

EXPLANATORY STUDY BRAND PERSONALITY ON BRAND COMMITMENT GARDA OTO INSURANCE SURABAYA

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Abstract

This study aim to test direct and indirect influence between brand personality to brand trust, brand attachment and brand commitment; brand trust to brand attachment and brand commitment; brand attachment to brand commitment on motor vehicle insurance Garda Oto in Surabaya.

This study using Structural Equation Modeling (SEM) AMOS is a set of statistical techniques that allow testing of a series of relatively pure relationship “complicated” simultaneously composed of Measurement Model and Structural Model. In measurement Model will be seen validity of the data that has been made while the Structural Model will be seen the degree of influence of each variable studied and goodness of fit of the model used in this study. The number of samples in this study was 140 respondents.

This study showed there is an influence between brand personality to brand trust, brand attachment and brand commitment; brand trust to brand attachment; brand attachment to brand commitment on motor vehicle insurance Garda Oto in Surabaya. While influence between brand trust and brand attachment rejected.

Keywords: brand personality, brand trust, brand attachment, brand commitment.

Introduction

Nowadays many accidents and robbing of car and motor cycles in Indonesia. Indonesian people realize the importance of third party to protect their assets. This protection could be got by insuring to insurance company. Automotive insurance company offer protection from many unexpected situations, such as accident, robbing, or car robbing. (<http://denyzafrizia.blogspot.com>, 2 February 2011). By insuring cars or motor cycles, owner of vehicles will be feel calm and safe to go anywhere.

Slow but sure, automotive insurance will follow the growth of life insurance. Its proven by the increasing demand of automotive insurance that in line with the increasing of owner awareness on automotive protection from many breakages (<http://mynewsdigest.com>, 2 February 2011).

Brand Personality is personality characteristics to figure someone and related with the brand (Azoulay and Kapferer, 2003). Someone that has personality can be figured by the product or specific brand. These brand personalities are the reasons why consumers choose the products, especially which match with consumers’ personality. Garda Oto’s personalities are trusted, ethical, friendly and familiar (Chang Johnson, Riany Yanuarti, Imawan, 2005)

Table 1.
5 Top Automotive Insurance Company Year 2008

Company	Total (%)	Jakarta (%)	Bandung (%)	Semarang (%)	Surabaya (%)	Medan (%)
Astra Buana	48.4	49.5	51.9	18.7	36.5	63.6
Wahana Tata	8.0	6.9	0.0	24.0	24.7	0.0
ACA	7.1	6.1	0.0	0.0	11.2	18.2
Sinar Mas	6.5	3.5	12.0	0.0	11.2	18.2
Adira Insurance	5.1	3.5	24.1	19.9	0.0	0.0

Source : **MARS Indonesia**, edited

Table 1 shows that Astra Buana insurance with product named Garda Oto as a top automotive insurance company with total 48,4%. This score is higher than other competitors. By each city, Garda Oto almost is the top. It's shown that Garda Oto is trusted by big partly of consumers.

Scoring is done by three components: *Mind Share* based on *top of mind*, *Market Share* based on *last used* on one *re-purchase cycle*, and *commitment Share* based on *future intention*.

Table 2.
Top Brand Index Car Insurance Year 2007 - 2011

Category	Year	Garda Oto (%)	Adira Insurance (%)	Sinar Mas (%)	ACA (%)
Car Insurance	2007	35.4 (TOP)	-	9.38	10.73
	2008	27.5 (TOP)	15.2	15.9	10.6
	2009	30.1 (TOP)	19.3	13.7	9.5
	2010	30.3 (TOP)	15.9	13.2	9.9
	2011	27.5 (TOP)	21.6	9.8	18.3

Source : <http://www.topbrand-award.com>

This index as a parameter of a brand in a category, that was calculated by the relative percentage of frequency among all brands. Next, *Top Brand Index* was taken by calculate the weighted mean of each parameters (<http://bataviase.co.id>, 2 February 2011)

Garda Oto as the *Top Brand Index* 2011 with 27.5%, higher than other car insurance and the average of industry indexes. These achievement, has proven that existence and consistency of Garda Oto as favorite car insurance company that reliable, trusted, responsible to serve claims and always give excellent service likes Garda Oto commitment *Don't Worry be Happy* and its vision "*We bring peace of mind to millions*" (<http://bataviase.co.id>, 2 February 2011).

Garda Oto become the top of car insurance because Garda Oto always innovative to penetrate on automotive insurance services. Garda Oto has 24 hours assistance on high road that called Garda Siaga, with national standard preemie call for comprehensive protection (*all risk*), for 3% (<http://mynewsdigest.com>, 2 February 2011).

