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THE EFFECT OF BANK NTB REBRANDING BECOME BANK NTB SYARIAH ON NON-MUSLIM CUSTOMERS LOYALTY

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ABSTRACT

This study aims to examine Rebranding of Bank NTB into Bank NTB Syariah on Non-Muslim Customer Loyalty. Banks belonging to the regional government of West Nusa Tenggara make total changes or conversions from conventional banks to Islamic banks when performance improves, not by creating new units or companies like other companies. The approach in this study uses quantitative methods and includes the type of causality research. The sample in this study is the non-Muslim community who are customers of Bank NTB Syariah, amounting to 104 people. Data collected by questionnaires. Data analysis completed using SEM-PLS. The results of this study indicate that the Brand Image of the Bank NTB Syariah has a positive and significant effect on Brand Loyalty. Brand Experience has a positive and significant impact on Brand Loyalty. Self-Congruity of non-Muslim customers has a positive and significant effect on Brand Loyalty. Self-Congruity has a positive and significant effect on Brand Image. Brand Experience positively and significantly impacts the Self-Congruity of non-Muslim customers towards Bank NTB Syariah products.

KEY WORDS

Brand loyalty, brand experience, self-congruity, brand image.

The banking business is very competitive; 96 Conventional Commercial Banks and 14 Sharia Commercial Banks are the Indonesian people's choice. The number of commercial banks shrank from 119 in 2014 to 115 in 2017 and 110 companies in 2019. (BPS 2020). To continue to exist, every company must be able to build a brand; even because of the competition factor, it must change the organization's strategy by making brand changes or rebranding. Rebranding is an effort made to change or renew an existing brand to be better. According to Cantiago (2014), the company's goal when rebranding is to refresh and renew its brand image and restore its lousy appearance due to a crisis or scandal. This research was conducted in one of the companies that did a total rebranding or corporate rebranding, namely Bank NTB Syariah,

Researchers see several unique phenomena, including the rebranding of Bank NTB to Bank NTB Syariah. It is not decided when the bank's performance decreases or loses, but when the company's performance increases. In 2016 Bank NTB assets increased by 25.17% from the previous year; in 2015, they increased by 14.26%. This change contradicts the opinion of Kotler (2012), which states that a brand improvement is needed when a brand no longer has a high value in the eyes of consumers or even tends to have disappeared from the minds of consumers. Another interesting phenomenon is that Bank NTB has changed completely, from conventional to sharia, not by creating new units or companies like other companies.

RebrandingThis makes non-Muslim customers interact and use Bank NTB Syariah products and will give birth to a brand experience. Brand loyalty is also strongly influenced by the customer's brand experience in using the products or services provided by the bank. Crane (2007) said creating a unique and memorable brand experience is crucial to



increasing brand loyalty. Customers will repeatedly consume products with the same brand when experiencing a unique and unforgettable experience, which can encourage increased customer loyalty to specific brands (Brakus et al., 2009).

Researchers also include self-congruity as an essential variable in this study because it involves the psychological process of consumer attachment to their perception of a product or brand with the concept of themselves (Sirgy, 2016); El Hedli's research (2016) states that consumer self-congruity towards a brand gives a sense of pleasure for consumers so that they will have satisfaction with the product or brand. How is the self-congruity of non-Muslim customers who are not Muslim, is it following the Bank NTB, which changed from a conventional Commercial Bank to a Sharia Commercial Bank that implements a system based on Islamic religious law, and how self-congruity affects the brand image of non-Muslim customers

This research stems from the managerial rebranding phenomenon of Bank NTB Syariah, and there is controversy in previous studies that discuss the effect of rebranding on loyalty; Bamfo (2018), Denpharanto (2011), Tevi (2013), Olafsson (2010) concluded that there is no significant effect of rebranding on loyalty. Loyalty. Journal of Aritona (2019) and Lowery (2007) suppose different results that corporate rebranding has a substantial and significant effect on customer loyalty.

