THE INFLUENCE OF BRAND EXPERIENCE, BRAND IMAGE AND AFFECTIVE COMMITMENT TO BRAND LOYALTY OF BANK SULUTGO CUSTOMERS IN MANADO CITY, INDONESIA

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Abstract: The purpose of this research is to determine the influence of brand experience, brand image, and affective commitment on brand loyalty in Bank SulutGo Manado customers, both simultaneously and partially. Data collection in this research used a questionnaire with a total of 400 respondents who were customers of Bank SulutGo Manado. The results of this research show that there is a significant influence of brand experience, brand image, and affective commitment on brand loyalty. Based on the results of this research, Bank SulutGo must continue to maintain a good reputation, promote the company more, and have other superior products so that in the future it can further influence brand loyalty among customers, continue to provide good and safe service and continue to pay attention to the environment around the Bank. SulutGo must continue to increase brand loyalty directly, as well as continue to maintain the quality of their service which can have a positive influence on customer affective commitment so that they can continue to increase brand loyalty among customers.

Keywords: Brand Experience, Brand Image, Affective Commitment, Brand Loyaltyty.

Introduction
Marketing

Marketing is one of the main activities that needs to be carried out by companies, whether goods or services companies, in an effort to maintain the viability of their business. This is because marketing is one of the company's activities, which is directly related to consumers. So marketing activities can be interpreted as human activities that take place in relation to the marketr. Kotler (2001) stated that the definition of marketing means working with target markets to realize potential

exchanges with the aim of satisfying human needs and desires. So it can be said that marketing success is the key to the success of a company.

According to Stanton (2001), the definition of marketing is an overall system of business activities aimed at planning, determining prices, promoting and distributing goods or services that satisfy the needs of both existing and potential buyers.

Consumer behavior

Schiffman and Kanuk (2018) stated that the study of consumer behavior is a study of how an individual makes decisions to allocate available resources (time, money, effort and energy). Therefore, it is very important to study how consumers behave and what factors influence this behavior.

Brand Loyalty

Brand loyalty is a measure of consumer loyalty to the brand, this is because loyalty is the core of brand equity and creates a centralized idea in marketing (Rangkuti, 2004 in Rofiq et al, 2009). Brand loyalty refers to the degree of consistency and consumer choice of the same brand within a product class (Julius and Limakrisna, 2016).

Brand Experience

Brand experience is the consumer's past experience with the brand, especially in the scope of use. Thus it can be concluded that consumer experience of a brand is closely related to trust in that brand. According to Buchory and Saladin (2018) brand experience is defined as the sensations, feelings, cognitions and consumer responses evoked by a brand, related to the stimuli generated by brand design, brand identity, marketing communications, people and the environment the brand is marketed in.

Brand Image

Brand image can be defined as a perception that appears in the minds of consumers when remembering a brand of a particular product. According to Tjiptono (2015) Brand image is a description of consumers' associations and beliefs towards a particular brand. Brand image is consumers' observations and beliefs, as reflected in associations or in consumers' memories.

Affective Commitment

Affective commitment is a commitment that arises, because each party in the relationship feels confident that between them there are values that are in line and the emergence of this commitment is based on an agreement that this mutually beneficial relationship needs to be continued (Sunyoto, 2017). Commitment in relationships with service providers and customers is defined as an expressed promise of continued relationships with other parties. Commitment in the long-term relationship concept plays a very important role because long-term relationships are mostly based on the commitment of both parties (Lupiyoadi, 2016).

Previous research

Ramadhan, Sahro, and Machfudz (2022), with the research title "The Influence of Brand Image, Trust, and Commitment on Customer Loyalty of the GOJEK Online Transportation Application in Malang City", using practical quantitative methods, the research results can be input for marketers, especially products sports club merchandise in developing strategies to increase and maintain consumer loyalty through creating enjoyable brand experiences.

Pamungkas and Ishak (2023), with the research title "The Influence of Brand Experience, Brand Satisfaction, and Brand Trust on Brand Loyalty among Xiaomi Smartphone Users in Yogyakarta", using quantitative research methods obtained research results, brand experience and

brand experience have a positive effect on brand satisfaction on Xiaomi smartphone users in Yogyakarta. Brand satisfaction has a positive influence on brand loyalty of Xiaomi smartphone users. Brand trust has a positive effect on brand loyalty among Xiaomi smartphone users in Yogyakarta.