Garda Oto not only offer safety but also convenience for consumers that easy of using. In 2008 Garda Oto has more than 800 thousands of insurance policy holders. Garda Oto always ready to be *the first to help customers*, with vision *Peace of Mind* (<http://bataviase.co.id>, 2 February 2011).

Based on preliminary study can be showed there are positive relationships among this research variables..

The research problems are shown below.

1. Does *Brand Personality* effect on *Brand Trust* Garda Oto in Surabaya?
2. Does *Brand Personality* effect on *Brand Attachment* Garda Oto in Surabaya?
3. Does *Brand Personality* effect on *Brand* Garda Oto in Surabaya?
4. Does *Brand Trust* effect on *Brand Attachment* Garda Oto in Surabaya?
5. Does *Brand Trust* effect on *Brand Commitment* Garda Oto in Surabaya?
6. Does *Brand Attachment* effect on *Brand Commitment* Garda Oto in Surabaya?

This research aims to analyze the direct and indirect effect *Brand Personality* on *Brand Trust*, *Brand Attachment* and *Brand Commitment*, also the effect *Brand Trust* on *Brand Attachment* and *Brand Commitment* and also the effect *Brand Attachment* on *Brand Commitment* Garda Oto insurance in Surabaya.

Literature Review and Hypotheses

According to Keller (2008,369) “*brand personality is the human characteristics or traits that consumers can attribute to a brand.*” Then Ambroise (2005), “*brand personality can be defined as the set of human personality traits associated with the brand.*” *Brand personality* according to Azoulay and Kapferer (2003) in Louis (2010), “*The set of human personality traits that are both applicable and relevant to brands.*” Aaker (1996:144) arrange the scale to measure brand personality with five factors: (1) *Sincerity (down-to-earth, honest, wholesome, and cheerful)*, (2) *Excitement (daring, spirited, imaginative, and up to date)*, (3) *Competence (reliable, intelligent, and successful)*, (4) *Sophistication (upper class and charming)*, (5) *Ruggedness (outdoorsy and tough)*.

Chaudhuri et. al (2001) in Bouhlel et. al (2009), “*Brand trust define as the willingness of the average consumer to rely on the ability of the brand to perform its stated function.*” Gurviez and Korchia (2002) explain the elements of *brand trust*, “*The credibility attributed to the brand is the assessment of the brand’s ability to meet the terms of the exchange in terms of expected performance, i.e., meet consumer’s ‘technical’ expectations. Credibility is based on the consumer’s attribution to the brand of a degree of expertise derived from consumer’s functional expectations for the satisfaction of his or her needs.*”

Mikulincer (2007) in Park et. al (2010), “*Brand Attachment is the strength of the bond connecting consumer with the brand. This bond is exemplified by a rich and accessible memory network (or mental representation) that involves thoughts and feelings about the brand and the brand’s relationship to the self.*” *Brand Attachment* is measured by unidimensional that is improved by Lacoeuilhe (2000) include emotional related with brand, relation with brand, interrelated with the brand, and peace or happy feeling when thinking that brand.

According to Terrasse et. al (2003) in Bouhlel et. al (2009), “*Brand commitment is translated by the will to prolong a satisfying relation to the long term and by facing the short-term sacrifices.*” *Brand Commitment* includes *affective commitment* and *continuance commitment* measured by unidimensional scale by Fullerton (2005) includes three points of questions. *Affective commitment* is measured with like the brand, brand meaning, and desire to brand continuity. *Continuance commitment* is measured by consumer difficulty to change the brand, unbalance feeling to change brand, and disadvantage when change the brand.

Louise et. al (2010), “*All the nine brand personality traits studied influence directly, positively or negatively to trust, attachment, and commitment (affective and continuance) to the brand.*”

Bouhlel et. al (2009), “*brand trust is positively influenced by the brand personality.*” And, “*The more the brand personality is positively perceived, the more attached the customer to the brand.*” Ben Sliman (2005) in Bouhlel et.al (2010) said “*The reassuring brand*

personality trait has a significant positive influence on commitment.” Louise et.al (2010), “Brand trust influences directly attachment as well as affective and continuance commitment to the brand.” Menurut Bouhlel et. al (2009), “There is a positive relationship between Brand Trust and Brand Attachment.” And, “There is a positive relationship between brand trust and brand commitment.”

