

The influence of Bank Syariah Indonesia's brand logo on brand image: comparison between brand personality and halal brand personality

Anya Safira^{1*}, Mohammad Anugerah Amiluhur²

¹Department of Management, Faculty of Economics and Business, Universitas Indonesia, Depok, Indonesia

²Islamic Business, Faculty of Economics and Business, Universitas Indonesia, Depok, Indonesia

*Corresponding author: anyasafira@ui.ac.id

Article history

Received, 20 September 2021

Revised 10, November 2021

Revised 28, November 2021

Accepted, 15 December 2021

Abstract

Purpose: The main purpose of this study is to investigate the effect of the brand logo on brand image, with the mediation of brand personality and brand familiarity.

Methodology: Questionnaires were distributed online to users of Bank Syariah Indonesia throughout Indonesia and obtained data from 294 respondents that can be processed. The data processing method used was structural equation modeling.

Findings: This study found an indirect positive influence between brand logo and brand image with the mediation of brand personality and brand familiarity. Although the Bank Syariah Indonesia brand logo has a positive effect on halal brand personality, halal brand personality does not mediate the relationship between the brand logo and the brand image of Bank Syariah Indonesia.

Originality: This originality offered by this research is by comparing the constructs of brand personality with halal brand personality.

Research limitations: Limitations of this research include uneven distribution of respondents and limited previous literature regarding halal brand personality.

Practical implications: The findings of this research can provide insights for Islamic banks, especially Bank Syariah Indonesia, to develop their communication and branding strategies.

Keyword: brand logo, brand personality, brand image, halal brand personality, islamic bank

Cite this article:

Safira, A., & Amiluhur, M. A. (2021). The influence of Bank Syariah Indonesia's brand logo on brand image: comparison between brand personality and halal brand personality. *Asian Journal of Islamic Management*, 3 (2), 83-96. <https://doi.org/10.20885/ajim.vol3.iss2.art2>



Center for Islamic Economics
Studies and Development, Faculty
of Business and Economics,
Universitas Islam Indonesia

DOI:

10.20885/ajim.vol3.iss2.art2

Introduction

Nowadays, the role of branding becomes essential that it can be equated with various other company assets (Belch & Belch, 2003). Similar products and prices that do not differ much are the biggest challenges for entrepreneurs in a market with many competitors. The only thing that can distinguish their product from other products is the brand itself. By creating a brand that is well known and trusted by the public, consumers will ultimately shorten the decision-making process (Belch & Belch, 2003). In the Indonesian context, Wajdi et al (2020) stated that brand image has a positive effect on the intention to buy a product and Wardianto et al. (2018) also stated that increasing brand equity will positively impact corporate profits. Therefore, the development and improvement of the company's brand are important.

One strategy that companies can do to improve their brands is to associate their companies with certain personality traits, as described by Aaker (1997). For example, Coca-Cola associates its company with the slogan "Coke brings joy"; thus, all forms of icons, colors, shapes, trademarks, and product forms are associated with pleasant personalities (Wheeler, 2012).

Another strategy to improve the brand can also be seen from the term brand familiarity, which can be interpreted as everything related to direct and indirect experiences of the brand (Park & Stoel, 2005). The experience eventually accumulates and creates trust from the buyer's side. The increase in each brand is finally measured and used as a form of price for each brand.

Indonesia is currently the country with the largest Muslim population in the world (Diamant, 2019). Being the largest Muslim population, and even comprising 87.1% of the total population of Indonesia, makes Indonesia a unique country. This uniqueness can be seen from the values that Islam provides in daily life, which have entirely different standards from the conventional world. Examples are Islam which does not allow the consumption of certain foods and drinks, and various views such as we should not think of ourselves when we act (Qur'an, 49:10; Qur'an, 5:3).

The difference between Islamic values and conventional values makes the Islamic world have various signage to communicate that these entities are in accordance with Islamic values. This signage is also known as the halal brand. Wilson & Liu (2010) say that to be said to be a halal brand; the brand must represent Islamic values, of which the products and services must be good, no matter how small or big.

Halal brands in Indonesia are important entities with Indonesia's population, which is predominantly Muslim. This entity ultimately also affects various things in Indonesia, such as a halal label in the food and beverage industry, the capital market, and the banking industry. In the financial world, halal labeling can be seen from the development of Islamic banks. However, even though there is already halal labeling in Indonesia, the branding efforts, especially halal branding, have not been very effective in the banking sector. This can be seen from the Muslim population in Indonesia that does not make Islamic banks in Indonesia included in the top 10 rankings in terms of brand value in 2020 (Brand Finance, 2020). Seeing this situation, the Indonesian government through the Ministry of State-Owned Enterprises made a plan to merge three state-owned Islamic banks to be able to compete with their conventional counterparts (CNN Indonesia, 2021).

Bank Syariah Indonesia is a bank resulting from the merger of the three largest Islamic banks in Indonesia, which are Bank Syariah Mandiri, Bank Negara Indonesia Syariah, and Bank Republik Indonesia Syariah (Hutauruk & Walfajri, 2020). This merger process aims to create the largest Islamic bank in Indonesia that can compete with conventional domestic banks and other banks internationally. The merger of three Islamic banks that became Bank Syariah Indonesia (BSI) was carried out in stages, starting with the ratification of the merger, which was carried out on February 1, 2021 (Alfi, 2021). The combined assets of the three Islamic banks have caused Bank Syariah Indonesia to have support of Rp. 214.78 trillion (Hutauruk & Walfajri, 2020).

Before the merger, Bank Syariah Indonesia had issued a logo as a form of branding. The Bank Syariah Indonesia logo has the meaning of upholding Pancasila and the five pillars of Islam (Alfi, 2021). This meaning was translated by making the logo of Bank Syariah Indonesia which is turquoise blue with a five-pointed star (Alfi, 2021).

