

# THE INFLUENCE OF BRAND IMAGE TO CUSTOMER OF NON CIVIL SERVANT IN CHOOSING JATIM BANK OF BATU BRANCH

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## Abstract

This study aims to examine the influence of Brand Image on Customers Purchasing Decision at Jatim Bank of Batu branch. The regression analysis, F test and t test, were conducted in order to acknowledge the relationships among the independent variables (Corporate Image, User Image, and Product Image) on Customer's Purchasing Decision. This study is explanatory research, in accordance with its purpose to describe the causal relationship among variables through hypothesis testing. The samples and population of this study were the customers of non Civil Servant Jatim Bank of Batu branch. In this study, the data collection method by distributing questionnaire. The sampling technique used is Purposive sampling and the research instruments were tested using the validity test, reliability test, and classical assumption test. The hypothesis testing used the F test and t test in Multiple Regression Analysis. The multiple regression analysis showed that significantly, Corporate Image, User Image, and Product Image had significant effect on Customer's Purchasing Decision. The dominant test shows that User Image has dominant effect on customer's purchasing decision.

**Keywords:** Brand Image, Corporate Image, User Image, Product Image, Customer's Purchasing Decision.

## Background of the study

The development of the banking world is now growing so rapidly. Based on Act no 10 / 1998, it is said that a bank is a business entity that gathers funds from society in the form of savings and channels it to the community in the form of credit or any other forms in order to improve the people's livelihood. Thereby, it will stimulate public awareness to save money (saving) in a bank. Public awareness to save money in a bank is compelled by the increasing need for security over the property owned by the community. These conditions make competition in the banking world become increasingly higher in attracting customers. With its superior products, a bank tries to stimulate the

customer to save their money in the bank. The customer is very important for a bank to keep maintaining its sustainability in the future.

According to Statute No. 10 / 1998 article 5 (UU No 10/1998, 2014) the type of bank is differentiated into two namely commercial banks and the bank of credit. Regional development banks are commercial banks owned by regional governments. In other words, the bank belongs to a certain enterprise of the region. Public Bank is the bank that carries out business activities and it is done conventionally or the one which is based on Sharia principles when providing services in relation to payment traffic.

The customer of regional development banks are mostly civil servants because the regional development banks are the property of each area which means that these banks belong to enterprises of the region (Pos Kupang, 2011). It is in line with the existence of autonomous region which means that each region can set its own financial deals as written in the law No. 32 of 2004 section 22. This is to support the achievement of national development which focuses on equity. From a total out of 4.800.000 civil servants in Indonesia, 3.500.000 of them are regional civil servants. The salary of regional civil servant is paid via regional budget (APBD) that is managed by regional development banks (www.pikiran-rakyat.com, 2011). From that description, regional civil servants are assumed to be potential customers for the regional development banks. Customers of regional development banks are not only from civil servants but also from the outsider too. It is due to the fact that regional development bank is a commercial bank which serves customers of non civil servants the same as other commercial banks.

By providing a strong brand, it can enhance what the so-called customer loyalty which then lead to brand loyalty. Brand loyalty becomes a measurement of the possibility of a customer to move to other brands. The greater brand loyalty of the customers to a product, the less likely the customer will move to another brand and vice versa.

With the growing recognition of the brand as a result of the perception and confidence of a particular product, it will cause images to the wearer. According

Buchari Alma (2004) image is the impression, feeling, the conception accompany the which the public has, a conditionally created impression of an object, person or organization. Further, according to Kotler in Simamora Bilson (2002) it is clarified that the terms related to strong brand is the brand image.

Jatim Bank of Batu branch as one of the regional development bank that compete with conventional banks has a big name in attracting customers from non civil servant. Customer's decision in choosing a product is influenced by the brand image of the products. According to Freddy Rangkuti (2004), brand image is a set of brand associations which are formed and embedded in the minds of customers. Meanwhile, according to Aaker (Simamora, 2002), brand image is how the brand is perceived by customers. From the description of the experts it can be concluded that brand image is a representation of the overall perception of the brand and it is formed from information and past experience to a brand.

Therefore, there are two problems that are used as the base of this study: (1) Are there any significant effect of all the dimensions of brand image to the customer decision of non civil servant in choosing Jatim Bank of Batu branch?; and (2) Among the three variables, what is the most dominant variable in influencing the customer decision of non civil servant in choosing Jatim Bank of Batu branch?