According to Bouhlel et.al (2009), “Attachment to the brand are the main antecedents of the commitment to the brand.” Louis et. al (2010), “Attachment strongly influences affective and continuance commitment to the brand.”

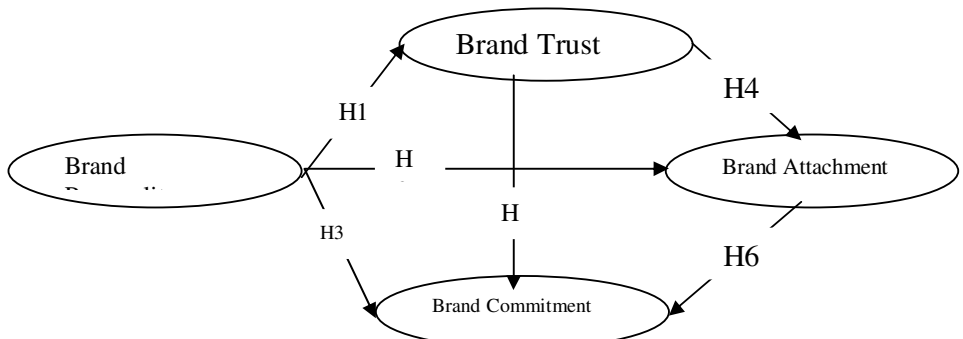


Figure 1. Research Model

Methodology

These conclusive research aims to conclude the effects *Brand Personality* on *Brand Trust*, *Brand Personality* on *Brand Attachment*, *Brand Personality* on *Brand Commitment*, *Brand Trust* on *Brand Attachment*, *Brand Trust* on *Brand Commitment*, and *Brand Attachment* on *Brand Commitment* Garda Oto insurance in Surabaya.

The population is the consumer that has Garda Oto insurance policy in Surabaya at least 1 year, has been graduate from high school, and also choose Garda Oto insurance by his/her self.

Sampling with *nonprobability sampling*, and the type of sampling is *snowball sampling*.

Sample according to *structural equation modeling (SEM)* at least 5 respondents each estimate parameter or ratio 10 respondents each parameter (Santoso, 2011, p.36). Sample of this research is $28 \times 5 = 140$ respondents.

Measurement and scaling is interval scale, with seven point *numerical scale*.

This analyzes using *Structural Equation Modeling (SEM)* with AMOS 19. SEM is a set of statistical techniques that allow testing of a series of relatively pure relationship “complicated” simultaneously composed of *Measurement Model* and *Structural Model*. (Ferdinand, 2002).

Research Results

Confirmatory Factor Analysis to test unidimensionality of dimension-dimension created on latent variable. After deleted indicator with *loading factor* below than 0.5, then process the *Confirmatory Factor Analysis* again.

Structural Equation Modeling (SEM) analysis is done by two testing: goodness of fit model and significances of causality through coefficients of regression.

Table 3.

Goodness of Fit Full Model

Goodness of fit index	Cut of value	Result	Evaluation
Chi – square	Diharapkan kecil	362.836	Not Good
Significanced Probability	>0.005	0.000	Not Good

RMSEA	<0.08	0.067	Good
GFI	>0.9	0.823	Marginal
AGFI	>0.9	0.782	Not Good
CMIN/DF	<2	1.620	Good
TLI	>0.95	0.844	Not Good
CFI	>0.95	0.862	Not Good

Source : Output Amos 19, edited

Table 3 shows that evaluation score is not good, so should revised the model *Modification Indice*. *Modification Indice* occurs to variables with M.I. charge > 7. This research did *Modification Indice* in 2 times.