The term logo itself comes from the word logos which means thoughts or presentations described in the form of variety, writing, or characteristics to visually present the company (Anggoro & Linggar, 2001). Kusrianto (2009) states that the logo or image is an identity used to depict the image and character of institutions, organizations, and companies. As previously mentioned, this logo is finally used as a marketing medium. Unfortunately, even though many have used logos as a form of marketing, to the best of the authors' knowledge, there is still limited research linking the effects of logos on consumer perceptions (Kaur & Kaur, 2019).

Research from Kaur & Kaur (2019) examined the relationship between logos and a brand's image. Their study concluded that there is a positive influence of the logo on the brand image. This positive influence is also mediated by brand personality and brand familiarity. In the end, the

researchers concluded that the logo, which is the icon of the company, is an important thing to consider for the development of a good brand image for the company.

This current research focuses on the Bank Syariah Indonesia brand logo and its effect on brand image. With the nature of Bank Syariah Indonesia, which can be seen as halal branding, this research also attempts to compare the influence of brand personality and halal brand personality. Due to the nature of Bank Syariah Indonesia as an Islamic brand, this current research also investigates whether halal brand personality and its dimensions (Ahmad, 2015) would be relevant to study the Bank Syariah Indonesia brand. This is due to the limitation of the brand personality from Kaur & Kaur (2019) having dimensions that might not suit the Bank Syariah Indonesia brand, such as ruggedness.

With the incorporation of halal brand personality, this current research can also provide new insights for researchers to see the influence of halal branding in Indonesia. This research may contribute to literature regarding branding, especially halal branding, and become insights for Bank Syariah Indonesia to make a strategy to develop its brand so that it can compete better in the Indonesian banking industry.

Literature Review

Anthropomorphism Theory

Anthropomorphism theory is a theory that says that humans tend to give human traits to inanimate objects (Guthrie, 1993). For example, giving human nature to inanimate objects has been used to depict God in inanimate objects (Guthrie, 1993). Furthermore, this theory is applied to goods such as those we use daily, and to entities such as brands (Aggarwal & McGill, 2012; Freling & Forbes, 2005). One of the associations with brands can be seen from the association of human personality traits to brands (Aaker, 1997). Although the existence of the theory of anthropomorphism in the field of marketing is still lacking as stated by Hart et al. (2013), but until now many have proven that this anthropomorphism theory works at the level of giving emotion, personality, motivation, and intention (Kaur & Kaur, 2019; Waytz et al., 2010).

Brand Logo

The definition of logo originated from the word logos which means thoughts or presentations that are described in the form of variety, writing, or characteristics to present the company visually (Anggoro & Linggar, 2001). Kusrianto (2009) states that the logo or image is an identity used to depict the image and character of institutions, organizations, and companies. Kay (2006) posits that brand logos are symbols of promises made to consumers. This logo can also be said to have a kind of summary of the brand personality and also the values that the company has and wants to show (Bernstein, 1986). Cheung et al. (2019) explain that if consumers like certain products, they will associate things such as logos, slogans, symbols, or other representations of the product. This means that it is in accordance with the research of Kaur & Kaur (2019) regarding the relationship between logos and brand image, in which the logo also affects product purchases. In this study, the logo will also be used as a variable that proves the theory of anthropomorphism. The Bank Syariah Indonesia logo, which is an inanimate object, will affect the brand image of Bank Syariah Indonesia, especially in terms of personality and familiarity, which are usually associated with humans.

Brand Personality

Aaker (1997) identified that consumers tend to associate the company's brand with the characteristics and personality to express themselves. The dimensions in brand personality are similar to the Big Five Model of human personality. Although human personality and brand personality cannot be equated, there are still some things that are similar to one another (Aaker, 1997). Marketers use brand personality to differentiate their products from similar brands (Aaker,

1997). Brand personality can also open and increase the emotional connection of brands and consumers if this personality can reveal the identity of consumers (Escalas & Bettman, 2005; Swaminathan et al., 2009).

A study by Grohmann (2008) found that logo design influences on brand personality. The study also states that at least five dimensions of brand personality are influenced by the brand logo. These include sincerity, excitement, competence, sophistication, and ruggedness. Seimiene & Kamarauskaite (2014) and Grohmann, Giese, & Parkman (2013) studied brand personality. They found that specific elements such as the brand name and colours used in the brand logo make up consumers' perception regarding the brand personality. This is also supported by Browne (2017), who found that the design of the brand logo can communicate specific brand personality traits.

Therefore, the researchers hypothesize that the Bank Syariah Indonesia brand logo positively influences each dimension in brand personality.

H1 : Brand Logo positively affects the dimensions of brand personality

H1a: Brand logo positively affects sincerity

H1b: Brand logo positively affects excitement

H1c: Brand logo positively affects competence

H1d: Brand logo positively affects sophistication

H1e: Brand logo positively affects ruggedness

Brand Image

Keller (1993) defines brand image as the brand's perception that is reflected from the brand associations stored in the consumer's memory. This product association results from direct experience of products and services, sources of information, and existing conclusions from previous associations (Arslan & Altuna, 2010). Brand image will immediately appear in consumers' minds when the product name is mentioned (Aaker, 1996). Kapferer (1997) stated that this product image is important to create a strong brand. According to Kaur & Kaur (2019), brand image is influenced directly or indirectly by brand logos.

Brand personality has an important role in building a strong brand and helps brands to be able to differentiate their products from other competitors (Aaker, 1996). According to research by Kaur & Kaur (2019), brand personality will help create a brand image in the minds of consumers. For example, a brand with a high sincerity personality will be described as a great brand. In another research, Ismail & Spinelli (2012) found that specific dimensions of brand personality, namely excitement, influences brand image. Watkins & Gonzenbach (2013) used the big five Aaker model to study how brand personality can enforce certain images of an organization or brand. However, this relationship is still underresearched, especially in more recent years. Therefore, in this current research, an effort is made to examine the direct effects of the brand personality of Bank Syariah Indonesia on its brand image.

