

The Analysis of Influence in Bale Program Advertisements on @Btn Instagram in Increasing Brand Loyalty of Bank Tabungan Negara

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Abstract

This research analyzes the influence of the Bale advertising program on Instagram @BTN on increasing the brand loyalty of Bank Tabungan Negara. It aims to measure the influence of Instagram advertising on brand loyalty. A quantitative research approach was used, with a survey method through an online questionnaire distributed to 384 respondents who were Instagram users and had seen the Bale advertisement. Data were analyzed using non-parametric tests via the Spearman test, as well as simple linear regression with robust standard errors to address heteroskedasticity. The advertising variable (X) reached 89.86% on its continuum. Meanwhile, the brand loyalty variable (Y) reached 87.21%. Its results of the study showed a significant positive correlation between the Bale program advertisement and brand loyalty ($p < 0.001$). This study concluded that the Bale program advertisement on Instagram @BTN plays an important role in increasing brand loyalty, highlighting the effectiveness of advertising in building strong and long-term customer relationships for Bank Tabungan Negara.

Keywords: advertisement, Brand Loyalty, Instagram

Abstrak

Penelitian ini memiliki tujuan untuk mengukur pengaruh program iklan Bale di Instagram @BTN terhadap peningkatan loyalitas merek Bank Tabungan Negara. Penelitian ini menggunakan metode kuantitatif dan survei melalui kuesioner online yang dibagikan kepada 384 responden yang merupakan pengguna Instagram yang telah melihat iklan Bale. Data dianalisis menggunakan uji non-parametrik melalui uji Spearman, serta regresi linier sederhana dengan robust standard errors untuk mengatasi heteroskedastisitas. Variabel iklan (X) mencapai persentase 89.86% pada garis kontinumnya. Sementara itu, variabel loyalitas merek (Y) mencapai 87.21%. Hasil penelitian menunjukkan korelasi positif yang signifikan antara iklan program Bale dan loyalitas merek ($p < 0.001$). Studi ini menyimpulkan bahwa iklan program Bale di Instagram @BTN memainkan peran penting dalam meningkatkan loyalitas merek, menyoroti efektivitas iklan dalam membangun hubungan pelanggan yang kuat dan jangka panjang bagi Bank Tabungan Negara.

Kata Kunci: Iklan, Loyalitas Merek, Instagram

I. INTRODUCTION

In the digital era, social media plays an important role for every individual or group. The Ministry of Communication and Information Technology (Menkominfo) stated that by 2024, more than 70% of the population in Indonesia will use social media in their daily lives. This has become a medium for everyone to represent themselves, interact, collaborate, share information, and create virtual connections with one another (Nasrullah 2015). The starting point for social media advertising began with the emergence of platforms like Facebook and Twitter in the early 2000s. As the number of users grew, companies began to recognize the immense potential to

reach a broader audience through digital advertising. Facebook introduced an advertising system that allows advertisers to target users based on demographics, interests, and behavior, making ads more relevant and effective.

Brand loyalty creates a deep emotional connection and trust in the brand, which in turn can encourage customers to remain loyal to the company. When customers feel connected to a brand, they are more likely to not only purchase products from that brand but also build a long-term relationship with the company that produces them. This shows that brand loyalty can effectively increase its value, as customers who are loyal to a brand are more likely to value their experience with the company and continue to use the products or services it offers.

Previous research has been done similarly with the title that the researcher is going to analyze on, which is the effect of advertising towards a loyalty-based consumer behavior. While this research specifically focuses on brand loyalty, previous literature often discusses customer loyalty as a broader concept that encompasses brand loyalty, making these findings highly relevant to the present research. This shows that advertising has a significant impact on shaping consumer perceptions and attitudes towards a product. A study conducted by Wahyuni and Kurniawati (2019) found that advertising, brand image, and customer satisfaction have a positive and significant effect on the brand loyalty of Sunlight liquid soap. The difference with previous studies is the researcher's focus on a specific social media platform, namely Instagram, and how advertising on that platform can increase bank brand loyalty. Meanwhile, previous studies generally discussed the influence of advertising on brand and customer loyalty using different research methods and did not focus on the platforms they used for advertising. This study also adds the use of banks for its research and focuses on brand loyalty. This study measures a deeper relationship where people truly like and trust a brand, so they continue to choose it even if there are other options. Therefore, the use of the SOR (Stimulus-Organism-Response) theory in the researcher's analysis provides a more structured approach to understanding how advertising can influence behavior toward loyalty.

