



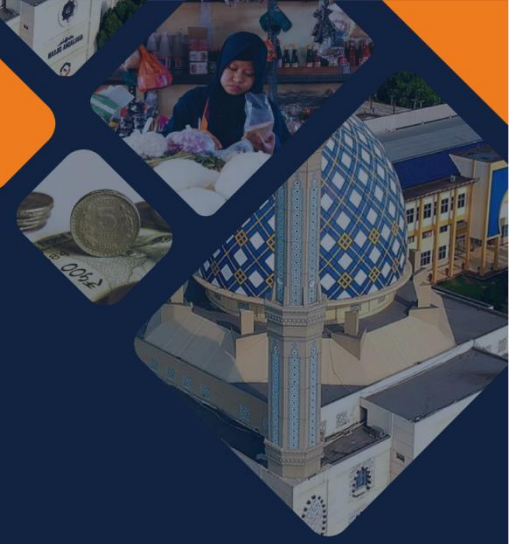
**INSTITUT TAZKIA**

Islamic Economics & Business • Law • Education

Tazkia Islamic University College

— Institut Agama Islam Tazkia —

الجامعة الإسلامية تازكيا



# AICIF

## ASEAN Universities International Conference on Islamic Finance

# PROCEEDING

# 8<sup>th</sup>

November 24-26, 2020 AD  
9-11 Rabiul Akhir 1442 H

### “Islamic Finance’s Contribution to Sustainable of Human Development in Asean”

Co Host :



الجامعة الإسلامية العالمية ماليزيا  
INTERNATIONAL ISLAMIC UNIVERSITY MALAYSIA  
جامعة إسلامية دولية ماليزيا



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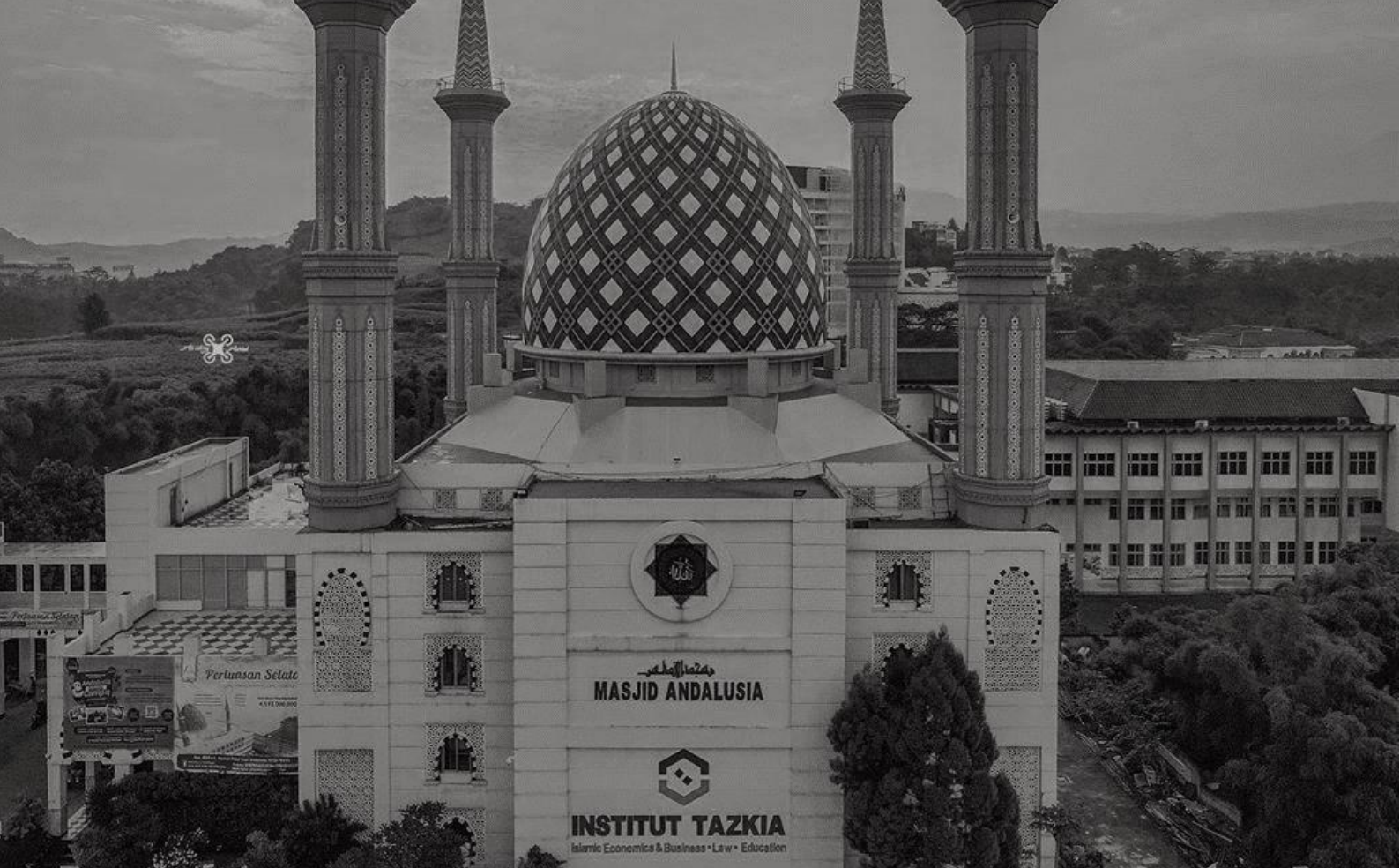