Brand image is the accumulation of various information consumers receive (Simamora, 2002). According to Kotler (2012), what is interpreted is the consumer, and what is interpreted is information. Brand information can be seen in the logo or symbol used by the company to represent its products. The marks and logos are a differentiator from similar competitors and reflect the company's quality, vision, and mission. Every company is working hard to develop a distinctive brand for its brand. Brands are influenced by many factors beyond the company's control. Sernes (1993) revealed that brand image has a positive influence on loyalty, and brand image is a trigger for dedication. Consumer satisfaction based on the brand image will make consumers more confident in the product, ignore other product offerings, or be loyal to the product used.

Research conducted by Kashif (2015) concludes that brand image positively influences loyalty; Andreassen (1998) states that brand image is a more critical factor that affects Brand Loyalty compared to consumer satisfaction. Stever (2013) also concluded that brand image has a positive influence on Brand Loyalty directly or indirectly through satisfaction (Chen (2013). Based on the description above, the research hypothesis (H1) is: Andreassen (1998) states that brand image is a more critical factor that affects Brand Loyalty than consumer satisfaction. Stever (2013) also concluded that brand image has a positive influence on Brand Loyalty directly or indirectly through satisfaction (Chen (2013). Based on the description above, the research hypothesis (H1) is: Andreassen (1998) states that brand image is a more critical factor that affects Brand Loyalty than consumer satisfaction. Stever (2013) also concluded that brand image has a positive influence on Brand Loyalty directly or indirectly through satisfaction (Chen (2013). Based on the description above, the research hypothesis (H1) is:

H1: The better the brand image of the Bank NTB Syariah, the better the brand loyalty of non-Muslim customers to use Bank NTB Syariah products

Brand experience satisfaction with a brand is an excellent initial capital in increasing brand loyalty. Crane (2007) said creating a unique and memorable brand experience is crucial to increasing brand loyalty. Customers will repeatedly consume products with the same brand when experiencing a unique and unforgettable experience, which can encourage increased customer Brand Loyalty to particular brands (Brakus (2009). The relationship between these two variables can be strengthened through the results of research conducted by Khan (2016), and Yang (2017), which state that a memorable brand experience related to a brand can directly affect the level of customer Brand Loyalty.

Based on the description above, the research hypothesis (H2) is:

H2: The higher the Brand experience of non-Muslim customers, the higher the brand loyalty of non-Muslim customers to use Bank NTB Syariah products



Consumers often try to evaluate a brand by matching the brand-user image (symbolic attributes) to their self-concept. Efforts to reach Brand-user image (Symbolic attributes) to consumer self-concepts are known as self-congruity (Sirgy (1986)). Self-congruity plays an essential role in shaping purchase motivation and Brand Loyalty (Malhotra (1985)). Brand Loyalty reflects consumer interest in a product brand with large management and utilization; Brand Loyalty can be a strategic asset for the company (Durianto (2001)). Hui (2015) explains that ideal self-congruity can separate mindset about a brand or product so that the tendency is able loyal attitude with dimensions of repurchase intention and positive expression of the brand. A user's attachment to the brand can bring up its ego which forms a brand personality so that a solid commitment to the brand itself will be created well (Salem (2016)). Liu (2011) also states that a brand that is associated with its users can generate loyalty to the brand itself. The self-congruity of its users influences the tendency to choose a brand; they will feel more loyal when there is a close relationship between a brand and themselves (Das, 2015; Kang (2015)). Based on the description above, the research hypothesis (H3) is:

H3: The better the self-congruity-Muslim customers, it will increase the brand loyalty of non-Muslim customers to use Bank NTB Syariah products.

Motivation to express self-image is often the dominant force that drives consumers to buy goods and services (Sirgy, 1982). The self-congruity theory is based on the assumption that consumers choose products, brands, or stores that have a brand image that is similar to the image they want for themselves (ideal self-image) or identical to their self-image (actual self-image) (Stern 1977). There are four dimensions of Self-Congruity, namely actual self-congruity, ideal self-congruity, social self-congruity, and ideal social self-congruity, which are based on four dimensions of self-concept, namely accurate self-image, ideal self-image, social self-image, and ideal social self images (Sirgy, 2000).

