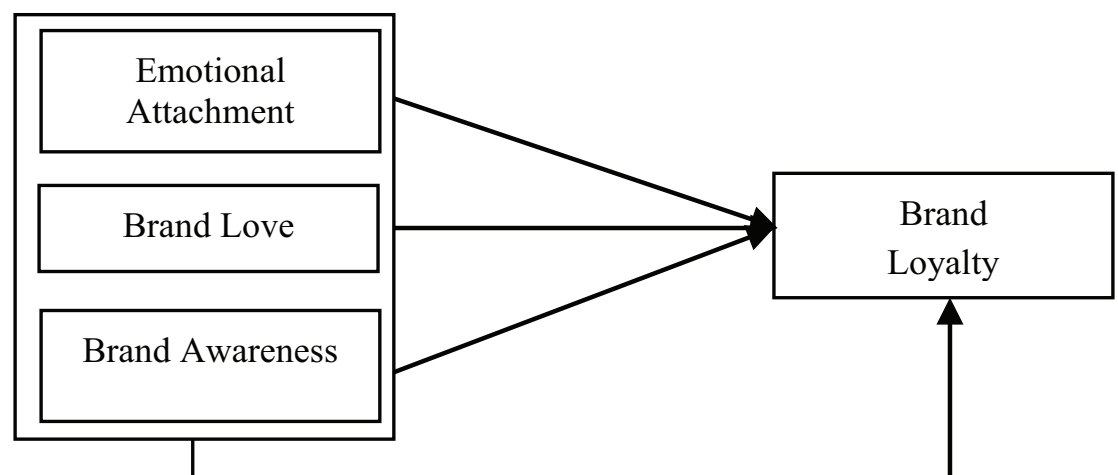A simple conceptual framework of the study can be seen in Figure:

Figure 1

5. Methods

This research is quantitative descriptive research. According to Nawawi (2003) descriptive methods are research methods that focus on actual problems or phenomena at the time of the study, then describe the factors of the problem investigated as they are accompanied by a rational and accurate interpretation. Quantitative research is an

approach to empirical studies to collect, analyze, and display data in numerical form rather than narrative. In this study, data collection was done by distributing questionnaires to respondents. The types of questions used in the questionnaire are non-structured (open) and structured (closed) questions.

6. Population and Sampling

Population is a set of units of analysis in which contained information to be known. As for the population in this study are customers of gold installment products Bank Syariah Mandiri on the Office Area Medan Gajah Mada as many as 965 people. The sampling technique used in this research is probability technique by random sampling. Based on the existing formula it can be calculated that the size of the sample is 91 respondents.

7. Data analysis technique

The analysis technique used in this research is Multiple Linear regression. Regression analysis is used to predict the effect of independent variables on dependent variable. Regression analysis can also be done to know the coinherit of the dependent variable with the free variables, but it can also show the presence or absence of data outlier or extreme data. Multiple linear regression analysis consists of one dependent variable and two or more independent variables. Linear regression calculation to see the correlation of each independent variable to the dependent variable. The equations are written as follows:

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + e.$$

This test is done to find out how big percentage of independent variable able to explain dependent variable. The formula used is D = R2 x 100%. Test F is performed to find out whether all independent variables simultaneously have an effect on the dependent variable. In this study the value of Probability will be compared with the alpha value of the study (0.05). This test is conducted to determine whether between independent variables (independent) with dependent variable has a positive influence or not.

8. Results

8.1. Validity result

The table shows that each questionnaire of all variables has a valid value, so it can be concluded that each instrument that becomes a variable indicator is able to measure that variable, so that data can be used for subsequent testing.

Questionnaire Items	Conclusion Criteria		Conclusion
	r_{hitung}	r_{Table}	
Emotional Attachment 1	0.479	0.208	Valid
Emotional Attachment 2	0.469	0.208	Valid
Emotional Attachment 3	0.486	0.208	Valid
Brand Love 1	0.597	0.208	Valid
Brand Love 2	0.682	0.208	Valid
Brand Love 3	0.525	0.208	Valid
Brand Love 4	0.605	0.208	Valid
Brand Love 5	0.534	0.208	Valid
Brand Awareness 1	0.665	0.208	Valid
Brand Awareness 2	0.441	0.208	Valid
Brand Awareness 3	0.617	0.208	Valid
Brand Awareness 4	0.569	0.208	Valid
Brand Loyalty 1	0.570	0.208	Valid
Brand Loyalty 2	0.685	0.208	Valid
Brand Loyalty 3	0.633	0.208	Valid
Brand Loyalty 4	0.432	0.208	Valid

Source: Primary Data Processed, 2018.

8.2. Reliability results

Based on the results of data processing using SPSS can be seen that the reliability test in this study is as in the following table:

Questionnaire Items	Conclusion Criteria		Conclusion
	r_{hitung}	Cronbach Alfa$_l$	
Emotional Attachment	0.665	0.600	Reliable
Brand Love	0.803	0.600	Reliable
Brand Awareness	0.769	0.600	Reliable
Brand Loyalty	0.770	0.600	Reliable

8.3. Equation multiple regression analysis

Table 1 shows the relationship formed between the variables of this study.

