Anindita Imam Basri

by Jovanny Smalley

The Factors affecting Brand Evangelism:
A Case Study on Bank Syari'ah Indonesia

Anindita Imam Basri
Universitas PGRI Yogyakarta, Indonesia
E-Mail: anindita@upy.ac.id

Syahri Alkaf Hidayat
Universitas PGRI Yogyakarta, Indonesia
E-Mail: syahrialkaf99@gmail.com

Bryan Ramadan
Universitas PGRI Yogyakarta, Indonesia
E-Mail: bryanramadan97@gmail.com

Kasnowo
Universitas Islam Majapahit Mojokerto, Indonesia
E-Mail: kasnowo.fe@unim.ac.id

ABSTRACT

This research is conducted to discover factors that affect brand evangelism practiced by Bank Syari'ah Indonesia. The research model is set as such to discover the influences of the relationship between the independent and dependent variables. Independent variables consist of four variables which are brand trust, brand identification, brand involvement, and brand commitment, meanwhile, the dependent variable is brand evangelism. The sampling technic used is the purposive technic. The questionnaire is spread out using Google form and gained 140 respondents from BSI Bank customers. This research uses multiple data regression technic. The result shows that all independent variables significantly and positively affect the dependent variable brand evangelism. The variable that affects brand evangelism the most is brand trust with a coefficient regression value of 0,435 and the variable with the smallest influence is brand identification with a coefficient regression value of 0,232, which means the consumer's trust in the bank is bigger than the knowledge of the consumer about the bank. Therefore, it is recommended that the bank maintain the consumer's trust in the transaction in the bank. The implication of the research that could be valuable information for financial services companies is to encourage the consumer to be a brand evangelist.
Keywords: *Brand Trust, Brand Identification, Brand Involvement, Brand Commitment, Brand Evangelism.*

INTRODUCTION

The development of banking in Indonesia is very fast, whether from the aspect of the wide variety of products to the quality of service and technology. The competition between the bank is cannot be avoided. The companies are required to have a strategy to win the competition. Bank Syariah Indonesia is a bank that uses a sharia context which in accordance with Islamic teachings in its financing system which is the bank is the result of a merger of PT Bank BRI Syariah Tbk, PT Bank Mandiri Syariah, and PT Bank BNI Syariah on January 27, 2021. The merger of the three Islamic banks will be more efficient and the strengths of each of the three banks can be combined so as to make a complete and wider service quality, and to have good capital business capacity.

In 2022, BSI (Bank Syariah Indonesia) successfully received the honor of being the second Satisfaction, Loyalty end Engagement (SLE) Awards after Bank Muamalat, the results are based on research that assesses the level of customer satisfaction, loyalty, and engagement. This research was conducted by Market Research Indonesia in late 2021, and the results were presented at the "5th Info Bank Satisfaction, Loyalty & Engagement (SLE) Award 2022" event, on 17 February 2022. Bank Syariah Indonesia got a good achievement in the first quarter of 2022, having recorded a net profit of up to Rp987.68 billion, an increase of 33.18% from last year. This fairly good achievement also grew total assets by 15.73% or Rp.271.29 Trillion year on year. This achievement makes BSI Bank more optimistic to grow and ready to face future challenges. BSI Bank is expanding its market in the Middle East Region, in one of the centers of Islamic finance, Dubai, United Arab Emirates by opening a representative branch.

President Director of BSI Hery Gunardi is committed to facing future challenges, BSI will become a banking company with a strategy of offering superior products to meet the needs of every aspect of society. BSI is expected to be a bank that follows developments but still adheres to sharia principles. BSI through a wider variety of sharia business lines will increase its market share in the national sharia financial services industry, covering the consumer, retail, and MSME segments, with innovative products, as well as developing international business.

A Brand could be a good advantage for companies if consumers have an emotional connection with the brand. The success of a brand is in line with the growing number of fans or supporters of the brand. The company's brand evangelism strategy needs to be developed through several factors that can improve it. The quality of service, which is carried out by BSI Bank will become a person's trust in BSI Bank. Consumers who have used BSI Bank will experience the brand identification of the bank, ranging from the success achieved by the company, to feeling pride when someone praises BSI Bank. Brand involvement is formed by the strong psychological bond with the brand, the importance of a brand to consumers, emotional connection, and the love to the company. Brand commitment is formed due to the quality of service, as well as transaction security from BSI Bank which is always upheld so that customers stay committed to using BSI Bank as their transaction tool.