H2 : Brand personality positively affects brand image

H2a: Sincerity positively affects brand image

H2b: Excitement positively affects brand image

H2c: Competence positively affects brand image

H2d: Sophistication positively affects brand image

H2e: Ruggedness positively affects brand image

Gray & Balmer (1998) mentioned that a rough picture can be made from the coordination of the program picture, which is strengthened by the communication structure of the name, logo, or advertisement issued by a company. Research conducted by Foroudi et al. (2017) found that there is an influence of brand logo on brand image. Febriani & Selamat (2020) also explain that a brand logo can portray the brand's personality and image. Therefore, the researchers hypothesize that Bank Syariah Indonesia's brand logo has a positive influence on the brand image of Bank Syariah Indonesia.

H3: Brand logo positively affects brand image

Brand Familiarity

Brand familiarity is defined as the number of direct or indirect experiences provided by the company's brand and has been accumulated by consumers (Park & Stoel, 2005). This experience is given and can be enhanced from all types of things expressed by the company in stores, media advertising, logos, and the widespread use of brands (Alba & Hutchinson, 1987; Chadwick & Walters, 2009). This increase in brand familiarity can build a cognitive structure in consumer memory, ultimately making product recognition better (Alba & Hutchinson, 1987). This is considered important because consumers will respond to products they already recognize, compared to products they do not recognize (Arslan & Altuna, 2010).

Kaur & Kaur (2019) found a relationship between brand logo (with its visuals and company identity) and brand familiarity. This is also reinforced by another study that stated that brand logos have a positive influence on brand familiarity (Chadwick & Walters, 2009). Brand familiarity can also improve the experience that consumers get about the recognized brands (Kaur & Kaur, 2019). It can also increase knowledge, which influences brand perception (Park & Stoel, 2005). Therefore, the following hypotheses were formulated:

H4: Brand logo positively affects brand familiarity

H5: Brand familiarity positively affects brand image

Based on the literature review above, the following research model was developed to incorporate brand logo, brand personality, brand familiarity, and brand image (see figure 1).

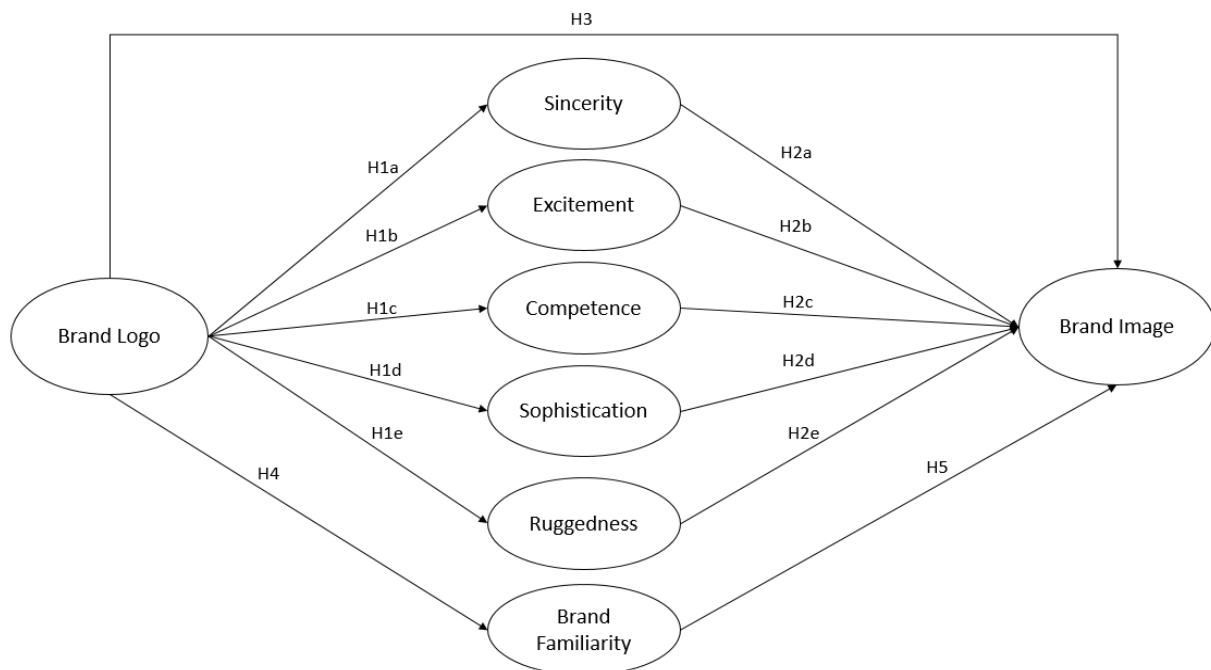


Figure 1. Conceptual Model Using Brand Personality Adapted from Kaur & Kaur (2019)

Halal Brand Personality

Halal Brand Personality can be described as a form of branding that is carried out to show the personality produced from commodities, products, and services according to and associated with Islamic teachings (Ahmad, 2015). Halal brand personality is constructed based on brand personality incorporated with more Islamic values. Halal brand personality has several dimensions similar to

brand personality because they reflect on the Big Five Model of human personality (Ahmad, 2015). The dimensions of brand personality include sincerity, excitement, competence, sophistication, and ruggedness, while the dimensions of halal brand personality include purity, excitement, safety, sophistication, and righteousness. Both have dimensions of excitement and sophistication, but the indicators used to measure the dimensions are different. Therefore in this research, each dimension is asked separately to the respondents.

