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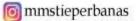
Surabaya, 14 - 15th August 2020

Master of Management of Sekolah Tinggi Ilmu Ekonomi Perbanas Surabaya Indonesia
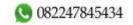
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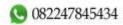
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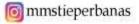
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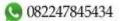4. Munawaroh, S.S., M.Si.
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FOREWORD

Alhamdulillah, praise be to Allah Subhanahu Wa Ta'ala for granting us the opportunity to organize and publish the proceedings of the 2nd International Conference on Business and Banking Innovations (ICOBBI) with the topic "*Nurturing Business and Banking Sustainability*". This proceeding contains several researches articles from many fields in Marketing, Management Technology, Finance, Banking, Human Resources Management, Information System Management, and Islamic Economics.

The 2nd International Conference on Business and Banking Innovations was held on 14th – 15th August 2020 by virtual (online) meeting and organized by the Master Management Study Program of STIE PERBANAS Surabaya in Collaboration with six Higher Education Institutions in Indonesia and five Universities from Asia countries. Keynote speakers in this conference were: Prof. Angelica M..Baylon, Ph.D (Director of the Maritime Academy of Asia and the Pacific, Philippines), Chonlatis Darawong, Ph.D. (Head of the Master of Business Program Sripatum Chonburi University - SPU Graduate School Bangkok, Thailand), Prof. Madya Dr. Reevany Bustami (Director of Centre for Policy Research and International Studies Universiti Sains Malaysia), Associate Prof. Dr. Ellisha Nasruddin (Graduate School of Business Universiti Sains Malaysia), Associate Prof. Pallavi Pathak Ph.D. (School of Management Sciences, Varanasi, India) and Prof. Dr. Tatik Suryani (Head of the Master of Management Study Program of STIE Perbanas Surabaya, Indonesia).
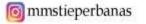
I would like to give high appreciation to the Rector of STIE Perbanas Surabaya for his support at this event. Acknowledgments and thank you to all the steering and organizing committees of the ICOBBI for the extra ordinary effort during the conference until this proceeding published. Thank you very much to all presenter and delegates from various Universities. Beside it, I would like to express our gratitude to the six universities, namely Universitas 17 Agustus Surabaya, Universitas Surabaya, Universitas Dr. Soetemo Universitas Dian Nuswantoro Semarang, STIE 66 Kendari, Institut Institut Bisnis dan Keuangan Nitro Makassar which has been the co-host of this event.
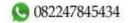
Hopefully, the proceeding will become a reference for academics and practitioners, especially the business and banking industry to get benefit from the various results of the research field of Business and Banking associated with Information Technology. Proceedings also can be accessed online on the website https://pascasarjana.perbanas.ac.id.

Chair of the Master Management Study Program
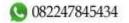STIE Perbanas Surabaya

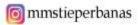**Prof. Dr. Tatik Suryani, M.M.**

Tabel of Content

Marketing

The Brand Loyalty Determining Factors: The Role of Self-Brand Connection, Brand Love, Brand Trust, and Brand Image

Budi Anandya[1], Ni Made Laksmi Oktavia[2]

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A R T I C L E   I N F O

A B S T R A C T

Considering that the current condition of business competition has been getting tougher, every company must be able to survive and continue to grow their business. Therefore this study aims to determine what factors make consumers make repeat purchases. From this research, several factors have been found that make customers make repeat purchases. These factors will be discussed in detail in this study. One of the important things that every company needs to do and pay attention to is being able to maintain their brand loyalty. PT. Eloda Mitra is a company engaged in the food industry and produces frozen food, cooking spices and sauces. However, PT. Eloda Mitra has never evaluated the consumer loyalty to its products. This will have an impact on the immeasurable cost of marketing as the company is more focused on finding new customers instead of taking into account the consumers who have purchased their products repetitively. The objective of this study is to identify the determinants of brand loyalty seen from the role of self-brand connection, brand love, brand trust and brand image at PT. Eloda Mitra. This study is categorized as a survey research, in which the research instrument utilized is questionnaires. The data used in this study were collected by distributing questionnaires to the customers who have purchased Bernardi brand more than once. It also used convenience sampling as a sampling technique and obtained 100 respondents. Furthermore, SEM analysis was implemented to analyze the data. The results of the present study are the determining factors of brand loyalty at PT. Eloda Mitra. In this study, brand image, self-concept connection, brand trust have a positive effect on brand loyalty.