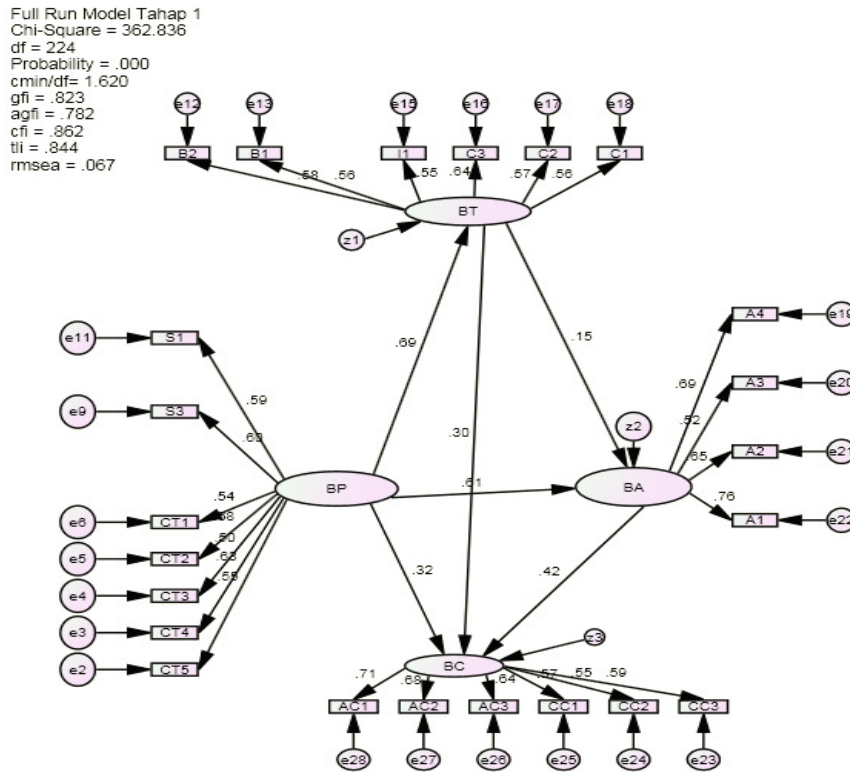


Figure 2. Full Model

Table 4.
 Goodness of Fit with Modification Indice

Goodness of fit index	Cut of value	Result	Evaluation
Chi – square	Diharapkan kecil	289.748	Not Good
Significanced Probability	>0.005	0.000	Not Good
RMSEA	<0.08	0.058	Good
GFI	>0.9	0.851	Marginal
AGFI	>0.9	0.809	Marginal
CMIN/DF	<2	1.471	Good
TLI	>0.95	0.887	Marginal
CFI	>0.95	0.904	Marginal

Source : Output Amos 19, edited

Figure 2 and Table 4 show that *loading factor* higher than 0.5. Table 4 shows goodness of fit with marginal for validity of model. GFI (0.851), AGFI (0.809), TLI (0.887), CFI (0.904) are marginal and RMSEA (0.058), CMIN/DF (1.471) are good.

Table 5.
Hypotheses Research

No.	Description	C.R / P	Result
1	There is effect <i>Brand Personality</i> on <i>Brand Trust</i> Garda Oto insurance.	4.263/***	Accepted
2	There is effect <i>Brand Personality</i> on <i>Brand Attachment</i> Garda Oto insurance.	3.324/***	Accepted
3	There is effect <i>Brand Personality</i> on <i>Brand Commitment</i> Garda Oto insurance.	2.168/0.030	Accepted
4	There is effect <i>Brand Trust</i> on <i>Brand Attachment</i> Garda Oto insurance	1.123/0.261	Rejected
5	There is effect <i>Brand Trust</i> on <i>Brand Commitment</i> Garda Oto insurance	2.052/0.040	Accepted
6	There is effect <i>Brand Attachment</i> on <i>Brand Commitment</i> Garda Oto insurance	2.818/0.050	Accepted

Source : Data processing

Conclusions and Recommendations

Figure 3 (see Appendix) shows there is direct effect *brand personality* on *brand attachment* with estimate score higher than indirect effect *brand personality* on *brand attachment*. Indirect effect *brand personality* on *brand commitment* higher than direct effect *brand personality* on *brand commitment*. Direct effect *brand trust* on *brand commitment* higher than indirect effect *brand trust* on *brand commitment*.

Garda Oto should improve brand personality by personal guarantee such as genuine spare part replacement and 24 hours free service center. Garda Oto could improve employees' rapidity and perform, by giving training and uncomplicated claim processing, and also open new partnership service center. Garda Oto should have a comfort waiting room, friendly services to consumer. Further research can more specified the questionnaire and add the indicator of *brand trust* likes promotion and other influences. Model Modification to research model can be added by other variables such *customer satisfaction*, and *brand loyalty*.