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## Acknowledgement

**Assoc. Prof. Dr. Murniati Mukhlisin, M.Acc, CFP**

Rector of Tazkia Islamic University College



*Assalamu'alaikum warahmatullahi wabarakaatuh*

First of all, let us thank Allah SWT for permitting us to be here, despite the Covid-19 pandemic that still require us to limit our physical interaction. Secondly, I would like to express my gratitude to the organizing committee for their hard work and dedication in preparing the 8<sup>th</sup> AICIF conference this year. I sincerely thank the International Council of Islamic Finance Educators board, which is the engine behind the networking of ASEAN Islamic educators. The credit also goes to all co-organizers for their contribution to make this conference possible despite such a difficult situation we are in. *Jazaakumullah khairan katsiran.*

When I announced Tazkia's willingness to be the host of the 8<sup>th</sup> AICIF, in Unida last year, I immediately promoted Bogor with all its places of interests that we could visit after the conference. Unfortunately, it is impossible now due to current travel limitation that we endure due to pandemic. Therefore, many of you are not able to physically enjoy the beauty of Bogor, however the organizer has prepared a virtual sightseeing which I hope you will find it exciting. The Covid-19 pandemic has impacted many people's live, just as what has been described in QS Al-Baqarah (2): 155 that Allah SWT tests mankind through fear, hunger, loss of wealth, lives and fruits. However, Allah SWT has promised that He would offer good tidings to those who remain patient. I still promise you that we will become a host again someday, and will entertain you with the real Bogor, so please be patient.

In my speech today, I would like to address whether we as educators and researchers have contributed something to the ummah through Islamic economics and finance. This may be too early to tell, but we should carry out serious research to respond to this question and seek recommendation for our future course of action.

In my early stage of research analyzing 250 Islamic economics papers from 2014-2020 shows that the contribution of Islamic economic studies toward economic growth has positive trend. Global Islamic Economy Indicator (GIEI) score released by Dinar Standard is shown to be significantly related to Gross Domestic Product (GDP) of each country. However, numbers of researchers, R&D cost, and gross enrollment are not significant enough to influence both GIEI and GDP. The research suggests that more investments in all countries are required to ensure the increase in number of researchers and research costs which eventually would result to the increase in number of researches. When number of researches increases, it is expected that it would contribute more positively towards the GIEI and GDP of each country. This research also finds that research direction of the studies under review mostly employ post-positivism and constructivism–interpretivism paradigms with countries being researched are mostly Malaysia, UAE and Indonesia. That's from macro development perspective.

From micro development side, I have observed 21,193 participants attended Islamic personal finance training between 2011-2020, consists of 90 percent Muslim participants, 90 percent Indonesians living in 28 different countries. I found that 80% of the participants have not fully embraced shariah finance in their daily life. It covers right from engaging Islamic finance various products and services, understanding Islamic contracts, calculating personal zakat and resolving issues on inheritance. I even have observed that many Islamic economics and finance educators, researchers, practitioners have not embraced real shariah practices in their daily life. It seems to them, perhaps to us, Islamic economics and finance are mere formality.

Thus, I absolutely agree that we should ensure stability of the socio-economic and financial systems with the present challenges in advancing the human development. Therefore, I urge everyone here to form a solid cemented structure that is mentioned in QS As-Saff (61): 4 in order to address human development issues. Today, we have a very difficult task. Yes, we have successfully produced nearly a million alumni studied Islamic economics and finance in our respective universities but we are in grey area whether they spent years just to get a degree and a good career, or they turn up to be agents of change themselves and became better persons with *akhlaqul karimah*, as well as ready to deliver change in their societies.

