

Anticipating normative community pressure in brand community: a study of young entrepreneurs community of Bank Mandiri

Lindiawati^{1*}, Indrianawati Usman², Sri Wahyuni Astuti³

¹STIE Perbanas Surabaya, Nginden Semolo Street No. 34-36, Surabaya City, East Java 60118, Indonesia

^{2,3}Airlangga University Airlangga Street No.4, Gubeng District, Surabaya, East Java 60286, Indonesia

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ABSTRACT

Brand community has been extensively built by either company or voluntarily by customers. From the company's perspective, brand community is considered an effective marketing strategy expected to achieve brand engagement and loyalty. Anyhow, companies often focus more on the community benefits, but few pay attention to the pressure burdened by the members. Among small-medium enterprises (SMEs) managed by individuals, they often strongly express personal emotion dominance. This study examines the effect of brand relationship quality, community identification, and inter-member relationship quality on community normative pressure. A Questionnaire was developed to collect the data based on nonprobability sampling, and distributed online. The data were quantitatively analyzed using Structural Equation Modeling (Warp-PLS). It showed that brand relationship quality significantly affects both community identification and the quality of inter-member relationship which then also affects normative pressure. It can be implied that community should be managed by involving the members more so that they have better community identification and inter-member relationship leading to less pressure, thus can help improve community engagement and loyalty.

ABSTRAK

Komunitas merek telah dibangun dan dikembangkan secara luas baik oleh perusahaan maupun pelanggan. Dari perspektif perusahaan, komunitas merek merupakan strategi pemasaran yang efektif untuk membentuk keterikatan anggota (engagement). Namun, selama ini perusahaan lebih fokus pada keuntungan komunitas merek dan kurang memperhatikan adanya tekanan yang dirasakan anggota karena aturan atau praktik-praktik komunitas. Penelitian ini menganalisis tekanan yang dirasakan anggota komunitas dimana tekanan ini bisa disebabkan oleh kualitas identifikasi anggota terhadap komunitas serta hubungan antar anggota, serta kedua hal tersebut juga dapat disebabkan oleh kualitas hubungan antara anggota dengan merek (Bank Mandiri). Data primer diperoleh dari kuesioner yang menggunakan nonprobability sampling dan didistribusikan secara online. Data dianalisis secara kuantitatif menggunakan Structural Equation Modeling (Warp-PLS). Temuan penelitian ini adalah bahwa hubungan merek dengan anggota berpengaruh signifikan terhadap identifikasi komunitas dan hubungan antar anggota yang selanjutnya keduanya berpengaruh terhadap tekanan normatif. Implikasi dari penelitian ini adalah bahwa komunitas seharusnya dikelola dengan lebih melibatkan anggota, sehingga mereka memiliki identifikasi terhadap komunitas dan hubungan antar anggota yang lebih baik dan dapat meminimalkan tekanan yang selanjutnya dapat meningkatkan engagement dan loyalitas.

1. INTRODUCTION

Brand community has been widely created and developed either by the companies as the brand owner, or voluntarily by their customers (Algesheimer, Dholakia, & Herrmann, 2005;

Habibi, Laroche, & Richard, 2014). This can happen since brand community is considered an effective marketing strategy, expected to achieve community engagement (X. Shen, Li, Sun, & Zhou, 2018; Zhou, Zhang, Su, & Zhou,

* Corresponding author, email address: lindi@perbanas.ac.id

2012) leading to customer loyalty (Algesheimer et al., 2005). Anyhow, the companies often focus more on the benefits of the brand community, but pays less attention to the pressure they feel toward the norms and practices within the community (Algesheimer et al., 2005). Normative community pressure naturally emerges from the community that implies more formal rules and very possibly from the individual level of the community (Ajzen, 1991; Cialdini & Goldstein, 2004; Mcmillan & Chavis, 1986).

Norms and practices are set to help lead and achieve the community objectives. However, in fact, whenever the community members do not feel that they are part of the community or, in other word, they have good community identification, it can lead them to have negative perception on the community norms, which are then pressures for them (Cialdini, Kallgren, & Reno, 1991). Moreover, whenever the members do not perform good relationship to each other, this also makes the condition worse, and leads to them to the pressures (Algesheimer et al., 2005).