TABLE 1: Assumption of research model.

Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	−1.345	1.188	
	Emotional_Attachment	0.500	0.129	0.315
	Brand_Love	0.279	0.075	0.306
	Brand_Awareness	0.347	0.065	0.389

Looking at Table 1, it is known that this research model is as follows:

$$Brand\ Loyalty = -1.345 + 0.500X_1 + 0.279X_2 + 0.347X_3.$$

The relationship built in this research model is a positive and unidirectional relationship between the independent variable with the dependent variable. Based on the result of linear regression assumption can be interpreted as follows:

1. If the Emotional Attachment, Brand Love and Brand Awareness variables are assumed to be unchanged or equal to 0, the Brand Loyalty decreases by 1.345.

2. If Emotional Attachment changes by 1 certain unit, it will be followed by an increase in Brand Loyalty of 0,500 units with the assumption that other variables are assumed to not change anything.

3. If Brand Love experiences a change of 1 certain unit, it will be followed by an increase in Brand Loyalty of 0.279 units with the assumption that other variables are assumed to not undergo any change.

4. If Brand Awareness is changed by 1 certain unit, it will be followed by an increase in Brand Loyalty of 0.347 units with the assumption that other variables are assumed to not change any

8.4. Coefficient of determination

To find out how big the variable of Emotional Attachment, Brand Love and Brand Awareness able to explain Brand Loyalty, then do the calculation of coefficient of determination. The coefficient of determination can be seen in Table 2:

TABLE 2: Coefficient of determination.

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.779[a]	0.607	0.594	1.09843
a. Predictors: (Constant), Brand_Awareness, Emotional_Attachment, Brand_Love				
b. Dependent Variable: Brand_Loyalty				

Based on Table 2 note that the value of R2 is equal to 0.607 or 60.7% This means that the ability of Emotional Attachment, Brand Love and Brand Awareness in explaining Brand Loyalty in Bank Syariah Mandiri Gajah Mada is equal to 0.607 in other words that Training Methods, Training Material and Quality of Trainer explain Brand Loyalty is equal to 60.70% The rest equal to 39.30% explained by other variable not included in this research

8.5. Simultaneous test F (F-test)

A simultaneous test is performed to test whether Emotional Attachment, Brand Love and Brand Awareness significantly influence Brand Loyalty. Test results can be seen simultaneously as in Table 3:

TABLE 3: Test F.

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	162.327	3	54.109	44.846	0.000[b]
	Residual	104.969	87	1.207		
	Total	267.297	90			
a. Dependent Variable: Brand_Loyalty						
b. Predictors: (Constant), Brand_Awareness, Emotional_Attachment, Brand_Love						

Table 3 shows that the significance value is 0.000. The value of significance is smaller than the value of α of 0.05. So it can be concluded that together – Emotional Attachment, Brand Love and Brand Awareness significant effect on Brand Loyalty.

8.6. Partial test t (t-test)

Partial test is done to test the influence between each independent variable to the dependent variable. Partial test results (*t*-test) for each factor can be seen in Table 4:

TABLE 4: Partial test.

Model		t	Sig.
1	(Constant)	−1.132	0.261
	Emotional_Attachment	3.875	0.000
	Brand_Love	3.713	0.000
	Brand_Awareness	5.368	0.000

Based on the decision-making criteria that if the probability value < alpha value is 0.05, then the hypothesis is accepted and vice versa, if the value of sig. probability > alpha value of 0.05, then the hypothesis is rejected (Ghozali, 2001):

1. Influence Emotional Attachment to Brand Loyalty

   Table 4 shows that the sig value of Emotional Attachment in this study is 0.000. When compared with alpha value of this research (0.05) it is known that 0.000 < 0.05 so it can be concluded that there is influence Emotional Attachment to Brand Loyalty in Bank Syariah Mandiri Gajah Mada Medan. The value of Emotional Attachment coefficient on Brand Loyalty in Bank Syariah Mandiri Gajah Mada Medan is 0.500. This gives an illustration that the magnitude of Emotional Attachment's ability to influence Brand Loyalty in Bank Syariah Mandiri Gajah Mada Medan partially is equal to 0.500 or equal to 50%.

2. Influence Brand Love to Brand Loyalty

   Table 4 shows that the Brand Love sig value in this study is 0.000. When compared with alpha value of this research (0.05) it is known that 0.000 < 0.05 so it can be concluded that there is influence of Brand Love on Brand Loyalty in Bank Syariah Mandiri Gajah Mada Medan. The value of Brand Love coefficient on Brand Loyalty in Bank Syariah Mandiri Gajah Mada Medan is 0.279. This gives an idea that the greatness of Brand Love's ability to influence Brand Loyalty in Bank Syariah Mandiri Gajah Mada Medan partially is equal to 0.279 or equal to 27.9%.

