



Review of Bank Syariah Indonesia (BSI) Brand Image at BSI KCP Tanjungsari

Aldina Desy Fajriyanti¹; Widya Sastika²

¹ Telkom University

aldinadesy5@gmail.com

² Telkom University

wiedyasastika@telkomuniversity.ac.id

Abstract

This study evaluates the brand image of Bank Syariah Indonesia (BSI) at BSI KCP Sumedang Tanjungsari 2, particularly in response to a customer data leak in May 2023 that caused service disruptions and dissatisfaction. The objective is to identify key factors affecting BSI's brand image and to propose areas for improvement. Guided by Kotler & Keller's (2021) framework, which defines brand image through Strength, Favorability, and Uniqueness, this study employs a quantitative approach with descriptive analysis. Findings indicate that BSI KCP Sumedang Tanjungsari 2 maintains a strong brand image, largely due to employee reliability, brand memorability, and high service quality. The bank's Shariah-based services further enhance its distinctiveness compared to conventional banks. The study concludes that this positive brand image plays a crucial role in fostering growth and customer loyalty within the Islamic banking sector.

Keywords: Brand, Brand Image, Marketing Management.

1 Introduction

Indonesia is experiencing significant economic growth, with a 5.05% economic expansion rate in 2023, as reported by the Coordinating Ministry for Economic Affairs of the Republic of Indonesia (<https://www.ekon.go.id/>, 2024). In this context of economic progress, banks play a vital role in driving growth by supporting fund collection and allocation, risk management, and financial system stability. By providing essential financial products like deposits and savings, banks contribute to investment growth, aid in managing financial challenges, and support public infrastructure projects. Additionally, with advancements in mobile and internet banking, banks are improving public access to financial services, facilitating faster transactions, and enhancing quality of life (<https://ekon.go.id/>, 2024).

In Indonesia, the banking sector comprises conventional and Islamic banks. While conventional banks operate on general financial principles, Islamic banks adhere to Islamic law, or Sharia, which dictates fund management and financing methods. The Islamic banking industry is rapidly growing in Indonesia, reaching IDR 831.95 trillion in assets and a 7.09% market share by 2023 (<https://ojk.go.id/>, 2024). This growth indicates increasing public interest in Sharia-compliant banking options and highlights the importance of brand image in attracting customers to Islamic banking services.

For Islamic banks, establishing a strong brand image is essential. A positive brand image fosters customer trust and awareness, which are crucial for influencing customers' banking choices. Previous research has underscored the impact of brand image on customer decisions. For example, a study by

Yusuf et al. (2022) demonstrated that brand image significantly influences customer satisfaction and loyalty, particularly at PT Bank Syariah Indonesia's Pekalongan Pemuda Branch.

In 2023, PT Bank Syariah Indonesia (BSI) faced a major challenge when a customer data breach disrupted its services from May 8, 2023. This incident led to interruptions in digital banking access—customers were unable to access BSI Mobile, ATMs, and branch services. Despite initial claims that these interruptions were due to maintenance, the issue persisted, sparking customer dissatisfaction. Sensitive customer information, including names, account balances, and transaction histories, was compromised. Although BSI assured customers of data security and improved IT measures, this event negatively impacted customer trust. However, despite this setback, BSI KCP Sumedang Tanjungsari saw its assets grow from an initial target of Rp 100,000,000,000 to Rp 120,000,000,000 by May 2024 (Company Data, 2024), highlighting the resilience of its brand image.

As (Kotler & Keller, 2021) note, a strong brand image often goes hand-in-hand with asset growth. By fostering customer trust and loyalty, a positive brand image can lead to consistent engagement and positive word-of-mouth. Ultimately, a well-maintained brand image can give banks a competitive edge, attracting and retaining customers effectively.

In light of these dynamics, analyzing the brand image of BSI is critical for understanding customer perceptions, particularly in the aftermath of the data breach incident. This study, titled "Analysis of Bank Syariah Indonesia (BSI) Brand Image at BSI KCP Sumedang Tanjungsari 2," aims to assess BSI's brand image and evaluate how recent events have affected customer trust and decision-making.