Self-CongruityAppropriateness refers to the degree of compatibility between consumer self-image and brand image (Liu, 2020). Self-congruity is one of the essential concepts for understanding branding (Sirgy (2008); Yusof (2016); Kumar (2016); Shamah (2018)). Liu (2020) explains that actual self-congruity first leads to customer brand awareness, while ideal self-congruity helps build brand image in the next step, ultimately resulting in brand loyalty. Based on the description above, the research hypothesis (H4) is:

H4: The higher the self-congruity of non-Muslim customers, the better the Brand Image of non-Muslim customers towards Bank NTB Syariah products.

According to Sirgy (2000), self-congruity indicates a match between the perceived brand image and the individual's image. Consumption is viewed as a tool for customers to express personal values, lifestyles, or beliefs (Sirgy, 1991). Yu (2012) found that traveling for pleasure positively relates to individuals who perceive themselves as tourists. Woosnam (2018) found that individuals' past experiences significantly influence their attitudes towards tourism and tourism development. The customer's perception of the appropriateness of the experience is an inferential process that occurs when the customer configures the relationship between external cues and personal traits (He, 2007). According to Clave (2007), the theme park experiences can significantly developed-identity. Xu (2019) confirms that self-congruity is positively influenced by the value of brand experience in tourism settings. Based on the description above, the research hypothesis (H5) is:

H5: The better the Brand experience of non-Muslim customers, the self-congruity of non-Muslim customers can increase towards Bank NTB Syariah products

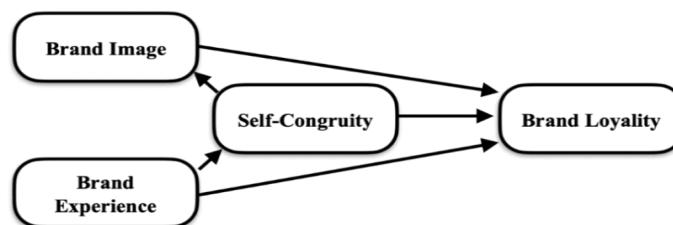


Figure 1 – Conceptual Framework



Based on the literature, a hypothesis is built that describes the relationship of the independent variables, namely Brand image (X1), Brand experience (X2), to the dependent variable brand loyalty (Z) with Self-Congruity as a mediating variable (Y).

METHODS OF RESEARCH

The approach in this study uses quantitative methods and includes the type of causality research. According to Ferdinand (2014), causality research is research that seeks to explain the form of a cause-effect relationship between several concepts or research variables. The sampling technique used is purposive sampling. The sample in this study is a non-Muslim community who are customers of Bank NTB Syariah, totaling 104 people consisting of 64 people or 62% male and 40 people or 38% female with the following education levels.

Table 1 – Number of Respondents Based on Education Level

Number	Level of education	Number of non-Muslim customers	Percentage
1	High School/Equivalent	19	18
2	Diploma	6	6
3	Bachelor	68	65
4	Master	9	9
5	Doctorate	2	2
Total		104	100

Data collected by questionnaires. The authors use the Interval Scale to evaluate the respondents' answers in this study. Alternative solutions using the Agree-Disagree scale. Data analysis completed using SEM-PLS. As for the instrument in this study, researchers used thirteen items consisting of three for the Brand Image (Simanora, 2003), four items on the brand experience (Brakus et al., 2009), while for brand loyalty, there were four items (Griffin, 2002), and two items of Self-Congruity (Liu, 2018).

RESULTS AND DISCUSSION

The measurement model built based on the reflection indicator is evaluated with convergent validity, as seen from the AVE value and composite reliability (Ghozali, 2011). The values can be seen in Table 2.

