

The Role of Customer-Based Brand Equity on Customer Loyalty in Employees' Social Security



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ABSTRACT: This study aims to analyze the role of customer-based brand equity (CBBE) in affecting customer loyalty in social security for employees. The Social Security Implementer Agency (BPJS) for Employment at Yogyakarta Branch Office is observed or this study. The research population is all participants of social security programs registered in Yogyakarta branch office. The research sample was 251 respondents who are participants of the social security program from BPJS for Employment. The research data were analyzed using the Structural Equation Model (AMOS v 23). The results of this research show that CBBE has a positive and significant effect on customer satisfaction. In addition, CBBE has a positive but not significant effect on trust and customer loyalty. Meanwhile, customer satisfaction has a positive and significant effect on trust. Furthermore, customer satisfaction has a positive but not significant effect on customer loyalty. The results of this study also show that trust has a positive and significant effect on customer loyalty.

KEYWORDS: CBBE, trust, satisfaction, customer loyalty, BPJS

INTRODUCTION

The Social Security Implementer Agency (BPJS) is a legal public entity arranged directly under the President of the Republic of Indonesia. This agency is in charge of administering the implementation of Indonesia's Social Security. According to Law Number 40 of 2004 on the National Social Security System, five types of social security must be owned by every Indonesian resident, including foreigners who work for a minimum of 6 (six) months in Indonesia. The five types of social security are health security, old age security, work accident security, death security, and pension security. Through Law Number 24 of 2011 on the Social Security Agency, two major operators of social security providers are appointed. They are BPJS for Health and BPJS for Employment. Based on data from BPJS for Employment's financial statements in 2019 and 2020, the participant satisfaction index decreased from 95.5% to 92.8%. Net Promoter Score (NPS) is the probability of a respondent recommending BPJS for Employment's products to others. This reflects that the loyalty of BPJS Employment participants is still very low. In terms of membership coverage, it can be seen that there is a slowdown growth of active participants of BPJS for Employment. Particularly, the slowdown happens when it is compared to the projected data of BPJS for Employment participants issued by the National Development Planning Agency.

Consumer Based Brand Equity (CBBE) is the differential effect of brand knowledge on customer responses to the brand's marketing (Raji, et al., 2019). The customer's perception of the features and brand of a product or service helps them recognize the organization, known as brand equity (Kotler & Keller, 2016). A brand has a positive CBBE when customers are interested in the brand. In addition, positive CBBE is shown when customers have a positive experience with a product and how to market it. On the contrary, a brand has a negative CBBE when customers react less interestedly to the brand's marketing under the same circumstances

To find out whether the perceived quality provided is corresponding to the wishes and needs of the participants, BPJS for Employment at Yogyakarta Branch Office needs to evaluate the quality of their existing services. By doing so, BPJS for Employment can improve its services that suit the customer's wishes and needs. Thus, the service improvement is expected to increase customer satisfaction and loyalty which become one of the factors to boost organizational profits in the future.

Previous research conducted by Thakur (2018) shows that customer satisfaction has a very large role. Specifically, customer satisfaction can mediate the relationship between service quality and loyalty. Aside from this result, research conducted by Neupane and Devkota (2017) shows that service quality has a significant effect on customer satisfaction at private hospitals in

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Nepal. Similarly, the study conducted by Yunan et al. (2017) states that service quality has a significant effect on customer loyalty. The research conducted by Yilmaz, et al (2018) concludes that bank-inspired trust, the reliability of bank services, and the physical appearance and accessibility of banks affect increasing customer satisfaction.

The results of Vironika and Pradana's (2020) research reveal that internal branding directly affects customer-based brand equity without requiring organizational loyalty as a mediating variable. These results can help the retail store industry with empirical evidence to apply internal branding in their organizations. It is done to create brand equity between stores and customers through front-line employees.