The primary objective of this study is to examine BSI KCP Sumedang Tanjungsari 2's brand image from the perspective of its customers and identify key factors influencing it. By assessing the impact of the data breach on customer trust, this study seeks to provide insights that can help BSI strengthen its brand image moving forward.

2 Literature Review

Brand

According to the American Marketing Association (AMA) written by (Meyerson, 2022) A brand is essentially a unique identifier that sets a product or service apart from its competitors. It can be a name, phrase, symbol, or design, or a combination of these elements, used by a seller to distinguish their offering in the marketplace.

Brand Image

According to (Keller & Swaminathan, 2020) in the book strategic brand management, brand image is a consumer's mental picture of a brand. It's shaped by various factors, including brand associations and experiences. Essentially, it's the overall impression consumers hold of a brand, influenced by marketing and word-of-mouth.

A strong brand image offers several advantages. Kotler and Keller (2021) highlight that it establishes a unique product identity, effectively communicates distinct features, and fosters emotional connections that enhance rational product benefits. They identify three core indicators of brand image:

1. **Strength:** This represents the brand's competitive edge, setting it apart with tangible and intangible qualities.
2. **Favorability:** A favorable image makes a brand memorable and positively regarded by consumers.
3. **Uniqueness:** Unique characteristics create a distinct identity, highlighting qualities that differentiate the brand from competitors.

Together, these elements make a brand more appealing and strengthen its position in the market.

Definition and Importance of Brand Image

According to (Keller, 1993), brand image represents the perceptions and associations held by consumers about a brand, comprising thoughts, feelings, and beliefs. (Aaker, 1991) emphasizes that brand image is a vital component of brand equity, as it influences customers' attitudes and behaviors toward the brand, potentially enhancing brand value and long-term loyalty. These foundational works highlight that a well-defined brand image not only differentiates a brand from competitors but also contributes to customer loyalty and trust—essential factors in retaining customers in the long term (Keller, 1993; Aaker, 1991).

Brand Image in Service-Based Industries

(Berry, 2000) and (Parasuraman et al., 1985) explore how brand image is especially impactful in service industries, where customer perceptions are shaped by intangible factors such as service quality, employee interactions, and reliability. In sectors like banking, a brand's image is often influenced by the perceived trustworthiness of its employees and service stability. This research underlines that a strong brand image in banking is crucial, as it reassures customers about the safety and reliability of their financial assets (Berry, 2000; Parasuraman et al., 1985).

Brand Image and Customer Loyalty

(Oliver, 1999) and (Zeithaml et al., 2000) discuss how brand image directly affects customer loyalty by fostering a psychological attachment between customers and the brand. When customers perceive a brand positively, they are more likely to remain loyal and continue using its products or services, creating long-term brand resilience. Particularly in competitive sectors like banking, maintaining a positive brand image helps secure customer loyalty by cultivating trust and an emotional connection with the brand (Oliver, 1999; Zeithaml et al., 2000).

Impact of Brand Crises on Brand Image

Research by (Coombs, 2007) and (Dutta & Pullig, 2011) delves into the effects of brand crises, such as data breaches or service failures, on brand image. These studies reveal that crises can significantly harm brand trust and image, but effective crisis management and transparent communication can mitigate the damage. This literature is particularly relevant to banks, as data security is critical to maintaining a trustworthy image. In instances of a breach, like the one experienced by BSI, handling the crisis well could help restore or even enhance brand image post-recovery (Coombs, 2007; Dutta & Pullig, 2011).

Brand Image in Islamic Banking

(Dusuki & Abdullah, 2007) examine the unique positioning of Islamic banks, highlighting that Shariah-compliant principles create a distinct brand image based on ethical financial practices. Islamic banks attract customers who value Shariah principles, which enhance trust and loyalty by aligning financial products with customers' religious beliefs. This unique identity helps Islamic banks like BSI build a brand image that is both competitive and ethically appealing, standing apart from conventional banks by promoting values of integrity and community responsibility (Dusuki & Abdullah, 2007).

3 Research Methods

Research Location

The study was conducted at Bank Syariah Indonesia (BSI) KCP Sumedang Tanjungsari 2, located at Jl. Raya Tanjungsari No. 277, Sumedang, West Java.