LITERATURE REVIEW AND DEVELOPMENT OF HYPOTHESES
Brand Evangelism

Brand evangelism according to Becerra & Badrinarayanan (2013) is defined as the supportive behavior of consumers towards a brand, who buys a product from the brand, gives positive testimonials about the brand, and tends to demean competing brands. According to Doss & Carstens (2014) brand evangelism is someone who becomes a consumer of a certain brand, expressing positive feelings to others about the brand without getting rewarded for his services. The brand evangelism strategy refers to previous relevant research from Riorini & Widayati (2015) that brand evangelism is influenced by brand trust, brand identification, brand involvement, and brand commitment. The first factor is brand trust, which is the consumer's desire to rely on a brand based on trust in the brand (Becerra & Badrinarayanan, 2013). The next factor is brand identification, a psychological state of consumers who can feel, perceive, and assess the unity of a brand (Louis & Lombart 2010). The next factor is brand involvement, consumer motives that can be used to understand consumer attitudes toward the product or brand Guthrie & Kim in (Mickey Tanadi et al., 2017). The next factor is brand commitment, the attitude or desire of consumers towards certain brands to continue to establish long-standing relationships (Riorini & Widayati 2015).

Development of Hypotheses
Brand Trust

Brand Trust is the desire of consumers to rely on a brand based on trust in the brand (Becerra & Badrinarayanan, 2013). Doss & Carstens (2014) defines brand trust as one of the factors that influence brand evangelism in addition to brand identification, brand identity, and opinion of a leader. Sahin (2011), explains that trust refers to customers' beliefs about brands, that they will always provide the same level of service.

Based on the research that has been done previously by Riorini & Widayati (2015) that brand trust affects brand evangelism. Becerra & Badrinarayanan (2013) brand trust has a positive and significant influence on brand evangelism. Tionardi (2018) states the same thing that there is a positive influence of brand trust to brand evangelism. The better the brand trust you have, the higher the possibility of someone becoming a brand evangelist at BSI Bank, and vice versa. We propose the following hypothesis:

H1: There is a positive and significant influence between brand trust and brand evangelism at BSI Bank

Brand Identification

Louis & Lombart (2010) explained that Brand Identification is a psychological state of consumers who can feel, perceive, and assess the integrity of a brand. Keller in M Tanadi & Sihombing (2017) defines Brand Identification as how far consumers can identify how much their needs can be met by the brand. Lam (2010) defines Brand Identification as the "customer's ownership" psychological state and understanding, feeling, and assessing its ownership with a brand.

Previous research from Riorini & Widayati (2015) that Brand Identification affects brand evangelism. Research from Mehran et al. (2018) Brand Identification affects brand evangelism. Mamesah et al. (2020) also shows that brand identification has a positive influence on brand evangelism. The better the brand identification you have, the higher the possibility of someone becoming a brand evangelist of BSI Bank, and vice versa. We propose the following hypothesis:

H2: There is a positive and significant influence of brand identification in brand evangelism at BSI Bank.

Brand Involvement

Brand involvement According to Guthrie & Kim in (Mickey Tanadi et al. 2017) is a state of motivation that can be used to understand consumer attitudes towards products or brands. Brand involvement can vary depending on the product category itself. Furthermore, Schiffman and Wisenblit in (Mickey Tanadi et al., 2017) explained that high-involvement products make consumers think longer to decide, considering several things because of the higher risk compared to low-involvement products.

Previous research from Riorini & Widayati (2015) that brand involvement has a positive influence on brand evangelism. Another study from M Tanadi & Sihombing (2017) that brand involvement has a positive influence on brand evangelism. The better the brand involvement, the higher the possibility of someone becoming a brand evangelist at BSI Bank, and vice versa. Therefore, we propose the following hypothesis:

H3: There is a positive and significant influence between brand involvement on brand evangelism at BSI Bank.
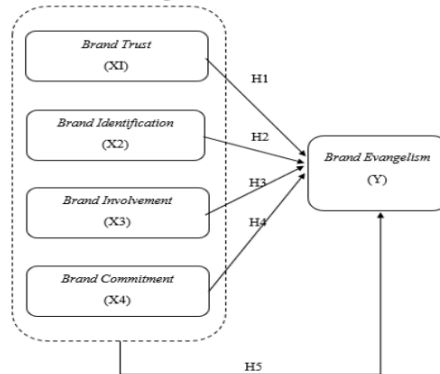
Brand Commitment

Lastovicka & Gardner in (M Tanadi & Sihombing, 2017) Brand commitment is someone's emotion or psychology attached to a brand. Moorman in Riorini & Widayati (2015) explains that brand commitment is the attitude or desire of consumers towards a particular brand to continue in the long run. Jasfar in (Ahdah 2015) brand commitment is about consumers who constantly build relationships and make purchases from a brand.