Pratama, et al. (2019) examined the effect of equity and consumer-based brand satisfaction on loyalty. His study argues that there are two unsupported hypotheses, namely (1) the relationship between ideal self-congruence and customer satisfaction and (2) the relationship between brand identification and customer satisfaction. Internal branding that is successfully implemented can improve employee compatibility with the work environment and increase employee brand knowledge (Boukis et al., 2017). Utami's research (2015) explains that the success of Bank Mandiri's internal branding program is assessed through brand performance, such as sales, brand recall, and brand equity, as well as indicators of satisfaction, understanding and commitment among employees. In addition, organizations also have a role where employees accept or ignore brand messages that must be conveyed (Boukis et al., 2017; Wang, et al., 2019). In Ebrahim's research (2020), It is stated that there is a very strong relationship between brand loyalty in influencing brand equity. In addition, this study argues that the company must focus on brand loyalty to increase brand equity.

THEORETICAL APPROACH AND LITERATURE REVIEW

Social Security Implementer Agency for Employment

The Social Security Implementer Agency (BPJS) for Employment is a transformation of PT. Jamsostek (Persero) or Worker's Social Security Program. BPJS for Employment is a government program that provides social security for every worker in Indonesia. BPJS for Employment organizes 4 Social Security programs for employees. They include Work Accident Security, Death Security, Old Age Security and Pension Security. In terms of BPJS for Employment membership, there are four types of participants as follows:

1. Wage Recipients (PU) are those who work by receiving salaries, wages, or other forms of remuneration from the employer.
2. Non-Wage Recipients (BPU) are people who work independently to carry out economic activities or businesses to earn income from the results of their activities or business.
3. Construction service sector workers (JAKON) are workers in the planning, implementation, supervision, and consulting services for construction work
4. Indonesian Migrant Worker (PMI) is every Indonesian citizen who will, is currently, or has done work by receiving wages outside the territory of the Republic of Indonesia.

Customer-Based Brand Equity (CBBE)

Aaker (1996) defines brand equity as a set of brand assets and liabilities linked to a brand, its name and symbol, that add to or subtract from the value provided by the product or service to a company and/or the company's customers. Perspectives on brand equity can be viewed from a financial perspective, a consumer perspective, and an employee perspective (Baalbaki, 2012). Consumer-based brand equity is a customer-based measure that is used to determine the relationship between brands and customers that gives value to a company (Jeon & Yoo, 2021; Algharabat, et al., 2020; Zarantonello, et al., 2020). Aaker (1991); Alexandra & Cerchia (2018); Mokhtar, et al., (2018); Sadek, et al., (2018) define CBBE as a commercial value that comes from consumers' perceptions of certain brand name, products or services, not from the products or services themselves. They also note that brand equity has five dimensions. They include brand loyalty, brand awareness, perceived quality, brand associations, and other brands.

Customer Satisfaction

Satisfaction is an attitude shown as consumers' response to their experience and their assessment of an event (Roostika & Muafi, 2014). According to Kotler and Keller (2016); Danthanarayana & Arachchi (2020), satisfaction is defined as "a person's feelings of pleasure or disappointment that result from comparing a product or service's perceived performance (or outcome) to expectations" with the intention that consumers can experience one of these three general levels of satisfaction. First, if the performance is below expectations, consumers will feel disappointed. Second, if the performance matches the expectations, the customer will be satisfied. Third, if the performance exceeds expectations, the customer will feel very satisfied, happy or happy. Regarding satisfaction, Rehman (2016) says that it is a "summary of psychological states that result when emotions towards unconfirmed expectations are combined with previous feelings about the consumer's experience." This consumer satisfaction can

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be measured. Consequently, companies can see the level of satisfaction of their consumers and also develop strategies to create consumer satisfaction. According to Kaihatu, et al. (2015), functional satisfaction is the satisfaction felt when the product matches the expected function. Meanwhile, psychological satisfaction is felt when an attribute has no form or is intangible but can give a feeling of satisfaction.

