

THE INFLUENCE OF CORPORATE BRAND AND BRAND IMAGE ON CONSUMER DECISIONS TO BECOME HOME OWNERSHIP CREDIT CUSTOMERS STATE SAVINGS BANK

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Abstract. This study analyzes the impact of corporate brand and brand image on the purchasing decisions of Bank Tabungan Negara's (BTN) Home Ownership Loan (KPR) products using the SmartPLS 3.2.9 method. The results indicate that both corporate brand and brand image significantly influence purchasing decisions. Corporate brand contributes directly and also influences through brand image. The research, based on 110 respondents who completed the questionnaire, provides in-depth insights into the factors affecting consumer decisions in choosing BTN's KPR products. These findings highlight the importance of building and managing a strong corporate brand and brand image to enhance product attractiveness in the market.

Keywords: corporate brand; brand image; purchase decision; home ownership credit; Bank Tabungan Negara (BTN)

I. INTRODUCTION

The American Marketing Association defines marketing as the "process of planning and executing the conception, pricing, promotion, and distribution of ideas, goods, and services to create exchanges that satisfy individual and organizational goals" (Napitupulu & Hutabarat, 2022, p.1). Meanwhile, according to Kotler, marketing is a social and managerial process where individuals and groups fulfill their needs and desires by creating, offering, and exchanging valuable products (Mukarromah, 2018). Based on the above definitions, it can be concluded that marketing encompasses a broader meaning than sales. Marketing involves the efforts of a company marked by identifying consumer needs to be satisfied, determining appropriate product pricing, and devising methods for promoting and selling these products. Thus, marketing is also an interrelated activity within a system aimed at generating profit. In the context of banking marketing, as exemplified by BRI Branch Pangeran Samudera, in its strategic role, marketing encompasses efforts to achieve alignment between the company and its environment in seeking solutions, particularly in increasing visitor numbers. However, before implementing the strategies, BRI Branch Pangeran Samudera first considers segmentation, targeting, and positioning as references for executing marketing communication strategies. In 2017, Bank BTN disbursed Subsidized Housing Loans (KPR Subsidi) amounting to Rp20,504,547 million or 173,763 housing units, a 31.36% increase compared to 2016's Rp15,609,652 million. This increase is primarily attributed to the 176.70% rise in Tapak SSA/SSB Housing Loans from the previous year. Additionally, Bank BTN disbursed Non-subsidized Housing Loans (KPR Non-subsidi) amounting to

Rp15,390,702 million, a 20.95% increase compared to 2016's Rp12,724,741 million. This increase is mainly due to a 18.24% rise in BTN Platinum Housing Loans from the previous year.

Over the past three years, the condition of Bank BTN's mortgage customers as consumers of consumer credit types; Subsidized Housing Loans, Non-subsidized Housing Loans, and other Housing Loans is explained in the following graph.

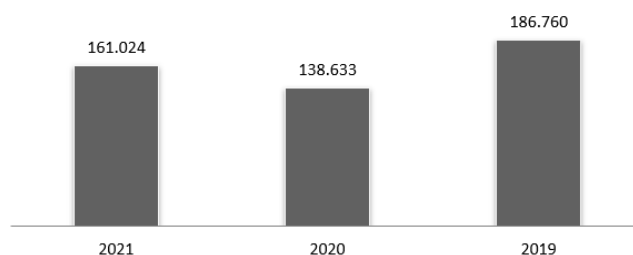


Figure 1. Customer Mortgage Conditions Graph of BTN (Bank Tabungan Negara) from 2019 to 2021.

Source: Compiled from BTN's Annual Reports for the years 2019 to 2021

Based on Figure 1, the graph depicting the customer conditions in BTN's annual reports shows both a decline and an increase. In 2019, the volume stood at 135,118 units. The distribution volume of Subsidized Home Ownership Loans (KPR Subsidi) dropped to 102,024 units in 2020, reflecting a decrease of 24.49% compared to 2019. This decline is attributed to a reduction in the number of KPR BTN units, dropping from 74,076 units in 2019 to 26,935 units in 2020, a decrease of 47,141 units. Following the decline from 2019 to 2020, there was an increase from 2020 to 2021. This increase