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APPENDIX Direct and Indirect Effect

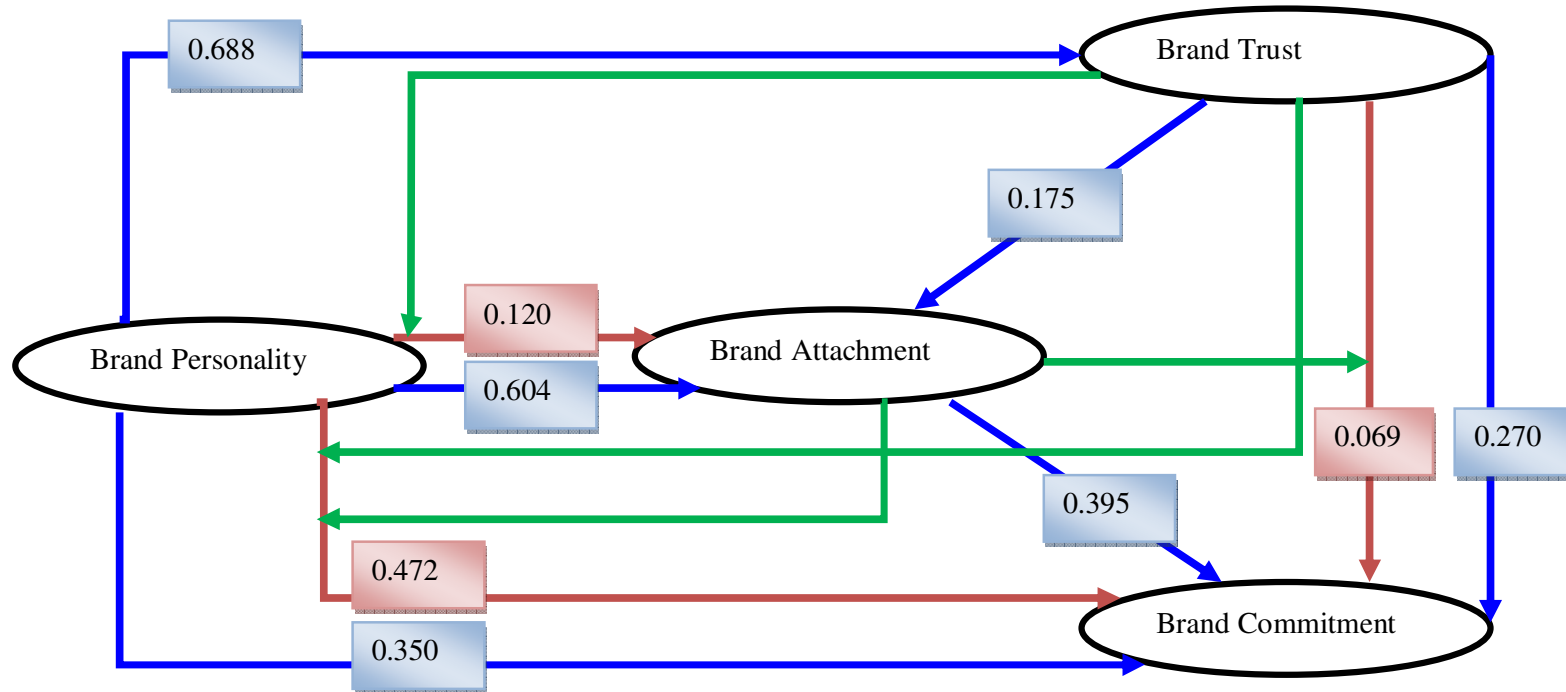


Figure 3.

Direct and Indirect Effect Brand Personality, Brand Trust, Brand Attachment and Brand Commitment

Source : Amos 19, edited

Note :
→ = Direct Effect
→ = Indirect Effect
→ = Intervening Variable

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FOREWORD

This Proceeding is a compilation of papers submitted for **The 9th International Annual Symposium on Management** conducted by the Department of Management, Faculty of Business and Economics, Universitas Surabaya. This year's theme of the symposium is Innovation And Best Practices In Business Management: "How To Enhance Organizational Effectiveness On Free Trade Area In Asia?"

In this opportunity, we would like to share our grateful to the institution (national and abroad) who send their lecturer or researcher to our symposium.

This symposium is to provide a sharing forum for researchers, academics, and practitioners engaged in basic and applied research in Free Trade Area Agreement in Asia opens up opportunities while increasing competition among enterprises. Therefore, every business entity must have a certain comparative advantage so that it can run a strategic role for competition in the business world. This condition requires every business entity in Asia to accelerate growth and changes, and to develop capacity to be able to survive. In order to achieve that acceleration, those business entities must have much innovation and the best business practice that can provide a long term competitiveness (futuristic) more than today market demands, and that can resist recession (Recession Proof). Those Innovation and business practices are supported by the efforts of strategic alliances in a network with various business entities as well as by conducting a Strategic Benchmarking for an increase in the effectiveness of the enterprise and the ability to compete in the business world.

Finally, we hope that this compilation of papers, ranging from a conceptual work to an empirical research can enrich our perspective in corporate governance theory and practices.

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