Customer Loyalty

Customer loyalty means customer commitment to brands, stores, and suppliers, and it is based on a very positive attitude from customers and reflected in their positive buying behavior (Bismo, et al., 2018). Kotler and Keller (2016) define loyalty as a customer's commitment to repurchase a particular product or service in the future, even if the circumstances and marketing efforts of rivals have the potential to make the customer switch to another company. Loyalty is a customer behavior that will lead to repeat purchases. This can be driven by price or a sense of belonging to a particular brand, perhaps through inferred exclusivity. Furthermore, loyalty is a customer's commitment to deeply keep on re-subscribing or re-purchasing the selected product/service consistently in the future, even though the influence of the situation and marketing efforts have the potential to cause behavior change (Vidayanti, 2020). Sivapalan & Jebarajakirthy (2017) conclude that improving service quality will have a good impact on increasing loyalty. According to Kim, et al. (2021), brand loyalty is one of the measurements of how a brand performs to consumers.

Trust

Brand trust is the perception of reliability from the consumer's point of view based on experience, or rather on a sequence of transactions or interactions characterized by the fulfillment of expectations for product performance and satisfaction (Rizan, 2012: 6). Trust is the expectation of each individual who will become a consumer that the company can be trusted and relied on in providing satisfaction for consumers (Siagian & Cahyono, 2014). Trust doesn't come easily. Trust is built because of the expectation that the other party will act according to the needs and desires of consumers. Trust is a consumer's belief in the attitude and behavior of another party or service provider. Trust must be built from the beginning of the business establishment to the implementation process of business activities. Trust itself functions as a catalyst in various transactions between sellers and buyers so that consumer satisfaction can be fulfilled and as a result will have an impact on higher buying interest (Nababan, et al., 2021; Chauhan & Hudaya, 2020). The theoretical framework is described as follows:

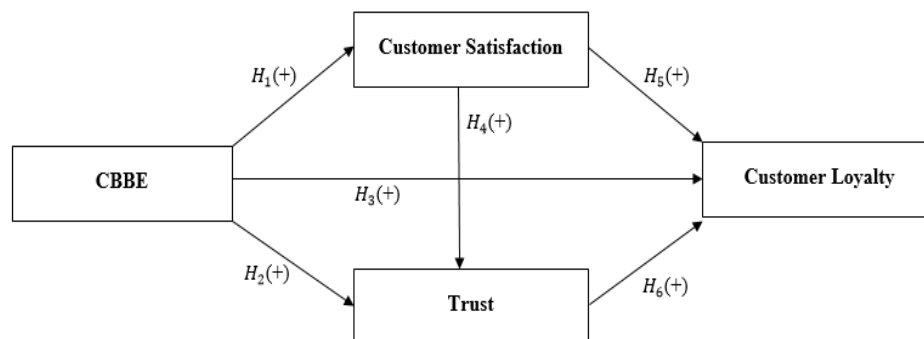


Figure 1. Conceptual Framework

RESEARCH METHOD

This research used a quantitative method. The population in this study were the participants of BPJS for Employment. The technique of determining the sample of this research was purposive sampling. The samples in this study were characterized or required to be the participants of BPJS for Employment at the Yogyakarta Branch Office who agreed to be the sample. So, the respondents in this study were at least $38 \times 5 = 190$ respondents. The data collection method used a questionnaire/questionnaire.

DATA ANALYSIS METHOD

This study used SEM (Structural Equation Modeling) analysis from the AMOS statistical package. In addition, this research used a validity test and reliability test. Validity is calculated by the product moment formula, between the item score (X_p) and the total score (X_t). Regarding the reliability, the instrument can be declared reliable if it has a Cronbach Alpha Coefficient > 60%, or more than 0.06.

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RESULTS AND DISCUSSION

Respondent Characteristics

The characteristics of the respondents in this study are described in terms of several criteria. They include sex, age, education, monthly expenses, and occupation. The characteristics of the respondents are stated in Table 1.