Maduretno and Junaedi, (2022), with the research title "Exploring the Effects of Coffee Shop Brand Experience on Loyalty: The Roles of Brand Love and Brand Trust", using quantitative methods, obtained the results: Affective, intellectual, and behavioral experiences directly influence brand love and brand trust. sensory experience only affects brand love. Furthermore, brand love and brand trust are proven to have a direct influence on brand loyalty. Subsequently, brand love successfully mediates the effect of each dimension of brand experience on brand loyalty.

Angeline (2023), with the research title "The Influence of Brand Experience and Perception Quality on Brand Loyalty Mediated by Brand Trust (Empirical Study: Mixue Consumers in Jakarta)", uses quantitative methods. The research results obtained from this study are brand experience has a significant effect on brand loyalty. Other results prove that perceived quality has a significant effect on brand loyalty, brand experience has a significant effect on brand trust, perceived quality has a significant effect on brand trust and brand trust has a significant effect on brand loyalty. The Perceptual Quality variable has a significant influence on Brand Trust which means that the ability to provide stable perceptual quality in repeat purchases determines the confidence and confidence of consumers to establish a long-term relationship with Mixue.

Iqbal and Indradewa (2022), with the research title "The Influence of Brand Image and Service Quality on Customer Loyalty Which is Mediated by Customer Satisfaction (Case Study PT. Indosat)". Using quantitative methods. The results showed that brand image and service quality have an effect on customer loyalty. Customer satisfaction has an effect on customer loyalty. The practical implication is that PT Indosat should manage its brand image, service quality and customer satisfaction as the most important factors influencing customer loyalty.
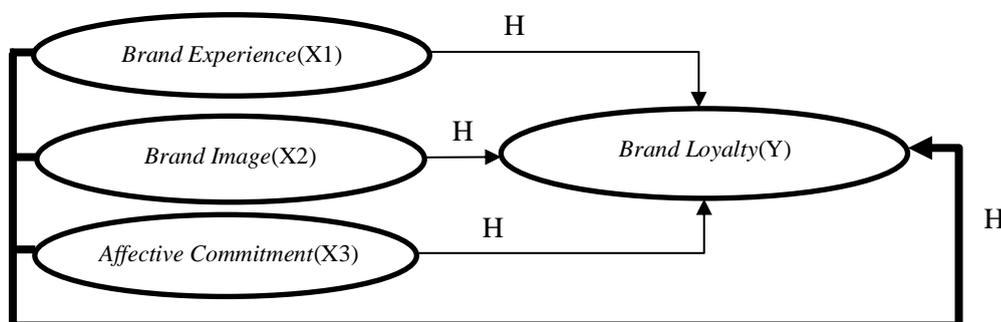
Research Model

Figure 1. Research Model
Source: Theoretical and Empirical Studies (2024)

Hypothesis

Hresearch hypothesisThisas follows:

H1: It is suspected that Brand Experience and Affective Commitment influence Brand Loyalty

H2: It is suspected that Brand Experience has an influence on Brand Loyalty

H3: It is suspected that Brand Image influences Brand Loyalty

H4: It is suspected that Affective Commitment influences Brand Loyalty

Methods

Research Approach

This type of research is associative research. Associative research is research that aims to determine the influence or relationship between two or more variables (Sugiyono, 2015). This research menganalysisthe influence of the independent variables brand experience (X1), brand image (X2) and affective commitment (X3) on the dependent variable brand loyalty (Y).

Research Location and Time

PThis research was carried out from the date the research permit was issued over a period of approximately 3 (three) weeks, 2 weeks of data collection and 1 week of data processing. The research was conducted at Bank SulutGo Main Branch, Jl. Sam Ratulangi No. 9 Manado, in December 2023.

Method of collecting data

Data collection used in this research used a questionnaire. The questionnaire in this research was distributed to the number of samples that the author had determined, namely Bank SulutGo customers in Manado City. The data measurement used in this research was a Likert scale.

Research Population and Sample

The population in this research is Bank SulutGo Manado customers,specificallycustomers registered at Bank SulutGo until 2022, that is511.407. The sample in this study was 400 respondents.

Data Analysis Techniques

Validity test

Whether an instrument item is valid or not can be determined by comparing the product correlation index, Pearson moment with a significance level of 5%. If the significance of the correlation results is <0.05 (5%) then it is declared valid and otherwise it is said to be invalid.