BTN or Bank Tabungan Negara is a government-owned bank focused on home loans, established in 1897 under the name Postpaarbank. During its initial operational phase, the purpose of this service was to get Indonesian citizens trust to get into the habit of saving money in banks through home credit certificate. In efforts to enhance brand loyalty, BTN has launched various programs through “Bale.” The name ‘Bale’ is an acronym for “bayar lewat,” meaning “paid through BTN.” This program offers various promotions such as discounts, cashback, free administrative fees, and more, categorized into Bale Santai, Bale Santap, and Bale Sehat, as well as Bale Be Free and Bale Unlock Your World, to attract customers' interest while also compete with another national banks. This study aims to measure whether the Bale program advertisements on Instagram @BTN influence brand loyalty while describing its quantitative results.

Table 1 List of Bank's Loyalty Program

Banks	Loyalty Program
Mandiri	Livinpoin, Livin Sukha
BNI	BNI poin+, Wondr
BRI	BRI Poin, BRImo FSTVL
BTN	Bale, Bale Poin, Bale Santap, Bale Santai, Bale Sehat, Bale Be Free, Bale Unlock Your World

Source: Instagram (2024)

II. LITERATURE REVIEW

2.1 Marketing Communication

Marketing communication is a term used by companies in their efforts to inform, persuade, and remind consumers, either directly or indirectly, about the products and brands they sell (Kotler et al. 2017). Marketing communication is a company medium that introduces or increases consumer awareness of the products and services they have (Firmansyah, 2020 in Holifah, et al. 2023)

2.2 Advertising

Advertising is defined as a method for a product to be known by a wider market and introduce their products that affect the company's income (Wicaksono and Seminari 2016). Advertising serves a purpose to build awareness of the importance of a product or service, help convince customers to buy, and differentiate a product or service from one another (Kotler et al. 2016). Instagram ads is one of the important features in the Instagram application that is very beneficial for businesses. According to Pessala, (2016) this feature allows brands to reach a wider audience through engaging visual content. Advertisement consist of five indicators (Andrews and Shimp 2018). below are the aspect of advertising:

1. Informing, making consumers or soon to be customers aware of new products, hence creating a positive brand image
2. Persuading, the effective advertisement will be able to persuade potential customers to try the products or service that is being advertised
3. Reminding, advertisements securing the brand or keeping the brand constantly in the memory of its consumers or potential customers
4. Value, advertising can add value towards the brand and influence its perception of customers or potential customers.
5. Assisting, advertisement as an associate that facilitates the effort of business actors in the process of marketing communication. For example, advertising is a way of promoting discount programs.

This research has a purpose to measure and acknowledged bale's advertisement managed to interest its audience towards their product. Therefore, with this theory and indicators, it will measure the audience's reactions towards the product advertisement. This reactions of acknowledging the advertisement will eventually lead towards response of Y variable named brand loyalty.

2.3 Brand Loyalty

Brand loyalty is viewed as the extent to which a customer demonstrates a positive attitude toward a brand, has a commitment to a particular brand, and intends to continue purchasing it in the future (Mowen, 2002 in Risma and Setiawan 2024). Brand loyalty consists of four indicator dimensions (Oliver, R.L., 1999 in Seduram et al. 2022), namely:

1. Cognitive Loyalty

This initial phase involves consumers developing a preference for a brand based on available information about its attributes. Loyalty is based on beliefs about the brand, which can stem from prior knowledge or recent experiences. This phase is often shallow, relying on performance information without deeper emotional engagement

2. Affective Loyalty

Consumers develop a liking for the brand influenced by emotional responses and satisfying usage occasions. This reflects a deeper emotional connection, as consumers may express their loyalty through imagery and associations with the brand.

3. Conative Loyalty

An intention to purchase the brand, characterized by a commitment to buying it. This commitment is often done by persuasive marketing messages and promotional trials, which encourage consumers to focus on wanting to re-buy the brand.

4. Action Loyalty

Commitment into actual purchasing behavior. Consumers exhibit action inertia, continuing to buy the brand out of habit or routine, and may overcome obstacles to purchase, such as stock shortages.