3. Influence Brand Awareness to Brand Loyalty

   Table 4 shows that the Brand Awareness sig value in this study is 0.000. When compared with alpha value of this study (0.05) it is known that 0.000 < 0.05 so it can be concluded that there is influence Brand Awareness of Brand Loyalty in Bank Syariah Mandiri Gajah Mada Medan. The amount of coefficient value of Brand Awareness to Brand Loyalty in Bank Syariah Mandiri Gajah Mada Medan is 0.347. This gives an idea that the greatness of Brand Awareness ability to

influence Brand Loyalty in Bank Syariah Mandiri Gajah Mada Medan partially is equal to 0.347 or equal to 34.70%

9. Discussion

9.1. Influence Emotional Attachment to Brand Loyalty

The results of this study clearly shows that there is influence Emotional Attachment to Brand Loyalty in Bank Syariah Mandiri Gajah Mada Medan. This provides information that the customer's emotional attachment needs to be reviewed to create strong brand loyalty. It is known that customers in general are less fond of gold installment products offered by management although not a few who like it, but this needs to be reviewed by the management so that the brand loyalty of Bank Syariah Mandiri will be strong. Notes that need to be reviewed by management include the services provided by employees of Bank Syariah Mandiri less than the maximum according to customer perceptions. Another factor needs to be a concern and a deep study is the price offered on the installment of gold products in Bank Syariah Mandiri which may be more expensive than other companies that sell the same gold installment products. Other things that can cause low customer emotional attachment are facilities provided by gold installment products that will be received by potential customers and customers who are less attractive to customers. Solving the problem as mentioned earlier is expected to improve emotional attachment in the face of the banking business competition is getting stronger and sharper.

9.2. Influence Brand Love to Brand Loyalty

The results of this study clearly shows that there is influence of Brand Love on Brand Loyalty in Bank Syariah Mandiri Gajah Mada Medan. This provides information that Brand Love is in the customer needs to be reviewed in order to create strong brand loyalty. These results prove that customers feel the gold installment products offered by Bank Syariah Mandiri is not the only best gold installment products available, especially in the city of Medan. Artiya that there is a competitor gold installment products that they consider better. This is further supported by the data that customers actually do not have a very strong desire to be able to have a gold installment products Bank Syariah Mandiri. It is well known that customers do not provide good judgment for the gold product of Bank Syariah Mandiri Gajah Mada Medan, but this may be due

to facilities or features of the gold installment products that make them less well responded to gold installment products. Furthermore, most customers stated that they do not have an emotional bond on the gold installment products offered by Bank Syariah Mandiri, meaning that in line with the results indicating the low customer desire to have gold installment products Bank Syariah Mandiri Gajah Mada Medan. These things should be observed to take the solution for customer loyalty brand to be high in Bank Syariah Mandiri Branch Gajah Mada Medan.

9.3. Influence Brand Awareness to Brand Loyalty

The result of this research clearly shows that there is influence of Brand Awareness to Brand Loyalty in Bank Syariah Mandiri Gajah Mada Medan. This provides information that the existing Brand Awareness in the customer needs to be reviewed in order to create strong brand loyalty. It is important to note that customers should be familiar with and understand related to customer gold installment products, but the data show that the customer has many options related to gold installment products. This is probably because customers are not familiar with the details related to gold installment products offered by the company. Further related to this brand awareness is that customers prefer competitor products compared to Bank Syariah Mandiri gold installment products.

10. Conclusion

1. There is influence Emotional Attachment to brand loyalty on Instalment Gold products at Bank Syariah Mandiri Office Area Medan Gajah Mada. This can be seen from the comparison of the probability value of research with the level of Alpha research. The amount of Emotional Attachment contribution in influencing brand loyalty is equal to 0.500 units or 50%.

2. There is the influence of Brand Love on brand loyalty on Instalment Gold products at Bank Syariah Mandiri Office Area Medan Gajah Mada. This can be seen from the comparison of the probability value of research with the level of Alpha research. The amount of contribution of Brand Love in influencing brand loyalty is equal to 0.279 unit or equal to 27.90%.

3. There is influence Brand Awareness to brand loyalty on Instalment Gold products in Bank Syariah Mandiri Office Area Medan Gajah Mada. This can be seen from the

comparison of the probability value of research with the level of Alpha research. The amount of Brand Awareness contribution in influencing brand loyalty is 0.347 unit or equal to 34.70%.

4. There is influence Emotional Attachment, Brand Love and Brand Awareness to brand loyalty on Instalment Gold products at Bank Syariah Mandiri Office Area Medan Gajah Mada. This can be seen from the comparison of the probability value of research with the level of Alpha research. The amount of Emotional Attachment, Brand Love and Brand Awareness in explaining brand loyalty in Cicil Emas product in Bank Syariah Mandiri Office Area of Medan Gajah Mada is 60.70% the remaining sedangka is 39.30% explained by other variable not included in model this research.

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