## **Literature Review**

### ***Marketing Concept***

Marketing concept according to Kotler (2007: 19), is based on a philosophy to understand and respond which means that the company should find the right product for the customer, and it does not aim to find the right customers for the product. Marketing concept asserts that the key to achieve organizational goals requires a company to be more effective than other competitors in creating, submitting, and communicating customer value to the selected target market. The philosophy of the marketing concept aims to provide satisfaction to the desires and needs of customers. The company's activity based on the concept of marketing should be geared to meet company objectives. That means the marketing concept is a business philosophy that stating that the satisfaction of customer needs is a prerequisite for economic and social viability of the company (Basu, 2005: 10). From these definitions, the company has consequences to direct all of its activities to understand customers' needs and to be able to provide satisfaction in order to give benefit in the long run.

### ***Brand Image***

Brand image is one of the aspects that affect customers in choosing a product they use. There are several points of view from some experts concerning the definition of brand image. According to Freddy Rangkuti (2004), brand image is a set of brand associations that were formed and attached in the minds of customers. While according to Aaker (Simamora,2002), brand image is how brands are perceived by customers. Aaker

also revealed that the brand image is a set of unique association who wanted to create by marketers.

### ***Components of brand image***

According to Alexander L. Biel (1992), brand image has three supporting components, namely:

1. Corporate Image  
Corporate image is a set of associations that the customers perceived stating that is a company produces goods or services.
2. User Image  
User image is a set of associations that customers perceived related to the users who use the goods or services.
3. Product Image  
Product image is a set of associations that customers perceived of a product.

### ***Brand Equity***

Brand equity is a set of assets and liabilities associated with a brand, name and symbol that add and subtract the value provided by a goods or services to a company or customers enterprise (Rangkuti, 2004). A brand can have a strong position and becomes the capital or equity of a company when the brand has four elements which are:

1. Brand Loyalty  
Brand loyalty reflects the customer's psychological commitment to a particular brand and it is the goal of the producers in relation to its customers. Brand loyalty is also a core dimension of brand equity. Loyal customers will be the barrier for other competitors,

allowing the adoption of premium rates, the availability of time to respond to innovations from competitors and bias into the protective fortress of the possibility of price competency. In addition, brand loyalty also results in a more efficient marketing cost as the cost is much cheaper to retain customers than to attract new customers.

## 2. Brand Awareness

Brand awareness is the customer's ability to recognize and recall the brand when given specific instructions or cues. Brand awareness can be measured in various ways, depending on how customers remember a brand. Among them is the introduction of a brand (brand recognition), memory brand (brand recall), "top of mind" brand, and the brand dominant (dominant brand). The introduction of the brand describes the extent to which a brand name has been familiarly known by past experience. The memory of the brand reflects the brand names in mind if a particular product class mentioned. While the top of mind brand is the first brand in mind or mentioned. Furthermore, the dominant brand is the only brand in mind which is placed at the highest level of brand awareness that can occur if customers can only mention the names of the brands in a particular product class.

## 3. Perceived Quality

Perceived quality is a brand association from the viewpoint of the customer, which is generally perceived as a brand of high quality

products. Therefore, perceived quality is often seen as a measurement of "goodness of the brand" (brand goodness) that customers demand.

## 4. Brand Association

This factor is reflected by the associations made by customers to a particular brand in addition to the impression of quality. This association can be an attribute, a celebrity spokesperson, or a particular symbol. Strong brand association can help customers to process and receive information. It can also be a reason to buy as well as create a feeling or a positive attitude towards the brand in question.

### ***Consumer Behavior***

David I. Loundon and Albert j. Della Bitta in Amirullah (2002:3) says "customer behavior may be defined as the decision process and individuals engage in physical activity when evaluating, acquiring, using or disposing of goods and services". Meanwhile, according to the American Marketing Association cited Amirullah (2002) "customer behavior is a dynamic interaction between influences and cognition, behavior, and happenings around us where humans do Exchange aspects in their lives".

### ***The Factors that Influence Customer Behavior***

While customers will decide to buy a product or service, there are many factors that influence the customer to buy. The influence of these factors can directly happen before customers go to the location

of purchase or it can even change when customers deal directly with the desired goods and services. In the study of customer behavior, the factors that influence the customer's decision is also called behavior factor.