In a community whose members are the owner of small- The researcher is interested in examining the normative pressure of medium enterprises (SMEs) because SME's belongs to individuals and they are also the decision makers for the business, so that the personal emotion or affection is very dominant. This community was created by Bank Mandiri, one out of five big banks in Indonesia owned by the government, aimed at helping those SMEs to support to each other and improve their business, which then improve the national economy. In having interaction among the members, a successful process can lead to good members' engagement to the community (Füller, Matzler, & Hoppe, 2008; Tsai, Huang, & Chiu, 2012). In their daily interaction, the community has norms and practices experienced, introduced and enforced by members that then become norms and practices that help lead the community and achieve the objectives of it (Mcmillan & Chavis, 1986).

The members of this community is called *Wirasaha Muda Mandiri* meaning young entrepreneurs of Bank Mandiri. These members are young entrepreneurs having attended in national business competition held and facilitated by the bank. Those successfully coming to the semi-final then were included in the community by welcoming about 40 members annually. Since this is an annual event

held since 2007 until now, the total members have been more than 700 members. Since every year the community gets new members from the semi-final stage, the members are getting more varied in term of business performance. The earlier the members, they tend to have more settled business. Bank Mandiri would like the community to be the place in which all members can mingle and have closed relationship and good engagement to further help collaborate and improve their businesses. To help this, community has rules and norms, and even members especially the senior ones have practices that can be referred by the new ones. These norms and practices are needed to help manage the community. Such as joining workshop and product exhibition, being active in Whats-App group, sharing knowledge and experience.

Since the members are SME owners that are individual, individual-based factors are also important. When the members feel that the community belongs to them and feel they are part of the community, or they feel that the objectives of the community also become part of their responsibility. This means that they have good quality of community identification (Algesheimer et al., 2005; Brodie, Ilic, Juric, & Hollebeek, 2013). If they have good quality of community identification, they may have good perception on the community rules, norms and practices they have to refer, meaning that they do not think they are a burdensome and are not pressures (Fournier, 1998).

Moreover, since all members come from the same channel of competition and event, they should have similar experience and value that lead them to have good quality of inter-member relationship. When they have good quality of inter-member relationship, this leads them to have good perception on the community norms and practices (Y. Shen, Huang, & Chu, 2010).

Both the quality of community identification and inter-member relationship may cause the pressures for the community members. Since all members experience the same step-by-step process to finally become the community members, logically with this logical process, the members may have good community identification and inter-member relationship. They experience and feel good relationship with Bank Mandiri. This can start from the stage of registration, all steps of competition treatment, until the steps of final evaluation (Fournier, 1998).

Based on the theoretical gap and the logical potentiality within the community of *Wirausaha Muda Mandiri*, this study intends to examine the effects of brand relationship quality on both community identification and inter-member relationship that further their effects on normative community pressures among the community members

2. THEORETICAL FRAMEWORK AND HYPOTHESES

The theories in this study are those of grand theory highlighting this research. It is a relationship marketing and those referred to discuss all variables such as brand relationship quality, community identification quality, inter-member relationship quality, and normative community pressure.

Relationship Marketing

Relationship marketing is the company's efforts to establish a closer relationship with customers (Helen Peck, Moira Clark, Adrian Payne, 1999). Initially, a relationship marketing was to keep the customers from switching to other brands or to maintain their loyalty. Yet, during its development, the focus of relationship marketing is not only to maintain the customers but also to build relationships with them so that they can provide feedback and values to the company and support the company's image (Hooley & Piercy, 2017; Temporal, 2011).

In the concept of relationship ladder marketing developed by (Helen Peck, Moira Clark, Adrian Payne, 1999; Martin Christopher, Adrian Payne, 2001), it was explained that there are two main stages in building relationships with customers, namely winning new customer (customer catching) and developing and enhancing relationships (customer keeping). At the stage of winning new customer (customer catching), the company makes efforts to find the prospective customers (potential customers) to be transformed into their customers. While in the stage of developing and enhancing relationships (customer keeping), there are several sub-stages, namely making customers as clients, supporters, advocates, and the highest is partners. Relationship marketing is a marketing effort to change the client's position to be a partner. Customers who have become partners for the company will work together, interdependent to get benefits for both parties (mutual benefits) that are supported by mutual trust and respect (Hooley & Piercy, 2017).

In order for relationship marketing to run effectively, companies must choose the right customer group as the target. Customers who are targeted to be partners are those who can contribute to and build value for the company (Hooley & Piercy, 2017). In relationship marketing, there are two kinds of benefits for customers, namely financial and social benefits. Financial benefits are those of economic benefits whereas social benefits are in the form of non-financial values which are generally manifested in the development of groups or communities with customers. In this community, corporate and social events are needed so that members can meet each other to develop mutual interests and business or knowledge such as through seminars, workshops, exhibitions etc. (Hooley & Piercy, 2017).