significantly affected consumers in 2021, reaching 161,024 units, including Subsidized and Non-Subsidized Home Loans, as well as other Housing Loans—an increase of 16.15% compared to 2020, which recorded 138,633 units. The purpose of this research is to investigate, validate, and analyze whether corporate brand and brand image have a direct impact on purchasing decisions and simultaneously influence purchasing decisions. This study aims to contribute to the understanding of Corporate Brand, Brand Image, and their relationship with Purchase Decisions in the context of the banking industry. The results can serve as a reference for further research and provide insights to BTN to enhance the effectiveness of marketing strategies for Home Ownership Loans (KPR). With a better understanding of Corporate Brand and Brand Image, it is expected that BTN can formulate appropriate policies to build the company's image and attract potential consumers..

II. RESEARCH METHODS

This research employs the Lemeshow equation due to the unknown population size; therefore, the Lemeshow formula serves as a solution to address the unknown population. As explained by Sujarweni (2015), the following formula can be used to determine the sample size when the population size is unknown. The researcher opted for a sample size of 100 because SmartPLS allows for efficient data processing with such a quantity. Data analysis is a crucial research process conducted after obtaining all necessary data to address the research problems comprehensively. The precision and accuracy in utilizing analytical tools significantly influence the accuracy of drawing conclusions. Therefore, data analysis is an indispensable activity in the research process that cannot be overlooked. Errors in selecting analytical tools can have fatal consequences on the resulting conclusions, adversely impacting the utilization and implementation of the research findings. Hence, knowledge and understanding of various analytical techniques are essential for a researcher to ensure that the research results contribute significantly to problem-solving and can be scientifically justified. In this study, the researcher employs two types of research: descriptive statistics and causal-comparative. Descriptive statistics is a method used to analyze data by describing or portraying the collected data as it is, without intending to draw conclusions that apply universally or generalize. Research of this type typically aims to reveal and describe its findings, often using descriptive statistical techniques such as:

1. Presentation of data in the form of tables or frequency distributions and cross-tabulations. This analysis reveals the tendencies of research findings, whether they fall into low, moderate, or high categories.
2. Presentation of data visually, such as histograms, polygons, ogives, bar charts, pie charts, and symbolic diagrams.
3. Calculation of measures of central tendency (mean, median, mode).

4. Calculation of measures of position (quartiles, deciles, and percentiles).
5. Calculation of measures of dispersion (standard deviation, variance, range, quartile deviation, mean deviation, etc.).

The second type of research is causal-comparative research, which is directed towards investigating cause-and-effect relationships based on observations of the occurring effects and identifying factors that may be the cause through collected data. The fundamental approach in this research is to begin with the existence of differences between two groups and then identify factors that may be the cause or effect of these differences. In this case, there is an element of comparison between two or more variables. Causal-comparative or ex-post facto studies aim to determine the causes or reasons for the existence of differences in behavior or status within groups of individuals. In other words, causal-comparative research is focused on investigating cause-and-effect relationships based on observations of the effects that occur and identifying factors that may be the cause through collected data.

III. RESULTS AND DISCUSSION

Respondent Data Description In this study, the author utilized a total of 98 respondents, derived from calculations based on Arikunto's formula (2010). Subsequently, the author rounded it up to 100 respondents. The selected respondents for this study are customers of BTN Home Ownership Credit. Respondent characteristics include variables such as gender, age, monthly income, highest education level, and occupation. Gender distribution among the 100 respondents reveals that 62 respondents or 62% are male, while 38 respondents or 38% are female. The conclusion drawn is that the questionnaire completion was predominantly carried out by male respondents. Regarding the age characteristics of the respondents, out of the total 100 respondents, 22 respondents or 22% are aged 21-25 years, 55 respondents or 55% are aged 25-34 years, 22 respondents or 22% are aged 35-45 years, and 1 respondent or 1% is aged >55 years. The conclusion is that respondents aged 25-34 years dominated the questionnaire completion. Several factors may explain this phenomenon:

1. **Financial Burden:** Males are often seen as the breadwinners and may be more inclined to take financial responsibilities, including mortgage insurance payments. They may feel responsible for protecting their family and home investment.
2. **Financial Understanding:** Males may have a stronger understanding of finances or be more active in managing the family's financial aspects. This awareness may lead them to recognize the importance of home insurance protection.
3. **Risk Perception:** Some studies suggest that males tend to have a higher risk perception than females. Hence, they may be more likely to take protective measures such as mortgage insurance.
4. **Involvement in Financial Decisions:** If males are more involved in family financial decision-making, including

home purchase and insurance protection, they may actively seek financial solutions that include mortgage insurance.

