

## Brand Religiosity Aura of Sharia Banking

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**Abstract:** This research address the literature gap in the process of creating and managing brand's aura through the assertion of brand's personality and brand's attachment. Adopting a case study research strategy, this research interviewed 277 consumer of saving product (i.e wadi'ah and mudharabah) of banking sharia in Indonesia. The paper mainly analyzes the brand religiosity aura as valuable variable in evaluating the product characteristics and marketing strategy of sharia banking. The results show that three of the attributes of brand aura are significant. The research originally considers religiosity of the brand aura by looking indepth at the way in which a sharia banking creating and operating an unique product in banking industry context. Future research is expected to identify the sources of brand aura and to consider other religion-based products or services.

**Key words:** Brand's religiosity aura, brand's personality, brand's attachment, sharia banking, Indonesia

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### INTRODUCTION

Now a days many products are resulted based on the religion, one of them is sharia banking. In view of its work field, in general products and services offered by sharia banking are almost the same with conventional banking. Likewise functions of conventional banking, sharia banking offers top three services namely financing, funding and service. The difference is that the service calculation system uses profit-sharing system and the financing obtained from sharia banking is used for businesses which are avoided from usurious elements. Sharia banking in Indonesia increasingly developed and its services have been enjoyed by all community segments. Based on statistics of Bank Indonesia (BI) by October 2011, total assets of sharia banking reached Rp130.5 trillion or increased 47.5% year-on-year. There are 11 Sharia Public Banks (BUS) and Sharia Business Unit (UUS) totaling to 23 units.

Rapid development of sharia banking business indicates such high level of consumer trust against brand which may fulfill consumer's expectation. Eventually it can cause positive output for the performance of sharia banking. Various consumer behavior theories state that anyone's activity which involves himself/herself with the process of selection, purchasing, using and evaluating goods and services is intended to satisfy consumer's demand and want. The want and decision of the consumer is not only influenced by characteristics of consumer or personal will but can also be influenced by stimulation of offers aggressively carried out by the company/producer which covers product, price, place and promotion characteristics of product or offer offered by the company

which is inherent to the product associated by consumer with brand is the brand personality. Here, the product purchase is deemed reflecting a set of human characteristics, such as sincerity, tranquility and comfort for consumer. By having good personality, brand should have been able to make consumer feels being more integrated with customer's feeling for the fulfillment of the need and want or referred to as brand emotional attachment. In this case, a product or service must fulfill the element of intrinsic attraction, having personality and functional element which is able to satisfy consumer's demand and want continuously. Eventually, the product which qualifies to both conditions can cause consumers having emotional attachment with the product. Rapid development of religion-based product and service which is reflected by the huge demand of consumers to use sharia-based product and service is truly a business phenomenon which proves the urgency of both conditions.

However, various theories are only focused on brand functional value and less able to analyze brand intrinsic value namely why a religion-based product or service tends to be chosen by consumers while other products do not. If considering historical aspect, the emergence of various sharia banking products, including sharia savings is a choice of consumers and solution for problems faced by consumers to use product or service outside conventional bank products which are thought not reflecting religious values. However, consumer/customer's behavior which will save fund or borrow from sharia banks are not separated from rationality aspect, always considers available information and implications of after-saving attitude and self-control against the

decision taken. It means, mere rational value is not adequate to have consumers use religion-based product or service. On the contrary, utility or functionality value in satisfying the need and want of the consumer is less able either to predict the emergence of religion-based products. In this context, sharia banking not only explores wants in normative limit, but exploits the feeling and inner attitude of the consumer. Brand religion is a position if brand is placed in the highest position. Here, the brand is placed as the "religion" for the customers. This exploitation is given on the offer that only their product which can give safety guarantee by the end of the world and giving the guarantee to the consumers for their self-actualization in truly doing their religion through product employment set. It is the uniqueness of sharia-based product that the product purchase is understood to have implications of religious goodness and badness. In this matter, it is required additional construction of brand religiosity aura in the comprehension regarding consumers' behavior to overcome the limitation owned by individuals to conduct its consumption behavior, mainly in sharia-based product. Theory of Planned Behavior (TPB) can describe consumers' behavior in using sharia-based products or services. In TPB, faiths influence attitude in certain behavior, in subjective norms and in behavioral control that is internalized. These three components interact and become determinants for the intention which will eventually determine whether the concerned behavior will be done or not. This research analyzes the influence of religiosity aura against branding effectiveness in sharia banking. Based on gap in the above research and the existence of business phenomenon in sharia banking, this research tests how to develop a new conceptual model to resolve the controversy of brand personality influence against brand religiosity aura and finally brings impact to consumers emotional attachment on brand.