Previous research from Riorini & Widayati (2015) resulted in the influence of brand commitment on brand evangelism. Shaari & Ahmad (2020) show that brand commitment affects brand evangelism. M Tanadi & Sihombing (2017) also show that there is a positive influence of brand commitment in brand evangelism. The better the brand commitment, the higher the possibility of someone becoming brand evangelism at BSI Bank, and vice versa. We put propose the following hypothesis:

H4: There is a positive and significant influence between brand commitment and brand evangelism at BSI Bank.

Figure 1: Framework

The framework above shows the hypothesis that was developed from the influence of each variable: brand trust, brand identification, brand involvement, brand commitment to brand evangelism, as well as the simultaneous influence of all variables on brand evangelism.

METHODS

This study uses a quantitative approach by conducting surveys and distributing questionnaires through Google From. The population in this study is the customers of BSI Bank throughout Indonesia. The sampling technique used is non-probability sampling by providing certain criteria or called purposive sampling, customers who have used BSI Bank for more than 12 months, and they have shared stories about their experiences using BSI Bank services. Questionnaires were distributed using social media Instagram, Twitter, and WhatsApp, and processed using SPSS tools.

RESULTS AND DISCUSSION

Data Analysis

The sample size is 140 with calculations according to Hair et al., (2014) with a minimum sample size of 5 to 10 times the number of indicators. The indicators of this research are 27 then, (27 x 5 = 135). Calculation of the formula obtained a number of samples of this study which is 135 and then rounded up to 140 respondents.

Table 1. Demographic Characteristics of the Respondents

Variable		N	Present (%)
Gender	Male	51	36.4
	Female	89	63,6
Age (years)	18-20	4	2,9
	21-24	50	35,7
	25-28	46	32,9
	29-33	27	19,3
	>33	13	9,3
Last Education	High school/Equivalent	42	30,0

	Diploma	14	10,0
	Bachelor degree	79	56,4
	Master degree	5	3,6
	Doctoral degree	0	0
Profession	Students/College Students	35	25,0
	government employees	13	9,3
	Private employees	51	36,4
	Entrepreneur	21	15,0
	Others	20	14,3
Monthly Income	500.000-1.499.999	30	21,4
	1.500.000-2.499.999	21	15,0
	2.500.000-3.499.999	36	25,7
	3.500.000-4.500.000	25	17,9
	Lebih dari 4.500.000	28	20,0
BSI Product	Savings	133	95,0
	Transaction	42	30,0
	Bussiness	28	20,0
	Gold	13	9,3
	Hajj and Umrah	28	20,0
	Investation	21	15,0
	Financing	13	9,3
	Priority	8	5,7

Source: Processed Questionnaires

Validity Test

Validity test is a measuring instrument that uses the level of accuracy in carrying out its measuring function to measure something and to find out an answer or statements in a research questionnaire. The statement items can be declared valid if the value of the significance level is <0.05 or r-count is greater than r-table. The results of the validity test can be seen in table 2 below:

Table 2. Result of Validity Test

Variable	Item	r-Count	r-Table	Significant	description
Brand Trust	X1.1	0,643	0,361	0,000	Valid
	X1.2	0,753	0,361	0,000	Valid
	X1.3	0,834	0,361	0,000	Valid
	X1.4	0,798	0,361	0,000	Valid
	X1.5	0,806	0,361	0,000	Valid
Brand Identification	X2.1	0,783	0,361	0,000	Valid
	X2.2	0,813	0,361	0,000	Valid
	X2.3	0,723	0,361	0,000	Valid
	X2.4	0,767	0,361	0,000	Valid
	X2.5	0,667	0,361	0,000	Valid
	X2.6	0,806	0,361	0,000	Valid
Brand Involvement	X3.1	0,781	0,361	0,000	Valid
	X3.2	0,725	0,361	0,000	Valid
	X3.3	0,723	0,361	0,000	Valid

	X3.4	0,810	0,361	0,000	Valid
	X3.5	0,627	0,361	0,000	Valid
	X3.6	0,838	0,361	0,000	Valid
	X3.7	0,745	0,361	0,000	Valid
Brand Commitment	X4.1	0,640	0,361	0,000	Valid
	X4.2	0,767	0,361	0,000	Valid
	X4.3	0,796	0,361	0,000	Valid
	X4.4	0,857	0,361	0,000	Valid
	X4.5	0,824	0,361	0,000	Valid
	X4.6	0,737	0,361	0,000	Valid

Source: Results of Primary Data Process, 2024

From the results of the validity test in table 2 above, it shows that the value of r-count in each indicator is greater than the r-table value, thus the indicators used by each variable can be used as research measuring tools.