Reliability Test

The reliability test for reliability uses the Cronbach's Alpha coefficient which is calculated either based on the score variance of each item and the total variance of the items or through the product moment correlation coefficient between the scores of each item (Mustafa, 2019). If the reliability coefficient calculated shows 0.6, then it can be concluded that the instrument in question is declared reliable (Mustafa, 2019).

Classical Assumption Testing

In using the multiple linear regression analysis model, in order to produce the Best Linear Unbiased Estimator (BLUE), an econometric evaluation must be carried out. This evaluation is intended to find out whether the use of the multiple linear regression model as an analytical tool meets several assumptions. The classical assumption tests used in this research are the multicollinearity test, heteroscedasticity test and normality test.

Hypothesis testing

This research has two hypothesis testing models, namely hypothesis testing with the F test (simultaneous) and the T test (partial). In this research, the F test is used to determine the significant level of influence of the independent variables together (simultaneously) on the dependent variable. Meanwhile, the t test is used to determine the significance of the influence of the independent variable separately or partially on the dependent variable.

Results and Discussion

Research result

Table 1. Validity Test Results of Research Instruments

Variable	Items	Rcount	Table	Information
Brand Experience	X1.1	0.736	0.098	Valid

(X1)	X1.2	0.736	0.098	Valid
	X1.3	0.710	0.098	Valid
	X1.4	0.668	0.098	Valid
Brand Image (X2)	X2.1	0.736	0.098	Valid
	X2.2	0.780	0.098	Valid
	X2.3	0.726	0.098	Valid
	X2.4	0.658	0.098	Valid
Affective Commitment (X3)	X3.1	0.603	0.098	Valid
	X3.2	0.739	0.098	Valid
	X3.3	0.727	0.098	Valid
	X3.4	0.745	0.098	Valid
Brand Loyalty (Y)	Y1	0.713	0.098	Valid
	Y2	0.719	0.098	Valid
	Y3	0.767	0.098	Valid
	Y4	0.664	0.098	Valid

Source: Processed Data (2024)

Table1shows that all indicators used to measure the variables used in this research have a correlation coefficient greater than Rtable for a sample of 400 respondents, namely 0.098. Table 2 shows that all statement items for each variable are valid because they are above the Rtable value (0.098) so that the instrument items can be used to measure research variables.

Reliability Test

Table 2. Reliability Test Results

Variable	Cronbach's Alpha	Information
Brand Experience(X1)	0.677	Reliable
Brand Image(X2)	0.701	Reliable
Affective Commitment(X3)	0.663	Reliable
Brand Loyalty(Y)	0.681	Reliable

Source: Processed Data (2024)

Table2shows that the variables brand experience (X1), brand image (X2), affective commitment (X3) and brand loyalty (Y) have a fairly large Alpha coefficient, namely above 0.6, so it can be said that all the measuring concepts for each variable from the questionnaire are reliable so that can be used as a measuring tool.

Classic Assumption Test Results
Multicollinearity Test

Table 3. Multicollinearity Test Results

Independent Variable	VIF	Information
Brand Experience(X1)	1,409	Non-Multicollinearity
Brand Image(X2)	1,122	Non-Multicollinearity
Affective Commitment(X3)	1,777	Non-Multicollinearity

Source: Processed Data (2024)

The test results in Table 3 show that all variables used as predictors of the regression model show VIF values below 10. This means that the independent variables used in the research do not show any symptoms of multicollinearity, which means the independent variables can be used as independent variables.

Heteroscedasticity Test

Figure 2. Heteroscedasticity test
Source: Processed Data (2024)

Figure 2 shows a scatterplot graph showing points that are spread randomly and do not form a particular pattern. This identifies the absence of heteroscedasticity in the regression model, so that the regression model is suitable for use to predict the dependent variable based on the independent variable.
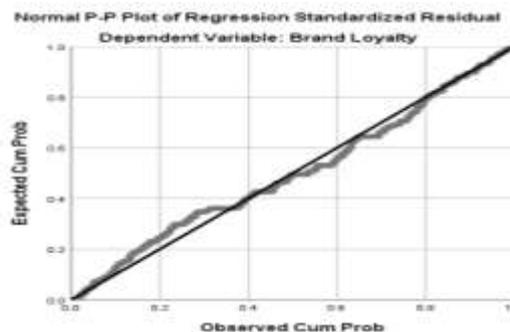
Normality test

Figure 3. Normality Test Results
Source: Processed Data (2024)

Figure 3 shows that the data is spread around the diagonal lines and follows the direction of the diagonal line or the histogram graph shows a normal distribution, then the regression model used in this research meets the assumption of normality.