#### **Literature review**

**Religiosity:** The religiosity theory was first delivered by Muller, who is the pioneer on comparative religion. Classification of religiosity theory consists of substantive religion and functional religion theories. The substantive religion theory emerged survival theory proposed by Taylor which in this theory there is also a survival theory which comprises process, culture and opinion. Taylor opines that the faith can be used as a survival tool and the faith can be used to explain various matters relating to human activities in general and the universe exists around us, so that human can survive. Based on Taylor's theory, in order human or company organization can survive, it can use the faith (religion) as the basis to carry out

activities, in this case including business activity as well, by exposing religiosity variable as the key to be able to survive amidst of such tight competition. Hawari stated that religiosity is the religious internalization and the faith depth which is expressed by doing daily worship, praying and reading Holy Book. According to Ancok and Suroso, religiosity as the variety which means covering various kinds of aspects or dimensions which do not happen only when someone doing worship behavior (ritual) but doing other activities encouraged by supranatural power. Glock and Stark argued that religiosity as the faith on certain religion teachings and impact of the teachings exist within daily life among the community. Religiosity also serves to govern daily people's life in order to be always under the God's guidance. Religiosity is the quality of internalization, attitude and tendency on religious behavior under religion values that are adhered to. McDaniel and Burnett (1990) stated that religious-oriented religiosity showed cognitive or behavioral commitment against religion faith. Einstein (2007) stated that in commercial product, religion can become a character included in the product. Echchabi and Aziz (2012) stated that religiosity has positive and significant influence against sharia banking adoption. Furthermore, it is found that customers in Morocco are willing to adopt sharia banking services. Religiosity influences customers' behavior that will save their funds, mainly in application of new products and services of sharia banks. Rehman and Shabbir (2010) developed religiosity measuring using ideology, ritual, intellectual, consequential and experimental.

**Brand religiosity aura:** Kunde (2000) stated that brand religion is formed by the highest value and the highest product involvement as well. Besides that material benefit (emotional values) and non-material benefit (rational values) are in the highest position. Brand religion is the brand's key position for the consumers. The condition is a must, important and being the consumers' faith against religion nearly similar to the faith against religion. Brand religion is a position if brand is put in the highest position since brand is placed as a "religion" for customers. Thus, customers have a very high confidence against brand. It has been established spiritual attachment and experience which cannot be touched, felt and owned but representing inner bond between brand and customers. If the brand already reached this level, the competing brands will not be able to compete with the brand. Customers will even have a high loyalty against the brand. Brand can bound customers to be loyal since, the brand has a spiritual energy.

Producers explore and implement consumers' inner attitude in real purchase behavior. In this case, religiosity as an inner attitude cannot be directly viewed but it can be showed from the expression of someone's attitude. Religiosity refers to the realization of individuals against divinity values existing within religion teachings in daily life or in religious nature. Therefore, brand religiosity aura within consumers can be conceived as the consumers' inner attitude against spiritual values reflection and religious charisma within a brand. Brand religiosity aura has the ability to cut off the competitors penetrating the market and is able to attract and maintain their best customers so that it is able to create value and output financially for the company for short term or long term periods. Brand religiosity aura is able to create an objective that customers cannot deny and is really meaningful for the people. It is able to reflect customers to create image, reputation and emotional attachment in customers' mind and is able to help customers doing more to apply what they do and psychologically and emotionally can do more things.