2.4 SOR (Stimulus-Organism-Response)

Stimulus-Organism-Response (SOR) is a formula to acknowledge an individual's reaction. From what affects their mind through the stimulus, the process of their mind, to the action taken from their choice after seeing their stimulus. The SOR model consists of three components: Stimulus, Organism, and Response (Mehrabian and Russell, 1974 in Bigne, 2020). Stimuli are components of the external environment that can affect the emotional and cognitive state of the organism (Lin and Lo, 2016 in Zhu et al. 2020). Responses are defined as outcomes in the form of consumer behavior (Donovan and Rossiter 2019)

2.5 Digital Media

Digital media is defined as digital content that contains the entire process of distribution to devices and individuals for consumption (Klein 2023). It is interactive and easily accessible that integrates various media elements, such as text, images, audio, or video. mentioned the main criteria of new media is its ability to connect users with each other (McQuail, 2011 in Prasetya, et al. 2023).

2.6 Social Media

Social media is a medium used by consumers for text, image, sound, and video-based information with people and companies. It exists for interaction and information exchange with the aim of communicating with each other. It is an online technique for delivering, communicating, collaborating, and supporting among interconnected and independent networks of institutions, communities, and people (Tuten, et al. 2015)

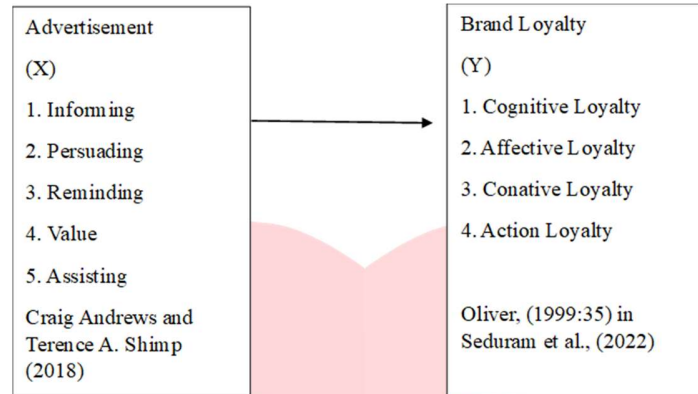
2.7 Instagram

Instagram is a Meta-owned platform, a social networking service where users can share photos and images created in October 2010. This shows that Instagram is not just a place to share photos, but also an effective marketing tool that can influence consumers and build brand loyalty. The platform allows brands to reach a wide audience through engaging visual content, features such as Instagram Stories, Reels, and purchasable posts provide opportunities for companies to showcase their products in a creative and interactive manner.

2.8 Research Framework

This research framework is based on the Stimulus-Organism-Response (S-O-R) model to analyze the influence of Bale program advertisements on Instagram @BTN on increasing brand loyalty of Bank Tabungan Negara. In this research model, Advertising (X) acts as a Stimulus, which is measured through five main indicators: Informing, Persuading, Reminding, Value, and Assisting, in the context of the theory of Craig Andrews and Terence A. Shimp (2018). This stimulus is intended to trigger a response in the audience, which is processed through the 'Organism' stage in the consumer's mind before producing a measurable response. The response measured in this study is Brand Loyalty (Y), which reflects the end result of consumer interaction with advertising. Brand loyalty is measured through

four dimensions: Cognitive Loyalty, Affective Loyalty, Conative Loyalty, and Action Loyalty, (Oliver, 1999 in Seduram et al. 2022) Thus, this framework seeks to explain how advertising content presented on Instagram @BTN can systematically influence the level of consumer loyalty towards Bank Tabungan Negara:



Picture 1. 1 Research Framework

Source: Researcher's Processed Data

2.9 Research Hypothesis

The research hypotheses are developed based on theories such as marketing communication, advertising with indicators of inform, persuade, remind, and value from the theory from Shimp and Andrews (2018) and brand loyalty with indicators of cognitive, affective, conative, and action loyalty from (Oliver, 1999 in Seduram et al., 2022). Therefore, the proposed hypothesis is:

- H0: There is no significant influence between Bale advertisement on @btn on brand loyalty,
H1: There is a significant influence between Bale advertisement on @btn brand loyalty.