Amidst with the current advancement in technology, Al-Qur'an remains valid to address to this pertinent question, let's shape our students with Al-Qur'an, integrate our academic curriculum and co-curriculum activities with Al-Qur'an, and change of research paradigm with Al-Qur'an. With that, I conclude my speech.

Thank you.

***Wassalamu 'alaikum warahmatullahi wabarakaatuh***

## Rundown

### THE 8<sup>th</sup> AICIF TAZKIA ISLAMIC UNIVERSITY COLLEGE “Islamic Finance's Contribution to Sustainable Human Development in Asean” NOVEMBER 24 - 26, 2020

#### Day 1: Tuesday, November 24, 2020

Time	Agenda
08.00 - 08.30	<b>Registration (30’)</b>
08.30 - 09.00	<b>Opening, Recitation of Holy Qur’an, Video of Tazkia Islamic University College, Indonesia Raya &amp; Hymne IAI Tazkia (30’)</b>
09.00 - 10.00	<b>Opening Session</b> <b>1. Opening Speech by Host of 8th AICIF 2020</b> <b>a. Assoc. Prof. Dr. Muhammad Syafi’i Antonio, M.Ec (20’)</b> Founder of Tazkia Cendekia <b>b. Assoc. Prof. Dr. Murniati Mukhlisin, M.Acc, CFP (20’)</b> Rector of Tazkia Islamic University College <b>2. Opening Speech by Co-Host of 8th AICIF 2020 (20’)</b> <b>a. Prof. Al Makin, MA, Ph.D</b> Rector’s of UIN Sunan Kalijaga Yogyakarta
10.00 - 12.00	<b>Keynote Speaker</b> <b>▪ Mr. Priyono (20’)</b> Director of the Department of Sharia Economics and Finance, Bank Indonesia  <b>Panel Speaker I</b> <b>Sub-Theme: ASEAN Halal Industry and Islamic Finance in Sustainable Development Programs</b> <b>1. Assoc. Prof. Dr. Nurul Aini Muhamed (30’)</b> University Sains Islam Malaysia <b>2. Dr. Hakimah Yaacob (30’)</b> Senior Assistant Professor, Faculty of Islamic Economics & Finance, University of Sultan Sharif Ali, Brunei Darussalam <b>3. Dr. Indra, M.Si, (30’)</b> Tazkia Islamic University College, Indonesia
12.00 - 13.00	<b>Break (60’)</b>
13.00 - 15.00	<b>Panel Speakers II</b> <b>Sub-Theme: Islamic Finance and Sustainable Development Issues in Asean Perspective</b> <b>1. Professor Dr. Hasanuddin Abdul Aziz (30’)</b> International Islamic University Malaysia <b>2. Assoc. Prof. Dr. Muhammad Abduh (30’)</b> University of Brunei Darussalam <b>3. Dr. Sutan Emir Hidayat (30’)</b> National Committee of Economy and Islamic Finance (KNEKS)
15.00 – 15.30	<b>Break</b>
15.30 – 17.30	<b>Panel Speakers III</b>

	<p><b>Sub-Theme: Islamic Social Finance and Sustainable Development Issues in Asean Perspective</b></p> <p><b>1. Prof. Dr. Salina Kasim (30'')</b> Dean of International Institute of Islamic Banking and Finance (IiBF)</p> <p><b>2. Dr. Bayu Taufik Pasuma (30'')</b> Tazkia Islamic University College</p> <p><b>3. Prof. Dr. Zurina Shafii (30'')</b> University Sains Islam Malaysia</p>
17.30 - 18.00	<b>Closing</b>

