

ABSTRACT

THE INFLUENCE OF CUSTOMER BRAND ENGAGEMENT ON BRAND ADVOCACY AMONG DIGITAL BANKING CUSTOMERS (BRIMO) AT PT BANK RAKYAT INDONESIA (PERSERO) TBK (A Study on Generation Z and Millennials in Purwakarta Regency)

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Indonesia's digital banking industry has intensified, prompting PT Bank Rakyat Indonesia (Persero) Tbk to prioritize not only the growth of BRImo application users but also the quality of customer brand engagement that drives voluntary brand advocacy. This study aims to analyze the level of Customer Brand Engagement, the level of Brand Advocacy, and the influence of Customer Brand Engagement on Brand Advocacy among digital banking (BRImo) customers from Generation Z and Millennials in Purwakarta Regency. This study employs bank marketing management as the grand theory, with Relationship Marketing and Social Exchange Theory (SET) as middle theories. A quantitative research method with a causal approach was applied. Data were collected through questionnaires distributed to 100 active BRImo users from Generation Z and Millennials in Purwakarta Regency, selected using purposive sampling. Ordinal data were first transformed using the Method of Successive Interval (MSI). Data analysis employed validity and reliability tests, classical assumption tests, simple linear regression, t-test, and coefficient of determination using SPSS version 32. The results indicate that Customer Brand Engagement is in the Very Good category (total score 6,808), Brand Advocacy is in the Very Good category (total score 5,049), and Customer Brand Engagement has a positive and significant influence on Brand Advocacy (regression equation $Y = -1.405 + 0.727X$, significance value <0.001 , coefficient of determination $R^2 = 90.8\%$). These findings confirm that stronger customer brand engagement leads to higher brand advocacy behavior among customers.

Keywords: Customer Brand Engagement, Brand Advocacy, Digital Banking, BRImo

ABSTRAK

PENGARUH CUSTOMER BRAND ENGAGEMENT TERHADAP BRAND ADVOCACY NASABAH DIGITAL BANKING (BRIMO) PT BANK RAKYAT INDONESIA (PERSERO) TBK (Studi pada Generasi Z dan Milenial di Kabupaten Purwakarta)

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Persaingan di industri perbankan digital Indonesia semakin intensif, mendorong PT Bank Rakyat Indonesia (Persero) Tbk untuk tidak hanya berfokus pada pertumbuhan jumlah pengguna aplikasi BRImo, tetapi juga pada kualitas keterikatan nasabah yang mampu mendorong *brand advocacy* secara sukarela. Penelitian ini bertujuan untuk menganalisis tingkat *customer brand engagement*, tingkat *brand advocacy*, serta pengaruh *customer brand engagement* terhadap *brand advocacy* nasabah digital banking (BRImo) pada Generasi Z dan Milenial di Kabupaten Purwakarta. Penelitian ini menggunakan *grand theory* manajemen pemasaran bank, dengan *middle theory Relationship Marketing* dan *Social Exchange Theory* (SET). Metode penelitian yang digunakan adalah metode kuantitatif dengan pendekatan kausal. Pengumpulan data dilakukan melalui penyebaran kuesioner kepada 100 responden yang merupakan pengguna aktif BRImo dari kalangan Generasi Z dan Milenial di Kabupaten Purwakarta, yang dipilih menggunakan teknik *purposive sampling*. Data ordinal terlebih dahulu ditransformasi menggunakan *Method of Successive Interval* (MSI). Analisis data menggunakan uji validitas, uji reliabilitas, uji asumsi klasik, regresi linier sederhana, uji t, dan koefisien determinasi dengan bantuan SPSS versi 32. Hasil penelitian menunjukkan bahwa *customer brand engagement* berada pada kategori Sangat Baik (skor total 6.808), *brand advocacy* berada pada kategori Sangat Baik (skor total 5.049), dan *customer brand engagement* berpengaruh positif dan signifikan terhadap *brand advocacy* (persamaan regresi $Y = -1,405 + 0,727X$, nilai signifikansi $<0,001$, koefisien determinasi $R^2 = 90,8\%$). Temuan ini mengkonfirmasi bahwa semakin kuat *customer brand engagement*, semakin tinggi pula perilaku advokasi yang ditunjukkan nasabah.

Kata kunci: *Customer Brand Engagement, Brand Advocacy, Digital Banking, BRImo*