III. RESEARCH METHOD

The research method used in this study entitled "Analysis of Influence in Bale Advertisement Program on Instagram @BTN in increasing brand loyalty of Bank Tabungan Negara" is a quantitative research method. Quantitative research is defined as an approach that uses numerical data to measure variables, test hypotheses, and explain the relationship between variables (Scharrer and Ramasubramanian, 2021).

Population in quantitative research is defined as the entire research unit of primary concern, which includes all individuals or elements that have certain characteristics to be studied. In this study, since the population viewing Bale ads on Instagram is not limited to just followers of the @BTN account (ads may appear on other users' timelines), the total population size is considered unknown. Therefore, Lemeshow's formula is used to calculate the sample size with an unknown total population. A sample is defined as a subset of the population used to conduct research. Samples are taken in order to make observations and analyses to draw conclusions about the population as a whole. The determination of this sample size is based on the availability of the population. With a 95% confidence level ($Z = 1.96$) and a 5% margin of error ($d = 0.05$), the sample calculation shows an amount of 384.16, which is rounded up to 384 respondents. The sampling technique used in this study is non-probability sampling, specifically Convenient sampling. This method is being chosen because it allows researchers to find qualified respondents through convenience and sample surrounding researcher such as friends and family spreaded through social media because of

its limited time. The criteria set for respondents are Indonesian citizens who use Instagram and have seen Bale advertisements on BTN's Instagram account.

In this research, the correlation between variables is explained through theory. Variables are elements or characteristics of individuals or groups that can vary between individuals or groups, and can be measured or observed by researchers. Below are the variables used in this study:

Table 2 Variable Operationalization

Variable	Dimension	Indicator	Scale
Advertising (X)	Informing	Measures the extent to which advertisements are able to convey important information to consumers about products or services. (Andrews & Shimp, 2018)	Likert
	Persuading	Measures the ability of an advertisement that can influence consumer attitudes, intentions, and behaviors to choose or buy products. (Andrews & Shimp, 2018)	Likert
	Reminding	Measures how the ad's ability to remind consumers of a familiar product or brand to keep it in their minds. (Andrews & Shimp, 2018)	Likert
	Value	This indicator measured how advertising can add to the perceived value of the product in the eyes of consumers, for example by highlighting quality, uniqueness, or additional benefits. (Andrews & Shimp, 2018)	Likert
	Assisting	This indicator measures the role of advertising in supporting other marketing functions such as direct sales, distribution, or sales promotion. For example, advertising is a way of promoting discount programs. (Andrews & Shimp, 2018)	Likert

Variable	Dimension	Indicator	Scale
Brand Loyalty (Y)	Cognitive Loyalty	Measures how far is the consumers choose brands based on rational knowledge and beliefs about brand attributes and performance without deep emotional involvement. (Oliver, 1999)	Likert
	Affective Loyalty	Measures the depth of consumers' emotional attachment and positive feelings towards the brand formed from satisfying usage experiences. (Oliver, 1999)	Likert
	Conative Loyalty	Measures the level of commitment and strong intention of consumers to make brand repurchases based on repeated positive experiences. although the intention is still a thought that is not necessarily realized in real action. (Oliver, 1999)	Likert
	Action Loyalty	Measures the consumers purchase intentions into consistent real actions, with a strong commitment to make repeat purchases despite facing various obstacles or difficult situations, thus creating stable purchasing habits and inertia towards the brand. (Oliver, 1999)	Likert

3.1 Validity and Reliability Test

a. Validity Test

Validity tests is being done for each variable using Pearson's product moment. This questionnaire was distributed and filled out by a total of 384 respondents from the results on June 5, 2025. The researcher used the SPSS for Windows application to test the results. The criteria for testing validity are:

If $r\text{-count} > r\text{-table}$, then the question item is considered valid.

If $r\text{-count} < r\text{-table}$, then the question item is considered invalid

$r\text{-table}$ is determined using the Pearson Correlation Coefficient Critical Value Table, which is based on $Df = (N - 2)$. With $Df = (384 - 2) = 382$ and a significance level of 0.05, the $r\text{-table}$ value is 0.099. Based on SPSS calculations, all 10 questions of variable X and 10 questions of variable Y have $r\text{-counts}$ greater than $r\text{-table}$. $r\text{-count}$ is greater than $r\text{-table}$, so all items are considered valid.