Reliability Test

The reliability test used here is Cronbach's Alpha which is done by finding out the value of Cronbach's Alpha that shows how reliable the statement items in the questionnaire are. If the Cronbach's Alpha value is more than 0.6 then it is declared reliable and vice versa. The results of the reliability test can be seen in table 3 below:

Table 3. Result of Reliability Test

Variable	Nilai Cronbach's Alpha	Keterangan
Brand Trust	0,821	Reliable
Brand Identification	0,850	Reliable
Brand Involvement	0,870	Reliable
Brand Commitment	0,863	Reliable
Brand Evangelism	0,912	Reliable

Source: Results of Primary Data Process, 2024

The reliability test above shows the results of Cronbach's alpha on all statements in all variables are greater than 0.6. All questions can be accepted as reliable meaning they can then be used as research variables.

Multiple Regression Analysis

This research used multiple regression analysis to determine the result of the relationship between the independent variables on the dependent variable. The results of multiple linear regression can be seen in table 4 below:

Table 4. Regression Coefficient

Variable	B	Std.error	t-Count	Sig	Conclusion
Brand Trust	0,435	0,140	3,120	0,002	Significant
Brand Identification	0,232	0,067	3,466	0,001	Significant
Brand Involvement	0,355	0,106	3,363	0,001	Significant
Brand Commitment	0,400	0,111	3,615	0,000	Significant
Constant:1,680					
F: 62,661					
N: 140					
Dependent variable: Brand Evangelism (Y)					

Source: Results of Primary Data Process, 2024

Based on table 4 above, the multiple regression equation is as follows:

Y = 1.680 + 0.435 X1 + 0.232 X2 + 0.355 X3 + 0.400 X4

From the regression analysis results presented in table 4 above, it can be explained that if the constant value is 1.680, it means that the independent variables including brand trust (X1), brand identification (X2), brand involvement (X3), and brand commitment (X4) have a value of zero, therefore the value of brand evangelism variable (Y) is 1,680. The results also show that the Brand Trust variable has the highest influence with a coefficient value of 0.435, meanwhile, the variable with the lowest influence is Brand Identification with a coefficient value of 0.232. From the equation above, it can be concluded that all independent variables have a positive and significant influence on the dependent variable (brand evangelism), it can be interpreted that the higher respondents' perceptions of brand trust, brand identification, brand involvement, and brand commitment, the more influential is the brand evangelism.

Hypotheses test of the Multiple Linear Regression
Hypotheses Test (T-test)

This study uses t-test analysis to determine the partial relationship between brand trust (X1), brand identification (X2), brand involvement (X3), and brand commitment (X4) variables on brand evangelism (Y). The results of the t-test can be seen from the following table:

Table 5. Result of Hypotheses Test

Variabel	t $_{hitung}$	Sig
Brand Trust	3,120	0,002
Brand Identification	3,466	0,001
Brand Involvement	3,363	0,001
Brand Commitment	3,615	0,000

Source: Results of Primary Data Process, 2024

The results of the t test in table 5 above, it can be concluded as follows:

Brand Trust (X1)

The Brand Trust variable (X1) has a t-count greater than t-table which is 3.120 > 1.977, and has a sig value < 0.05, which is 0.002 < 0.05, then the Brand Trust variable (X1) has a significant effect on Brand Evangelism. It is concluded that H0 is rejected and Ha is accepted, then Brand Trust has a positive and significant effect on Brand Evangelism.

Brand Identification (X2)

The Brand Identification variable (X2) has a t count greater than t table which is 3,466 > 1,977 and has a sig value < 0.05 which is 0.001 < 0.05, then the Brand Identification (X2) meaning that the variable has a significant effect on Brand Evangelism. It is concluded that H0 is rejected and Ha is accepted, then Brand Identification has a positive and significant effect on Brand Evangelism.

Brand Involvement (X3)

The Brand Involvement variable (X3) has a t-count greater than t-table, which is 3.363 > 1.977 and the value of sig < 0.05 is 0.001 < 0.05, then the Brand Involvement variable (X3) has a significant effect on Brand Evangelism. It is concluded that H0 is rejected and Ha is accepted, which means that Brand Involvement has a positive and significant effect on Brand Evangelism.

Brand Commitment (X4)

The Brand Commitment variable (X4) has a t-count greater than t-table which is 3,615 > 1,977 and a sig value < 0.05, which is 0.000 < 0.05, then the Brand Commitment variable (X4) has a significant effect on Brand Evangelism. It is concluded that H0 is rejected and Ha is accepted, which means that Brand Commitment has a positive and significant effect on Brand Evangelism.