Brand Relationship Quality

Brand relationship is defined as the relation between brand and consumers in which consumers value brand as fellow or business partner (Aggarwal, 2004; Aggarwal & Law, 2005; Fournier, 1998). Consumers and brand may have relationship to each other that is called *brand relationship* or *consumer-brand relationship* (Fournier, 1998; McAlexander, Schouten, & Koenig, 2002). Similarly, it is also defined that brand relationship as the tie between a person and a brand that is voluntary or is enforced interdependently. *Brand relationship* explains the relationship between brand and consumer's self-concept and is referred to representing a party that the customers trust and rely on (Cheng, White, & Chaplin, 2012). Referring to this closed relationship, even some researches show that strong brand relationship affects a positive reaction of customers in which when they are encountered with the brand failure, they may give excuse or show forgiving behaviors (Cheng et al., 2012; Y. Shen et al., 2010).

Brand relationship quality includes emotional and behavioral aspects developed into six determinants namely love or passion, self-connection, commitment, interdependent, intimacy, and brand-partner quality (Fournier, 1998). These six facets then developed by Smit, Bronner, and Tolboom (2007) formulated in Brand Relationship Quality Model (BRQ-Model) adding one more facet namely nostalgic connection. These seven facets namely intimacy, personal commitment, passionate attachment, love, self-concept connection,

nostalgic connection, and partner quality.

Strong relation refers to long term relation or series of repeated action (Smit, Bronner, & Tolboom, 2007a). The intimacy (facet 1) refers to the psychological closeness between partners and the knowledge about the brand. Commitment (facet 2) means loyalty to the brand in terms of faithfulness and willingness to make small sacrifices. Passionate attachment (facet 3) refers to the integration of the brand in its user's daily life. This facet represents attachment and the feeling that something is missing if the brand is not used. Love (facet 4) relates to possible feelings for the brand. Self-connection (facet 5) reflects the extent to which the brand is part of the self, part of the self-image, and refers to the question whether the consumer and his or her brand have lots in common. In the nostalgic connection (facet 6) brands are part of the consumer's history and related to particular memories or event. Partner quality (facet 7) refers to the qualities of the partner in the relationship, and whether the brand takes good care of the consumer, shows interest and is reliable (Smit et al., 2007a).

Inter-Member Relationship Quality

Inter-member relationship quality is the quality of interpersonal interaction within a community that reflects interpersonal interests and group interactions. The quality of this relationship is reflected in the familiarity, similarity, and expertise (Shen, 2010).

Familiarity with other community members is an individual's knowledge regarding other community members and their activities within the community. Familiarity could also lead to better interpersonal attraction and a better quality of interaction. In addition, familiarity could also help decrease uncertainty and risk in relationship. Members could also have good relationship due to having similarity. Similarity can be defined as a match in demographic characteristics or in psychographic traits (e.g., lifestyle, personality). Perceived similarity could positively influence the development of interpersonal attraction and friendship. Relationship among people within a community could develop better with similar interests or experiences. Perceived expertise of other community members is defined as the amount of knowledge one has about a domain. An expert's opinions are more credible and reliable than a non-expert's. That's why, people tend to agree more with an expert. They also tend to change their attitudes in conformity

with an expert's opinion. Community members with higher expertise, skills, and capabilities are more likely to provide useful advice and reinforces community members to feel more secured (Shen, 2010).

The importance of brand relationship includes inter-member interaction (Tsai et al., 2012). Therefore, individual perspective is also considered crucial in brand community. The importance of this inter-member relationship is also highlighted by (Mcalexander et al., 2002) proposing the Customer-Centric Model of Brand Community in which the model links the focal customer with customer, brand, product, and marketer. Focal customer-brand link refers to brand community, while focal customer-customer link refers to inter-member relationship

This logic is referred to the commitment that reflects individuals' desires to maintain a valued relationship with others (X. L. Shen, Li, Sun, & Zhou, 2018). This idea reflects that the brand relationship leads to a sense of moral responsibility to the brand and fellow owner (Talk et al., 2007). Moreover, it is explained that Customers can be effectively segmented into relationship groups which are personal and functional connections with the brand. This logic raises the following hypothesis:

H1: *Brand relationship quality positively affects inter-member relationship.*

Brand Community Identification

Brand community identification is the relationship between the member and the brand community showing the existence of the members within the brand community (Hogg & Turner, n.d.; Turner & Oakes, 1986). This definition is supported by Algesheimer et al. (2005) explaining that brand community identification is how the brand community members see their membership within the brand community. Consumers as the members of brand community may have relationship with the brand community. Consumer relationship with the brand precedes and accommodates the customers' relationship with the brand community (Algesheimer et al., 2005). In this case, the potential customers tend to look for the brand value in terms of functional and symbolic benefits of the brand.