Although no previous research that has investigated the relationship between brand logo, halal brand personality, and brand image, this research attempts to test the relationships because the object of research, namely Bank Syariah Indonesia, can be categorized as a halal brand. The nature of Bank Syariah Indonesia as an Islamic brand makes the tendency of the brand to be closer in relevance to halal brand personality. With this analogy and adaptation from the research by Kaur & Kaur (2019), the following hypotheses were formulated. The conceptual model using a halal brand personality can be seen in Figure 2.

H6 : Brand Logo positively affects the dimensions of brand personality

H6a: Brand logo positively affects purity

H6b: Brand logo positively affects excitement

H6c: Brand logo positively affects safety

H6d: Brand logo positively affects sophistication

H6e: Brand logo positively affects righteousness

H7 : Brand personality positively affects brand image

H7a: Purity positively affects brand image

H7b: Excitement positively affects brand image

H7c: Safety positively affects brand image

H7d: Sophistication positively affects brand image

H7e: Righteousness positively affects brand image

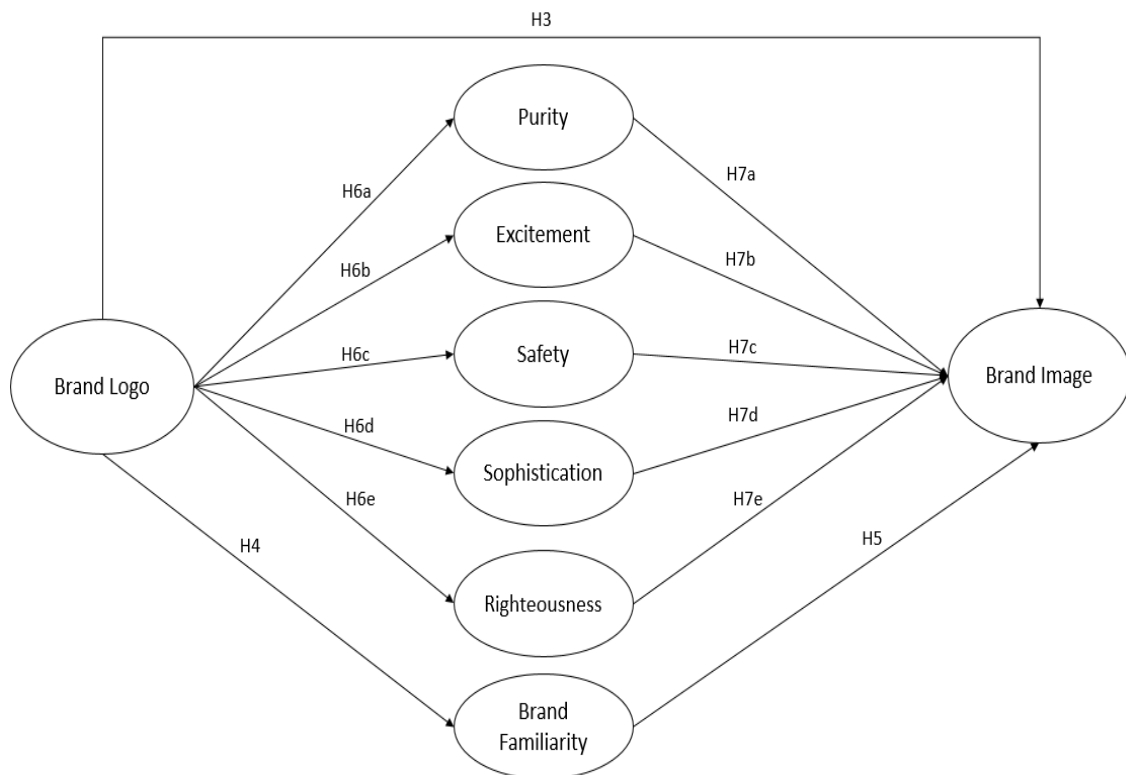


Figure 2. Conceptual Model Using Halal Brand Personality Adapted from Kaur & Kaur (2019) and Ahmad (2015)

Research Methods

This study uses a descriptive conclusive research design (Malhotra et al., 2012). In this study, the sampling technique used is non-probability sampling. This is based on the number of users of Bank Syariah Indonesia is not known in the population. More specifically, this study uses the purposive sampling method. The criteria for the respondents of this study include men and women who use Bank Syariah Indonesia and are familiar with the brand logo of this bank. However, because Bank Syariah Indonesia itself has only been formed as of February 1 2021, and until October 2021, it is still ongoing in the company merger stage. Then the sample to be used can be expanded to those who also use and are still using Islamic banks before the merger, namely users of Bank Negara Indonesia Syariah (BNIS), Bank Rakyat Indonesia Syariah (BRIS), and Bank Syariah Mandiri (BSM). Two screening questions were asked to filter respondents: (1) Are you a customer of Bank Syariah Indonesia or the three banks before its merger? (2) Are you familiar with the logo of Bank Syariah Indonesia?

Data was collected through a questionnaire distributed online via Google Form. The questionnaire was developed based on previous literature as summarized in Appendix 1. The total data processed was 294. The number was obtained by subtracting several respondents from 338 respondents collected. The reduction was due to the incompatibility of some respondents with the respondent criteria.

After the data was obtained, the researchers entered the data processing stage. The data analysis method is Structural Equation Modeling (SEM) using Lisrel 8.8. SEM was chosen due to its ability to simultaneously complex, interrelated relationships, as found in this research model. This data analysis technique can comprehensively process various relationships among variables at the same time, in addition to its ability to perform confirmatory factor analysis (Hair et al., 2010).

This research is divided into two parts. First, this research checks the influence of the brand logo on the brand personality and brand image. The dimensions of brand personality are taken from the well-established dimensions of Aaker (1997). The second part examines the influence of the brand logo on halal brand personality and brand image. The halal brand personality dimension is taken from the dimensions developed by Ahmad (2015). This research is divided into two. In processing data using brand personality and halal brand personality, the researcher would also like to assess the goodness of fit and relevance of the different dimensions to the overall model.