5. Cultural and Social Factors: In some societies, the traditional role of males as providers is still strong. This can influence financial decisions and insurance policies within the family.
6. Product Offerings and Marketing: Mortgage insurance products may be offered or marketed in a way that appeals more to males, or there may be a specific emphasis on benefits deemed more relevant to them.

It's essential to note that these are generalizations, and not all males or females will have the same preferences or decisions. Each individual has unique considerations and preferences. In terms of monthly income characteristics, among the total 100 respondents, 28 or 28% have an income of 3-5 million, 48 or 48% have an income of 5-10 million, and 24 or 24% have an income >10 million. It can be concluded that questionnaire completion was dominated by respondents with an income of 5-8 million per month. Regarding the highest education level characteristics, out of the total 100 respondents, 20 or 20% have a high school diploma, 9 or 9% have a diploma (D3), 64 or 64% have a bachelor's degree (S1), 6 or 6% have a master's degree (S2), and 1 or 1% have a professional degree (Doctor). The conclusion is that respondents are predominantly those with a bachelor's degree. The higher preference for insurance among S1 graduates can be explained by factors involving education considerations, financial stability, and financial protection. Here are some reasons that may explain this phenomenon:

1. Education and Financial Awareness: S1 graduates generally have higher levels of education, and this education can enhance their awareness of the benefits of financial protection, including insurance. They may be better able to understand the complexity of insurance products and their long-term benefits.
2. Job Stability and Income: S1 graduates typically have better opportunities for stable employment and higher income. Better financial security may encourage them to view insurance as an essential investment to protect their assets and family.
3. Long-Term Financial Planning: Higher education is often linked to long-term financial planning. S1 graduates may be more inclined to create mature financial plans, including insurance protection to reduce financial risks in the future.
4. Access to Information: S1 graduates tend to have greater access to information and financial literacy. They can more easily access information about insurance products, understand their benefits, and make more informed decisions.
5. Demographic Factors: Some S1 graduates may be married, have family dependents, or have other financial obligations that drive them to seek insurance protection as part of family financial planning.

6. Involvement in Financial Decisions: Higher education levels may also influence active involvement in financial decision-making, including the purchase of insurance products. They may be more likely to actively manage their financial risks.
7. Product Offerings and Marketing: The insurance industry may be more active in marketing its products to groups with higher education levels, highlighting the more complex benefits that insurance policies can provide.

However, it should be noted that individual preferences still vary, and not all S1 graduates will have similar interests or decisions in choosing insurance.

Occupation characteristics of the respondents, with a total of 100 respondents, reveal that 56 or 56% work as private employees, 23 or 23% work as entrepreneurs, 15 or 15% work as civil servants, and the remaining 1 or 1% work as medical specialists, government institutions, regional-owned enterprises, and contract employees. It can be concluded that respondents are predominantly private employees. Several factors may explain the interest of private employees in choosing Home Ownership Credit (KPR) from Bank Tabungan Negara (BTN), involving specific considerations or advantages offered by the product. Here are some factors that may play a role:

1. Accommodating Credit Requirements: BTN may have more flexible credit policies that can accommodate private employees, especially those with specific income levels or credit profiles. This could be an attractive factor for private employees looking to qualify for BTN's KPR.
2. KPR Programs for Civil Servants and State-Owned Enterprises: BTN is known to have KPR programs specifically aimed at civil servants (PNS) and employees of State-Owned Enterprises (BUMN). Private employees who receive better benefits or conditions in these programs may be more interested in applying for BTN's KPR.
3. Partnerships with Private Companies: Some banks, including BTN, may have special partnerships with private companies. This could include deals or special facilities for employees of certain companies, serving as an incentive for private employees to choose BTN's KPR.
4. Other Facilities and Benefits: BTN or other financial institutions may offer special facilities and benefits in their KPR packages, such as competitive interest rates, longer payment terms, or other features appealing to private employees.
5. Reputation and Trust: The reputation of the bank or financial institution can play a crucial role. If BTN has a good reputation among private employees, this can be a determining factor in their decision to choose KPR from that bank.
6. Special Promotions and Marketing: Banks may conduct special promotional efforts and marketing targeting private employees, providing additional information

about the benefits and facilities they offer in their KPR products.

