# EFFECT OF INTERGENERATIONAL COMMUNICATION TO BRAND EQUITY IN ISLAMIC BANKING

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## ABSTRACT

*Intergenerational ( IG ) influence in the family usually occurs through the process of communication is known as IG communication . IG communication can be a IG conversation and IG recommendation . IG conversation refers to general discussions and chats between parent(father or mother) and younger about product, purchase, and marketplace information. In contrast, IG recommendation is less rich in its informational content but more of an endorsement to buy a product or brand without explanation of why (Bravo et al., 2007 dalam Cai et al., 2014). IG communication can affect brand equity ( Cai et al . , 2014 ). This study examined the effect of IG communication on brand equity on the Islamic Banking with respondents 150 pairs ( younger and one of parent ). This study uses SEM analysis techniques using AMOS program. The results showed that IG communication which more effective to establish brand equity in Islamic banking is IG communication in the form of IG recommendation. It is caused by this form of communication is more tend to be at the behest of the father or the mother to choose Islamic banking without long reason and tend to be pushy. Therefore, the younger can build the brand equity of Islamic banking has 2 possible reasons, because he had great faith in the father or mother of the Islamic banking or because he feared punishment or not doing ordered by the father or mother. In contrast to IG recommendation, IG conversation is more tend to the discussion and sharing opinions between the father or mother with the younger. So that, the younger processing the information by himself to take decisions in the banking case.*

**Keywords**: Intergenerational (IG) communication, IG conversation, IG recommendation, brand equity, Islamic banking

## INTRODUCTION

Communication has a big role in the success of a marketing process. The communication process also occurs in the family. Families also can be a reference or referral groups were very influential for decision making in the selection of a product by consumers. A reference group are individuals or groups who are believed to have a significant relationship to the evaluation process, aspirations and behavior of a person (Solomon, 2011). Usually the role of the family took part in the decision because of the family's own experience of the products purchased. This phenomenon is commonly called the Intergenerational (IG) influence. IG influence refers to the transmission of knowledge or value, succession of rituals, and continuation of traditions from one generation to the next (Shah & Mittal, 1997 dalam Cai *et al*., 2014).

IG influence in the family usually occurs through a process of communication. The communication is known as IG communication. IG communication in the family can be a IG conversation and IG recommendation.  IG conversation refers to general discussions and chats between parent(father or mother) and younger about product, purchase, and marketplace information. IG conversation related to extensive consumption or metacognitive

knowledge (e.g., enjoyment of shopping, price consciousness, consumerism) or specific and detailed information about product features and attributes (Moore et al., 2002 dalam Cai et al., 2014). In contrast, IG recommendation is less rich in its informational content but more of an endorsement to buy a product or brand without explanation of why (Bravo et al., 2007 dalam Cai et al., 2014). Cai et al (2014) in his research revealing that the IG communication effect on overall brand equity.

Simamora (2001) argues that brand equity can provide value and benefits for consumers include: brand equity to help consumers interpret, process and store massive amounts of information about products and brands; brand equity to give confidence to consumers in making purchasing decisions; strengthen brand equity, consumer satisfaction with the experience of using it.

In this study, more researchers wanted to know whether intergenerational communication has a significant role in influencing brand equity in Islamic banking.

## REVIEW OF LITERATURE AND HYPOTHESES

### Intergenerational

IG in the discussion regarding consumer behavior can be defined as a process affects families from one generation to another generation of family in terms of improving skills, attitudes, views, values, and behaviors related with the market (Childers and Rao, 1992).

### Communication

By paradigmatic, communication is the process of delivering a message by one person to another to tell or change attitudes, opinions, or behaviors, either verbally or mentally directly through the media (Effendy, 2006).

### Brand

American Marketing Association in Kotler and Keller (2009) defines brand as a name, term, sign, sign, or design, or a combination thereof, are intended to identify the goods or services of one seller or group of sellers and differentiate them from those of competitors.