This brand religiosity aura is able to create strong brand emotional attachment against product which can eventually increase brand loyalty. Brand is more than what the company desires, acceptable and perceived as an image and reputation established in consumers' mind. By such owned values and attributes, brand is able to stimulate consumers' thought and is saved in memory and mind of consumers which eventually emerging the feeling to like, to be related, to love and even to love the brand likewise human feeling appears to other human. Brand religiosity aura can create passion to create a brand, while the passion is located in the heart of the brand. The brand approach which is developed and employed by the company is the approach of brand religiosity aura. The brand can give spiritual value reflection and value reflection with religious charisma. Customers believe in brand because there are spiritual value reflection and faith value reflection which are amazing beyond human destined power so that the product can become unique and irreplaceable in the eyes of consumers. In this position, customers have fulfilled their emotional needs. Brand religiosity aura has touched consumers' emotional aspects. Big profit for the company can satisfy consumers' emotional needs, since consumers' emotional needs is the center of several most spectacular brand developments. This brand religiosity aura is able to strengthen brand emotional attachment within a product. The research output of Malar *et al.* (2011) stated that one hundred seventy seven brands which are tested to 1329 and 980 consumers having consumers' self-adjustment implication with complex brand emotional in different consumers.

**Establishment of the concept of brand religiosity aura:**

Establishment of brand religiosity aura is derived from the concept of consumer behavior, behavior segmentation and brand equity. Such high brand equity will give some competitive superiorities for the company. The company can determine higher price than the competitors because the brand has a higher quality perception. Meanwhile brand association is one of the components to form brand equity which can shape positive image of consumers. Brand association is the impression appears in consumers' mind about the memory of a brand. On the other side, an intangible attribute is an element of brand association. Brand equity has several forming elements; one of them is brand association. The element of brand association which is very sensitive within intangible attributes is religion association, how a brand connects to customers' faith which finally can form brand religiosity aura. In harmony with the statement of Kunde (2000) which stated that if a brand gains a position of brand religion, than the value of the brand is in highest position and consumers' involvement against brand is in the highest position as well. Brand obtains a very high trust by consumers so that it forms brand aura.

Segmentation is the activity to divide the market into groups of buyers which are differentiated pursuant to their needs, characteristics or behaviors which need different products. Market grouping which based on buyers' behavior is divided in different group according to their knowledge, attitude, consumption or response against production output or attitude, benefit that is sought and loyalty against brand. Segmentation under consumers' behavior can be viewed under consumer's religious attitude against products of banking industry company. Sharia savings which are future savings which are more religious and free from usury, certainly match to religious customers' attitude. Brand aura is a brand position that is wanted by every company and consumers always remember products of the company. Brand aura is related to consumers' behavior against brand and behavior segmentation which forms a new concept which is called brand religiosity aura. Brand religiosity aura is the reflection of spiritual values and religion charisma. This brand religiosity aura is considered to be able to strengthen brand emotional attachment. Therefore, brand religiosity aura can provide reflection of spiritual values and religion charismatic value inherent to the brand. This concept is the one developed by researchers and being the new conceptual model of derivative of the concepts of consumers' behavior, segmentation and brand equity (Fig. 1).

**Brand personality and brand religiosity aura:** Aaker (1991, 1996) stated that brand identity is something unique from brand association which is on purpose to

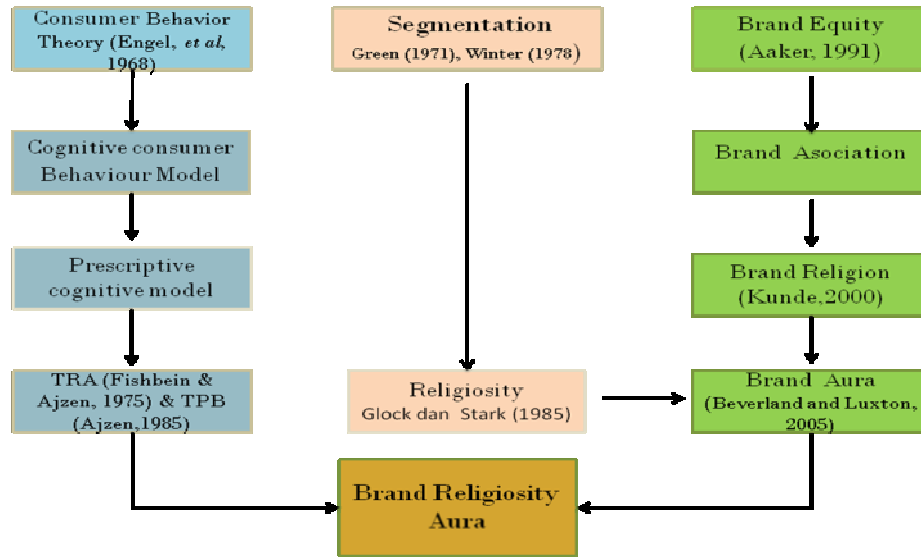


Fig. 1: Conceptual model of brand religiosity Aura various sources and developed for the research (2015)