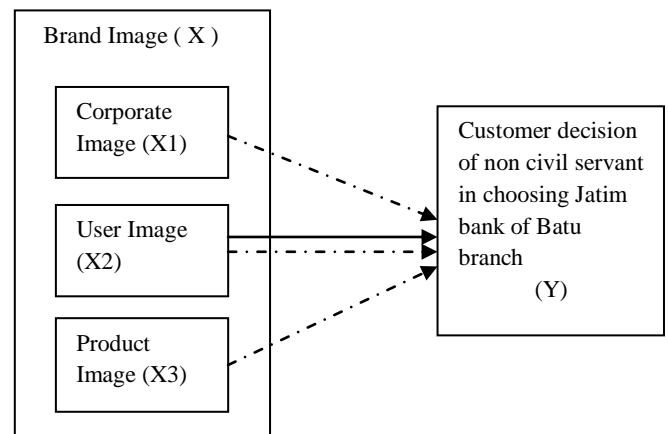
**Factors that affect customer behavior**

Culture	Social	Personality	Psychology
Culture	Reference group	Age and level of life	Motivation
Sub-culture	Family	Position	View
Social class	Role and status	Economic conditions	Learn
		Lifestyle	Beliefs and attitude
		Personality and self concept	

In the figure, it can be seen the factors that influence customer behavior. They are described as follow:

- a. Culture consists of culture, sub-culture, and social class.
- b. Social consists of the reference group, the family, the role and status.
- c. Personality consists of age and stage of life, position, economic conditions, and lifestyle.
- d. Psychiatric consists of motivation, views, learning, beliefs and attitudes.

**Hypothesis Model**



—————> : Simultaneous effects  
 - - - - -> : Partial effects  
 Source: previous researcher, 2011

**Research Metodology**

***Type of Research***

Based on the formulation of the problem and research objectives, this study is using the quantitative approach, which emphasizes on hypotheses testing and the use of parametric data or measured data. This study is also categorized as explanatory research which is a research that describes the causal relationships between variables through hypothesis testing.

In the implementation explanatory research using the survey method, a method of research that attempt to explain or describe a social phenomenon by looking at the relationship of research variable (Singarimbun, 1995).

To determine the number of samples, according to Sekaran (2006) the number of sample at least 10 times the number of variables.

There are Corporate Image (X1), User Image (X2), Product Image (X3), and Customer Decision (Y). Therefore, the 40 samples used in this study is deemed appropriately representing the population.

**The Sampling Techniques**

The sampling technique in this study is non probability sampling. Non-probability sampling is a sampling of ways in which each element of the unknown probability of being selected to be the subject population samples (Sugiono, 2008). Purposive sampling were selected based on consideration of the sample in accordance with the purposes and intent of the study.

**Data Collection Method**

Data collection method used in this study is questionnaire to the customer of non civil servant.

**Methods of data analysis**

**Multiple regressions**

The multiple linear regression was done using SPSS with the aim to predict the magnitude of the effect of independent variables (makers, users, products) on the dependent variable (purchase decisions).

**F Test**

To determine the significance influence of the independent variables; corporate image, user image, and product image together on the dependent variable of customer decisions, then F test was done. The significance of doing this test is to test the overall significance of the regression equation as well as the specific partial regression coefficients.

**t Test**

This test is used to test the significance of the effect of independent variables on the dependent variable individually. To determine whether the variable X separately has a significant effect on the variable Y can be seen through a probability value.

**Findings and discussion**

**Multiple regression analysis**

Multiple regression analysis was performed to determine the significance of the effect of the independent variables which are the corporate image (X1), user image (X2), and product image (X3) on the dependent variable of this study that is the customer decision (Y). The results obtained after performing the regression analysis are as follow:

**Multiple regression analysis tests**

Model Summary					
Model	R	R Square	Ajusted R Square	Std. Error of the Estimate	
1	0,537	0,288	0,229	1,409	
Coefficients					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	-0,475	2,002		-	0,814
(Constant)	0,055	0,159	0,078	0,237	0,734
X1	0,438	0,196	0,430	0,343	0,032
X2	0,060	0,164	0,076	2,230	0,715
X3				0,368	

Source: Primary data, 2014

$$Y = 0,055X_1 + 0,438X_2 + 0,060X_3$$

The explanation of this equation is:

- 0.055 is the value of the beta coefficient of the variable product image. Corporate image has a positive influence on the decision of Jatim bank and it can be interpreted that if the image of the company increases then it is also followed by an increase in the decision to choose Jatim bank.
- 0.438 is a beta coefficient variable user image. User's image positively influences the decision to choose Jatim bank and it can be interpreted that if the user's image increases, then it will be followed by an increase in the decision of choosing Jatim bank.
- 0.060 is the value of the beta coefficient variable product image. Product image has a positive influence on the decision to choose Jatim bank and it can be interpreted that if the image of the product increases, then it will be followed by an increase in the decision in choosing Jatim bank.