Research Approach and Type

This research employed a descriptive quantitative approach, following (Sugiyono, 2022) guidelines for systematic and accurate investigation in natural settings. This method was selected to assess the brand image of BSI at the Sumedang Tanjungsari branch post-2023 data breach.

Measurement Scale

Questionnaires were used to collect data, measured with a four-point Likert scale (1 = Strongly Disagree, 4 = Strongly Agree), providing a straightforward metric for customer opinions (Sugiyono, 2022).

Answer	Code	Score Value
Strongly Agree	SS	4
Agree	S	3
Disagree	TS	2
Strongly Disagree	STS	1

Operational Variable

According to (Nurdin and Hartati, 2019), an operational definition is essential for transforming abstract concepts into measurable terms, allowing researchers to observe and quantify specific characteristics of a phenomenon. In this study, the primary variable is brand image, which is evaluated through three key dimensions—strength, favorability, and uniqueness—as outlined by (Kotler and Keller, 2021). These dimensions are widely recognized as foundational indicators in brand image research and are particularly relevant in assessing the customer perception of a financial institution like Bank Syariah Indonesia (BSI).

1. **Strength:** This indicator measures how well the brand stands out in customers' minds, reflecting the brand's presence and credibility. In banking, brand strength may reflect factors such as reliability, the perceived expertise of staff, and overall brand visibility, which contribute to a robust market presence.
2. **Favorability:** Favorability evaluates how positively customers perceive the brand. For BSI, this indicator is critical as it reflects customer satisfaction and trust in the bank's ethical and Shariah-compliant financial services, especially in light of a recent data breach.
3. **Uniqueness:** Uniqueness represents the distinctive qualities of BSI's brand that set it apart from conventional banks. This indicator highlights BSI's commitment to Shariah principles, an important factor in customer loyalty and differentiation in a competitive banking market.

Population and Sample

According to (Sugiyono, 2022) a population is a defined aggregate of individuals or entities sharing common characteristics, selected for research to enable generalization. The population in this study were BSI KCP Sumedang Tanjungsari 2 customers in Sumedang City in 2024.

According to Sugiyono (2022), a sample is a subset of the population selected to accurately represent the population's characteristics. In this study, the sample was chosen from customers of Bank Syariah Indonesia (BSI) KCP Sumedang Tanjungsari 2, Sumedang City, to assess the brand image of the bank following the 2023 data breach. The sampling method used is simple random sampling, which ensures that every individual within the population has an equal chance of being selected, thus reducing bias and enhancing the representativeness of the sample.

The sample size was determined to be 100 respondents, in line with the recommendations of Sugiyono (2022) for studies involving a large population. The population of BSI KCP Sumedang Tanjungsari 2 customers was estimated at 15,000 as of March 2024. This sample size allows for a reliable representation of the population while minimizing sampling errors, making the findings more generalizable to the broader customer base.

By selecting 100 respondents from the total population, the research aims to capture a broad spectrum of customer perceptions regarding the bank's brand image, specifically in the aftermath of the data breach. This approach ensures that the data collected will reflect the diverse views of BSI's customer base in Sumedang.

Data Collection

Primary data was the data source for this study. As defined by (Sugiyono, 2022), primary data is collected directly from the source. Data was gathered through questionnaires completed by BSI KCP Sumedang Tanjungsari 2 customers in Sumedang. A direct contact approach was employed to distribute and collect questionnaires from customers visiting the bank between July 1 and July 10, 2024. A total of 100 completed questionnaires were obtained, aligning with the predetermined sample size.

Validity Test

To ensure that the data accurately reflects the research subject, validity testing is crucial (Sugiyono, 2022). In this study, Pearson's product-moment correlation was used to assess the validity of the questionnaire by evaluating the relationship between the variables (Sugiyono, 2022). This method helps to determine whether the questions in the questionnaire accurately measure the intended concepts.

The validity testing was based on the following criteria (Sugiyono, 2022):

1. If the correlation coefficient (r count) is greater than or equal to the critical value (r table), the item is considered valid.
2. If the correlation coefficient is less than the critical value, the item is considered invalid.