Table 2 – Loading Factors and Quality Criteria

Variable Items	Outer Loading
<i>Brand Image: 0.962., CR: 0.970., AVE: 0.843</i>	
I feel Bank NTB Syariah is a bank that has a big name / good name	0.948
In my opinion, the image of Bank NTB Syariah is trusted in the eyes of the public	0.943
I feel that my money placement is safe at Bank NTB Syariah	0.916
I feel that using Bank NTB Syariah products is more profitable for me	0.952
I feel that Bank NTB Syariah provides exemplary service to its customers	0.871
I feel Bank NTB Syariah is a bank that has a big name / good name	0.876
<i>Brand Experience: 0.891., CR: 0.925., AVE: 0.755</i>	
I feel the logo design and interior/decoration of the Bank NTB Syariah office are excellent and attractive	0.861
I am happy and proud while using Bank NTB Syariah services	0.900
As a customer, I am often physically involved, either coming to the bank or participating in Bank NTB Syariah activities	0.896
I am involved in many thoughts/discussions after becoming a customer of Bank NTB Syariah	0.816
<i>Self-Congruity: 0.981., CR: 0.984., AVE: 0.885</i>	
The character of Bank NTB Syariah and I are very similar	0.933
Have similarities with other Bank NTB Syariah customers	0.854
Can quickly adapt to Bank NTB Syariah	0.920
The current self-image is by the overall image of the Bank NTB Syariah	0.965
What I want to get is very similar to the character of the Bank NTB Syariah	0.963
want to show the best	0.954
Bank NTB Syariah reflects the ideal self	0.954
The self-image that I want to get is by the overall image of the Bank NTB Syariah	0.976
<i>Brand Loyalty: 0.952., CR: 0.966., AVE: 0.875</i>	
I will always use the services of Bank NTB Syariah	0.919
I will always make Bank NTB Syariah to be my central bank	0.937
I will invite others to save and use the services of Bank NTB Syariah products	0.932
I will still choose Bank NTB Syariah services over other bank services/products	0.954



The AVE value is more than 0.50, and the composite reliability value for each variable is more significant than 0.70 as the cut-off value. Likewise, Cronbach's alpha value follows the recommended value (> 0.70). Therefore, the internal consistency (goodness of fit) was concluded to be fulfilled.

In this study, the indicators of each variable are reflective. It is measured using discriminant validity which is assessed based on the AVE value. The explanation is based on the table below. In this test, the condition that must be met is that the square root value of the AVE of each variable must be greater than the correlation value with other variables.

Table 3 – Discriminant Validity

Variable	Self-Congruity	Brand Image	Brand Experience	Brand Loyalty
Self-Congruity	0.869			
Brand Image	0.838	0.907		
Brand Experience	0.869	0.881	0.946	
Brand Loyalty	0.854	0.840	0.910	0.932

Table 3 shows that the value of the square root of the AVE for each variable is greater than the correlation value with other variables (numbers whose position is in one row and one column with the corresponding variable AVE). The correlation value between these indicators is obtained from rounding the correlation value in the SmartPLS output table, which can be seen in the Appendix. Thus, the research model has met discriminant validity.

The goodness of Fit Model measured using R-square dependent latent variable with the same interpretation as regression; Q-Square predictive relevance for structural models, measuring how well conservation values are generated by the model and also the estimated parameters. Q-square value > 0 indicates the model has predictive relevance; on the other hand if the value of Q-Square 0 indicates that the model lacks predictive relevance. The used formula does q-Square calculation:

$$Q^2 = 1 - (1 - R_1^2)(1 - R_2^2) \dots (1 - R_p^2)$$

Where: R12, R22 ... Rp2 is the R-square of the endogenous variable in the equation model. The value of determination (Q2) generated as a result of the evaluation of this research model is:

$$Q2 = 1 - (1 - R_1^2) \cdot (1 - R_2^2) \cdot (1 - R_3^2) = 0.996$$

In this case, Q2 is the same as the regression analysis's interpretation of the coefficient of determination (Q2). Based on the results of the total determination coefficient of 0.996, the diversity of data that this research model can explain is 99.6%. While the rest is explained by other variables from outside the model that is not included in this research model

The hypothesis will be supported at a significance level of 0.05 if the p-value is less than the critical value, which is 0.05 (5%).