**The Coefficient of determination (adjusted R2)**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,537	0,288	0,229	1,409

Source: Primary Data, 2014

According to table, the value of Adjusted R Square of 0.229 indicates that the

variable corporate image (X1), the user image (X2), and the product image (X3) influence on purchase decisions (Y) by 22.9% while the remaining 77.1% is influenced by other variables outside the three variables studied. The small influences from brand image because most of the customers of non civil servant in Jatim bank are farmers and do not have high levels of educational, so they do not see what company give that can create an image. The level of education is a social variable that also affect the ability of customers to choose the product.

**F Test**

**F Test**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	28.960	3	9.653	4.864	.006(b)
Residual	71.440	36	1.984		
Total	100.400	39			

a. Predictors: (Constant) X1, X2,X3)

b. Dependent Variable: Y

source: Primary Data, 2014

Sig count > sig table = no simultaneously effect

Sig count < sig table = influential simultaneously.

First hypothesis:

H<sub>0</sub> : There is no simultaneously effect of independents variables X1, X2, and X3 on the dependent variable Y

H<sub>a</sub> : There is simultaneously effect of independents variables X1, X2, and X3 on the dependent variable Y

From the table above it can be concluded that H<sub>0</sub> is rejected and H<sub>a</sub> is accepted. From the table 4.15, it can be seen that the Sig is 0.006 or smaller than the probability value of 0.05. From the test results of multiple regression analysis in

this F test, it can be seen that the corporate image, user image, and product image give simultaneous effect or significantly influence the customer decision.

**t Test**

**t Test**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-.475	2.002		-.237	.814
X1	.055	.159	.078	.343	.734
X2	.438	.196	.430	2.230	.032
X3	.060	.164	.076	.368	.715

a. Dependent Variable: Y

Second hypothesis:

$H_o$  : There is no partial effect of independent variable X1, X2, and X3 on the dependent variable Y.

$H_a$  : There is partial effect of independent variable X1, X2, and X3 on the dependent variable Y.

From the table above it can be concluded that:

1. Variable corporate image (X1) has a significance of 0.734 or greater than 0.05 probability value. This means that  $H_o$  is accepted and  $H_a$  is rejected meaning the partial corporate image (X1) does not significantly influence the customer's decision (Y).
2. User image (X2) has a significance of 0.032 or smaller than the probability value of 0.05. This means that  $H_o$  is rejected and  $H_a$  is accepted meaning that the partial user image (X2) significantly influences the customer's decision variable (Y).
3. Product image (X3) has a significance which is greater than

0.715 or 0.05 probability value. This means that  $H_o$  is accepted and  $H_a$  is rejected, meaning that the partial image of the product (X3) does not significantly influence the customer's decision variable (Y).

The conclusion that can be drawn based on the results of testing the hypothesis that a variable is represented by the corporate image (X1), user image (X2), product image (X3) can be proved simultaneously influence the customer decision (Y). However, only user image that partially influence the customer decision (Y). While the corporate image variable (X1) and product image (X3) partially no significant effect on customer decision variable (Y).

**Dominant Hypothesis**

**Results of the standardized Beta coefficient**

**Using SPSS**

Variable	Standardized Coefficients Beta
Corporate Image (X1)	0,078
User Image (X2)	0,430
Product Image (X3)	0,076

Based on the table above, it can be seen that the value of the standardized beta coefficients ranges between 0.076 to 0.430. From the table 4.17, it can be seen that the independent variable that has the largest beta coefficient is variable user image (X2), which is equal to 0.438. This means that the dominant independent variable affects the dependent variable is the user image (X2).



### *The Discussion and study implication*

The increasing competition in the banking world, makes banks implement accurate marketing strategies. It is done that way so the market share that has been achieved is not captured by the old or new competitors. Likewise, Jatim bank is one of the commercial banks in the town of Batu, which should form a strong competitive advantage in order to distinguish it from other competitors. One component of competitive advantage can be created through the brand image.

The growing recognition of the brand as a result of perceptions and beliefs on certain products causes the image to the wearer. Brand image becomes very important to note for the company as through a good brand image, it can cause emotional value to the customer himself, which will cause a positive feeling at the time of purchase or use a particular brand. If a brand has a bad image in the eyes of the customer, customers are less likely to buy the product. A brand that has a positive image or preferably chosen is thought to reduce the risk of purchase. This is why customers often use the brand image of a product as a factor in making a purchasing decision.

Based on the research that has been done, the brand image has the effect of 22.9% for non-civil servants customer decision in choosing Jatim bank of Batu branch. This might be caused by the fact that most of the respondent in this study are farmers and they do not have high levels of education so they do not see the services provided by the company that can build the brand image which is in this case gives a strong influence to choose Jatim bank of

Batu branch. From the research results, it can also be seen that there is only variable that is user image out of the three components of brand image that has a significant influence. It can be said that the image of the user affects the respondents in this study to choose Jatim bank of Batu branch. In overall brand image components only have the effect of 22.9%.