For this study, a sample of 100 respondents was used to assess the validity of the questionnaire items. A Pearson's correlation analysis was conducted using SPSS software to calculate the correlation coefficient for each item and compare it to the critical value at a 0.05 significance level. The degrees of freedom (df) were determined based on the number of respondents, and the critical value from the correlation table was 0.195. Items with an r -value of 0.195 or higher were deemed valid, while items with lower correlation values were considered invalid.

By conducting this analysis, the study ensured that the questionnaire items were valid and could reliably measure the respondents' perceptions of the brand image of Bank Syariah Indonesia (BSI).

Reliability Test

Reliability testing is essential for ensuring that the data collected through the questionnaire remains consistent and dependable, providing stable and reproducible results (Sugiyono, 2022). In this study, the Cronbach's Alpha method was employed to assess the internal consistency of the questionnaire items. This method is particularly suitable for questionnaires containing multiple items per variable, as it measures the degree to which the items in a scale are correlated (Sugiyono, 2022).

The Cronbach's Alpha value ranges from 0 to 1, with higher values indicating higher reliability. In this case, a Cronbach's Alpha value of 0.570 was obtained for the 15 questionnaire items tested. According to standard interpretations of Cronbach's Alpha (Sugiyono, 2022):

1. An Alpha value ≥ 0.90 indicates perfect reliability.

2. An Alpha value between 0.60 and 0.90 suggests high reliability.
3. An Alpha value ≤ 0.60 indicates low reliability, suggesting that one or more items may not be dependable.

Based on this reliability analysis, the study found that the questionnaire demonstrated acceptable reliability for measuring the brand image of Bank Syariah Indonesia (BSI) as perceived by its customers.

Data Analysis Technique

Descriptive analysis (Continuum line)

According to (Sugiyono, 2022) descriptive analysis is a technique used to describe the data as it is with the data collected which aims to determine conclusions at the end of the study. In using descriptive statistics, you must use the population without taking a sample.

In determining and knowing the Brand Image Analysis of Bank Syariah Indonesia (BSI) at BSI KCP Sumedang Tanjungsari 2, the authors took measurements using questionnaire techniques. In the answers that must be chosen, there are five measurement scales of possible answers that respondents are likely to choose. After collection, the data will be compiled for further assessment of each criterion in the statement item based on a percentage.

There are also ways and stages of percentage translation, namely:

- a. The cumulative score is the total of all individual question scores, representing the responses from each respondent.
- b. Calculating the percentage:

$$\text{presentase} = \frac{\text{cumulative item value}}{\text{frequency value}} \times 100$$

Calculating the largest and smallest cumulative sum

With 100 respondents, where the highest measurement scale is 4 and the lowest is 1, the calculations for cumulative sums are as follows:

Maximum cumulative sum: $100 \times 4 = 400$

Minimum cumulative sum: $100 \times 1 = 100$

- c. To determine the largest and smallest percentage values:
The highest percentage value is calculated as $(500 / 500) \times 100\% = 100\%$
The lowest percentage value is calculated as $(100 / 500) \times 100\% = 20\%$
- d. Calculating the range value

Value range

$$= \frac{\text{largest percentage value} - \text{smallest percentage value}}{\text{number of scale points}} = \frac{100\% - 20\%}{5} = 16$$

- e. To see the score of each variable, the following percentages can be seen in the table below:

Table 3: Score Assessment Criteria

No.	Percentage	Rating Category
1.	20%-36%	Very Bad
2.	36%-52%	Bad
3.	52%-68%	Good enough
4.	68%-84%	Good
5.	84%-100%	Very good

- a. To find out the level of the value generated by the research in each part of the statement has the provisions described below:

$$SV = \frac{\text{Number of question items}}{\text{Total number of statement items}} \times \text{scale}$$

To determine the total useful scores for each indicator representing the variable, use the following formula:

Total Score = (Number of Respondents Strongly Agree x 5) + (Number of Respondents Agree x 4) + (Number of Respondents Moderately Agree x 3) + (Number of Respondents Disagree x 2) + (Number of Respondents Strongly Disagree x 1).