Table 1. Respondent Characteristics

| Sex | Frequency | % |
|---------------------------|-----------|-----|
| Male | 92 | 37% |
| Female | 159 | 63% |
| Age | | |
| 18-29 Years | 51 | 20% |
| 30-39 Years | 104 | 41% |
| > 40 Years | 96 | 38% |
| Education | | |
| Senior High/Equivalent | 39 | 16% |
| Diploma/Bachelor | 194 | 77% |
| Master Degree | 17 | 7% |
| etc. | 10 | 4% |
| Monthly Expenses | | |
| < 2 million | 48 | 19% |
| 2 million - 5 million | 152 | 61% |
| 5 million - 10 million | 42 | 17% |
| > 10 million | 9 | 4% |
| Occupation | | |
| Civil Servant/Army/Police | 22 | 9% |
| Private Employees | 204 | 81% |
| Entrepreneur | 21 | 8% |
| Unemployed /Housewife | 4 | 2% |

Structural Equation Modeling Analysis

The development of the model in this research is based on the concept of data analysis. In general, this research model consists of 1 exogenous variable and 3 endogenous variables. The exogenous variable in this study is CBBE. The endogenous variables in this study are customer satisfaction (CS), trust (CT) and customer loyalty (CL). Furthermore, these variables will be analyzed using the method of structural equation modeling through AMOS 24 software.

Confirmatory Analysis

Validity and Reliability Test

Confirmatory analysis was used to test the concept that is built using several measurable indicators. Based on confirmatory analysis, validity and reliability become the first factor to look at. Validity can be known through the value of the factor loading of each indicator. According to Hair et al. (2010), the minimum number of factor loading is 0.5 or ideally 0.7. As for the reliability test, construct reliability is declared good if the CR (construct reliability) value > 0.7 and the VE (variance extracted) value > 0.5. The results of the validity and reliability tests are shown in Table 2.

Table 2. Validity and Reliability Test

| Variable | Indicator | Factor Loading | CR | VE |
|----------|-----------|----------------|-----|-----|
| CBBE | CBBE2 | 0,823 | 0,9 | 0,8 |
| | CBBE1 | 0,658 | | |
| | CBBE3 | 0,954 | | |
| | CBBE4 | 0,967 | | |
| | CBBE5 | 0,95 | | |

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| | | | | |
|-----------------------|-----|-------|-----|-----|
| Customer Satisfaction | CS2 | 0,903 | 0,9 | 0,8 |
| | CS3 | 0,783 | | |
| | CS1 | 0,92 | | |
| Customer Trust | CT2 | 0,914 | 0,9 | 0,8 |
| | CT1 | 0,889 | | |
| | CT3 | 0,904 | | |
| | CT4 | 0,913 | | |
| Customer Loyalty | CL1 | 0,931 | 0,9 | 0,7 |
| | CL2 | 0,933 | | |
| | CL3 | 0,778 | | |
| | CL4 | 0,888 | | |
| | CL5 | 0,634 | | |

Table 2 shows that all indicators have a factor loading value of > 0.5 . This value means that all indicators are valid. Likewise, the CR value of each variable is > 0.7 and the VE value is > 0.5 . Thus, all variables are reliable.

Goodness of Fit

Furthermore, the conformity test of the confirmatory model was tested using the Goodness of Fit Index (GOFI). In this study, several criteria were taken from each type of GOFI. They include Chisquare, probability, RMSEA and GFI which represent absolute fit indices. In addition, they include CFI and TLI which represent incremental fit indices. Lastly, these criteria also include PGFI and PNFI which represent parsimony fit indices.

To increase the GOF value, it is necessary to modify the model that refers to the modification index table. Modifying the model can be done by providing a covariance relationship or eliminating indicators that have a high MI (Modification Index) value. In the model modification process, some indicators must be removed because they have a high MI (Modification Index) value. These indicators are CBBE1, CBBE2, CT1 and CL3. The results of the confirmatory analysis can be seen in Table 3.