3.2 Descriptive Analysis

Quantitative descriptive analysis is done to test, measure, and test hypotheses based on mathematical and statistical calculations. The purpose of this analysis is to describe and analyze the data carefully, so as to provide an in-depth understanding of the characteristics, patterns, and distribution of the data (Hadi, 2024). Descriptive analysis is used to determine the effect of Bale program advertisements on Instagram @BTN as variable X and in increasing brand loyalty as variable Y.

a. Classical Assumption Analysis

Assumption test is a test used to determine whether variables are normally distributed or not (Ghozali, 2018). In this study, this test uses a statistical analysis called Kolmogorov-Smirnov. The criteria for this test are: if the significance value is higher than 0.05 then the data is normally distributed; if the significance value is lower than 0.05 then the data is not normally distributed.

3.3 Non-Parametric Test

Non-parametric tests are statistical methods that do not require specific assumptions about population distribution, such as normality or homogeneity of variance. This test is performed when the research data does not meet the assumptions of parametric tests, especially the assumption of normal distribution.

3.4 Correlation Coefficient

The correlation coefficient is a statistical measurement that indicates the extent to which two variables are interconnected (Scharrer and Ramasubramanian, 2021). The correlation coefficient specifically measures the strength and direction of the relationship, with the aim of achieving an understanding of whether the relationship is positive, negative, or non-existent. In this study, given that the data does not meet the assumption of normality, Spearman's Rho will be used to measure the strength and direction of the relationship between variables.

3.5 Heteroscedasticity Test

The heteroscedasticity test is conducted to check whether there is an unequal residual variance from one observation to another in the regression model (Ghozali, 2018). That is, if the residual variance differs from one observation to another, then there is a heteroscedasticity problem. In this study, the method used to detect heteroscedasticity is the Breusch-Pagan-Godfrey test using SPSS. With a significance level of 5%, heteroscedasticity can be detected using the criteria:

1. if the Obs R-squared probability value (p value) is above 0.05, it means there is no heteroscedasticity
2. if the ObsR-squared probability value (p value) is below 0.05, it means there is heteroscedasticity.

3.6 Robust Standardized Errors

After testing for heteroscedasticity using the Breusch-Pagan method, indications of heteroscedasticity were found. To overcome this problem and maintain the accuracy of the regression estimation, the robust standard error method is used

3.7 Hypothesis Test

Hypotheses are defined as temporary assumptions made by researchers to answer the problem being studied through available data and observations. Hypotheses are also defined as statements based on previous knowledge and

theories made to predict certain relationships or conditions in research, and can be tested empirically through the data collected (Scharrer and Ramasubramanian, 2021). Hypothesis testing is a method of analysis applied to understand the effect between dependent and independent variables with consideration of the value of t value and a significance value of 5%.

H0: There is no influence between the independent variable (X) on the dependent variable (Y).

H1: There is an influence between the independent variable (X) on the dependent variable (Y).

Decision making on hypothesis analysis using the T test with a significance value of 5% which is analyzed on both variables can be determined by the statement:

1. if the value of t-count < 0.05 then H0 is rejected then H1 is accepted then H1 is accepted
2. if the t-count value > 0.05 then H0 is accepted then H1 is rejected

IV. RESULTS AND DISCUSSION

This chapter presents data analysis to answer the formulation of the problem regarding the influence of Bale program advertisements on Instagram @BTN in increasing brand loyalty of Bank Tabungan Negara, as well as its correlation with theory. Advertising, as a marketing communication strategy, functions to introduce products and influence company revenue through indicators of informing, persuading, reminding, valuing, and helping. In the S-O-R framework, advertising acts as a stimulus that triggers individual reactions, from thoughts to actions after seeing the advertisement. Data from 384 respondents showed that the Kolmogorov-Smirnov normality test results were not normally distributed.

Therefore, Spearman Rank correlation analysis was used, which showed a positive and significant relationship between perceived Bale advertisements and brand loyalty levels < 0.001 . Although the Breusch-Pagan test indicated heteroscedasticity, correction of the model with robust standard errors ensured statistical validity. Regression results show that Bale advertisements have a positive and significant influence on brand loyalty (significance of variable X < 0.001 , constant 0.021 at 95% confidence level). The higher the audience's perception of Bale advertisements, the higher their loyalty to the BTN brand. The coefficient of determination shows that 73.2% of the variation in brand loyalty can be explained by the perception of Bale advertisements, while the rest is influenced by other factors outside the study. This confirms that Bale ads on Instagram @BTN play an important role in increasing BTN customer loyalty, with the analysis remaining valid thanks to the model adjustment.