### Brand Equity

Kotler and Keller (2009) argues that brand equity is the added value given to the product service fund. Brand equity can be reflected in the way customers think, feel, and act in conjunction with the brand, as well as price, market share, and the profitability of the brand given to the company (Kotler & Keller, 2009).

### Brand Trust

According to Chaudhuri and Holbrook (2001) in Matzler et al (2008), brand trust is the consumer willingness in relying on their ability to perform its stated function. This means that brand trust or confidence in the brand is the consumer's willingness in relying the ability of a brand to work in accordance with its function.

### Brand Association

According Assael (1995), stated that the brand association describe the overall perception of the brand and consumer engagement that is formed based on a scheme in which consumers associated with the brand.

**Brand Loyalty**

Adapting the opinion of Kotler and Keller (2009), brand loyalty is held commitment to buy back and support the products or services even though he had the opportunity to switch to other products in the future.

**Perceived Quality**

Schifman and Kanuk (2004) states "Consumer Often judge the quality of a product or service on the basis of variety of informational cues that they associate with the product". Based on the above definition can be concluded that the perceived quality is consumers' assessment of the quality of goods or services based on the information received.

**IG Conversation, IG Recommendation, and Dimensions of Brand Equity**

*IG Conversation and IG Affective Brand Association*

Adapting from Bravo et al (2007b) in Cai et al (2014) that the IG conversation affective influential brand association. Furthermore, Bravo explains that this is because the main topics discussed in the IG conversation is focused on the experience of the purchase and consumption of a product which discusses the importance of these products for themselves. Bravo revealed that in the process there is also a process of delivering, sharing, and mutual argues.

**H1**: IG conversation positively influences IG affective brand association in Islamic Banking.

*IG Recommendation and IG Perceived Quality*

The influence of IG recommendation to the IG perceived quality can be very strong because of the encouragement from the parent(father or mother) of a product or brand can be used by a younger as a source of experience, information credibility, and confidence in the quality of a brand or product (Childers and Rao, 1992; Keillor, Parker, & Schaefer, 1996 in Cai et al., 2014).

**H2**: IG recommendation positively influences IG perceived quality in Islamic Banking.

*IG Affective Brand Association and IG Brand Loyalty*

Cai et al (2014) in his study mentions that the IG affective brand association significantly affect to IG brand loyalty. Moore et al (2002) in Cai et al (2014) explains that through IG influences, parent(father or mother) can create a strong emotional bond between the younger with a brand, including the appreciation of the brand in the long term and faithfully serving the needs of families, memories obtained from the house, and make the brand as a symbol of family togetherness. IG through conversation, a brand can be bonded with the younger even though they have grown up and have been away from home (Cai et al., 2014). Furthermore, Cai et al., Explained that the relationship unique feeling that comes from the IG conversation will be conveyed naturally to younger who cause a sense of commitment to re-purchase (brand loyalty) to a brand.

**H3**: IG affective brand association positively influences IG brand loyalty in Islamic Banking.

*IG Perceived Quality and IG Brand Loyalty*

Cai et al., (2014) in his study mentions that the IG perceived quality significantly affect the IG brand loyalty. A consumer buying a brand recommended by their parent(father or mother), he would not move on other brands, it is not only caused by the belief in the superiority of the product but also as a form of self-confidence or loyalty to their parent(father or mother) (Moore et al., 2002).

**H4**: IG perceived quality positively influences IG brand loyalty in Islamic Banking.

### IG Perceived Quality and IG Brand Trust

Cai et al., (2014) in his study mentions that the IG perceived quality significantly affect the IG brand trust. Cai et al, explained that due to the IG perceived quality derived the trust attachment between the inter-personal to another inter-personal, for example is between younger and parent(father or mother), IG perceived quality will be easier to build brand trust.

**H5**: IG perceived quality positively influences IG brand trust in Islamic Banking.

### IG Affective Brand Association and IG Brand Trust

Cai et al (2014) in his study mentions that IG affective brand association significantly influence the IG brand trust. Then, Cai et al explained that IG affective brand association relates not only to the benefits in using a product but also includes another adventages, like a symbolic of products such as memories, tradition, pride, loyalty and family. Strong affective brand association will make a very big brand trust (Cai et al., 2014).