Results and Discussion

From the 294 respondents that were analyzed, the distribution of the respondents was dominated by the age group of 18-25 years (81.6%). Respondents from Jakarta dominate with 38.8% of the total respondents. From the education level, the dominant respondents are high school and college graduates D1/D3/D4/S1 with 96.4%. Those with spending below Rp 3,000,000.00 also dominate the respondents (81.3%).

Data analysis for each model was conducted using two steps: analyzing the measurement model and then the structural model. The measurement model evaluates validity and reliability requirements which are presented in Appendix 1 and 2. The validity of the indicators can be seen by the SLF variable that must be ≥ 0.5 to be categorized as valid (Wijanto, 2008). For the reliability, it is seen by the construct reliability (CR) ≥ 0.70 and the variance extracted (VE) value ≥ 0.50 (Hair et al., 2010).

Even though the brand familiarity for the halal brand familiarity model is below 0.6, the VE number is said to be good if the value is more than 0.40 (Tentama & Subardjo, 2018).

The measurement of the relationship between variables was carried out by analyzing the structural model. The conditions that must be met are t-values that must meet ≥ 1.645 for the one-tailed measurement at the significance level of 5% (Ghozali, 2014). Measurement of data using the brand personality model (Standardized RMR=0.074; NNFI=0.097; NFI=0.95; RFI=0.95; IFI=0.97; CFI=0.97; PNFI=0.89) can be seen in Table 1. The t-values obtained are not significant

for the dimensions of excitement and ruggedness towards the brand image of Bank Syariah Indonesia as they do not meet the minimum t-value of 1.645. The t-values of the two variables are 1.35 and -1.6, respectively. The t-values of all other dimensions meet the positive and significant criteria. The direct influence of the brand image on the brand logo of Bank Syariah Indonesia was also found to be not significant, with a t-value of 0.03.

Table 1. Measurement Model for Brand Personality

Hypothesis	Paths	t-Values
H1a	Brand Logo → Sincerity	9.14*
H1b	Brand Logo → Excitement	11.25*
H1c	Brand Logo → Competence	12.58*
H1d	Brand Logo → Sophistication	14.40*
H1e	Brand Logo → Ruggedness	10.03*
H2a	Sincerity → Brand Image	2.34*
H2b	Excitement → Brand Image	1.35
H2c	Competence → Brand Image	2.20*
H2d	Sophistication → Brand Image	2.06*
H2e	Ruggedness → Brand Image	-1.60
H3	Brand Logo → Brand Image	0.03
H4	Brand Logo → Brand Familiarity	9.86*
H5	Brand Familiarity → Brand Image	6.78*

*significant at $p \leq 0.05$

From the results of Table 1, it can be concluded that H1 is accepted. The Bank Syariah Indonesia brand logo has a positive and significant influence on all dimensions of Bank Syariah Indonesia's brand personality. This is almost in line with Kaur & Kaur (2019), but the difference is that in a previous study, the competence dimension was not found to be significant. However, this difference is in accordance with Aaker's (1997) research, which says that the dimensions that exist in a brand can be different from other brands.

H2 is accepted partly because sincerity, competence, and sophistication are the only influencing dimensions are. In previous research by Kaur & Kaur (2019), the hypotheses of four dimensions were accepted, except for competence. In Kaur & Kaur (2019), research object was a clothing brand, so competence does not match the initial hypothesis. This is because brand competence is usually associated with brands that offer competence in the academic field. Meanwhile, excitement and ruggedness were not significant in this current study because these dimensions are not associated with the banking industry. This is in line with Aaker (1997), who explained that different dimensions might apply to other brands. Excitement is relevant for brands with energetic and imaginative designs, while ruggedness is included in the category of brands related to adventure and outdoor activities. The banking industry does not fall into these categories. Therefore, not all dimensions of brand personality significantly affect Bank Syariah Indonesia's brand image.

H3 is rejected, which means there is no direct influence of the brand logo towards the brand image of Bank Syariah Indonesia. This result is not the same as previous studies (Foroudi et al., 2017; Kaur & Kaur, 2019). This difference is possible because the Bank Syariah Indonesia logo is still new, and there is still limited understanding of the image it is trying to build. The novelty of this logo finally makes the lack of direct influence of the Bank Syariah Indonesia logo on its brand image. To connect the Bank Syariah Indonesia logo to the brand image, mediation from other variables is needed, such as brand personality.

The brand familiarity of Bank Syariah Indonesia has a positive effect on the brand image of Bank Syariah Indonesia and is positively influenced by the brand logo of Bank Syariah Indonesia, which indicates that H4 and H5 are accepted. These findings are in line with Kaur & Kaur (2019) and Chadwick & Walters (2009).

Table 2 provides information on the measurement model using the halal brand personality

dimensions (Standardized RMR=0.069; NNFI=0.097; NFI=0.96; RFI=0.96; IFI=0.98; CFI=0.98; PNFI=0.92). From Table 2, it can be concluded that H6 regarding the influence of brand logo towards the halal brand personality of Bank Syariah Indonesia is accepted. This finding is similar to H1, in which the brand logo affects all dimensions of the brand personality of Bank Syariah Indonesia.

