

ABSTRAK

Penelitian ini dilakukan bertujuan untuk mengetahui loyalitas nasabah terhadap Merek Perbankan di Indonesia melalui *Brand Experience* sebagai antecedent awal potensial loyalitas merek, *Brand Image*, dan *Brand Trust* terhadap *Brand loyalty*. Pengumpulan data dalam penelitian ini menggunakan metode *survey* dan penyebaran kuesioner secara *online* melalui *google form*, Responden penelitian di pilih menggunakan teknik *purposive sampling* dengan jumlah *sample* sebanyak 150 responden. Alat ukur yang digunakan yaitu *Brand Experience* (X_1) dari (Brakus, Schmitt, and Zarantonello 2009) terdiri 12 indikator dari 4 dimensi meliputi *Sensory*, *Affective*, *Behavioral*, *Intellectual*, dan Citra Merek (X_2) menggunakan skala dari (Salinas & Pérez, 2009) terdiri dari 8 indikator, *Brand Trust* (X_3) dari (Chaudhuri & Holbrook, 2001) yang terdiri dari 4 indikator dan untuk Variabel *Brand Loyalty* (Y) menggunakan skala dari (Chaudhuri & Holbrook, 2001), Selanjutnya semua pengukuran item menggunakan skala likert yang memiliki interval skala satu sampai lima, dimana (1) "Sangat Tidak Setuju" sampai (5) yang berarti "Sangat Setuju". Pengukuran dilakukan dengan metode analisis data *Structural Equation Model (SEM)*. Adapun hasil dalam penelitian ini adalah pertama, adanya hubungan antara *brand experience*, *brand image* terhadap *brand trust* dan juga *brand loyalty*. Kedua, tidak terdapat hubungan antara *brand image* terhadap *brand loyalty* Nasabah Perbankan di Indonesia. Implikasi manajerial dari penelitian bagi perbankan adalah menciptakan pengalaman merek dan kepercayaan untuk meningkatkan loyalitas nasabah terhadap layanan perbankan sehingga perusahaan mampu bersaing dalam mempertahankan keberlangsungannya.

Kata kunci : *brand experience*, *brand image*, *brand trust*, *brand loyalty*

ABSTRACT

This research aims to determine customer loyalty to banking brands in Indonesia through Brand Experience as the beginning of the potential for brand loyalty, brand image, and brand trust on brand loyalty. Collecting data in this study using survey methods and distributing online questionnaires via google form. Research respondents were selected using a purposive sampling technique with a total sample of 150 respondents. The measuring instrument used is Brand Experience (X1) from (Brakus et al. 2009) consisting of 12 indicators from 4 dimensions including Sensory, Affective, Behavioral, Intellectual, and Brand Image (X2) using a scale of (Salinas & Pérez, 2009) consists of 8 indicators, Brand Trust (X3) from (Chaudhuri & Holbrook, 2001) which consists of 4 indicators and for the Brand Loyalty variable (Y) using a scale from (Chaudhuri & Holbrook, 2001), Furthermore, all item measurements use a Likert scale which has a scale interval of one to five, where (1) "Strongly Disagree" to (5) which means "Strongly Agree". Measurements were made using the Structural Equation Model (SEM) data analysis method. The results in this study are first, there is a relationship between brand experience, brand image on brand trust and also brand loyalty. Second, there is no relationship between brand image and brand loyalty of banking customers in Indonesia. The managerial implication of the research for banking is to create brand experiences and trust to increase customer loyalty to banking services so that companies are able to compete in maintaining their sustainability.

Keywords: *brand experience, brand image, brand trust, brand loyalty*