**H6**: IG affective brand association positively influences IG brand trust in Islamic Banking.

### IG Brand Trust and IG Brand Loyalty

Adapting the statement of Morgan & Hunt (1994) in Chaudhuri & Holbrook (2001) that brand trust brought someone on brand loyalty or commitment for creating a trust relationship that has a very high value among consumers with a particular brand.

**H7**: IG brand trust positively influences IG brand loyalty in Islamic Banking.

### IG Brand Loyalty and Overall Brand Equity

Cai et al., (2014) in his study mentions that the IG brand loyalty significantly affect the overall brand equity. Then, Cai et al explains that brand loyalty is strongly influencing the consumer's commitment to prefer products or services, and it has become a supporter of the overall brand equity.

**H8**: IG brand loyalty positively influences overall brand equity in Islamic Banking.

## METHOD

### Population and Sample

The study population was a family consisting of parent(father or mother) as a user of Islamic bank. There is not limited by age, and with younger by the age of 17 years and above. Intake of younger 17 years and above is the reason that the age of 17 years and above is the age of someone who has been able to evaluate the information.

Determining sample of the population using accidental sampling technique, which takes samples of anyone or chance encounter that own and meet the criteria sought by the researcher that respondents are from one family; both are from two different generations; respondent parent (mother or father) using Islamic bank. The number of samples taken by the researchers are a total of 150 samples were given questionnaires. After hypothesis testing, researchers took a sample of 10 of the most powerful of the population who answered negatively to the questions used to measure the variables that cause rejection of the hypothesis to be interviewed more about the reasons.

### Analysis Method

In this study used the method of Structural Equation Modeling (SEM) using AMOS application.

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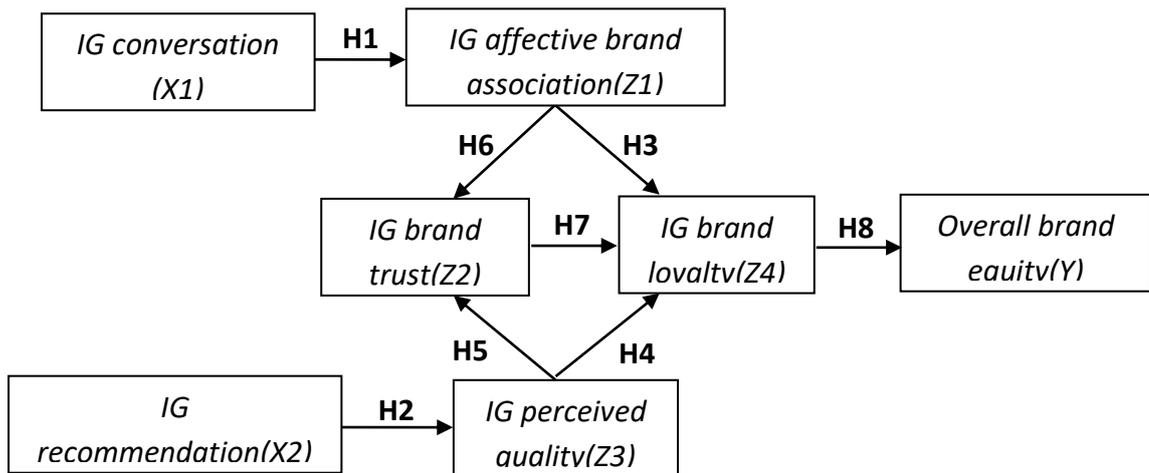**www.journals.savap.org.pk**

## RESEARCH MODEL



**Image 1**
*Source: Cai et al (2014)*

## Operational Definition and Measurement

The operational definition of each variable in this research can be described as follows:

I.   IG conversation (X1) refers to discussions between parent(father or mother) and younger about the product, purchasing, and market information or detailed information about the features and attributes of the product (Moore et al., 2002 in Cai et al., 2014), as measured by:

1.   Parent(father or mother) conversing to younger about the younger's habits in using type of banking.

2.   Parent(father or mother) conversing to younger about what kind of banking that are favored by younger.

3.   Parent(father or mother) discuss with the younger about the experience of parent(father or mother) in choosing the type of banking.