1. INTRODUCTION

As the current condition of business competition is getting tougher, every company must be able to survive and continue to grow. ˇ Therefore this study aims to determine what factors make consumers make repeat purchases. From this research, several factors have been found that make customers make repeat purchases. These factors will be discussed in detail in this study.

One of the important things that every company needs to do and pay attention to is to retain their existing customers, continue to approach new potential customers to maintain the satisfaction level and to avoid losing customers for other companies. In other words, the company must be able to maintain the brand loyalty (Prof & Durmaz, 2011).

The issue of the brand is one of the matters that must be monitored continuously by every company. Brands that are strong, tested, and have high value are proven not only to successfully beat rational calculations, but also to be sophisticated in cultivating the emotional side of consumers. Brands are able to show high value because there are brand building activities that are not just based on communication, but also all kinds of other efforts to strengthen the brand (Riana, 1999).

According to the Ministry of Agriculture (2015) that in view of world development, consumers experience changes in food consumption patterns. This causes the supply of foodstuffs to also change. It can be seen from the partial shift toward frozen food products than fresh food.

Survey data conducted by the Ministry of Agriculture (2015) reveals a very rapid development in consumption of processed meat at the national level. The average development of consumption of processed meat each year is 10.28 percent. Another survey result stated that the increase in sausage consumption grew

by an average of 4.46 percent per year. In fact, frozen food products such as nuggets, meatballs and sausages are deemed to be the most consumed processed meat products. Consequently, the increasing consumer demand for frozen food has an impact on the greater demand for chicken and beef (Anggraeni & Widjanarko, Simon. Bambang Ningtyas, 2014).

In selecting products, consumers also have the right to obtain clear, correct, and honest information regarding the goods and services as well as the right to submit criticisms, suggestions, and complaints to sellers or producers if they are harmed (Anggraeni & Widjanarko, Simon. Bambang Ningtyas, 2014). Therefore, producers must provide clear and complete information about frozen food products to ease the consumers in choosing the products according to their needs.

One of the companies engaged in the food industry and producing frozen food, cooking spices and sauces is PT. Eloda Mitra which is located at Jl. Block B East Circle No 1-6, Buduran. This company was founded on December 9, 1989 and has 11 departments, namely the Marketing Department, Purchasing Department, Human Resource Department, Accounting Department, General Department, Mechanical Department, Warehouse Department, Meat Processing Department, Bakery Department, R&D Department, Quality Control Department, and Cafe Department. The number of employees from the entire departments are ± 800 people.

Seeing the developments and changes in consumer patterns in choosing food ingredients, more and more companies are developing their businesses in the frozen food sector. According to the Ministry of Industry (2015), the number of companies and home industries in Indonesia that engaged in frozen food industry has elevated every year which can also be seen from the increase in frozen food production by 8%.

Therefore, brand loyalty is considered as an essential concept, especially in conditions of very tight competition with low level of growth. In addition, brand loyalty is an important component in industry and must be developed to cover all psychological aspects, in this case, cognitive, affective, conative and action aspects; hence, it is not easy to change (Mardalis, 2005). However, PT. Eloda Mitra has never conducted an assessment of consumer loyalty towards its products. This will have an impact on the immeasurable marketing cost that are more focused on finding new consumers instead of taking into account consumers who have purchased their products more than once. According to (Dharmmesta, 1999) that if the company has great brand loyalty, it will affect the marketing costs incurred.

In order to cope with the growing number of companies and meat processing industries that are increasingly competitive in the meat processing industry, it is necessary to establish brand loyalty factors. In achieving this, an analysis of the role of self-brand connection, brand love, brand trust and brand image is needed to be able to compete in the meat processing industry.

In consideration of the explanation above, there are fundamental problems that serve as the background of this research, that PT. Eloda Mitra has never evaluated consumer loyalty to their products. This causes the company's marketing costs to be immeasurable, which is more focused on finding new customers without maintaining consumers who have repetitively purchased their products. This also has an impact on the greater amount of budget for marketing purposes. Thus, the objective of this research is to determine the factors of brand loyalty at PT. Eloda Mitra.