The Ideal Score represents the maximum and most desirable score, calculated by multiplying the highest possible score by the total number of respondents. The results of each variable's total score can be evaluated through the continuum percentage as follows:

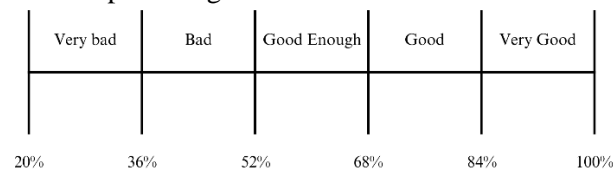


Figure 1: Continuum Line

4 Results And Discussion

Research Results

Validity Analysis

The validity test involves correlating each statement with the total score for each variable. The author assesses the validity of the questionnaire administered to 100 respondents, using SPSS 21 for Windows to assist in the calculations. Below is the validity test conducted by the author for this study:

Table 4: Brand Image Validity Test Results (X)

Statement	R count	R table	Description
1. I know the location of Bank Syariah Indonesia (BSI) KCP Sumedang Tanjungsari 2.	0.415	0.195	Valid
2. The products offered by BSI KCP Sumedang Tanjungsari 2 have very good quality.	0.487	0.195	Valid
3. The services offered by BSI KCP Sumedang Tanjungsari 2 employees are of very good quality.	0.514	0.195	Valid
4. I intend to remain a loyal customer of BSI KCP Sumedang Tanjungsari 2 in the future.	0.416	0.195	Valid
5. I have full confidence in the integrity of BSI KCP Sumedang Tanjungsari 2 employees.	0.464	0.195	Valid
6. I have full confidence in the reliability of BSI KCP Sumedang Tanjungsari 2 employees.	0.540	0.195	Valid
7. I feel that the products and services offered by BSI KCP Sumedang Tanjungsari 2 are what I want.	0.487	0.195	Valid
8. I am satisfied with the products and services I receive from BSI KCP Sumedang Tanjungsari 2.	0.513	0.195	Valid
9. I feel I have a strong emotional bond with the BSI KCP Sumedang Tanjungsari 2 brand.	0.583	0.195	Valid
10. I feel that Bank Syariah Indonesia KCP Sumedang Tanjungsari 2 always provides good and reliable service.	0.638	0.195	Valid
11. The products offered by BSI KCP Sumedang Tanjungsari 2 are unique in that they use sharia principles that distinguish them from conventional bank products.	0.617	0.195	Valid
12. BSI KCP Sumedang Tanjungsari 2 consistently develops new products and creative solutions that meet customer needs and keep up with technological developments.	0.620	0.195	Valid
13. BSI KCP Sumedang Tanjungsari 2 employees have unique personality characteristics, such as friendly and trustworthy, which are reflected in every interaction with customers.	0.607	0.195	Valid
14. BSI KCP Sumedang Tanjungsari 2 is a bank that complies with Islamic sharia that can be trusted compared to conventional banks.	0.515	0.195	Valid
15. BSI KCP Sumedang Tanjungsari 2 is an Islamic Sharia-compliant bank that has a good reputation, and is positively different from conventional banks.	0.505	0.195	Valid

The validity of all 15 statements on the brand image variable (X) for BSI KCP Sumedang Tanjungsari 2 indicates that each item accurately measures its intended aspect of the bank's brand image. This determination, based on the Pearson Correlation where each statement's r-value surpasses the r table threshold, confirms that the collected data reliably reflects respondents' perceptions of BSI's brand

image. Valid data is essential, as it enhances the accuracy and credibility of the study's findings, allowing conclusions drawn from the data to be trusted as true insights into the brand image of BSI KCP Sumedang Tanjungsari 2. Consequently, any analysis or recommendations based on these results are robust, supporting informed decision-making and practical applications related to the brand's strategic image and positioning.