It's important to note that individual preferences can vary significantly, and the decision to choose KPR from BTN or another financial institution will be influenced by various personal, financial, and preference factors that may differ among individuals.

Measurement Model (Outer Model)

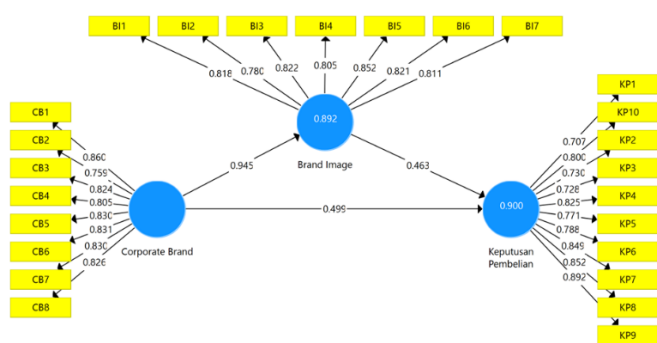


Figure 3. Outer Model

Source : SmartPLS Output

Structural Model (Inner Model)

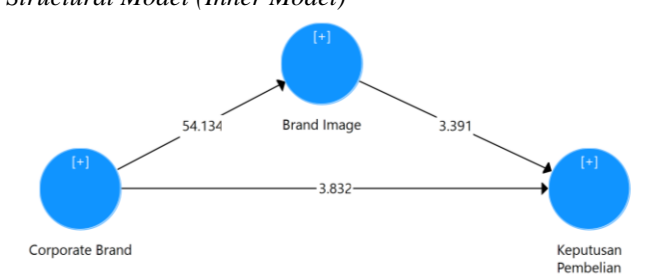


Figure 4. Inner Model

Source : SmartPLS Output

Mediation Test

Table 2. Results of Variance Accounted For (VAF) Test

Indirect Effect	
CP → BI → KP (PV : 0,001)	0,437
Direct Effect	
CP → KP (PV : 0,000)	0,499
BI → KP (PV : 0,001)	0,463
Total Effect	
CP → BI and KP (0,437 + 4,99)	0,936
VAF = Indirect Effect / Total Effect	
VAF = Purchase Decision (0,437/0,936)	0,467 (46,7%)

Source: Processed Data (2023)

The Impact of Corporate Brand on Purchase Decisions

The average score given by respondents for the corporate brand variable is 4.074, with an interval range between 1 and 5. When translated into categories based on the interval table, this result falls into the "agree" category. This means that the majority of respondents assess and perceive that BTN's corporate brand is already good. However, it is important to note that there are still lower average scores than expected, which should be high or at least comparable to other indicators. It is crucial to highlight that the highest value in the indicators is found in CB5, the statement "Bank Tabungan Negara (BTN) conducts business ethically." This indicates that BTN's products build a brand based on ethical business practices and have successfully established a positive image in the minds of consumers. However, the lowest score is in CB8, containing the statement "Always interested in BTN's products because I like the bank." Considering these results, it can be concluded that BTN may not have succeeded in creating products that attract the interest and needs of consumers, requiring improvement in both product and marketing strategies. From the hypothesis testing results, it can be seen that in the original sample, the corporate brand variable's influence on purchase decisions has a value of 0.499, indicating a positive influence of the corporate brand on purchase decisions. The test result for the corporate brand variable on purchase decisions produces a t-value of 3.832, exceeding the tabulated t-value of 1.982, with a significance level of 0.000 lower than 0.05. This indicates that the corporate brand significantly influences purchase decisions, and thus, H1 can be accepted.