Table 3. Results of the Goodness of Fit Test

| Fit Index | Goodness of Fit | Criteria | Cut-off Value | Information |
|-----------------|-----------------|-------------|---------------|--------------|
| Absolute Fit | Chi-square | low | 74,69 | Fit |
| | Probability | ≥ 0.05 | 0,05 | Fit |
| | CMINDF | $\leq 2,00$ | 1,33 | Fit |
| | GFI | ≥ 0.90 | 0,96 | Fit |
| Incremental Fit | CFI | ≥ 0.90 | 1,00 | Fit |
| | TLI | ≥ 0.90 | 0,99 | Fit |
| Parsimony Fit | PGFI | ≥ 0.60 | 0,59 | Marginal Fit |
| | PNFI | ≥ 0.60 | 0,70 | Fit |

Table 3 shows that the Goodness of Fit value has met all the criteria so that the model in this study can be declared Fit.

Hypothesis Testing

The next analysis is the full model Structural Equation Model (SEM) analysis. It is used to test the hypotheses developed in this study. The results of the regression weight test in this study are shown in Figure 2 and Table 4.

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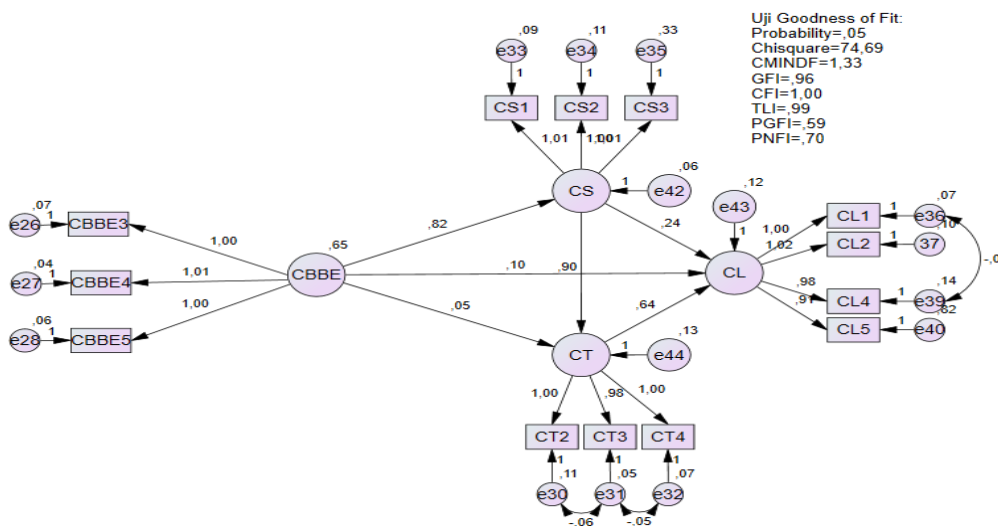


Figure 2. Flowchart

The results of hypothesis testing can be done by looking at the Critical Ratio (CR) value and the probability (P) value from the results of data processing. The direction of the relationship between variables can be seen from the estimate value. If the estimate value is positive, the relationship between the variables is positive. Meanwhile, if the estimate value is negative, the relationship is negative. Furthermore, if the test results show the CR value above 1.96 and the probability value (P) below 0.05/5%, the relationship between exogenous and endogenous variables is significant. The results of hypothesis testing are detailed in table 4.

Table 4. Results of Regression Weight Test

| | | | Estimate | S.E. | C.R. | P | Information |
|----|------|------|----------|------|--------|------|--------------------------|
| CS | <--- | CBBE | ,820 | ,037 | 22,266 | ,000 | Positive Significant |
| CT | <--- | CBBE | ,050 | ,134 | ,373 | ,709 | Positive not Significant |
| CL | <--- | CBBE | ,101 | ,117 | ,865 | ,387 | Positive not Significant |
| CT | <--- | CS | ,904 | ,161 | 5,616 | ,000 | Positive Significant |
| CL | <--- | CS | ,236 | ,176 | 1,340 | ,180 | Positive not Significant |
| CL | <--- | CT | ,640 | ,092 | 6,940 | ,000 | Positive Significant |