create or maintain brand strategy. Brand can give the sign to consumers about the product resource. Besides that brand also protects either consumers or producers from competitors who attempt to provide products which seem identical. Brand owners try to define their identities. Keegan (1995) psychologically defined brand identity by his opinion on brand that brand is a group of images and experiences in consumers' mind which communicates benefits that the product promises produced by certain company. Meanwhile, Nilson (1998) stated that brand is the differentiating factor between one factor to another and to guarantee certain quality. In line with the era development, brand rapidly developed when the distance between producer and consumer gets more distance, thus brand use is purposed as the way of communication between producer and consumer.

Aaker and Joachimstahler (2000) stated that brand has wider characteristics than product, namely image of product use, country of origin, company associaiton, brand personality, symbols related to brand/customers. Aaker (1996) defined brand personality as a set of human characteristics which is associated by consumer with the brand. This personality is measured using five indicators of sincerity, excitement, competence, sophistication dan ruggedness. Brands can bring additional benefits such as benefit of user's self-expression and emotional benefit. The brand is not only a symbol of the product but more than the product itself. Alexander (2009) stated that to consider the process of creating and maintaining brand aura through authentic statement with case study an triangulation data. The results showed three of the most significant attributes namely style consistency, relation

with brand and commercial motive which confirm that authentic statement can create brand aura and increase emotional attachment.

Bowlby (1969a, b), Hazan and Zeifman (1999) measured emotional attachments using three indicators of Affection, Connection and Passion. Herskovitz and Crystal (2010) stated that brand personality can create a long term emotional attachment and it can be directly identified and be impressive. There is an obvious personality within a brand and brand personality helps to strengthen the difference between the strong and the weal brand associations. Brand personality and emotional attachment are the important parts to determine marketing communication strategy that must be seriously handled by banking industry. Through the concept of brand religiosity aura which is designed in such a way, it will implant emotional attachment feeling and brand attraction to customers which may improve brand preference and further will also increase brand loyalty. Brand attachment is considered an important input from the consumers' commitment against brand for product benefits. Brand attachment is a phenomenon which is currently under spotlight. Research of Vlachos *et al.* (2010) proved the influence of personality, emotional attachment against loyalty.

**Brand religiosity aura and brand emotional attachment:**

Research of Malar *et al.* (2001) resulted in the fact that there is a consumer's self-adjustment to complex brand emotional attachment in different consumers. Product involvement variable is tested in consumer's individual difference and self-adjustment type. In general self-adjustment has biggest impact on brand emotional attachment. Park and MacInnis (2006) and Thomson *et al.*

(2005) measured brand attachment under three dimensions of affection, connection and passion. Meanwhile, Bowlby 1969a, b; Thomson, MacInnis and Park measured brand attachment under dimensions of brand self connection and brand prominence. Brand attachment is measured under three dimensions of gratifying, enabling, and enriching the self which was developed by Carroll and Ahuvia (2006). Alexander (2009) and Beverland (2006) measured brand aura under six attributes of "heritage and pedigree, stylistic consistency, quality commitments, relationship to place, method of production and downplaying commercial motives". The results showed three of the most significant brand aura attributes namely brand consistency, relation with brand and commercial motive which confirmed that authentic statement can create brand aura and increase emotional attachment.

Herskovitz and Crystal (2010) and Wolstonholme measured brand aura under three dimensions namely honesty, responding to consumers' curiosity and flexibility. Brand charm (brand aura) can create emotional attachment; can be directly identified and be impressive. There is an obvious personality within brand. Brand charm helps to strengthen the difference between strong and weak brand associations. Rothschild *et al.* (2012) and Kavaratzi (2004) measured brand aura under two attributes namely functional or emotional values and personality value of the product. According to researchers, by building brand aura of tourism spot such as the historical heritage of Tang Dynasty, it is expected to be able to boost the number of tourists and to create brand aura, since it is like going back to the twenty first century.