The significance of the present research are divided into 2 (two) which are practical benefit and theoretical benefit. The theoretical benefit deals with developing and generating information related to brand loyalty while the practical benefit is expected to be one of the considerations for PT. Eloda Mitra to maintain and develop their future products.

2. THEORETICAL FRAMEWORK AND HYPOTHESES

Brand is one of the most important attributes of a product that already has widespread customers for several reasons, including that it is believed to provide added value to the product. A reliable and professional marketer will be able to create, maintain, protect and enhance the brand. Branding is deemed to be an art and the most important part of marketing. The definition of brand (Philip Kotler, 2008) is a name, symbol, term, or design that represents the identity of a product or service from one seller or a group of sellers and distinguishes the product from competitors' products.

Furthermore, according to (Philip Kotler, 2008) brand equity is a positive differential effect that if the customers are familiar with the brand name, they will respond to the product or service. Moreover, (Tjiptono, 2015) elaborated that name, term, sign, symbol, design, color, motion, or a combination of other product attributes are expected to represent identity and differentiation to competitor's products. Basically, a brand

is also a seller's promise to consistently convey a certain set of characteristics, benefits, and services to buyers. A good brand also delivers an additional guarantee of quality assurance.

Hence, based on the opinions of experts, it can be concluded that a brand is a name, term, symbol, sign, color, motion or design that is used to identify and differentiate the goods or services of a product from other competitors who also offer similar products. In addition, the brand is also useful for differentiating the quality of one product from another.

Based on (Kotler & Keller, n.d.), brand image is the perception and belief held by consumers, as reflected in associations embedded in consumers' memories. In addition, according to (Wasil, 2017), brand image is a set of brand associations that are formed and stick in the minds of consumers. (Prasetiya dan Niken, 2014; Prasetya et al., 2014) asserted that brand image is the perception of a brand which is a reflection of the consumer's memory of its association with the brand. Meanwhile, Surachman (2008) defines brand image as a public view of the brand of a product.

In view of the explanations of several experts above, it can be summed up that brand image is a perception of a brand that is formed and embedded in the minds of consumers, where it can affect consumers in seeing a brand.

As stated by (Anselmsson et al., 2014), brand image is determined by several factors, including brand awareness, perceived quality, country of origin, social image and uniqueness.

The term loyalty that we have often heard is another concept that seems easy to talk about in everyday contexts like emotion and contentment. However, it becomes more difficult when analyzing its meaning. There is not much literature that provides a definition of loyalty. In this case, it can be understood as a concept that emphasizes the sequence of purchases as quoted by (Garland & Gendall, 2004). If the notion of customer loyalty emphasizes on the sequence of purchases, the proportion of purchases, or the probability of purchases, it seems to be more operational than theoretical.

According to Mowen & Minor (2002), brand loyalty is seen as the extent to which a customer shows a positive attitude towards a brand, has a commitment to a particular brand, and intends to continue buying it in the future. Furthermore, (Maymand & Samaeizadeh, 2017) argued that brand loyalty refers to a consistent buying pattern for a particular brand over time as well as a pleasant attitude towards a brand. Brand loyalty develops when the brand matches the consumer's personality or self-image or when the brand offers the unique satisfaction and benefits that consumers are looking for.

From the understanding of loyalty according to experts, it can be concluded that loyalty is a customer commitment to a brand due to satisfaction in the first purchase because it meets their expectations and does not switch to other product brands despite of price increases or other attributes.

As claimed by (Escalas, 2004), the formation of a meaningful and strong bond between the brand and the identity of the consumer is known as a self-brand. Meanwhile, forming a relationship with a brand is known as a personal brand. In a self-brand connection, generally if consumers feel that they are already aligned with a brand, then the brand will become their identity (Chaplin & John, 2005). (Sprott et al., 2009) introduced Brand Engagement with Self-Brand (BESC), which is building brand engagement with self-concept, referring to the tendency of consumers to use brands as part of their self-scheme. However, the self-brand connection is conceptually different from BESC. Self-brand connection captures brand-specific consumers to form "self".