Reliability Analysis

According to (Sugiyono, 2022) research instruments are considered reliable if the Cronbach Alpha reliability coefficient is ≥ 0.60 . Statements meeting this criterion are deemed reliable. The reliability test conducted by the author is detailed in the following table:

Table 5: Brand Image Reliability Test Results (X)

Reliability Statistics	
Cronbach's Alpha	N of items
,817	15

The Cronbach's Alpha value of 0.817, obtained from reliability testing with SPSS 21, confirms that all statements within the brand image dimensions for BSI KCP Sumedang Tanjungsari 2 are consistent and reliable measures. This reliability level, determined from a sample of 15 statements answered by 100 respondents, indicates that the items consistently capture the intended aspects of BSI's brand image. Reliable data suggests that the instrument will produce similar results under consistent conditions, meaning the findings are dependable for analysis and interpretation. High reliability supports the study's credibility, allowing for confident conclusions and recommendations, as it reduces the likelihood of variability in responses due to measurement inconsistencies. Ultimately, this reliability strengthens the study's validity and relevance, making the insights more valuable for practical applications, such as organizational decision-making and strategic brand management for BSI KCP Sumedang Tanjungsari.

Descriptive Analysis

Table 6: Descriptive Analysis of Brand Image

No.	Statement	STS	TS	S	SS	Total Score	At %	Ideal Score
1.	I know the location of Bank Syariah Indonesia (BSI) KCP Sumedang Tanjungsari 2.	0	0	159	188	347	86,75	400
2.	The products offered by BSI KCP Sumedang Tanjungsari 2 have very good quality.	0	2	189	144	335	83,75	400
3.	The services offered by BSI KCP Sumedang Tanjungsari 2 employees are of very good quality.	1	2	138	208	349	87,25	400
4.	I intend to remain a loyal customer of BSI KCP Sumedang Tanjungsari 2 in the future.	0	0	153	196	349	87,25	400
5.	I have full trust in the integrity of BSI KCP Sumedang Tanjungsari employees 2	0	2	168	172	342	85,5	400
6.	I have full trust in the reliability of BSI KCP Sumedang Tanjungsari employees 2	0	2	135	216	353	88,25	400
7.	I feel that the products and services offered by BSI KCP Sumedang Tanjungsari 2 are what I want.	1	0	159	184	344	86	400
8.	I am satisfied with the products and services I receive from BSI KCP Sumedang Tanjungsari 2.	0	2	156	188	346	86,5	400
9.	I feel I have a strong emotional bond with the BSI KCP Sumedang Tanjungsari brand 2	0	2	183	148	335	83,75	400
10.	I feel that Bank Syariah Indonesia KCP Sumedang Tanjungsari 2 always provides good and reliable service.	1	2	132	216	351	87,75	400

No.	Statement	STS	TS	S	SS	Total Score	At %	Ideal Score
11.	I feel that the products and services offered by BSI KCP Sumedang Tanjungsari 2 are what I want.	1	2	156	184	343	85,75	400
12.	I am satisfied with the products and services I receive from BSI KCP Sumedang Tanjungsari 2.	1	2	147	196	346	86,5	400
13.	I feel I have a strong emotional bond with the BSI KCP Sumedang Tanjungsari brand 2	1	2	165	172	340	85	400
14.	I feel that Bank Syariah Indonesia KCP Sumedang Tanjungsari 2 always provides good and reliable service.	1	0	141	212	353	88,25	400
15.	I feel that the products and services offered by BSI KCP Sumedang Tanjungsari 2 are what I want.	0	2	144	204	350	87,5	400
TOTAL						5183	86,3%	6000

Table 6 highlights a generally positive perception of Bank Syariah Indonesia (BSI) KCP Sumedang Tanjungsari 2, with an overall achievement percentage of 86.3% of the ideal score, reflecting customer satisfaction with the bank's services, trustworthiness, and reliability. The highest scores are attributed to trust in employee reliability (88.25%) and consistent, reliable service (88.25%), indicating strong operational efficiency and customer relationship management. However, areas like emotional connection with the brand (83.75%) and product quality perception (83.75%) scored slightly lower, suggesting opportunities to enhance customer engagement and product differentiation. These results indicate that while BSI KCP Sumedang Tanjungsari 2 excels in service delivery and trust, focusing on building stronger emotional bonds and refining product offerings could further strengthen its brand image and customer loyalty.