**Progress of sharia banks in indonesia:** Banking in its development is not separated from the thought of Carl Jung. Progress of sharia banks starts to have separate independent system with conventional banking. Sharia banking is a different entity from conventional banking whose management has been started to be separated from conventional banking. There are two options in sharia banking namely Sharia Public Bank (BUS) and Sharia Business Unit (UUS). Sharia Public Bank (BUS) has its management system is separated from conventional banks so that it is a certain body and entity. While, for Sharia Business Unit (UUS), its management system is still integrated with conventional bank.

Indonesian banking architecture already had dual-banking system which acknowledges the existence and the presence of sharia banks. Public has the freedom to choose and transact with conventional banks or sharia banks. Total 11 Sharia Public Banks indicate the existence of the growth of Sharia Public Bank which is always expansive. Sharia banks has their own traits, logos and

symbols to differ themselves from conventional banks. The first sharia bank in Indonesia is incorporated in 1992 under the name of Bank Muamalat Indonesia. The progress of Indonesian sharia banks underwent delay compared to other Islamic countries, though later experienced the progress. In the periods of 1992-1998 there was only one sharia bank namely Bank Muamalat Indonesia. Public has high trust on sharia banking. Bank Indonesia recorded that 89% of Indonesian people are willing to accept the sharia principles. The banking indicator which is in line with the same is the increase of sharia banking market segment against total national banking.

In the next period, Bank Syariah Mandiri was born from the conversion result between Bank Susila Bakti and Sharia Business Unit of Bank IFI. By the end of 1999, total assets of sharia banks in Indonesia reached Rp 1.12 trillion or about 0.11 percent compared to assets of conventional banks. Sharia banking market segment always increases since 2000, either in the aspects of assets, third party's fund (DPK) and financing. Some sharia banks started to emerge in December 2002 and there are two Sharia Public Banks and 6 Sharia Business Units with total assets reached Rp Rp4.05 trillion.

In the next step, Indonesian Ulemas Council (MUI) issued the edict on the forbidden bank interest rate which caused unorganic growth on 16 Desember 2003. In the period of December 2004, total sharia banks reached 3 Sharia Business Units and 15 Sharia Business Units with total assets of Rp15.33 trillion. Quantity of sharia banks added into 20 units, namely 3 Sharia Public Banks and 17 Sharia Business Units in 2005. The support for sharia banking got stronger by the issued Law No. 21 of 2008 concerning Sharia Banking. In October 2009, there have been 6 Sharia Business Units and 25 Sharia Business Units with total assets of Rp59.68 trillion or 2.4% compared to assets of conventional banks.

Pursuant to data of Bank Indonesia, the prospect of sharia banking in 2005 is quite good. Sharia banking industry is predicted to keep growing with a quite high growth. Sharia banking business volume has reached Rp 14.0 trillion. in November 2004 by growth level of 88.6 %. Business volume of sharia banking by the end of 2005 reached Rp 24 trillion. Business volume of sharia banking industry will achieve market segment of 1.8% of national banking industry which increased from 1.1% by the end of 2004. Growth of business volume of sharia banking is supported by the opening of new sharia business units and wider penetration of office network. Third party's fund (DPK) is estimated to reach Rp 20 trillion with total financing of about Rp 21 trillion by the end of 2005.

Sharia banking market segment in the aspect of assets totaling to 3.98%; in the aspect of Third Party's Fund of 4.14% and in the aspect of financing of 4.67 percent per December 2011. Sharia banking also carried out intermediation function well. Financing to Deposit Ratio (FDR) in conventional banking is known as Loan to Deposit Ratio (LDR) of sharia banking reached 88.94 percent by the end of 2011, higher than Banking LDR in general in 78.77%. Ratio of non-performing financing in sharia banking is also good, namely 2.52% by the end of 2011, far below maximum limit from Bank Indonesia of 5%. Third Party's Fund (DPK) increased Rp13.62 trillion or 46.97%, initially Rp29.00 trillion in 2010 into Rp42.62 trillion in 2011.

In February 2012, sharia banking industry owned the network of 11 Sharia Public Banks (BUS), 24 Sharia Business Units (UUS) with total office network of 2,380 offices distributed almost in all corners of the Indonesian archipelago. Total assets of sharia banking reached Rp149.3 trillion (assets of BUS and UUS reached Rp145.6 trillion) or grew of 51.1% from the previous year's position. Sharia banking industry is able to show high growth acceleration in average of 40.2 percent per year in the latest 5 years (2007-2011). The growth of sharia banking which is higher than the growth of national banking succeeds to increase sharia banking portion of 4 % compared to national banking.