Results of Multiple Linear Regression Analysis

Table 4. Results of Multiple Linear Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	,447	,206		2,173	,030		
Brand Experience	,249	,035	,306	7,089	,000	,710	1,409
Brand Image	,195	,037	,202	5,231	,000	,891	1,122
Affective Commitment	,374	,039	,400	9,696	,000	,777	1,287

Source: Processed Data (2024)

Based on the results of Table 4, the following multiple linear regression equation is obtained:

$$Y = 0.447 + 0.249\ X1 + 0.195\ X2 + 0.374\ X3 + e$$

From the multiple linear regression equation above, it can be concluded that:

1. A constant value of 0.447 indicates that the independent variable value is considered 0, so brand loyalty (Y) is 0.447 units.
2. The regression coefficient value X1 is 0.249, indicating that there is a positive influence of brand experience (X1) on brand loyalty (Y). If the brand experience variable score (X1) increases by one unit, brand loyalty (Y) will increase by 0.249 units assuming other variables are constant. On the other hand, if the brand experience variable score (X1) decreases by one unit, brand loyalty (Y) will decrease by 0.249 units assuming other variables are constant. This means that the better the brand experience (X1), the better the brand loyalty (Y).
3. The regression coefficient value X2 is 0.195me indicating that there is a positive influence of brand image (X2) on brand loyalty (Y). If the brand image variable score (X2) increases by one unit, brand loyalty (Y) will increase by 0.195 units assuming other variables are constant. On the other hand, if the brand image variable score (X2) decreases by one unit, brand loyalty (Y) will decrease by 0.195 units assuming other variables are constant. This means that the better the brand image (X2), the better the brand loyalty (Y).
4. The regression coefficient value X3 is 0.374, indicating that there is a positive influence of affective commitment (X3) on brand loyalty (Y). If the affective commitment variable score (X3) increases by one unit, brand loyalty (Y) will increase by 0.374 units assuming other variables are constant. On the other hand, if the affective commitment variable score (X3) decreases by one unit, brand loyalty (Y) will decrease by 0.374 units assuming other variables are constant. This means that the better the affective commitment (X3), the better the brand loyalty (Y).

Correlation Coefficient (R) and Determination Coefficient (R2)

Table 5. Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.690a	,476	,472	.28175

Source: Processed Data (2024)

Based on table 5, the correlation coefficient (R) of 0.690 (69%) shows that the relationship between brand experience (X1), brand image (X2), and affective communication (X3) has a fairly strong relationship with brand loyalty (Y). The adjusted coefficient of determination (R2) is 0.472, which shows that the contribution of the independent variable to the independent variable is 47.2%.

Hypothesis Test Results
F Test Results

Table6. F Test Results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	28,560	3	9,520	119,923	,000b
	Residual	31,436	396	,079		
	Total	59,996	399			

Source: Processed Data (2024)

Table 6 shows that the results of the F Test calculations obtained an Fcount value of 119.923 with a significance level of 0.000 and an Ftable value of 3.018. Based on the results above, it can be concluded that brand experience (X1), brand image (X2), and affective commitment (X3) have a significant effect. simultaneously towards brand loyalty of Bank SulutGo.

t Test Results

Table7. t Test Results

Variable	Tcount	Table	Significant	Information
Brand Experience(X1)	7,089	1,965	0,000	Significant
Brand Image(X2)	5,231	1,965	0,000	Significant
Affective Commitment(X3)	9,696	1,965	0,000	Significant

Source: Processed Data (2024)

Based on Table7Regarding the results of the partial test (t test), it can be concluded that:
1. The brand experience variable (X1) has a T value of 7.089. The value of Tcount (7.089) > Ttable (1.965), meaning that H0 is rejected and H2 is accepted. These results show that the brand experience variable (X1) has a positive and significant effect on brand loyalty (Y) of Bank SulutGo.
2. The brand image variable (X2) has a T value of 5.231. The value of Tcount (5.231) > Ttable (1.965), meaning that H0 is rejected and H3 is accepted. These results show that the brand image variable (X2) has a positive and significant effect on brand loyalty (Y) of Bank SulutGo.
3. The affective commitment variable (X3) has a T value of 7.089. The value of Tcount (7.089) > Ttable (1.965), meaning that H0 is rejected and H2 is accepted. These results show that the brand

experience variable (X1) has a positive and significant effect on brand loyalty (Y) of Bank SulutGo.