From the results of this study, it can also be seen that there are other variables that are not observed in this study having greater influence on customers' of non-civil servants in choosing Jatim bank of Batu branch. Thus these results can assist companies in implementing marketing strategies. To attract customers of non-civil servant, Jatim bank of Batu branch can improve the brand image strategy to catch the opportunities from the non-civil servants customers from any private sector employees and other social groups in order to increase the company's profit as most of customers of non-civil servants of Jatim bank of Batu branch are farmers. This means that Jatim bank of Batu branch the opportunity to attract customers of non-civil servants from other societies. Likewise, a company can perform marketing strategy on other variables that affect the customer of non-civil servants in choosing jatim bank of Batu branch.

In accordance with the formulation of the problem made, this study aims to determine the effect of corporate image, user image, and the image of the product to the customer's decision to choose Jatim bank of Batu branch partially and simultaneously. The result and policy implications from the variables are:

## 1. Corporate Image

Corporate image is one of the variables that affects the brand image. The image that Jatim bank has shows that this bank is famous and has enough credibility so it can be used as a consideration for customers in choosing products in a bank. Jatim bank has 40 branches and 104 sub-branches spread all over the province of East Java and Jakarta, one of which is located in Batu.

To maintain a positive image which has been embedded in the minds of the customers, then the next Jatim bank of Batu branch is expected to create policies that support the customers' comfort so that the good name of the company can always be maintained. The steps that can be done include:

- Increasing the good service by trying to meet all customer needs.
- Providing facilities that can provide comfort when customers are in a branch office.
- Increasing the number of ATM in order to facilitate customer transactions. This will form a good perception in the minds of customers.
- The Company may conduct public relations actively by organizing social activities for the community that is expected to improve the company's image in the minds of customers.

## 2. User Image

In terms of the user image, it is revealed to have a dominant influence compared to the other two variables. This user image variable can be used as a reference in forming a strong brand image to influence customer purchasing decisions. Customer of non-civil servants of Jatim bank are viewed as those who concerned with comfort and security of a bank product. In addition, customers of non-civil servants are also viewed as people from all walks of life. Therefore, it is expected that in the future this image remains attached to the minds of customers. Consequently, customers of non-civil servants will always use Jatim bank's products.

## 3. Product Image

The image of the product is the impression perceived by the customer to a product. Once a product image perceived well, it will have much better chance to be bought and vice versa. In terms of product image, the products of Jatim bank are viewed to be useful products and provide security and comfort to customers. To maintain this positive image, companies can conduct a more active advertising that will make more customers aware on the benefits of Jatim bank's product. Thus, there will be more and more non-civil servant customers who use Jatim bank's products.

## ***Conclusion***

Based on the results of the discussion in the previous chapter on the influence of brand image to customers of non civil servant in choosing Jatim bank of batu branch, there are some conclusions as follow:

1. The components of brand image consisting of corporate image, user image, and product image all together have a significant effect on customer of non civil servant decisions in choosing Jatim Bank of Batu branch.
2. Based on calculations, it shows that among those three components of brand image, user image gives the most dominant influence. User image has the highest value compared to the other two independent variables, that are corporate image and product image.

## ***Suggestion or recomendation***

After conducting research on customer of non civil servant of Jatim bank of Batu branch, here are some recommendations or suggestions for all parties who are interested in the results of this study:

1. For Jatim Bank of Batu branch
  - The company is expected to continue to increase and maintain brand image that has been formed in the minds of customers since it is proven that the components brand image consisting of corporate image, user image, and product image all together significantly influence

customer of non civil servants' decisions in choosing Jatim bank of Batu branch.

- Seen from the results of research in which the user image is the most dominant variable in influencing customer non-civil servants in choosing Jatim bank of Batu branch, then the company should continue to improve its performance by making policies that support the customers benefit. Next, the company can better understand the characteristics of customers and what they need and want. Consequently, in the future, the good image of these customers on Jatim bank products can be strongly embedded in the minds of customers. Thus, companies will be easier to attract customers who have the same characteristics as the image of Jatim bank with regard to the products they offer.

2. For further research
  - Further researcher are expected to increase the number of sample to get more accurate result. Further researchers are also expected to conduct research using different variables with the variables investigated in this study to obtain more varied results that can influence the purchase decision and it will also be useful for the company as the results of the

research will support the company to keep developing.

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