Swaminathan et al. (2007) in (Hwang & Kandampully, 2012) explain that brands can strengthen consumer identities by serving the purpose of self-presentation, and thus consumers use brands as tools for the representation of their values and identity. Furthermore, they mention that the level of Self Brand Connection influences brand meaning and suggest that this connection further changes the strength of the relationship between consumers and brands.

Self-brand connection has three main components. Firstly, consumers process the brand messages and focus on brand meaning and brand benefits. Secondly, consumers have an independent understanding of who they are (the real selves) and who they want to be (the ideal selves). Lastly, consumers engage in a matching process to evaluate the extent to which brands are the same as their self-concept (Yang & Mattila, 2017)).

Companies develop a brand by associating the brand with human personalities. (Philip Kotler, 2008) asserted that brands also have personality and the consumers identify brand personality as a specific mix of innate human traits which is owned by brands. Personality can also be used as a strategy in establishing a good brand and can become a self-concept for consumers.

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Brand love is defined as the level of emotional attachment that passionately satisfy consumers for owning a particular brand (Carroll & Ahuvia, 2006). Moreover, based on (Hwang & Kandampully, 2012), love is a powerful emotional experience in terms of both the interpersonal relationship and the connection between consumers and brands. Brand love can occur when customers can see brand as an individual that they can love as if they love someone (Wilson & Christella, 2019).

(Albert & Merunka, 2013) elaborated that brand love and interpersonal love are two different things. Brand love is a one-way relationship, whereas interpersonal love is a two-way relationship. Consumers are also not expected to yearn for sexual intimacy with brands, which is a feeling commonly associated with interpersonal love. Recent research has shown that love for a brand is the foundation for creating a consumer identity (Carroll & Ahuvia, 2006). Consumers are more likely to like brands that they feel strongly about their identity. As stated by (Carroll & Ahuvia, 2006) (2006), the definition of brand love as a level of strong emotional attachment to consumers and that they are satisfied with the brand.

Brand trust is that consumers want to believe in themselves, and believe in a product that is available. Trust can reduce the uncertainty, because consumers not only know that the brand is valuable and trusted, but it is also a dependable, safe and honest consumption scenario that are considered as an important link of brand trust (E & ET, 2017).

Trust is built because of the expectation that the other party will act according to the needs and desires of consumers. When someone has trusted the other party, they believe that expectations will be fulfilled and that there will be no more disappointment (Ryan, 2002) in (Arista, 2011). Lau & Lee (1999) in Arista (2011) also state that trust in them is the willingness of consumers to trust the brand at all costs because of the expectations promised by brands in providing positive results for consumers.

3. RESEARCH METHOD

1. Research Method

The objective of this research is to determine what factors influence the brand loyalty (the role of self-brand connection, brand love, brand trust and brand image). Therefore, the approaches applied in this research were qualitative and quantitative approaches. These approaches have the aim of to explain, to predict and to control phenomena, physical objects or human being.

2. Research Type

Based on the objectives, the type of the present research is descriptive study. Researchers employed quantitative descriptive research which was conducted once in a particular period (cross sectional design).

3. Population and Sample

Respondents in this study were consumers of Bernardi brand who have consumed Bernardi products more than once. Afterwards, the researchers limited the respondents to the Bernardi brand consumers who live in Surabaya only.

4. Research Variables

The variables used in finding the determinants of brand loyalty at PT. Eloda Mitra are as follows:

Variables	Definition	Measuring Instrument	Measuring Scale
Self-Brand Connection (SCC)	Self-Brand Connection is defined as a relationship between consumers and brands in accordance with the consumers themselves and what is on the brand symbol. (Mira et al., 2013)	**SCC1**: Bernardi brand and I have a lot in common when it comes to taste. **SCC2**: Bernardi brand reminds me that I love frozen food products (Smit, Bronner, & Tolboom, 2007). **SCC3:** I am proud to show my decision to purchase Bernardi products (Deniz & Yozgat, 2013).	Interval Scale 1-7
Brand Love (BLV)	Brand love is a level of strong emotional connection to consumers and their satisfaction	**BLV1**: Bernardi brand has hygienic products. **BLV2**: I feel happy when I consume Bernardi brand products.	Interval Scale 1-7