Discussion

The Influence of Brand Experience, Brand Image, and Affective Commitment on Brand Loyalty

This research shows that there is an influence of brand experience, brand image, and affective commitment on brand loyalty of Bank SulutGo customers simultaneously or together. Brand loyalty for customers can be seen from the results of the questionnaire responses that have been distributed. The majority of respondents answered agreeing with the statement items in the questionnaire. According to customers, they feel comfortable being customers of Bank SulutGo and are satisfied with the services provided by the Bank. This also influences their decision to choose Bank SulutGo as their place to save rather than other banks and is willing to provide recommendations to brand relations.

The Influence of Brand Experience on Brand Loyalty

This research shows the influence of brand experience on brand loyalty among Bank SulutGo customers. Based on the experience of Bank SulutGo customers, the bank always provides good experience and intellectual experience regarding banking. Customers also feel safe when saving and making transactions at Bank SulutGo. Apart from the service experience, customers also think that Bank SulutGo's banking hall has an orderly layout, is clean, cool and pleasing to the eye. Based on research results and customer experience, Bank SulutGo must continue to maintain and continue to improve the factors that influence the brand experience of customers by continuing to provide good and safe service and continuing to pay attention to the environment around Bank SulutGo in order to continue to directly increase brand loyalty.

The Influence of Brand Image on Brand Loyalty

This research shows the influence of brand image on brand loyalty among Bank SulutGo customers. According to customers, Bank SulutGo has a good reputation in the banking sector and is well known among the people of North Sulawesi. Apart from having a good image in the banking sector and society, customers expressed the opinion that interacting at Bank SulutGo was very easy and the process was fast. In terms of products, Bank SulutGo has product advantages compared to other banks. Based on the research results, even though it has a positive influence, brand image is the factor that has the smallest influence compared to other factors studied. Therefore, it is recommended that Bank SulutGo pay more attention to and improve factors related to brand image, such as continuing to improve its good reputation, promoting the company more, and having other superior products so that in the future it can further influence brand loyalty among customers. .

The Influence of Affective Commitment on Brand Loyalty

This research shows that Affective Commitment has the strongest influence compared to other factors examined in this research. According to customers, Bank SulutGo provides guarantees that match the product or service to the customer's needs and is able to meet the needs of the target customer. Not only does it provide services that suit customer needs, Bank SulutGo also provides services in accordance with what has been promised to customers. And regarding Bank SulutGo employees, customers assess that the employees are very flexible in providing services to customers

so that all transaction processes run smoothly. Based on the research results, considering that affective commitment is the strongest factor influencing brand loyalty, Bank SulutGo should maintain the quality of their service which can have a positive influence on customer affective commitment so that it can continue to increase brand loyalty among customers.

Conclusion

From the research results described previously, it can be concluded as follows:

1. *Brand experience*, brand image, and affective commitment have a significant influence on brand loyalty among Bank SulutGo customers simultaneously. Brand loyalty indicators are switching costs, customer satisfaction, brand liking, and commitment.
2. *Brand experience* partially has a significant influence on brand loyalty among Bank SulutGo customers. Brand experience indicators are sensory experience, affective experience, behavioral experience and intellectual experience.
3. *Brand image* partially has a significant influence on brand loyalty among Bank SulutGo customers. Brand image indicators are company image, consumer image, product image and product characteristics.
4. *Affective commitment* partially has a significant influence on brand loyalty among Bank SulutGo customers. Indicators of affective commitment are guarantees, product offers, flexibility, and fulfillment of consumer promises.

Suggestion

Based on the results of the discussion in this research, the author provides several suggestions that can be used as follows:

1. Based on the research results, even though it has a positive influence, brand image is the factor that has the smallest influence compared to other factors studied. Therefore, it is recommended that Bank SulutGo pay more attention to and improve factors related to brand image, such as continuing to improve its good reputation, promoting the company more, and having other superior products so that in the future it can further influence brand loyalty among customers. .
2. Based on research results and customer experience, Bank SulutGo must continue to maintain and continue to improve the factors that influence the brand experience of customers by continuing to provide good and safe service and continuing to pay attention to the environment around Bank SulutGo in order to continue to directly increase brand loyalty.
3. Based on the research results, considering that affective commitment is the strongest factor influencing brand loyalty, Bank SulutGo should maintain the quality of their service which can have a positive influence on customer affective commitment so that it can continue to increase brand loyalty among customers.

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