There are 6 hypotheses in this study. Among the 6 hypotheses, 3 hypotheses are supported and 3 hypotheses are not supported. The results of the analysis show that CBBE has a positive and significant effect on CS. These results indicate that H1 is supported. Furthermore, it is found that CBBE has a positive but not significant effect on trust. CBBE is the differential effect that brand knowledge has on customer responses to the marketing of the brand (Goyena, 2019). The customer's perception of the features and brand of a product or service helps customers recognize the organization, known as brand equity (Kotler and Keller, 2016). CBBE has no significant positive effect on Customer Loyalty. Customer-based brand equity is one of the most dominant conceptualizations in brand equity. It is known as the value that consumers get as the total number of values associated with the brand in the minds of customers. These values include awareness, loyalty and recognition of the brand (Arora & Neha, 2016; Bauer et al. al., 2005). Customer satisfaction has a positive and significant effect on trust. This is in line with the statement of Giovanis &

DISCUSSION

CBBE has a positive and significant effect on customer satisfaction. The results of the research are supported by a study conducted by Prasetyo & Rachmawati (2018) regarding customer-based brand equity on customer satisfaction. Meanwhile, CBBE has a positive but not significant effect on trust. CBBE is the differential effect that brand knowledge has on customer responses to the marketing of the brand (Goyena, 2019). The customer's perception of the features and brand of a product or service helps customers recognize the organization, known as brand equity (Kotler and Keller, 2016).

CBBE has no significant positive effect on Customer Loyalty. Customer-based brand equity is one of the most dominant conceptualizations in brand equity. It is known as the value that consumers get as the total number of values associated with the brand in the minds of customers. These values include awareness, loyalty and recognition of the brand (Arora & Neha, 2016; Bauer et al. al., 2005). Customer satisfaction has a positive and significant effect on trust. This is in line with the statement of Giovanis &

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Athanasopoulou (2017). They state when customers are satisfied with the use of a brand, the brand is considered to have fulfilled its promise. Thus, it creates trust in the brand.

Customer satisfaction has a positive but not significant effect on customer loyalty. The higher the satisfaction felt by consumers, the consumers will be more loyal to the brand. It is because they are able to get satisfaction. Consumers expect satisfaction when they decide to buy a brand. Furthermore, a positive and significant effect on customer loyalty is determined by trust. A complete understanding of brand loyalty cannot be obtained without an explanation of trust in a brand and how it relates to brand loyalty.

CONCLUSIONS

This study is conducted to determine whether the perceived quality provided by BPJS for Employment is corresponding with the wishes and needs of its participants. To increase the service quality, BPJS for Employment at the Yogyakarta Branch office needs to evaluate the quality of existing services. Based on the results of the research and data analysis, it can be concluded that CBBE has a positive and significant effect on customer satisfaction. This result is shown by a positive estimate value of 0.820, a t-statistic value above 1.96, which is 22.266 and a P-Value value below 0.05, which is 0.000. Thus, in this study, H1 is supported. Meanwhile, this study concludes that CBBE has no significant positive effect on customer trust. This result is proved by a positive estimate value of 0.50, a t-statistic value below 1.96, namely 0.373 and a P-Value value above 0.05, which is 0.709. So, H2 in this study is not supported. CBBE has no significant positive effect on customer loyalty. This result is shown by a positive estimate value of 0.101, a t-statistic value below 1.96, namely 0.865 and a P-Value value above 0.05, which is 0.387. Thus, in this study, H3 is not supported. Customer satisfaction has a positive and significant effect on trust. This result is proved by a positive estimate value of 0.904, a t-statistic value above 1.96, namely 5.616 and a P-Value value below 0.05, which is 0.000. So, H4 in this study is supported. Customer satisfaction has a positive but not significant effect on customer loyalty. This result is shown by a positive estimate value of 0.236, a t-statistic value below 1.96, namely 1.340 and a P-Value value above 0.05, namely 0.180. Thus, H5 in this study is not supported. Furthermore, trust has a positive and significant effect on customer loyalty. This result is demonstrated by a positive estimate value of 0.640, a t-statistic value above 1.96, namely 6.940 and a P-Value value below 0.05, which is 0.000. So, in this study, H5 is supported.

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