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		towards the brand(Carroll & Ahuvia, 2006).	BLV3: I am very interested in buying Bernardi brand products (Rodrigues & Reis, 2013).	
Brand Trust (BT)	Brand Trust is that consumers want to believe in themselves, and believe in a product that is available (Soong et al., 2011).		BT1: I believe in Bernardi Brand BT2: Bernardi brand is safe to consume (Matzler, Krauter, & Bidmon, 2006). BT3: Bernardi brand products do not disappoint (Albert, Merunka, & Valette- Florence, 2009).	Interval Scale 1-7
Brand Image (BI)	Brand Image is defined as thoughts and feelings of consumers about a brand (Severi & Ling, 2013).		BI1: Bernardi brand has high quality products. BI2: Bernardi brand has better product quality than competitors' products. BI3: Bernardi brand has a great image. BI4: Bernardi brand is one of the best brands (Hariri & Vazifehdust, 2011).	Interval Scale 1-7
Brand Loyalty (BL)	Brand loyalty is a measure of the relationship between customers toward a brand (Aaker, 1991).		BL1: Bernardi brand has always been my first choice. BL2: I consider myself loyal to Bernardi brand (Rodrigues & Reis, 2013). BL3: Next time, I will definitely buy the same products from Bernardi brand. BL4: I recommend Bernardi brand to others. BL5: I talk to others about Bernardi brand (Loureiro et al., 2012).	Interval Scale 1-7

5. Data Collection Method

The data were collected and conducted based on primary and secondary data.

4. DATA ANALYSIS AND DISCUSSION

1. Respondents Profile

The number of respondents in this study was 100 individuals which consist of 55 female respondents or 55% and 45 male respondents or 45%. The majority of respondents participated were aged 31-40 years. In details, the respondents with an age range of 20-30 years were 25 people (25%), respondents with an age range of 31-40 years were 54 people (54%), respondents with an age range of 41 - 50 years as many as 18 people (18%), and respondents aged 50 years and over as many as 3 people (3%). For the educational background of the respondents, 6 people (6%) were high school / vocational school graduates (6%), 4 respondents with diploma graduates (4%), 82 people of Bachelor degree (82%) graduates, 8 respondents with Master graduates (8%), and none of the respondents had a doctoral background. Furthermore, for the average income of respondents per month, the majority is <5 million rupiah, amounting to 93 people (93%). From the results above, it can be seen that the majority of respondents in this study were aged 31-40 years with Bachelor degree and an average monthly income of <5 million rupiah.

2. Data Analysis Results

The results of the validity and reliability indicated that all variables met the specified criteria (Factor Loading of ≥ 0.70; Construct Reliability of ≥ 0.70; Variance Extracted of ≥ 0.50). The results of output data processing of regression weights presented whether the proposed hypothesis is supported by data or not supported by data with the condition that the p-value is <0.05. There are two hypotheses that are not supported by data where the p-value is ≥ 0.05: Brand Love has no effect on Brand Loyalty in which based on the results of data testing, the estimate value was -12.488 with p value of 0.958. The estimate value shows negative and insignificant results with a probability value greater than 0.05.

3. Discussion

In this study, the results of data analysis indicated that all variables have met the construct validity and reliability criteria, as well as other measurement models that are in accordance with the Structural Equation Modeling (SEM) method. Moreover, based on the hypothesis testing, all hypotheses have a significant relationship. The discussion of the results of each research hypothesis is elaborated in the explanation below:

a. Self-Brand Connection has positive and significant impact on Brand Love

Brands can strengthen consumer identity as consumers use brands as a tool for the representation of their values and identity (Hwang & Kandampully, 2012). Consumers use Bernardi brand as their way of consuming hygienic food. Hence, in this case, there is an elevated suitability between consumers and Bernardi products and will be followed by an increase in brand love for the brand.

b. Brand Love has no impact on Brand Loyalty

Several studies have shown that brand love has an important influence on several marketing variables. (Hwang & Kandampully, 2012) mentioned that brand love increases brand loyalty for certain brands. In fact, the strong positive influence in the minds of consumers allows brand loyalty and brand commitment. On the other hand, the current research shows that brand love on Bernardi brand has no effect on brand loyalty toward the brand. This can be due to the fact that the number of competitors or similar industries is quite a lot; thus, even though consumers already have a strong brand love for Bernardi brand, it does not mean that they are loyal only to the brand.