The growth of Indonesian sharia banking industry is always higher than conventional banking. The growth of national sharia banking assets reached 38 percent into Rp 209.6 trillion from Rp 151.86 trillion by March 2013. Such high growth also occurred in the sector of third party's fund (DPK), namely 30.1 percent. By the end of the first quarter, DPK of sharia banking reached Rp 156.96 trillion from Rp 119.63 trillion by March 2012. Progress and growth of sharia banking sector is the evidence of such increasing awareness growth of a part of Indonesian people to apply Islamic sharia in economic sector. Facts proved that sharia banks which are relatively able to survive amidst of economic crisis in 1998, though in view of percentage of sharia banking business volume, its value is still relatively small. According to Ali, in order to develop and build sharia economic system, there are some steps as follows: first, increasing outreach about comprehensive sharia economic concept, thus it is not only about ritual worship aspect, but also touching mu'amalah (public societal) dimensions. Sharia economy is not exclusive for Muslims but also being also beneficial for other followers from other religions. Second, it needs to develop and perfect existing sharia economic institutions. Do not let money transactions are made not according to various principles of Islamic teachings. For existing sharia economic institution activities, it is required tight supervision. Third, continuously improving

various available regulations. Sets of laws and other regulations need to be keeping improved and perfected. Fourth, increasing human resources quality with adequate sharia economic qualification and insights. According to data of Sharia Banking Bureau of Bank Indonesia, within the next period of ten years, it is need not less than ten thousand human resources with qualification and expertise in sharia economic sector. Basic philosophy of sharia banking is that the available money is used for authorized capital in real sectors and for the welfare and prosperity of the people. Sharia banking should also create a living brand and being able to create product variants which are created pursuant to its personality and matched to its target market. If the company is successful in giving the opportunity to consumers to choose the product according to their needs and able to express their personalities then consumers will be comfort with their choices because their choices are matched to the concept within themselves.

Other than Clearing Account, other offered sharia banking products are funding product namely sharia savings product. Sharia savings means savings carried out under sharia principles. The principles issued by National Sharia Board under the edict that stated the justifiable savings is the savings under principles of wadiah and mudharabah.

Article 4 of Law number 10 of 1998 above is not contradictive to ethics and automatically the article becomes the legal umbrella for sharia economic principle. In order to realize what desired by Article 4 Law number 10 of 1998, it needs policy with justice elements, thus it achieves banking objective in making prosperity for common people.

Sharia banking is a part of existing systems in Indonesia. In their operations, they should refer to Islamic moral and ethics rules and must not be influenced by conventional moral which dominated the banking procedure in Indonesia nowadays. Basic philosophy of sharia banking is that the available money is used for authorized capital in real sectors and for the welfare and prosperity of the people. Thus, sharia banking financing may only be used for business avoided from usury elements. It is pursuant to Law Number 10 of 1998 concerning Banking in its Article 4 which described that Indonesian banking has the objectives to support national development performance for increasing fair distribution, economic growth and national stability toward the increase of common people's prosperity. This sharia banking market segment reached 3.7% of total assets of national banking. There are total 11 Sharia Public Banks (BUS) 11 while there are 23 sharia business units (UUS). In order to increase the growth of quality sharia banking, Bank Indonesia prepared six strategies of sharia banking policies in 2012. Bank Indonesia has a commitment to facilitate sharia economic and financial

development, especially sharia banking. Those strategies cover reinforcement of intermediation to productive sectors, product development, improvement of synergy with holding banks, education and communication of good governance and risk management improvement, and supervision system reinforcement.