Table 2. Measurement Model for Halal Brand Personality

Hypothesis	Paths	T-Values
H6a	Brand Logo → Purity	14.50*
H6b	Brand Logo → Excitement	14.78*
H6c	Brand Logo → Safety Competence	14.66*
H6d	Brand Logo → Sophistication	17.13*
H6e	Brand Logo → Righteousness	15.36*
H7a	Purity → Brand Image	-0.30
H7b	Excitement → Brand Image	0.28
H7c	Safety Competence → Brand Image	0.34
H7d	Sophistication → Brand Image	-1.96
H7e	Righteousness → Brand Image	-1.60
H3	Brand Logo → Brand Image	0.67
H4	Brand Logo → Brand Familiarity	11.90*
H5	Brand Familiarity → Brand Image	5.90*

*significant at $p \leq 0.05$

Nevertheless, the relationship between the halal brand personality of Bank Syariah Indonesia and the brand image of Bank Syariah Indonesia is unlike the relationship found in H2. All dimensions of the halal brand personality of Bank Syariah Indonesia in this research were found to have no positive and significant influence on the brand image of Bank Syariah Indonesia. This rejection of the hypothesis may be due to differences in the theories that exist in halal brand personality and brand personality on the brand image of Bank Syariah Indonesia. Although Kaur and Kaur (2019) and Ahmad (2015) both stemmed from Aaker's (1997) research, the results produced are different. This difference may be due to the object of research being Bank Syariah Indonesia, which is still new. Its halal brand personality has not been developed enough to give a significant influence on its brand image. Alternative reasoning maybe because there is a need to create a more specific construct for a halal brand image, which will be more in line with the halal brand personality.

Conclusion

The brand image of Bank Syariah Indonesia is positively affected by the brand logo, brand personality, and brand familiarity of Bank Syariah Indonesia. Therefore, Bank Syariah Indonesia can strengthen its branding by promoting its brand logo, brand personality, and brand familiarity. Promotions that Bank Syariah Indonesia may use are by officially promoting the logo along with the meaning behind it.

If it is associated with brand personality, Bank Syariah Indonesia may strengthen its logo with certain brand personality traits. For example, Apple uses its logo as a symbol of knowledge (Wheeler, 2012). What Apple does is used to improve brand personality in sophistication. Considering in this study that the brand personality that mediates Bank Syariah Indonesia is in the dimensions of sincerity, competence, and sophistication, Bank Syariah Indonesia can link its logo with brand personality with those in these dimensions.

Another finding that can be used as a lesson for Bank Syariah Indonesia is the increase in halal branding. Although it turns out that Bank Syariah Indonesia is the largest Islamic bank in Indonesia, it turns out that the halal branding personality of Bank Syariah Indonesia still does not

affect on its brand image. An effort is needed to investigate the antecedents of the brand image of Bank Syariah Indonesia in terms of halal branding. Although the content on the social media of Bank Syariah Indonesia can be said to be Islamic, it turns out that it is still not enough to be able to influence the brand image of Bank Syariah Indonesia.

This research has some limitations regarding the uneven proportion of respondents obtained as most are young adults residing in Jakarta. Future research may attempt to get a more even distribution to capture perceptions from other age groups and other country regions. Furthermore, as there is still limited literature regarding halal brand personality, research may also attempt to incorporate other variables that may affect affect by halal brand personality. A new construct and indicators of halal brand image can also be developed which may be significantly influenced by halal brand personality.

References

- Aaker, D. A. (1996). Measuring Brand Equity Across Products and Markets. *California Management Review*, 38(3), 102–120. <https://doi.org/10.2307/41165845>
- Aaker, J. L. (1997). Dimensions of Brand Personality. *Journal of Marketing Research*, 34(3), 347–356. <https://doi.org/10.1177/002224379703400304>
- Aggarwal, P., & McGill, A. L. (2012). When brands seem human, do humans act like brands? Automatic behavioral priming effects of brand anthropomorphism. *Journal of Consumer Research*, 39(2), 307–323. <https://doi.org/10.1086/662614>
- Ahmad, M. F. (2015). Antecedents of halal brand personality. *Journal of Islamic Marketing*, 6(2), 209–223. <https://doi.org/10.1108/JIMA-03-2014-0023>
- Alba, J. W., & Hutchinson, J. W. (1987). Dimensions of Consumer Expertise. *Journal of Consumer Research*, 13(4), 411. <https://doi.org/10.1086/209080>
- Alfi, A. N. (2021, February 1). *Segera Diresmikan oleh Jokowi, Ini Logo Bank Syariah Indonesia dan Maknanya* - *Finansial* *Bisnis.com*. *Bisnis.Com*. <https://finansial.bisnis.com/read/20210201/231/1350506/segera-diresmikan-oleh-jokowi-ini-logo-bank-syariah-indonesia-dan-maknanya>
- Anggoro, M., & Linggar, A. (2001). *Teori dan Profesi Kehumasan*. PT Bumi Aksara.
- Arslan, F. M., & Altuna, O. K. (2010). The effect of brand extensions on product brand image. *Journal of Product and Brand Management*, 19(3), 170–180. <https://doi.org/10.1108/10610421011046157>
- Belch, M. A., & Belch, G. E. B. (2003). Advertising and Promotion, Sixth Edition. In *The McGraw–Hill Companies*.
- Bernstein, D. (1986), *Company Image & Reality. A Critique of Corporate Communications*, Holt, Rinehart and Winston, Eastbourne, UK.
- Brand Finance. (2020). *Indonesia 100 2020 | Brand Value Ranking League Table | Brandirectory*. Brand Finance. <https://brandirectory.com/rankings/indonesia/table>
- Browne, K. (2017). *Effectively communicating masculine and feminine brand personality traits using brand logo designs* (Doctoral dissertation, Concordia University).
- Chadwick, S., & Walters, G. (2009). Sportswear identification, distinctive design and manufacturer logos – issues from the front line. *The Marketing Review*, 9(1), 63–78. <https://doi.org/10.1362/146934709x414332>
- Cheung, M. L., Pires, G. D., & Rosenberger, P. J. (2019). Developing a conceptual model for examining social media marketing effects on brand awareness and brand image. *International*

