

INTISARI

Tujuan dari penelitian ini adalah untuk menyelidiki ekuitas merek perbankan dari perspektif konsumen dengan membandingkan dimensi-dimensi *customer-based brand equity* (CBBE) antara bank konvensional dengan bank syariah di Yogyakarta. Skripsi ini menyelidiki apakah dan bagaimana CBBE berbeda antara dua jenis bank tersebut. Ukuran CBBE didapatkan dari literatur, terdiri dari: kesadaran merek, persepsi kualitas, citra merek, asosiasi merek asosiasi organisatoris dan kesetiaan merek. Data dikumpulkan dari konsumen yang memiliki pengalaman terhadap kedua jenis bank tersebut. Ditemukan hasil bahwa bank konvensional secara signifikan memiliki nilai kesadaran merek dan persepsi kualitas yang lebih tinggi dibandingkan bank syariah. Sedangkan bank syariah secara signifikan memiliki nilai kesetiaan merek yang lebih tinggi dibandingkan bank konvensional. Tiga dimensi lain: citra merek, asosiasi merek, dan asosiasi organisatoris tidak signifikan perbedaannya antara bank konvensional dan syariah. Secara keseluruhan nilai CBBE tidak signifikan berbeda. Hasil penelitian ini diharapkan dapat membantu bank konvensional dan bank syariah untuk memahami tantangan pemerekan yang mereka hadapi di industri jasa perbankan. Tantangan yang dihadapi adalah rendahnya kesadaran merek dan persepsi kualitas oleh konsumen. Di sisi lain, bank konvensional juga menghadapi ancaman potensial dari bank syariah salah satunya adalah kesetiaan merek yang tinggi.

Kata kunci: Yogyakarta, bank syariah, merek, persepsi konsumen, ekuitas merek, industri jasa perbankan

ABSTRACT

The purpose of this thesis is to examine bank brand equity from consumer perspectives by comparing the consumer-based brand equity (CBBE) dimensions of conventional and sharia banks in Yogyakarta. The thesis determines if and how CBBE differs across two types of banks (conventional and sharia). Measurements of brand equity dimensions were drawn from the literature, which included brand awareness, perceived quality, brand image, brand association, organizational association, and brand loyalty. Data were collected from customers who have service experiences of two types of banks. It was found that the overall CBBE, perceived quality, brand image/association, and brand loyalty were not significantly different across those two types of banks. Conventional banks significantly get higher score in brand awareness and perceived quality than sharia bank, whereas sharia banks get higher score than conventional banks in brand loyalty. The others three dimensions: brand image, brand association and organizational association not significantly differs across two types of banks. The results help sharia banks understand branding challenges/threats they may face from conventional banks in the market. Challenges faced by sharia banks might pertain to low levels of brand awareness and service quality perceived by customers. On the other hand, conventional banks must face threat from sharia banks who has higher brand loyalty level on their customer. The findings close the gap in the area of the brand equity theory that has not been adequately developed for the banking/financial industry.

Keywords: Yogyakarta, sharia banks, brands, consumer perception, brand equity, banking industry