



# PROCEEDINGS

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**THE CORRELATION OF BRAND IMAGE AND BRAND  
AWARENESS TO CUSTOMER LOYALTY  
(CASE STUDY: BPRS HARTA INSAN KARIMAH BEKASI)**

Ridwan Maronrong  
[sekretarisketuastei@yahoo.co.id](mailto:sekretarisketuastei@yahoo.co.id)

Krishna Kamil  
[krishnakamil@gmail.com](mailto:krishnakamil@gmail.com)

Sekolah Tinggi Ilmu Ekonomi Indonesia (STEI)

**ABSTRACT**

**Purpose:** The purpose of this paper is to determine the relationship between brand image, brand awareness and customer loyalty at BPRS Harta Insan Karimah Bekasi.

**Methodology/Design/Approach:** The methodology used in this research is the survey method, in which the data obtained through the opinions or asked questions of respondents either directly (interview) or indirectly (questionnaire). The number of samples in this study were 50 BPRS Harta Insan Karimah Bekasi customers (respondents). The Data are analyzed using Structural Equation Model. Statistical data analysis using correlation coefficient analysis and hypothesis testing (t-test and F-test).

**Findings:** Based on the calculation, showed result that the P-value brand image variable of 3.653. This study used a 5% significance level, thus the value of the P - value  $< \alpha$  (3.653  $>$  1.96). Therefore, it can be deduced accepted  $H_a$  and reject  $H_0$  or partially accepted, which means that there is a significant positive relationship between the variables of brand image with customer loyalty. Brand awareness variable of 3.886. So the value of the P - value  $< \alpha$  (3.886  $>$  1.96) Hence, we can conclude  $H_0$  is rejected or partially accepted, which means that there is a significant positive relationship between the variables of brand awareness and loyalty of customers.

Simultaneous significance F value, significance values obtained F of 0.000. So the value of significance F  $< \alpha$  (0.000  $<$  0.05). Therefore, we conclude  $H_a$  is accepted,  $H_0$  is rejected, which means simultaneously there is a significant positive relationship between brand awareness to customer loyalty.

**Implications:** The result of the research can be used as a strategy tools for management in persuade BPRS Harta Insan Karimah Bekasi customer in brand awareness and brand loyalty.

**Keywords :** Brand Image, Brand Awareness, and Customer Loyalty

**INTRODUCTION**

One of the very fundamental way and should get more attention from companies in marketing their products and to maintain customer loyalty is brand image. When the image of a brand already has a good impression, it means the brand has managed to build a good image in the eyes of consumers. Brand image is one of the important components in developing the brand, and one brand strength in influencing consumer buying decisions for goods or services. Aside from the brand image of the company must be owned, other factors are important for the company's brand awareness. Brand awareness is the ability of a potential buyer to recognize or recall of a brand name in a particular product category. In general, consumers tend to buy products with brands that are known on the basis of similar brands or others. However, the brand that consumers already know to avoid the use of selected consumers from the risk of assuming the brand is that the brands are well known and reliable. Consumers are not aware of the existence of a particular brand, can create a barrier to the brand. One of the banks that have had a medium image in consumer in Indonesia especially in Bekasi is BPRS Harta Insan Karimah Bekasi. BPRS Harta Insan Karimah Bekasi, known by the name of an BPRS HIKB is a leading micro banking in Bekasi area, was established on May 15, 2005, through the acquisition and change of name from PT BPRS Baituniaga Insani in Bekasi. HIK Bekasi is a member of Harta Insan Karimah Group (HIK GROUP). HIK Group initiated the establishment in 1992 of a solid group, continues to grow consistently, with foundation and focus on Islamic micro enterprises. Total Asset HIK Groups around Rp. 500 billion, with total customers around 10 million customers, has service offices scattered in Jakarta, Bandung and West Java which is now still continue to expand. HIK Group is a professional, independent, trustworthy and responsible, while promoting the principles of sound banking, prudent and Islamic.

Total Asset PT BPRS HIK Bekasi per September 2011 amounting to Rp. 80 billion with the number of customers reached 1,2 million. The largest financing are sectors of trade, industry, consumers collectively and other services including Advance financing. In addition, HIKB serve for public deposits, PT BPRS HIKB provide facilities Tabunganku ((MySavings), Savings Amanah with Wadiah konsep, Savings Haji, Qurban and Deposit Bank provide profit sharing (mudharabah) with proactive service system.

BPRS HIKB now exists not only in Bekasi, but already outside the region, such as Jakarta, Karawang, and others. BPRS HIKB is facing a competition among BPRS banks, then in maintaining customer loyalty is not an easy thing to do. Therefore, BPRS HIKB continues to try to meet the needs and desires of its customers in various ways such as providing the best services, facilities according to the needs of customers, product quality, as well as regular promotions that customers make repeat purchases.

Based on the description above, this study is interested in conducting research on the correlation between brand image and brand awareness with customer loyalty at BPRS HIKB.