Table 4 – Structural Model Test Results

Effect Between Variables	Coefficient	P value	Information
Brand Image -> Brand Loyalty	0.210	0.021	Significant
Brand Experience -> Brand Loyalty	0.187	0.008	Significant
Self-Congruity -> Brand Image	0.861	0.000	Significant
Brand Experience -> Self-Congruity	0.880	0.000	Significant
Self-Congruity -> Brand Loyalty	0.603	0.000	Significant

Research result shows that Brand Image has a positive and significant effect on the Brand Loyalty of non-Muslim customers to Bank NTB Syariah products. The better the Brand Image applied to Bank NTB Syariah, the higher the Brand Loyalty of non-Muslim customers to Bank NTB Syariah products. On the other hand, the less favorable the Brand Image, the lower the Brand Loyalty of non-Muslim customers to Bank NTB Syariah products.



Brand image is the accumulation of various information consumers receive (Simamora, 2002). According to Kotler (2000), what is interpreted is the consumer, and what is interpreted is information. Brand information can be seen in the logo or symbol used by the company to represent its products. The signs and logos are not only a differentiator from similar competitors. However, they can also reflect the company's quality, vision, and mission. Every company is working hard to develop a distinctive brand for its brand. Brands are influenced by many factors beyond the company's control. Sernes (1993) revealed that brand image has a positive influence on loyalty, and brand image is a trigger for dedication. Consumer satisfaction based on the brand image will make consumers more confident in the product, ignore other product offerings, or be loyal to the product used. Research conducted by Kashif (2015) concludes that brand image positively influences loyalty; Andreassen (1998) states that brand image is a more critical factor that affects Brand Loyalty compared to consumer satisfaction. Stever (2013) also concluded that brand image has a positive influence on Brand Loyalty directly or indirectly through satisfaction (Chen (2013)). Research conducted by Kashif (2015) concludes that brand image positively influences loyalty; Andreassen (1998) states that brand image is a more critical factor that affects Brand Loyalty compared to consumer satisfaction. Stever (2013) also concluded that brand image has a positive influence on Brand Loyalty directly or indirectly through satisfaction (Chen (2013)). Research conducted by Kashif (2015) concludes that brand image positively influences loyalty; Andreassen (1998) states that brand image is a more critical factor that affects Brand Loyalty compared to consumer satisfaction. Stever (2013) also concluded that brand image has a positive influence on Brand Loyalty directly or indirectly through satisfaction (Chen (2013)).

Research result shows that Brand Experience has a positive and significant effect on Brand Loyalty. The higher the Brand Experience, the higher the Brand Loyalty of non-Muslim customers to Bank NTB Syariah products. Conversely, the lower the Brand Experience, the lower the Brand Loyalty of non-Muslim customers to Bank NTB Syariah products.

Brand experience satisfaction with a brand is an excellent initial capital in increasing brand loyalty. Crane (2007) said creating a unique and memorable brand experience is crucial to increasing brand loyalty. Customers will repeatedly consume products with the same brand when experiencing a unique and unforgettable experience, which can encourage increased customer Brand Loyalty to particular brands (Brakus (2009)). The relationship between these two variables can be strengthened through the results of research conducted by Khan (2016) and Yang (2017), which state that a memorable brand experience related to a brand can directly affect the level of customer Brand Loyalty.

Research result shows that Self-Congruity has a positive and significant effect on Brand Loyalty. It means that the higher the Self-Congruity of non-Muslim customers, the higher the Brand Loyalty to Bank NTB Syariah. Conversely, the lower the Self-Congruity, the lower the Brand Loyalty of non-Muslim customers to Bank NTB Syariah products.

This study strengthens the results of research conducted by Xu (2019), who emphasized that self-congruity is positively influenced by the value of brand experience in tourism settings. According to Sirgy (2000), self-congruity indicates a match between the perceived brand image and the individual's image. Consumption can be viewed as a tool for customers to express personal values, lifestyles, or beliefs (Sirgy, 1991). Yu (2012) found that traveling for pleasure is positively related to individuals who perceive themselves as tourists. Woosnam (2018) found that individuals' past experiences significantly influence their attitudes towards tourism and tourism development. The customer's perception of the appropriateness of the experience is an inferential process that occurs when the customer configures the relationship between external cues and personal traits (He, 2007). According to Clave (2007), the amusement park experience can be a significant source of developing a customer's self-identity.