Identifying the brand community is conducted by valuing cognitive and affective components of the brand community (Bergami & Bagozzi, 2000; Bhattacharya & Sen, 2003).

Cognitive component includes members' awareness on their existence or membership in the community; while affective component means involving emotion toward brand community (Doosje, Spears, & Ellemers, 2002; Ellemers, Spears, & Doosje, 2002).

The idea on which that consumer relationship with the brand precedes and accommodates the customers' relationship with the brand community. Finally, this logic leads to a hypothesis as follows:

H2: *Brand relationship quality positively affects brand Community identification.*

Normative Community Pressure

Normative community pressure is defined as the consumer's perception of the brand community's extrinsic demands on a person to interact and cooperate with the community (Algesheimer et al., 2005). In this condition, any community implies the rules to lead its members. Community pressure must be anticipated by community organizer since it will ruin the effectiveness of the impact of brand community. The rules are demands of the community on its members. These demands can be in the forms of community norms, rituals, and members' practices that have been referred. The rules might also perceived pressures for the members. Members might consider the norms and rules as burdensome.

Norms is implied in some phases of the community which are recruitment, initiation of membership, and ongoing interaction (McMillan & Chavis, 1986). Normative community pressure affects the community's members in term of behavior formulation. Substantively, norm in community refers to two aspects which are: a) norms which are publicly visible or compliance with group's norm; b) private acceptance of the norm (Ajzen, 1991; Cialdini & Goldstein, 2004). This norm will become pressure in the condition that when the first aspect happens, but the second aspect is low. When the private acceptance is low, then norms become pressures (Algesheimer et al., 2005).

The normative community pressure may come from the community or from the individual member. Once community members put their existence and membership within a brand community, they encounter norms to refer. Members perceiving that their existence is good will make them feel they are part of the community. It shows that they are

well identified or have a good community identification. This leads to positive acceptance on community norm, or in other word members do not perceive the norms as pressures (Aggarwal, 2004). This logic is stated in the following hypothesis:

H3: *Inter-member relationship negatively affects normative community pressure*

The relationship between members and the brand community (inter-member relationship) becomes a power for the effectiveness of vertical relations between community members and community or company (member-brand relationship). If this vertical relationship is good, it will benefit the company as the brand owner where community members as the part of it will actively participate in supporting the brand and with high emotional strength (Alexander, 2002). Conversely if the relationship between members is not good, then norms that have been made by the community, will be pressures for members (Normative community pressure) (Algesheimer, 2005). This logic is reflected in the following hypothesis:

H4: *Brand community identification negatively affects normative community pressure.*

3. RESEARCH METHOD

Measures Development

The measurement for four variables namely Brand Relationship Quality (BRQ), Inter-Member Relationship Quality (IMRQ), Brand Community Identification (BCI), and Normative Community Pressure (NCP), were adopted from the literature of some studies, then adapted to suit the context of the research. It is the community of small-medium enterprises owners who are set up by Bank Mandiri, one of the big five banks in Indonesia owned by the state.

In measuring brand relationship quality (BRQ), the measurement was adopted from Fournier (1998) developing six facets and Smit et al., (2007b) improving them into seven facets, then adjusted to the research context resulting. Finally, it resulted in three facets instead of six or seven facets. The three facets and the items developed are self-connection (two items), interdependence (one item), and partner quality (one item). Next, Inter-Member Relationship Quality (IMRQ) was assessed using determinants developed totally into five items namely familiarity (three items), similarity (two items), and expertise (two

items). Then, brand community identification (BCI) was measured by four facets namely membership (three items), influence (one item), reinforcement (one item), and shared-emotional connection (one item). Finally, normative community pressure (NCP) measurement was based on the resistance facet which was then developed to five items (Kent, S., Jordan, P. J., & Troth, 2014).