4.   Parent(father or mother) discuss with the younger about the experience of parent(father or mother) in using Islamic banking.

II.   IG recommendation (X2) tends to the delivery with a little information about the product but rather on the information the urge to buy a product or brand without explanation (Bravo et al., 2007 in Cai et al., 2014), as measured by:

1.   Parent(father or mother) recommends Islamic banking to younger.

2.   Parent(father or mother) is advised younger not to buy conventional banking.

3.   Parent(father or mother) asks younger to use Islamic banking.

III.   IG Affective brand association (Z1) is a certain feeling that is felt by the consumer to a brand or a product that comes from experience relating to a parent or a younger in the past, as measured by:

1.   Islamic banking provides good memories because parent(father or mother) is always talking about it with in the past.

2. Whenever you see or hear about Islamic banking, the son recalled his house atmosphere because it is often heard at home.

3. Islamic banking remind the younger on the mother or father.

IV. IG brand trust (Z2) is the confidence or consumer confidence in the ability or the advantages of a brand or product that arising from the trust owned by the parent(father or mother) of the goods or the trademark, as measured by:

1. Younger know the benefits of Islamic banking is the beginning of a father or mother.

2. Younger assumes that Islamic banking recommended by the father or mother is the most appropriate choice.

3. Younger knows that his father or mother like Islamic banking because of its adherence to Islamic law.

V. IG perceived quality (Z3) is the consumer's perception of the quality of a brand or product that arise because parent(father or mother) has a certain perception about the quality of a brand or specific product, as measured by:

1. Younger uses of Islamic banking because the father or mother has been using it.

2. Younger uses of Islamic banking as a father or mother assured him about the quality.

3. Younger always chooses and uses Islamic banking because of the influence of the father or mother.

VI. IG brand loyalty (Z4) is the consumer's commitment to a brand or product that is ingrained in him since his parent(father or mother) uses the product or the brand and assure the quality of the brand or the product, as measured by:

1. Younger believes in Islamic banking because of the father or mother recommend.

2. Younger trusts in the Islamic banking emerged from either the mother or father's comments on Islamic banking.

3. Younger feels Islamic banking does not disappoint when it first tried to follow the counsel of his father or mother.

VII. Overall brand equity is the feelings, thoughts, and actions of consumers only focused on one brand or specific product although other brand or product has the same advantages or even if another brand that seems superior, as measured by:

1. Although conventional banking has the same advantages with Islamic banking, Younger prefers to Islamic banking.

2. Younger finds it more reasonable to use Islamic banking than the conventional banking.

3. Younger feels that the use of Islamic banking is a great option even though the conventional banking seems superior in some.

4. If the quality is as good as conventional banking Islamic banking, younger prefers to use Islamic banking.

The scale used to measure indicators - indicators in this study is the Likert scale of 1-5 (1 = strongly disagree and 5 = strongly agree).