Research result shows that Self-Congruity has a positive and significant effect on Brand Image. It means that the higher the Self-Congruity of non-Muslim customers, the better the Brand Image of Bank NTB Syariah products. Conversely, the lower the Self-



Congruity of non-Muslim customers, the less good the Brand Image of Bank NTB Syariah products.

Consumers often try to evaluate a brand by matching the brand-user image (symbolic attributes) to their self-concept. Efforts to reach Brand-user image (Symbolic attributes) to consumer self-concepts are known as self-congruity (Sirgy (1986)). Self-congruity plays an essential role in shaping purchase motivation and Brand Loyalty (Malhotra (1985)). Brand Loyalty reflects consumer interest in a product brand with large management and utilization; Brand Loyalty can be a strategic asset for the company (Durianto (2001)). Hui (2015) explains that ideal self-congruity can form a different mindset about a brand or product so that the tendency can show a loyal attitude with dimensions of repurchase intention and positive expression of the brand. A user's attachment to the brand can bring up its ego, which forms a brand personality so that a solid commitment to the brand itself will be created well (Salem (2016)). Liu (2011) also states that a brand that is associated with its users can generate loyalty to the brand itself. The self-congruity of its users influences the tendency to choose a brand they will feel more loyal when there is a close relationship between a brand and themselves (Das, 2015).

Research result shows that Brand Experience has a positive and significant effect on Self-Congruity. It means that the higher the Brand Experience, the higher the Self-Congruity of non-Muslim customers towards Bank NTB Syariah products. On the other hand, the lower the Brand Experience, the lower the Self-Congruity of non-Muslim customers towards Bank NTB Syariah products.

Motivation to express self-image is often the dominant force that drives consumers to buy goods and services (Sirgy, 1982). The self-congruity theory is based on the assumption that consumers choose products, brands, or stores that have a brand image that is similar to the image they want for themselves (ideal self-image) or identical to their self-image (actual self-image) (Stern 1977).

Self-CongruityAppropriateness refers to the degree of compatibility between consumer self-image and brand image (Liu, 2020). self-congruity is one of the essential concepts for understanding branding (Sirgy (2008); Yusof (2016); Kumar (2016); Shamah (2018)). Liu (2020) explains that actual self-congruity first leads to customer brand awareness, while ideal self-congruity helps build brand image in the next step, ultimately resulting in brand loyalty.

CONCLUSION

Rebranding is one of the ways chose to improve the image and usability of the brand (Lambkin 2006). The company's goal when rebranding is to refresh and renew its brand image, recovering its lousy idea due to a crisis or scandal (Cantiago, 2014). But what if the company does rebranding when performance is improving like what Bank NTB did, doing a total rebranding or corporate rebranding with the conversion from a Commercial Bank to a Sharia Commercial Bank based on Islamic law? This study tries to explore how the influence of the rebranding on the loyalty of non-Muslim customers who do not adhere to and believe in the rules of Islamic teachings.

The results of this study indicate that the rebranding of the Bank NTB to Bank NTB Syariah does not negatively affect the loyalty of non-Muslim customers; the results indicate this that the Brand Image of the Bank NTB Syariah has a positive and significant effect on the Brand Loyalty of non-Muslim customers to the Bank NTB Syariah. Brand Experience generated from customer experience interacting with Islamic Banks also has a positive and significant effect on Brand Loyalty. Another interesting result that researchers found in this study were the result of Self-Congruity of non-Muslim customers, which had a positive and significant impact on Brand Loyalty. The positive and considerable influence illustrates that the Islamic banking system can be accepted by non-Muslim customers even though the values and systems applied are based on Islamic religious teachings that are different from the religion adopted by customers. This study also concludes that Self-Congruity positively and significantly affects Brand Image. Brand Experience positively and significantly affects the Self-Congruity of non-Muslim customers towards Bank NTB Syariah products.



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