Table 3 Correlation Coefficient

Correlations			
Spearman's Rank Correlation		X	Y
Advertisement (X)	Pearson Correlation	1	0.844
	Sig. (2-tailed)		$< .001$
	N	384	384
Brand Loyalty (Y)	Pearson Correlation	0.844	1
	Sig. (2-tailed)	$< .001$	
	N	384	384

Based on the Spearman correlation test, the correlation value between the total score of Advertising (X) and Brand Loyalty (Y) is 0.844. This figure indicates a very strong level of correlation between the two variables.

Table 4 Determination Coefficient Test

Model Summary		
	R	R Square
1	0.732	0.731

The coefficient of determination (R^2) of 0.732 indicates that 73.2% of the variation in the value of Brand Loyalty can be explained by the Advertising variable in this simple regression model. In other words, changes in advertising are able to explain most of the fluctuations in brand loyalty. As for the rest (26.8%) is influenced by other factors outside the model. This high R^2 value indicates the excellent predictive power of advertising on brand loyalty. From this statement, it is clearly calculated this data can be used to explain the influence of advertising on brand loyalty.

Table 5 Heteroskedasticity Test Breuch Pagann

Coefficients		
	B	Sig
(Constant)	21.628	0.005
Advertisement (X)	-375	0.077

According to the calculations of breuch pagann, it is required for its significant score to be above 0,05 to be considered as no heteroskedasticity on its calculations. Meanwhile, from the picture above, within calculations of SPSS it is stated that its significance value for the constant is below 0.05, indicating that there is evidence of heteroscedasticity in this regression model. However, to address this issue and ensure the validity of the regression coefficient testing, an adjustment was made using robust standard error

Table 6 Robust Standard Error Result

Coefficients		
	B	Sig
(Constant)	-2,700	0.23
Advertisement (X)	1,044	<.001

After testing for heteroscedasticity using the Breusch-Pagan method, indications of heteroscedasticity were found. To address this issue and maintain the accuracy of the regression estimates, the robust standard error method was used. After being calculated using this method, the significance value of the constant is 0.023 and the significance of variable X is < .001. Both of these statements are below 0.05 significance. Hence, indicates that although there are indications of heteroscedasticity, the use of robust standard error allows the coefficient testing to remain valid and the regression results to be interpreted correctly.

$$Y = -2,700 + 1,044X$$

The regression constant value of -2.700 indicates that if there is no advertising activity at all ($X = 0$), then the mathematical model predicts that the level of brand loyalty is below zero, meaning that brand loyalty is very low or has not been formed.

This confirms that advertising plays a crucial role in the formation of brand loyalty. Each increase of one unit or one percent of Advertising score is predicted to increase the Brand Loyalty score by 1.044 of regression coefficient,

so that an increase in advertising activity directly has a positive impact on its loyalty. In other words, the more intensive or quality advertising strategy is carried out, the higher its loyalty to the brand

According to the statement mentioned previously, it is stated if significant is below 0.05 then it is considered the independent variable being considered as significant towards dependant variable. Hence, the result of its calculations using SPSS is described as:

- a. Variable of advertisement on Instagram have a significance of $<.001$ which being a smaller score than 0,05. It is concluded, the variable advertisement on Instagram have a significant effect towards brand loyalty or in other terms, H_0 is declined while H_1 is accepted.

Table 7 Descriptive Analysis Variable on Advertisement

No	Sub-Variable	Total Score	Percentage	Category
1	Informing	2790	90.82%	Very High
2	Persuading	2754	88.02%	Very High
3	Reminding	2777	90.39%	Very High
4	Value	2716	88.41%	Very High
5	Assisting	2781	91.45%	Very High
Total Score		13818		
Ideal Score		15360		
Percentage		89.86%		

Bale program advertisements (variable X) as a whole show a very high category with a percentage of 89.86%. This means that Bale's advertisements on Instagram were successfully recognized and well received by the audience. More specifically, the five advertising sub-variables also showed very high results: Informing (90.82%), Persuading (88.02%), Reminding (90.39%), Value (88.41%), and Assisting (91.45%). This indicates that Bale advertisements are effective in conveying information, attracting interest, maintaining memory, highlighting product value, and supporting audience understanding, in line with the function of advertising as a method of introducing products and influencing company revenue (Wicaksono and Seminari, 2016).