## FINDINGS

### Convergent Validity Testing

**Table 1. Regression Weight Measurement Model**

|            | Estimate | S.E.  | C.R.   | P   | Label  |
|------------|----------|-------|--------|-----|--------|
| B4 < --- B | 1,000    |       |        |     |        |
| B3 < --- B | 1,033    | 0,060 | 17,337 | *** | Par_1  |
| B2 < --- B | 0,993    | 0,060 | 16,423 | *** | Par_2  |
| B1 < --- B | 1,039    | 0,067 | 15,486 | *** | Par_3  |
| A3 < --- A | 1,000    |       |        |     |        |
| A2 < --- A | 1,005    | 0,073 | 13,778 | *** | Par_4  |
| A1 < --- A | 0,974    | 0,075 | 13,045 | *** | Par_5  |
| C1 < --- C | 1,000    |       |        |     |        |
| C2 < --- C | 1,247    | 0,084 | 14,797 | *** | Par_6  |
| C3 < --- C | 1,172    | 0,082 | 14,369 | *** | Par_7  |
| D3 < --- D | 1,000    |       |        |     |        |
| D2 < --- D | 1,027    | 0,061 | 16,810 | *** | Par_8  |
| D1 < --- D | 0,944    | 0,070 | 13,474 | *** | Par_9  |
| G3 < --- G | 1,000    |       |        |     |        |
| G2 < --- G | 1,077    | 0,067 | 16,047 | *** | Par_10 |
| G1 < --- G | 1,058    | 0,068 | 15,647 | *** | Par_11 |
| F1 < --- F | 1,000    |       |        |     |        |
| F2 < --- F | 1,066    | 0,071 | 15,114 | *** | Par_12 |
| F3 < --- F | 1,105    | 0,069 | 16,003 | *** | Par_13 |
| H1 < --- H | 1,000    |       |        |     |        |
| H2 < --- H | 0,988    | 0,058 | 17,032 | *** | Par_14 |

Information:   Bold numbers on the diagonal are the square root value of AVE

A (X2): IG Recomendation                F (Z4)  : IG Brand Loyalty

B (X1) : IG Conversation                 G (Z2)  : IG Brand Trust

C (Z1) : IG Affective Brand Association   H (Y)   : Overall Brand Equity

D (Z3) : IG Perceived Quality

Data from Table 1 shows that the overall value of C.R> 2.SE. It can be concluded that every indicator of data that estimated a valid measure of the dimensions or variables tested concept.

### Discriminant Validity Testing

**Table 2. Correlation Between Constructs and Roots Squares AVE**

|       | A     | B     | D     | C     | G     | F     | H     |
|-------|-------|-------|-------|-------|-------|-------|-------|
| **A** | **0,865** |       |       |       |       |       |       |
| **B** | 0,757 | **0,893** |       |       |       |       |       |
| **D** | 0,600 | 0,454 | **0,880** |       |       |       |       |
| **C** | 0,337 | 0,445 | 0,202 | **0,896** |       |       |       |
| **G** | 0,489 | 0,389 | 0,780 | 0,252 | **0,896** |       |       |
| **F** | 0,477 | 0,400 | 0,723 | 0,340 | 0,895 | **0,886** |       |
| **H** | 0,347 | 0,291 | 0,526 | 0,247 | 0,651 | 0,727 | **0,898** |

From table 2, it can be seen that all constructs have fulfilled discriminant validity because the value of AVE is greater than the value of the correlation between other constructs. It can be concluded that, overall construct have fulfilled discriminant validity.

**Reliability Testing**

**Table 3.  Reliability Test Results**

| Variable | Constructs Realibility |
|:---:|:---:|
| A | 0,899 |
| B | 0,940 |
| C | 0,924 |
| D | 0,912 |
| F | 0,916 |
| G | 0,924 |
| H | 0,943 |

Table 3, it can be seen that the overall reliability of the construct is already ≥0,70. It can be concluded that all the constructs used by researcher have reliable.

**Fit Model Testing**

**Table 4. Goodness of Fit Structural Model Results**

| Criteria | Model Test Results *Low Involvement* | Keterangan |
|:---:|:---:|:---:|
| Cmin/df | 1,979 | Baik |
| RMSEA | 0,081 | Marginal |
| GFI | 0,805 | Marginal |
| AGFI | 0,757 | Kurang Baik |
| TLI | 0,930 | Baik |
| CFI | 0,939 | Baik |
| NFI | 0,844 | Marginal |

From Table 4, it can be seen that the model used for Islamic banking is already qualified fitness model in which at least 3 criteria have been predicated good. At the table, cmin / df, AGFI, and NFI have been qualified. Thus the model can be used for further analysis.