## MATERIALS AND METHODS

This research is an explanatory research which intends to provide explanation of causality relationship among variables through hypothesis testing, and simultaneously explorative research as well. This research intends to prove and analyze exogenous variable influence against endogenous variable. Those variables are latent variables formed by several indicators (observed variable). Data source for this research is directly obtained from respondents that fill up list of questionnaire questions. Primary data is obtained from bank customers which makes savings at sharia saving of Sharia Public Banks (BUS) which domicile in five cities in Java island namely Surabaya, Semarang, Yogyakarta, Bandung and Jakarta. In this research, population to be used is the entire customers who made savings in sharia savings from 11 Sharia Public Banks within Java Island (Surabaya, Semarang, Yogyakarta, Bandung and Jakarta). Samples that are used in this research are totaling to 277 samples/respondents. Sampling method that is used is purposive sampling and convenience sampling according to Hair *et al.* (2010). Data gathering method that is used in this research is direct questionnaire to respondents. Indicator measuring is done by using 10 scales of Likert model measuring in which 1 is "very disagree" and 10 is "very agree".

In this research, Brand Personality is measured with sharia banking brand image reflected by sincerity, comfort, peace and information technology adoption. Brand Religiosity Aura is measured by spiritual values reflection, spiritual spirit and religion charisma which is always available in sharia banking brand. Brand Emotional Attachment is measured by eagerness to make savings, integrity feeling with and no other banking brand can replace it. data analysis tool in this research uses analysis technique of Structural Equation Modeling (SEM) using AMOS program (Analysis of Moment Structure). SEM testing enables researchers to test validity and reliability of research instrument, confirming model and simultaneously testing the influence of a variable against other variables as well.

## RESULTS AND DISCUSSION

### Research output

**Model compatibility evaluation:** The research model is developed by referring to analysis on confirmatory factor

Table 1: Summary of model compatibility index

Goodness of fit Indeks	Cut off value	Output	Remarks
Chi-square	46.21	32.68	Fit
Significance probability	≥0.05	0.433	Fit
CMIN/DF	≥2.00	1.021	Fit
GFI	≥0.90	0.977	Fit
AGFI	≥0.90	0.961	Fit
TLI	≥0.95	0.999	Fit
CFI	≥0,95	0,999	Fit
RMSEA	≥0,08	0,009	Fit

Processed primary data (2014)

of exogenous construction and endogenous construction. This empirical research model uses 10 observed variables (indicators) and three latent variables. The calculation result showed that the value of Chi-square in this result is 32.68 with probability of 0.433, CMIN/DF value of 1.021, GFI value in this research of 0.977 in which above cut off value, AGFI value of 0.961, TLI value of 0.999, CFI value of 0.999, RMSEA value of 0.099. Based on all those criteria, it can be concluded that the structural equation model which is developed is fit or good (Table 1).

**Influence of brand personality against brand religiosity aura:** Statistics testing result against hypothesis 3 showed estimated parameter value of 0.479, standard error value of 0.078, critical ratio (c.r.) value of 6.125 with probability value of 0.000. By using significance level of 0.01, it can be concluded that there are adequate empirically strong evidences to deny null hypothesis (H0); therefore the alternative hypothesis is acceptable (Ha). Thus, hypothesis which stated Brand Personality (BP) is positively and significantly influential against Brand Religiosity Aura (BRA) is proven and significant. This research output supported the research of Alexander (2009) which stated that brand personality is used to consider the process to create and maintain brand aura through authentic statement by showing three of most significant attributes namely style consistency, relation with brand and commercial motive that confirms authentic statement which creates brand aura and increase emotional attachment. Herskovitz and Crystal (2010) stated that brand personality will increase the charm and can be directly known by consumers and the charm gives the impression for consumers and can help to strengthen the difference between strong and weak brand associations.

**Influence of brand personality against brand emotional attachment:** Statistics testing result against hypothesis 2 showed estimated parameter value of 0.266, standard error value of 0.066, critical ratio (c.r.) value of 4.022 with probability value of 0.000. By using significance level of 0.01, it can be concluded that there are adequate empirically strong evidences to deny null hypothesis (H0), therefore the alternative hypothesis (Ha) is