c. Brand Trust has positive impact on Brand Loyalty

Brand trust is undoubtedly one of the most powerful tools for making customer-company relationships the dominant marketing tool. Consumers have a very big trust in Bernardi brand which, in consequence, they have high loyalty to the brand. The frequency of repurchases has been considered as behavioral loyalty. If customers of Bernardi brand are satisfied with it, they tend to increase their loyalty.
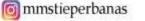
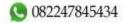d. Brand Image has positive impact on Brand Loyalty

An empirical study on the relationship between brand image and brand loyalty found that brand image greatly affects brand loyalty. In the minds of consumers, Bernardi brand is one of the processed meat brands that has good taste which makes the consumers are loyal to the brand by re-purchasing the products without doubting the taste.

5. CONCLUSION, IMPLICATION, SUGGESTION, AND LIMITATIONS

This study aims to determine the relationship level between self-brand connection and brand love to Bernardi brand, brand love to brand loyalty to Bernardi brand, and brand trust and brand image to brand loyalty to Bernardi brand. Based on the research results, it can be concluded and the managerial implications for Bernardi brand are as follows:

1. In this study, brand image has the greatest, most positive and significant effect on brand loyalty to Bernardi brand. Thus, brand image is largely a subjective concept formed in the minds of consumers. Currently, Bernardi has become one of the brands being considered in food and beverage industry. Bernardi brand in its product strategy has collaborated with several leading chefs in Indonesia. This consequently has made the image of Bernardi brand improves. Since 1987, Bernardi has always experienced an increase in its sales as well as the strong image from consumers' point of view is also getting improved. A comfortable brand store with good quality products makes consumers satisfied with this. If Bernardi's consumers are satisfied with the brand's performance, it tends to increase their loyalty. Then, the company can increase its productivity by marketing the brand in a long term so that the brand image will stick in consumers' minds. Thus, the brand image of Bernardi brand is in harmony with the brand identity, which can increase brand loyalty from consumers. If a brand already has good image, then the

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brand loyalty from consumers will be formed. In addition, consumers will also feel more satisfied if they consume Bernardi due to its good image, so that consumers will be more loyal to the brand.

2. In this study, self-brand connection has a positive and significant impact on brand love for Bernardi brand. Referring to the theory by Abraham Maslow, humans are motivated to fulfill their needs. One of Maslow's theories that can be linked is self-actualization needs. In this case, if the Bernardi management understands the consumers' favorite taste, it will be easier to develop a suitable branding strategy. Bernardi brand is known to offer frozen food, which in the market, processed food business growth continues to increase in line with the increase in people's income. As the population of Indonesia has also largely grown, people's purchasing power has also extended through economic growth, rising wages, increasing middle class population, as well as the growth in the number of modern retail outlets. It becomes the main drivers for the growth in demand for processed food products, including those made from meat. It is expected that the large market potential, especially from the middle-income class, will continue to encourage increased consumer spending on this product. In fact, people generally like to shop for food that is easy to serve.

3. In this study, brand trust has a positive and significant effect on brand loyalty to Bernardi brand. This shows that consumers trust that Bernardi is superior to other brand competitors. They also believe that the products from Bernardi have good quality, and the ingredients used are hygienic ingredients. The ability of Bernardi company to show its concern for consumers in the form of showing an understanding attitude when consumers facing problems with their products will foster trust with the brand. This makes consumers believe in Bernardi and they can be loyal to the brand. Loyalty is developed when there is an element of trust. Trust is also a belief that makes a brand the choice of consumers. If customers are satisfied with the taste of Bernardi, it tends to increase loyalty. Furthermore, if customers are loyal to the brand, the company can increase productivity by doing a long term marketing plan for the brand without the fear of failure, for instance, creating programs that reflect Bernardi brand, such as if consumers have a membership card, they will get a direct discount of 10-15% depending on the items they purchase. This can be conducted as a way to attract brand evangelists (people who are very loyal to a certain brand) by showing them the brand's true identity. Brand evangelists will also voluntarily recommend brands they like to friends and relatives, or it can also be called word-of-mouth marketing.

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