**Hypothesis Testing**

Table 5. Hypothesis Testing

|  | Estimate | S.E. | C.R. | P | Label |
|:---:|:---:|:---:|:---:|:---:|:---:|
| D < --- A | 0,535 | 0,074 | 7,225 | *** | Par_23 |
| C < --- B | 0,389 | 0,074 | 5,246 | *** | Par_24 |
| G < --- D | 0,716 | 0,087 | 8,270 | *** | Par_17 |
| G < --- C | 0,094 | 0,076 | 1,241 | 0,215 | Par_18 |
| F < --- G | 0,817 | 0,101 | 8,064 | *** | Par_19 |
| F < --- D | 0,059 | 0,093 | 0,634 | 0,526 | Par_21 |
| F < --- C | 0,117 | 0,062 | 1,890 | 0,059 | Par_22 |
| H < --- F | 0,798 | 0,081 | 9,808 | *** | Par_20 |

From Table 5, it can be seen that the obtained results are significant, except in the variable C (IG Affective Brand Association) to G (IG Brand Trust); D (IG Perceived Quality) to F (IG Brand Loyalty); C (IG Affective Brand Association) to F (IG Brand Loyalty) were not significant because of > 0.05. It can be concluded that the hypothesis is supported except H3(IG affective brand association positively influences IG brand loyalty in Islamic Banking),

H4(IG perceived quality positively influences IG brand loyalty in Islamic Banking), and H6(IG affective brand association positively influences IG brand trust in Islamic Banking).

## DISCUSSION

From the table 5 above, researcher creates a new model of the hypothetical end results are shown in the image 2 below:
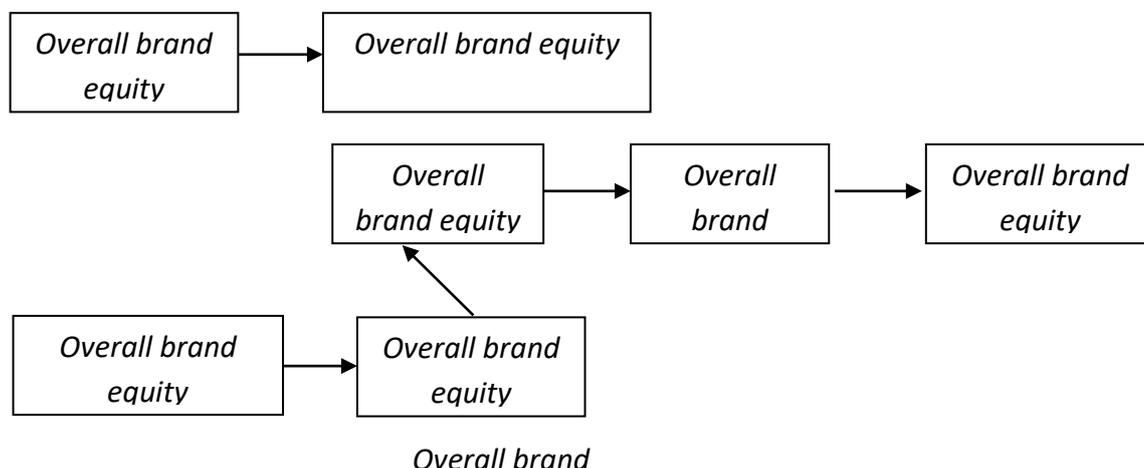


### IG Conversation Positively Influences IG Affective Brand Association in Islamic Banking

It's the kind described by Bravo et al (2007b) in Cai et al (2014) that IG conversation influences IG affective brand association. Furthermore, Bravo explains that this is because the main topics discussed in the IG conversation is focused on the experience of the purchase and consumption of a product which discusses the importance of these products for themselves. Bravo revealed that in the process there is also a process of delivering, sharing, and mutual argued. Therefore, the process of the conversation appears affective brand association is higher in younger towards a brand (Islamic bank) because younger have been through long conversations and discussions with his father or mother so that his memory of the brand in a conversation that is inherent in their feelings.

