

Intisari

Saat ini, industri keuangan Islam semakin berkembang pesat, sehingga mampu mendukung pemulihan ekonomi pascapandemi yang termasuk dalam rencana ekonomi global. Indonesia dengan jumlah penduduk Muslim terbesar di dunia sangat berpotensi menjadi negara yang terdepan dalam industri halal. Perbankan syariah sebagai lembaga intermediasi berbasis syariah perlu mengoptimalkan hubungannya dengan pelanggan. Dalam manajemen hubungan pelanggan, keterikatan pelanggan dan merek yang kuat sangat diperlukan agar hubungan tersebut bertahan lama. Penelitian keterikatan merek sudah banyak dilakukan, namun masih terdapat kesenjangan teori dalam menjelaskan fenomena ini, khususnya dalam sektor perbankan syariah. Selain itu, kepribadian merek perbankan syariah dan pengalaman merek sangat penting karena menentukan pemeliharaan hubungan dari sisi internal pelanggan. Penelitian ini menguji pengaruh kepribadian merek perbankan syariah dan pengalaman merek pada keterikatan merek terhadap perbankan syariah dengan kepuasan merek sebagai pemediasi berdasarkan teori atribusi, teori diskonfirmasi harapan, dan teori pertukaran sosial. Dalam penelitian ini, sebanyak 352 nasabah perbankan syariah di Indonesia yang memenuhi kriteria dianalisis menggunakan metode PLS-SEM. Hasil penelitian menunjukkan bahwa kepribadian merek perbankan syariah dan pengalaman merek terbukti berpengaruh positif signifikan pada keterikatan merek. Dalam hubungan tidak langsung, kepuasan merek mampu memediasi hubungan kepribadian merek perbankan syariah dan keterikatan merek serta hubungan pengalaman merek dan keterikatan merek, di mana efek mediasinya lebih besar dalam hubungan antara kepribadian merek perbankan syariah dan keterikatan merek.

Kata kunci: Teori atribusi, teori diskonfirmasi harapan, teori pertukaran sosial, kepribadian merek perbankan syariah, pengalaman merek, kepuasan merek, keterikatan merek, perbankan syariah, sektor keuangan Islam.

Abstract

Currently, the Islamic finance industry is growing rapidly and supporting post pandemic economic recovery, which is include in the global economy plan. Indonesia with the largest Muslim population in the world, potentially becomes a leading country in the halal industry. Islamic banking as a sharia-based intermediary institution, need to optimize its relationship with customers. In customer relationship management, strong customer engagement with the brand is necessary for long last relationships. Various studies on brand engagement have been conducted, but still have theoretical gaps in explaining this phenomenon, especially in the Islamic banking sector. In addition, Islamic banking brand personality and brand experience are very important in determining relationship maintenance from the internal customer side. Thus, in this study, we examine the influence of Islamic banking brand personality and brand experience on brand engagement in Islamic banking with brand satisfaction as a mediator based on attribution theory, expectancy disconfirmation theory, and social exchange theory. In this study, 352 Islamic bank customers who meet the criteria analyze with the PLS-SEM method. The results indicate that Islamic bank brand personality and brand experience have a significant positive effect on brand engagement. In an indirect relationship, brand satisfaction can mediate the relationship between Islamic banking brand personality and brand engagement, as well as between brand experience and brand engagement, where the mediating effect in the relationship between Islamic banking brand personality and brand engagement is bigger.

Keywords: Attribution theory, expectancy disconfirmation theory, social exchange theory, Islamic bank brand personality, brand experience, brand satisfaction, brand engagement, Islamic banking, Islamic finance sector.