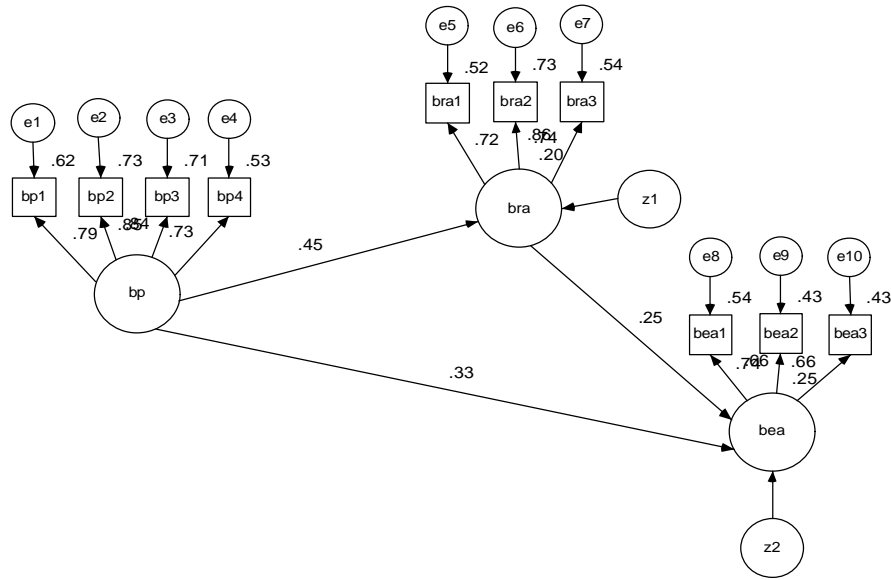


Fig. 2: Analysis on construction confirmation

Table 2: Summary of research hypothesis test

	Estimate	S.E.	C.R.	P	Label
BRA<---BP	0.479	0.078	6.125	***	par_4
BEA<---BRA	0.190	0.063	3.006	0.003	par_5
BEA<---BP	0.266	0.066	4.022	***	par_6

acceptable. It means Brand Personality (BP) is positively and significantly influential against Brand Emotional Attachment (BEA) in significance level of 0.01. This hypothesis testing result supported the arguments of Sung *et al.* (2005), Bouhlel *et al.* (2011), Vlachos *et al.* (2010) and Belaid and Behi (2011). Brand personality against the brand of sharia banking savings is directly positively and significantly influential against brand emotional attachment. It is harmoniously with the research outputs of Louis and Lombart (2010) and Malar *et al.* (2011) which stated that several indicators of brand personality are influential against brand emotional attachment.

**Influence of brand religiosity aura against brand emotional attachment:** Statistics testing result against hypothesis 3 showed estimated parameter value of 0.190, standard error value of 0.063, critical ratio value of 3.006 with probability value of 0.003. By using significance level of 0.01, it can be concluded that there are adequate empirically strong evidences to deny H0; therefore the alternative hypothesis is acceptable (Ha). Thus, hypothesis which stated that Brand Religiosity Aura (BRA) is positively and significantly influential against Brand Emotional Attachment (BEA) is proven and significant. This research output supported Kuenzel and Halliday (2010) which stated that reputation and brand consistently influence brand personality, which eventually also brings impact against brand loyalty. This

result supported the argument of Temporal and Trott which stated that brand can differ between a brand to other brands and can strengthen emotional relationship between customers and the company. The hypothesis is also supported by Thomson *et al.* (2005) which stated that emotional attachment is a more eternal concept which established basic response of consumers which is very consistent against a brand (Fig. 2 and Table 2).

**CONCLUSION**

Based on hypothesis test, it can be stated that brand personality is a variable which has a very important role to determine the brand religiosity aura and further it will positively bring impact against emotional attachment on marks. The formation of sharia banking brand which is inherent to customers' mind is expected to will increase customers' emotional attachment on their products. This conclusion result is pursuant to TRA and TRB theories by Fishbein and Ajzen (1975) that the attitude is a sum of feeling (affection) felt by anyone to accept or deny an object or behaviour which is measured by procedures and placing individuals in an evaluation using subjective norms. Subjective norms is someone's perception against others' believes which will influence anyone's intention to do or not to do something.

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### **IMPLICATIONS**

In the context of sharia banking, the behavior of customers/consumers which will save their funds in sharia banking is not separated from rationality aspect though the offered products are religion-based products. The saving behavior is certainly not separated from the self-control of customers against their taken decisions. It means a customer or consumer will always consider available information and always considers the implication of after-saving attitude. The implication is that the sharia banking needs to improve the reflection of spiritual values and the reflection of religious charisma of the brand by providing different impression and religion nuanced events to strengthen sharia value reflection. By providing different impression on the brand, consumers will always remember it and it will always be implanted in their mind. Such strategy needs to be adopted by companies in order that they have different association with competitors represented by a brand.

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