### IG Recommendation Positively Influences IG Perceived Quality in Islamic Banking

This is consistent with that expressed by Childers and Rao (1992) and Keillor et al (1996) in Cai et al (2014) that the influence of IG recommendation to the IG perceived quality can be very strong because of the encouragement from the parents of a product or brand can be used by a younger as a source of experience, information credibility, and confidence in the quality of a brand or product. Therefore, from the recommendationn process appears perceived quality is high in younger against Islamic bank based on follow-up interviews conducted by the researchers, respondents said that when the father or mother recommend something for no apparent reason, it means that tend to command to perform an action that does not require of many consideration from the younger. When this happens, the younger tends to be obedient to his father or mother with two possible reasons: great confidence in the father or mother about Islamic banking or reason to fear getting punished if it does not do as ordered.

### IG Affective Brand Association is not Positively Influences IG Brand Trust in Islamic Banking

In contrast to the communication process in the form of recommendations, communication in the form of conversation just stopped at the stage of affective brand association because there

is no element of compulsion in this case. Respondents who were interviewed said that they had their own opinion in the decision to use this type of banking. Father or mother has an opinion that Islamic banking has a good quality and could be the right choice, but he thinks that Islamic banking can not provide facilities that are easily accessible anywhere.

**IG Affective Brand Association is not Positively Influences IG Brand Loyalty in Islamic Banking**

It is based on the results of follow-up interviews at the respondent that the decision problem for the banking requires a long evaluation. In addition, it was found that the respondents have characteristics that are very sensitive to technology, information, and development, in accordance with the characteristics of generation Y. Thus, they process a lot of information and tend to think of Islamic banking is not relevant to today's business world because nothing interest in banking Islam made deposits did not grow and a lot of other things that are less favorable. Therefore, the respondent is only given as a remembrance of Islamic banking but were reluctant to loyal (reuse Islamic banking).

**IG Perceived Quality Positively Influences IG Brand Trust in Islamic Banking**

This is consistent with that disclosed in the previous study by Cai et al (2014) which states that the IG perceived quality significantly affect the IG brand trust. Furthermore, Cai et al explained that due to the IG perceived quality derived the trust attachment between the inter-personal to another inter-personal, there is between younger and parent(father or mother), IG perceived quality will be easier to build brand trust. The younger has a high trust towards a particular brand because it has been ingrained a perceptions in him as a result of the influenced by his parents (mother or father).

**IG Perceived Quality is not Positively Influences IG Brand Loyalty in Islamic Banking**

Similarly with the IG affective brand association at IG brand loyalty, IG perceived quality can not affect the IG brand loyalty. Characteristics of the respondents were very sensitive to technology, information, and its development, it causing them to process a lot of information and tend to think of Islamic banking is not relevant to today's business world because nothing interest in banking Islam made deposits did not grow and a lot of other things that are less favorable. Therefore, the respondent is only given as a remembrance of Islamic banking from his mother or father but were reluctant to loyal (reuse Islamic banking).

**IG Brand Trust Positively Influences IG Brand Loyalty in Islamic Banking**

This is consistent with the statement of Morgan & Hunt (1994) in Chaudhuri & Holbrook (2001) that that brand trust brought someone on brand loyalty or commitment for creating a trust relationship that has a very high value among consumers with a particular brand. Respondents will have high loyalty to Islamic banking if the trust towards the Islamic banking has realized strong.

**IG Brand Loyalty Positively Influences Overall Brand Equity in Islamic Banking**

This is consistent with the statement of Cai et al (2014) in previous studies that the IG brand loyalty significantly affect the overall brand equity. More Cai et al., Explains that brand loyalty is strongly influencing the consumer's commitment to prefer products or services, and this has become a supporter of the overall brand equity. Therefore, the overall brand equity respondents will be high to Islamic banking if the brand loyalty has realized strong.

**CONCLUSION**

IG communication which more effective to establish brand equity in Islamic banking is IG communication in the form of IG recommendation. It is caused by this form of

communication is more tend to be at the behest of the father or the mother to choose Islamic banking without long reason and tend to be pushy. Therefore, the younger can build the brand equity of Islamic banking has 2 possible reasons, because he had great faith in the father or mother of the Islamic banking or because he feared punishment or not doing ordered by the father or mother. In contrast to IG recommendation, IG conversation is more tend to the discussion and sharing opinions between the father or mother with the younger. So that, the younger processing the information by himself to take decisions in the banking case.

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