The Influence of Brand Image on Purchase Decisions

The average score given by respondents for the brand image variable is 4.167 in the interval range of 1 to 5. Translated into categories based on the interval table, this result falls into the "agree" category. This means that the majority of respondents evaluate and believe that BTN's brand image is already good. Nevertheless, there is a slightly lower average score than expected based on the indicators, which should have higher or equivalent averages to other indicators. The highest value in the indicators is in BI1, the question "Bank Tabungan Negara (BTN) is already trusted in the public eye." This indicates that BTN has successfully built a strong reputation and image among the public. The trust held by the bank in the public eye is significant for retaining and attracting more customers, strengthening its position in the competitive market. On the other hand, the lowest value is in BI7, referring to the statement "Each variation of BTN's Home Ownership Loan (KPR) can reflect the social status of the choosing customer." From these results, it can be concluded that BTN's customers make their KPR product choices after careful consideration, including preferences, needs, and their social status. From the hypothesis testing results, a relationship between the Brand Image variable and Purchase Decisions was found. The original sample yielded a value of 0.463, indicating a positive influence of Brand Image on Purchase Decisions. The test result for the Brand Image variable on Purchase Decisions produces a t-value of 3.391, exceeding the tabulated t-value of 1.982, with a significance

level of 0.001 lower than 0.05. This indicates that Brand Image significantly influences Purchase Decisions, and thus, H2 can be accepted.

The Influence of Corporate Brand on Customer Satisfaction Through Brand Image

Hypothesis testing results found the influence of the Corporate Brand variable on Purchase Decisions through Brand Image. The original sample yielded a value of 0.437, indicating a positive influence of Corporate Brand on Purchase Decisions through Brand Image. The test result for the Corporate Brand variable on Purchase Decisions through Brand Image produces a t-value of 3.318, exceeding the tabulated t-value of 1.982, with a significance level of 0.001 lower than 0.05. According to the VAF calculation, Brand Image falls into the partial mediation variable category. This can be seen in the VAF value of 0.467 or 46.7%, indicating that Brand Image is not the sole mediating variable that can affect the relationship between Corporate Brand and Purchase Decisions; other variables such as Brand Equity, Consumer Trust, Consumer Loyalty, and Price Perception still play a role. Overall, this suggests that Corporate Brand significantly influences Purchase Decisions through Brand Image, and thus, H3 can be accepted. The management of Bank Tabungan Negara needs to pay special attention to building a positive corporate image through their corporate brand. Research results demonstrate a positive and significant influence, proving that the corporate brand has the ability to affect purchase decisions through brand image. This finding aligns with the study conducted by Arianty and Andira (2021), affirming that brand image has a positive and significant influence on purchase decisions. Therefore, it can be interpreted that indicators encompassing aspects such as corporate image, product image, and user image in the brand image variable can be determining factors in enhancing purchase decisions for Bank Tabungan Negara's Home Ownership Loan products. Thus, management needs to consider effective ways to build and maintain a positive corporate image through the corporate brand, as this will directly impact the increase in purchase decisions by customers

IV. CONCLUSION

Based on the analysis and discussion presented earlier in this chapter using SmartPLS 3.2.9 software regarding the impact of corporate brand, brand image, and purchase decisions on Bank Tabungan Negara's mortgage products, and the results of the conducted tests, the following conclusions can be drawn. The corporate brand plays a significant and active role in influencing purchase decisions at Bank Tabungan Negara. Similarly, brand image plays an active role and contributes to shaping purchase decisions at Bank Tabungan Negara. In other words, brand image is a crucial factor that can enhance consumers' decisions to choose the mortgage products offered by Bank Tabungan Negara. The corporate brand actively contributes to shaping purchase decisions through brand image at Bank Tabungan Negara. This study has limitations in terms of the number of

respondents (100 respondents), which may result in a greater variety of views and preferences from a broader user base. Online sampling may introduce uncertainties related to biases in respondents' answer choices. The limited variables involve only three factors: corporate brand, brand image, and purchase decisions, neglecting the potential influence of other factors. The research conclusions yield several recommendations. Theoretically, future research should broaden the scope of variables beyond Corporate Brand and Brand Image concerning Purchase Decisions. Diversifying variables can enhance the diversity of research outcomes. Bank Tabungan Negara is advised to offer various mortgage options that cater to the diverse needs of prospective customers, expanding its market share across different age groups, such as Generation Z. Additionally, BTN needs to monitor changes in the mortgage market and respond quickly to remain competitive. Further studies on consumer behavior are also suggested, aiding banks in understanding the motivations behind purchase decisions and designing more effective strategies. All these recommendations can enhance the attractiveness of Bank BTN in a dynamic market.

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