The multi-item measurements, using a five-point scale anchored on '1' - 'extremely disagree' to '5' - 'extremely agree' were adopted from the extent literature and modified to suit the study's context. The researcher conducted some preliminary checks namely validity and reliability checks.

Respondents

The participants of this research are young entrepreneurs who have been recruited and selected by Bank Mandiri along with its big national program named *Wirasaha Muda Mandiri* (WMM) to get education, training, competition, and capital. The requirement is that they must hold undergraduate study level. When they come at the semi-final phase, they are appreciated to be the members of the WMM community named is group are called the alumnae of WMM. Bank Mandiri is one of the big five banks in Indonesia. The participants were recruited openly through an online questionnaire, prepared using google form

and whose link was spread to all community members. The questionnaire distribution was helped by some senior alumnae. For this research, the main coordinator encouraging community members to fill in the online questionnaire is the SME owner producing Madura Batik mixed with Aroma Therapy. By using non-probability sampling technique, supported by the warm approach of the SME owners, 107 responses were attained, but six of them did not fill completely, and two responded twice. Those respondents were representing the six business categories namely industry, trade and services; 2) food; 3) creative industry; 4) social; 5) Technology.

Analysis Technique

Since this research is causal research testing the effects exogen variables on an endogen variable, the research data are analyzed using structural equation modeling (SEM). The statistical software which was used was PLS-based structural equation modeling (SEM) software, version 6.0.

4. DATA ANALYSIS AND DISCUSSION

Measures Evaluation

The validity test is intended to get that all items of the four variables totaling twenty items successfully explains the measurement of the variables. This can be seen by the discriminant validity score which are all >

Table1
Normalized Structure Loadings and Cross-Loadings

BRQ1	0.781	0.537	0.27	-0.169
BRQ2	0.726	0.567	0.347	-0.177
BRQ3	0.757	0.35	0.544	-0.097
BRQ4	0.674	0.411	0.58	-0.201
BCI5	0.306	0.846	0.16	-0.405
BCI6	0.55	0.689	0.398	-0.253
BCI7	0.529	0.706	0.411	-0.23
BCI8	0.468	0.763	0.375	-0.241
BCI9	0.494	0.749	0.365	-0.248
BCI10	0.47	0.754	0.372	-0.268
IMRQ11	0.519	0.328	0.787	0.057
IMRQ12	0.459	0.403	0.79	0.054
IMRQ13	0.511	0.388	0.761	-0.095
IMRQ14	0.375	0.377	0.839	-0.116
IMRQ15	0.414	0.41	0.813	0.011
IMRQ16	0.411	0.426	0.805	0.036
IMRQ17	0.556	0.351	0.754	0.014
NCP18	-0.304	-0.319	-0.063	0.895
NCP19	-0.426	-0.423	-0.217	0.769
NCP20	-0.278	-0.441	-0.069	0.85
NCP21	-0.156	-0.33	0.011	0.931
NCP22	0.248	-0.058	0.466	0.847

Source: Output of Data Processed

0.7 while the accepted score is minimum 0.7. The discriminant validity scores are explained by normalized Structure Loading and Cross-Loading as shown by Table 1.

The reliability of the measuring items is shown by the composite reliability which are ideally should be > 0.6. This result is shown in Table 2.

Table 2
Composite reliability coefficients

BRQ	IMRQ	BCI	NCP
0.923	0.971	0.970	0,828

Source: Output of Data Processed

Structural Model Estimation

This research includes three exogen variables and one endogen variable that all were tested statistically using Structural Equation Estimation supported by WarpPLS 6.0 version. The following is the research model that has been successfully tested. The causality of each construct effects show significant result as indicated by all p values which are < 0.01.

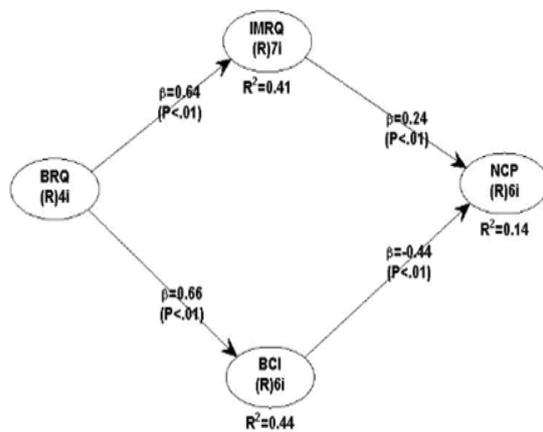


Figure 1
Research Model

The effect of brand relationship quality (BRQ) on inter-member relationship quality (IMRQ) is quite strong (β: 0.64). Brand relationship quality explains 41% of the variance in inter-member relationship quality (IMRQ).