Simultaneous significant Test (F Test)

This research uses an f-test to find out the simultaneous influence of independent variable on the dependent variable. The result of the f-test is shown in the table below:

Table 6. Result of ANOVA Test

Model	F	Sig.
Regression	62,661	0,000[b]
Residual		
Total		

Source: Results of Primary Data Process, 2024

Based on the results of the f test in table 6 above, the calculated f-count is 62.661 and the sig value is 0.000. F count > f table is 62.661 > 2.44 and the significance value is 0.000 < 0.05 so that it can be concluded that the variables of brand trust (X1), brand identification (X2), brand involvement (X3), and brand commitment (X4) significantly & simultaneously against brand evangelism (Y).

Determination Coefficient (R^2)

The coefficient of determination (R2) test used in this study was to measure the ability of the independent variables, namely brand trust (X1), brand identification (X2), brand involvement (X3), and brand commitment (X4) in determining the dependent variable which is brand evangelism (Y). The results of the coefficient determination test can be seen in the following table:

Table 7. Result of Determination Coefficient Test

Model	R square	Adjusted R square
1	0.650	0,640

Source: Results of Primary Data Process, 2024

These results show that the variable brand evangelism (Y) can be determined by brand trust (X1), brand identification (X2), brand involvement (X4), and brand commitment (X4) by 64%. Meanwhile (100% - 64% = 36%) then 36% is influenced by other factors inside this study.

Figure 2: Test of the Research Model
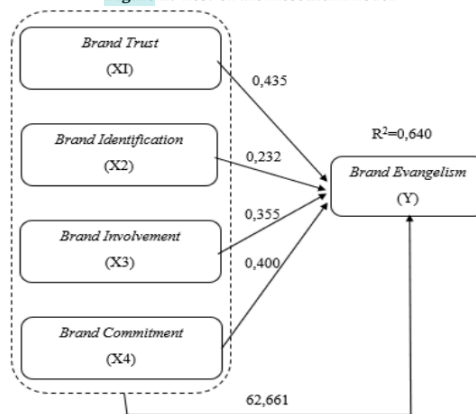
DISCUSSION

The results of the data analysis showed that all independent variables had a positive and significant impact on the dependent variable. The most influential variable on brand

evangelism at BSI Bank is brand trust with a regression coefficient value of 0.435 and the least influential variable is brand identification with a regression coefficient value of 0.232.

Correlation with the respondent's criteria are customers who have used the bank's services for more than 12 months and have shared stories about their experiences so that they already have brand trust in BSI Bank. It was concluded that not all of the respondents had a strong bond (brand identification) with BSI Bank.

All the independent variables together have a significant influence on brand evangelism with a calculated f value of 62,661. The results of this study are in line with previous research conducted by Riorini & Widayati (2015) which found that the variables of brand trust, brand identification, brand involvement, and brand commitment have an effect on brand evangelism in private commercial banks.

Other researchers from Mickey Tanadi et al. (2017) also states that brand trust, brand identification, brand involvement, and brand commitment affect brand evangelism in IT-based transportation companies.

CONCLUSION

This research finds some interesting facts about the motivation of someone becoming a brand evangelist of BSI Bank. In particular, the research is represented by the variables of brand trust, brand identification, brand involvement, and brand commitment which have a positive and significant influence on brand evangelism at Bank Syari'ah Indonesia. The determinants above are widely known in the literature referring to branding strategies.

This research was developed from research conducted by Riorini & Widayati (2015). The researcher discusses the strategy to achieve brand evangelism in private bank companies such as BNI, BRI, BTN, and Mandiri Banks. The research relatively shares some similarities such as all variables including brand trust, brand identification, brand involvement, and brand commitment have a positive and significant effect on brand evangelism.

The implication of this research is that companies, especially financial service companies, could use these findings to encourage their consumers to become a brand evangelism. They could also increase the trust of their brand because it has the highest impact on brand evangelism. This strategic approach will be very useful for companies who want to market their brands to the fullest.

Limitations and Future Research Suggestions

This research has several limitations. First, sampling using a non-probability sampling technique, which says that the research conclusions can represent the entire population. The second is that this research is only conducted on BSI Bank companies. Third, this research only takes four dependent variables.

This limitation, the researcher suggests that the research could be conducted in other companies, whether it's services or other aspects, adding other variables that can affect brand evangelism. The Future research could focus on a wider perspective and different generalizations in this field of study.

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