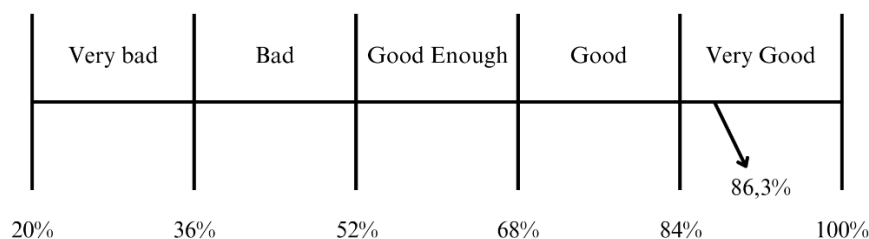


Figure 2: Descriptive Analysis of Brand Image

According to Figure 2, which presents the continuum line for the brand image variable, the average customer rating is 86.3%. This average, derived from responses to fifteen survey questions on customers' perceptions of BSI KCP Sumedang Tanjungsari 2, reflects evaluations of the brand's strength, positive impression, and uniqueness in its offerings. Positioned within the 84%-100% range on the continuum, this rating signifies a "Very Good" brand image for BSI KCP Sumedang Tanjungsari 2, as perceived by its customers. This result is particularly noteworthy, as it underscores the bank's successful efforts across three core sub-variables: brand strength, favorable impression, and the uniqueness of products and services.

The "Very Good" rating is primarily supported by three factors. First, the brand enhances customer trust by prioritizing transparency and effective communication. Transparent interactions and open communication channels not only boost confidence in the bank's integrity but also foster a trustworthy brand perception, which is essential in the financial services industry where trust is a critical factor.

Secondly, BSI KCP Sumedang Tanjungsari 2 has fostered strong emotional connections with customers through memorable and meaningful service experiences. These experiences contribute to a sense of loyalty and attachment, allowing the bank to build enduring relationships that go beyond transactional interactions. A positive emotional connection strengthens the brand image by positioning the bank as a customer-centered institution that genuinely cares about client satisfaction.

Lastly, product differentiation through creative innovation in products and services has set BSI KCP Sumedang Tanjungsari 2 apart from competitors, enhancing the brand's uniqueness. By continuously innovating, the bank meets diverse customer needs and adapts to changing market demands, reinforcing the perception that it is a forward-thinking, customer-responsive brand.

Overall, the high brand image rating serves as a testament to BSI KCP Sumedang Tanjungsari 2's efforts in building trust, fostering emotional bonds, and driving innovative solutions that collectively strengthen its brand reputation.

5 Conclusions and Suggestions

Conclusion

Based on the research conducted at Bank Syariah Indonesia's Sumedang Tanjungsari 2 branch, the brand enjoys a strong and positive image. According to Kotler & Keller (2021), brand image indicators can be assessed through three aspects: Strengthness, Favorability, and Uniqueness. In this study, strengthness is demonstrated by the reliability and trustworthiness of the bank's employees, which provide a tangible competitive edge. Favorability is reflected in the positive associations customers have with the brand, enhancing its memorability. Uniqueness is evident in BSI's distinct value proposition through its sharia-compliant services. These factors collectively highlight the effectiveness of BSI's branding efforts at this particular location.

Suggestions

The results of research on the analysis of the BSI brand image at BSI KCP Sumedang Tanjungsari 2 need to be improved to achieve more accurate results with a wider scope. Therefore, the author would like to provide some suggestions for future authors as follows:

1. BSI KCP Sumedang Tanjungsari 2 should continue to prioritize improving the quality of its products and services to maintain and strengthen customer trust, as this is a key factor in customer retention.
2. To enhance customer engagement, BSI KCP Sumedang Tanjungsari 2 should consider organizing events like seminars, workshops, or community activities to foster stronger emotional bonds between the brand and its customers.
3. BSI KCP Sumedang Tanjungsari 2 should invest in soft skills training for employees to ensure they provide service that is consistently friendly, empathetic, and trustworthy, further distinguishing the brand from conventional banks through its commitment to sharia-based principles.
customer loyalty.

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