The effect of brand relationship quality (BRQ) on brand community identification (BCI) is quite strong (β: 0.66). Brand relationship quality explains 44% of the variance in brand community identification (BCI).

Normative community pressure (NCP) is explained by the antecedents which are inter-member relationship quality (IMRQ) and brand community identification (BCI) as

of only 14%. Normative community pressure is affected significantly by inter-member relationship quality (IMRQ) with β:24%, while the effect of brand community identification (BCI) with β:44%, also significantly affects normative community pressure.

Finding and Discussion

Based on the data process, it was found that there were supports from the four variables. The first hypotheses is proved, showing that brand relationship quality significantly affects inter-member relationship quality. This result means that the community members perceive they have good relationship with Bank Mandiri. They think that Bank Mandiri keeps relationship with community members, and they also try to keep in touch by joining programs held by Bank Mandiri such as through providing training, exhibitions, credit etc.

Moreover, the members feel that they think WMM is a special event of Bank Mandiri involving their life that they will always remember. This good perception on the relationship of Bank Mandiri and the community members lead to the good relationship among members in which that members have close relationships, make good friends to each other, have communication both online and offline. They also never forget that they come from the same channel of competition sending them to be in a big business family accommodated by Bank Mandiri. Additionally, members appreciate to each other in term of knowledge and business experience. This is due to that they are all university graduates and are aware better of how to treat the business fellow, never mind they are from the same alumnae of WMM of Bank Mandiri.

Anyhow, based on the open question there are 21% respondent expressed their feeling of being left by other members and felt that among members have been apart emotionally and in term of jobs. This is due to Bank Mandiri does not set sustainable programs for the young entrepreneurs' community members anymore, value to their life. Based on the open questions, most young entrepreneurs think that this has excellent performance, up to date, professional and has high integrity. These valuable points of perception on the bank means that Bank Mandiri are very demanded by its customers.

The second hypotheses is also proved showing that brand relationship quality

significantly affects brand community identification. This result means that the members perceiving that they have good relationship with Bank Mandiri, they feel that they belong to the community and part of this community. Besides, they think that also must support the purpose of this community, they are willing to sacrifice for the community and would like to make things regarding this community better.

Finally, the third and fourth hypotheses explain altogether since they involve the same consequence variable which is normative community pressure. The third hypotheses stating that inter-member relationship quality negatively affects the normative pressure is proved. This also perform so with the fourth hypotheses. These result mean that inter-member relationship quality and brand community identification that have already been good lead to the member to have good perception on the community rules, norms and practices. Being burdened by rules, norms, and practices does not happen in general among the community members. Normative community pressure does not appear as the effect of both inter-member relationship quality and brand community identification. Since the beta values of these two antecedents are very low, and the relation is negative, it means both inter-member relation quality and brand community identification do not cause the burden for the members.

5. CONCLUSION, IMPLICATION, SUGGESTION, AND LIMITATIONS

Conclusion

This research results are highlighted as follows: a) The good relationship between Bank Mandiri and the community members (good brand relationship quality) affects the quality of the relationship among community members that is good (good inter-member relationship quality); b) The good relationship between Bank Mandiri and the community members affects the good identification of the members toward the community (good brand community identification); c) The good relationship among community members (good inter-member relationship quality) does not cause members to be burdened with norms, rules, and practices (normative community pressures); d) The good identification of the members toward the community (good brand community identification) does not cause members to be burdened with norms, rules, and

practices (normative community pressures).

Implication

Bank Mandiri should involve the each batch representatives to the exhibition and training. This will strengthen the relationship between the bank and the community members. The more members involve, thus, the less normative burden they perceive. This is due to the evidence that brand relationship quality affects both inter-member relationship quality and brand community identification. Besides that, brand community is aimed at achieving customer engagement and loyalty, as well as considering that the number of community members are getting bigger annually.

Limitation and Suggestion

This study involved the respondents taken using non-random sampling. It means that the six business categories namely industry, trade and services; 2) food; 3) creative industry; 4) social; 5) Technology possibly have not been represented. The researchers suggest that for further research, further researchers should get support from Bank Mandiri to get the data of all community members grouped in each different batch and business categories. By doing so, it can provide the way of researching the potential of co-developing across the category of business.

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