Table 8 Descriptive Analysis Variable on Brand Loyalty

No	Sub-Variable	Total Score	Percentage	Category
1	Cognitive Loyalty	3970	86.15%	Very High
2	Affective Loyalty	2732	88.93%	Very High
3	Conative Loyalty	2704	88.02%	Very High
4	Action Loyalty	3990	86.58%	Very High

Total Score	13396
Ideal Score	15360
Percentage	87.21%

Brand loyalty variable is also in the Very High category with a percentage of 87.21%. This figure reflects that most respondents have a strong commitment to the BTN brand, both in terms of trust, preference, and desire to continue using the bank's services in the future. Each dimension of brand loyalty shows a very high category. Cognitive Loyalty (86.15%), Affective Loyalty (88.93%), Conative Loyalty (88.02%), and Action Loyalty (86.58%). This confirms that the audience not only understands the product rationally, but also has an emotional attachment, a strong intention to make repeat purchases, and is consistent in using the Bale program, which shows the success of advertising in building long-term customer relationships (Risma and Setiawan, 2024).

This research concludes that Bale program advertisements on Instagram (@BTN) have a positive and significant influence in increasing brand loyalty of Bank Tabungan Negara. Advertising as an independent variable (X) is proven to be Influencing in informing, persuading, reminding, adding value, and helping audiences understand and interact with BTN programs. The impact of this strong advertising leads to high brand loyalty in the audience (Y), indicated by cognitive preference, affective attachment, conative intention to continue using the product, to consistent action loyalty behavior. Thus, advertising on social media, especially Instagram, plays a crucial role in building and strengthening long-term relationships between Bank Tabungan Negara and its customers.

V. CONCLUSION AND SUGGESTION

5.1 Conclusion

Based on the research that has been conducted in the previous chapter regarding the analysis of the influence of the Bale program advertisement on Instagram @BTN in increasing the brand loyalty of Bank Tabungan Negara, the conclusion has been reached that there is a significant influence of advertisements on brand loyalty. The results of descriptive analysis show that respondents' perceptions of Bale BTN advertisements are in a very high category with a percentage of 89.86%, and the level of brand loyalty is at 87.21%. The data is not normally distributed and there are signs of heteroscedasticity, the adjustment model uses a robust standard error and Spear correlation method. robust standard error and Spearman correlation method are used. The coefficient of determination ($R^2 = 0.732$) shows that 73.2% of the variation in brand loyalty can be explained by the perception of Bale advertising, while 27.8% is influenced by other factors outside the model. In conclusion, with the significant score of simple regression using robust has gained a score below 0.05, advertisement is considered effective on increasing brand loyalty

5.2 Suggestions

a. Academic Suggestion

This study opens up many opportunities for further academical research in the field of marketing communication or banks. it is suggested to analyse the effectiveness of Bale's advertising on Instagram compared to other platforms such as TikTok, which relies more on short video formats, or YouTube, which allows for longer narratives. It is also suggested to use a specific age or generation to measure it properly so the result is not considered too general, since it can cause a wide variety in its data.

b. Practitioner's Suggestion

Based on the results of the study that showed a significant influence of Bale advertisements on Instagram and BTN brand loyalty, the researcher suggested BTN to optimize its digital marketing communication strategy to be more focused and consistent. The results of descriptive analysis show that all advertising sub-variables (X) are in the "Very High" category, with the aspect of Assisting (91.45%) being the strongest and Persuading (88.02%) being the lowest among the sub-variables. Therefore, Bank Tabungan Negara needs to maintain its strength in the Assisting

aspect by continuing to present content that makes it easier for customers to use the service. Assisting aspect by continuing to present content that makes it easier to understand the program and helps audiences choose the right service. On the other hand, the aspect of Persuading needs to be improved through more engaging content innovation, personalized offers, or the use of strong testimonials to trigger audience interest and desire. Thus, BTN can further optimize the influence of Bale advertising in building long-term relationships and customer loyalty.