- Journal of Economics and Business Research*, 17(3), 243–261.
<https://doi.org/10.1504/IJEER.2019.098874>
- CNN Indonesia. (2021). *Kilas Balik Pembentukan Bank Syariah Indonesia*.
<https://www.cnnindonesia.com/ekonomi/20210201155021-78-600926/kilas-balik-pembentukan-bank-syariah-indonesia>
- Diamant, J. (2019). *Which countries have the 10 largest Christian and Muslim populations?* | Pew Research Center. Pew Research Center. <https://www.pewresearch.org/fact-tank/2019/04/01/the-countries-with-the-10-largest-christian-populations-and-the-10-largest-muslim-populations/>
- Escalas, J. E., & Bettman, J. R. (2005). Self-construal, reference groups, and brand meaning. *Journal of Consumer Research*, 32(3), 378–389. <https://doi.org/10.1086/497549>
- Febriani, D. M., & Selamet, J. (2020). College Students' Intention to Volunteer for Non-profit Organizations: Does Brand Image Make a Difference?. *Journal of Nonprofit & Public Sector Marketing*, 32(2), 166-188. <https://doi.org/10.1080/10495142.2019.1656136>
- Foroudi, P., Hafeez, K., & Foroudi, M. M. (2017). Evaluating the impact of corporate logos towards corporate reputation: a case of Persia and Mexico. *Qualitative Market Research: An International Journal*. <https://doi.org/10.1108/QMR-05-2015-0043>
- Freling, T. H., & Forbes, L. P. (2005). An examination of brand personality through methodological triangulation. *Journal of Brand Management*, 13(2), 148–162. <https://doi.org/10.1057/palgrave.bm.2540254>
- Ghozali, Imam. (2014). *Structural equation modeling: Metode alternatif dengan partial least square edisi 4.*, Badan Penerbit Universitas Diponegoro, Semarang.
- Gray, E. R., & Balmer, J. M. (1998). Managing corporate image and corporate reputation. *Long range planning*, 31(5), 695-702. [https://doi.org/10.1016/S0024-6301\(98\)00074-0](https://doi.org/10.1016/S0024-6301(98)00074-0)
- Grohmann, B. (2008). The effect of logo design on brand personality perceptions. *ASAC*, 29(3), 143–151.
- Grohmann, B., Giese, J. L., & Parkman, I. D. (2013). Using type font characteristics to communicate brand personality of new brands. *Journal of Brand Management*, 20(5), 389-403. <https://doi.org/10.1057/bm.2012.23>
- Guthrie, S. E. (1993). *Faces in the Clouds: A New Theory of Religion*. Oxford University Press USA.
- Hair, J. F. (2010). *Multivariate data analysis* (7th ed.). Pearson.
- Hart, P. M., Jones, S. R., & Royne, M. B. (2013). The human lens: How anthropomorphic reasoning varies by product complexity and enhances personal value. *Journal of Marketing Management*, 29(1–2), 105–121. <https://doi.org/10.1080/0267257X.2012.759993>
- Hutauruk, D. M., & Walfajri, M. (2020). *Inilah total aset dari hasil merger bank syariah*. KONTAN.CO.ID. <https://keuangan.kontan.co.id/news/inilah-total-aset-dari-hasil-merger-bank-syariah>
- Ismail, A. R., & Spinelli, G. (2012). Effects of brand love, personality and image on word of mouth: The case of fashion brands among young consumers. *Journal of Fashion Marketing and Management: An International Journal*, 16(4), 286-398. <https://doi.org/10.1108/13612021211265791>
- Kapferer, J.-N. (1997). *Strategic Brand Management: Creating and Sustaining Brand Equity Long Term* (2nd ed.). Kogan Page.
- Kaur, H., & Kaur, K. (2019). Connecting the dots between brand logo and brand image. *Asia-Pacific*

- Journal of Business Administration*, 11(1), 68–87. <https://doi.org/10.1108/APJBA-06-2018-0101>
- Kay, M. J. (2006). Strong brands and corporate brands. *European Journal of Marketing*, 40(7–8), 742–760. <https://doi.org/10.1108/03090560610669973>
- Keller, K. L. (1993). Conceptualizing, measuring, and managing customer-based brand equity. *Journal of Marketing*, 57(1), 1. <https://doi.org/10.2307/1252054>
- Kusrianto, A. (2009). *Pengantar Desain Komunikasi Visual* (2nd ed.). ANDI.
- Malhotra, N. K., Birks, D. F., & Wills, P. (2012). *Marketing research An applied approach; Marketing research An applied approach* (Third). Prentice Hall. <http://182.160.97.198:8080/xmlui/handle/123456789/342%0Ahttp://capitadiscovery.co.uk/cardiffmet/items/240307%0Ahttp://182.160.97.198:8080/xmlui/handle/123456789/342%0Ahttp://capitadiscovery.co.uk/cardiffmet/items/240307>
- Park, J., & Stoel, L. (2005). Effect of brand familiarity, experience and information on online apparel purchase. *International Journal of Retail and Distribution Management*, 33(2), 148–160. <https://doi.org/10.1108/09590550510581476>
- Seimiene, E., & Kamarauskaite, E. (2014). Effect of brand elements on brand personality perception. *Procedia-Social and Behavioral Sciences*, 156, 429-434. <https://doi.org/10.1016/j.sbspro.2014.11.216>
- Swaminathan, V., Stille, K. M., & Ahluwalia, R. (2009). When brand personality matters: The moderating role of attachment styles. *Journal of Consumer Research*, 35(6), 985–1002. <https://doi.org/10.1086/593948>
- Tentama, F., & Subardjo. (2018). Pengujian Validitas dan Reliabilitas Konstruk pada Organizational Citizenship Behavior. *Humanitas*, 15(1), 62. <https://doi.org/10.26555/humanitas.v15i1.5282>
- Wajdi, M. F., Aji, H. M., & Muhammad, S. (2020). Factors affecting the intention to purchase halal cosmetics on Instagram: E-WOM and brand image. *Asian Journal of Islamic Management*, 2(1), 1-11. <https://doi.org/10.20885/ajim.vol2.iss1.art1>
- Wardianto, K. B., Alhabsji, T., Rahayu, S. M., & Nuzula, N. F. (2018). the Effects of Brand Equity on Firm Value and Profitability in Indonesia. *Russian Journal of Agricultural and Socio-Economic Sciences*, 81(9), 215–221. <https://doi.org/10.18551/rjoas.2018-09.24>
- Watkins, B. A., & Gonzenbach, W. J. (2013). Assessing university brand personality through logos: An analysis of the use of academics and athletics in university branding. *Journal of Marketing for Higher Education*, 23(1), 15-33. <https://doi.org/10.1080/08841241.2013.805709>
- Waytz, A., Epley, N., & Cacioppo, J. T. (2010). Social cognition unbound: Insights into anthropomorphism and dehumanization. *Current Directions in Psychological Science*, 19(1), 58–62. <https://doi.org/10.1177/0963721409359302>
- Wheeler, A. (2012). *Designing Brand Identity* (4th ed.). John Wiley & Sons.
- Wijanto, S. (2008). *Structural Equation Modeling dengan Lisrel 8.8*. Graha Ilmu.
- Wilson, J. A. J., & Liu, J. (2010). Shaping the Halal into a brand? *Journal of Islamic Marketing*, 1(2), 107–123. <https://doi.org/10.1108/17590831011055851>

Appendixes

Appendix 1. Validity and Reliability of the Brand Personality Model

Variable	Indicator	SLF	Error	Construct Reliability	Variance Extracted
Brand Logo	BL1	0.73	0.47	0.930483	0.574489
	BL2	0.73	0.47		
	BL3	0.76	0.42		
	BL4	0.79	0.37		
	BL5	0.74	0.46		
	BL6	0.57	0.68		
	BL8	0.81	0.35		
	BL9	0.8	0.37		
	BL10	0.8	0.37		
	BL11	0.83	0.31		
	Sincerity	SC1	0.58		
SC2		0.83	0.31		
SC3		0.83	0.31		
SC4		0.74	0.45		
Excitement	EX1	0.65	0.58	0.877545	0.644547
	EX2	0.82	0.33		
	EX3	0.88	0.22		
	EX4	0.84	0.29		
Competence	CO1	0.75	0.44	0.845663	0.646702
	CO2	0.83	0.31		
	CO3	0.83	0.31		
Sophistication	SO1	0.81	0.34	0.821639	0.503046
	SO2	0.87	0.24		
	SO3	0.86	0.26		
	SO4	0.47	0.78		
	SO5	0.37	0.86		
Ruggedness	RU1	0.67	0.54	0.845815	0.649463
	RU2	0.87	0.25		
	RU3	0.86	0.26		
Brand Familiarity	BI1	0.83	0.32	0.902729	0.65097
	BI2	0.89	0.21		
	BI3	0.72	0.49		
	BI4	0.81	0.34		
	BI5	0.78	0.39		
	BF1	0.66	0.57		
	BF2	0.73	0.47		
Brand Image	BF3	0.69	0.52	0.874752	0.502125
	BF4	0.73	0.46		
	BF5	0.56	0.69		
	BF6	0.81	0.34		
	BF7	0.75	0.43		

Appendix 2. Validity and Reliability of the Halal Brand Personality Model

Variable	Indicator	SLF	Error	Construct Reliability	Variance Extracted
Brand Logo	BL1	0.73	0.53	0.92996	0.576301
	BL2	0.69	0.52		
	BL3	0.8	0.55		
	BL4	0.97	0.55		
	BL5	0.9	0.66		
	BL6	0.61	0.77		
	BL8	0.88	0.43		
	BL9	0.92	0.48		
	BL10	1	0.54		
	BL11	1.03	0.45		
	Purity	PI1	0.81		
PI2		0.81	0.34		
PI3		0.84	0.29		
PI4		0.72	0.48		
PI5		0.84	0.29		
PI6		0.86	0.26		
PI6		0.86	0.26		
Excitement	EI1	0.74	0.45	0.92656	0.584799
	EI2	0.81	0.34		
	EI3	0.8	0.36		
	EI4	0.82	0.34		
	EI5	0.65	0.57		
	EI6	0.77	0.4		
	EI7	0.74	0.45		
	EI8	0.81	0.34		
	EI9	0.72	0.48		
Safety Competence	SI1	1.09	0.38	0.923264	0.635958
	SI2	0.9	0.65		
	SI3	1.05	0.5		
	SI4	0.83	0.82		
	SI5	0.74	0.42		
	SI6	0.86	0.36		
	SI7	1.01	0.36		
Sophistication	CI1	0.81	0.41	0.95058	0.733889
	CI2	0.9	0.29		
	CI3	0.92	0.32		
	CI4	0.84	0.3		
	CI5	0.96	0.23		
	CI6	0.97	0.27		
	CI7	0.91	0.25		
Righteousness	RI1	0.82	0.33	0.909724	0.66896
	RI2	0.86	0.26		
	RI3	0.82	0.33		
	RI4	0.74	0.46		
	RI5	0.85	0.28		
Brand Familiarity	BI1	0.83	0.31	0.842336	0.435402
	BI2	0.95	0.24		
	BI3	0.87	0.75		
	BI4	0.88	0.43		
	BI5	0.85	0.44		
	BF1	0.83	0.67		
	BF2	0.91	0.5		
Brand Image	BF3	0.69	0.49	0.898382	0.639247
	BF4	0.82	0.92		
	BF5	0.69	1.74		
	BF6	0.86	0.65		
	BF7	0.89	1.09		