**Day 2: Wednesday, November 25, 2020**

<b>Time</b>	<b>Agenda</b>
08.30 - 09.00	<b>Registration (30'')</b>
09.00 – 12.00	<p><b>Panel Speakers I</b></p> <p><b><i>Sub-Theme: Islamic Finance Education and Community Development</i></b></p> <p><b>1. Assoc. Prof. Dr. Syed Musa Syed Jaafar Alhabshi (30'')</b> ICIFE/ International Islamic University Malaysia</p> <p><b>2. Dr. Khoirul Umam (30'')</b> University of Darussalam (UNIDA) Gontor</p> <p><b>3. Assoc. Prof. Dr. Abdurrahman Haqqi (30'')</b> University Islam Sultan Sharif Ali</p> <p><b>4. Dr. Afif Zaerofi, S.Pd., MM., (30'')</b> Tazkia Islamic University College</p> <p><b>5. Dr. Minombao P. Ramos-Mayo (30'')</b> Graduate School Mindanao State University, Marawi City Philippines</p>
12.00 – 13.00	<b>Lunch Break and Dhuhur Prayer (60'')</b>
13.00 - 15.00	<p><b>Panel Speakers II</b></p> <p><b><i>Sub-Theme: The role of Islamic Banking in community Development</i></b></p> <p><b>1. Mr. Romy Buchari, (30'')</b> PT Maybank Indonesia, tbk</p> <p><b>2. Dr. Ken Sudarti, M.Si</b> Sultan Agung Islamic University (UNISSULA)</p> <p><b><i>Sub-Theme: Islamic Micro Finance and Sustainable Development Goals</i></b></p> <p><b>1. Dr. Yulizar Djamaluddin Sanrego, M.Ec, (30'')</b> University of Darussalam (UNIDA) Gontor</p> <p><b>2. Prof. Dr. Abdul Ghaffar (30'')</b> Universiti Sains Islam Malaysia (USIM)</p>
15.00 – 15.30	<b>Break</b>
15.30 – 17.30	<p><b>Parallel Session I</b></p> <p><b>a. Colloquium</b></p> <p><b>b. Paper Presentation</b></p> <p><b>c. Project Video</b></p>

17.30 - 18.30	<b>Closing for Participants, Break for Committee</b>
19.30 - 20.30	<b>Discuss for ICIFE Members</b>

**Day 3: Thursday, November 26, 2020**

<b>Time</b>	<b>Agenda</b>
08.30 - 09.00	<b>Registration (30'')</b>
09.00–10.00	<b>Rector's Talk</b> <ol style="list-style-type: none"> <li>1. <b>Assoc. Prof. Dr. Murniati Mukhlisin, M.Acc, CFP (20'')</b> Rector of Tazkia Islamic University College</li> <li>2. <b>Prof. Dr. Amal Fathullah Zarkasyi, M.A(20'')</b> Rector of Darussalam Gontor University</li> <li>3. <b>Prof. Dr. Bedjo Santoso(20'')</b> Rector of Sultan Agung Islamic University</li> <li>4. <b>Dr. Habib W. Macaayong</b> President, MSU system, Philippines</li> </ol>
10.00–12.00	<b>Parallel Session II</b> <ol style="list-style-type: none"> <li>a. <b>Colloquium</b></li> <li>b. <b>Paper Presentation</b></li> <li>c. <b>Project Video</b></li> </ol>
12.00–13.00	<b>Break (60'')</b>
13.00-15.00	<b>Parallel Session III</b> <ol style="list-style-type: none"> <li>a. <b>Colloquium</b></li> <li>b. <b>Paper Presentation</b></li> <li>c. <b>Project Video</b></li> </ol>
15.00–15.30	<b>Break</b>
15.30–17.30	<b>Parallel Session IV</b> <ol style="list-style-type: none"> <li>a. <b>Colloquium</b></li> <li>b. <b>Paper Presentation</b></li> <li>c. <b>Project Video</b></li> </ol>
17.30- 18.00	<b>Appreciation for Best Paper and Closing</b>

# **BUILDING BRAND LOYALTY THROUGH CUSTOMER ENGAGEMENT OF BPJS HEALTHCARE**

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## **Abstract**

This study examines how to increase customer engagement of BPJS Healthcare so that further can increase Brand Loyalty. This research is based on the idea that good customer engagement is the beginning of success in achieving Brand Loyalty. Customer engagement is measured by five dimensions; enthusiasm, attention, absorption, interaction, and identification. In this study, brand trust is also used to mediate the relationship between customer engagement and Brand Loyalty. This study used 216 BPJS Healthcare participants from six Islamic hospitals in Central Java. The sampling method used was purposive sampling, with the criteria for Muslim who were adults and had used BPJS Healthcare for inpatient and outpatient care in BPJS referral Hospital. The results showed that enthusiasm, attention, and absorption had a significant effect on Brand Trust. Meanwhile, Interaction and Identification do not affect Brand Trust. Brand loyalty is influenced by Enthusiasm, Interaction, and Brand trust. Meanwhile, attention, absorption, and identification do not affect brand loyalty. Thus, the dimensions of Customer engagement that can directly influence brand loyalty are Enthusiasm and Interaction, while those that affect indirectly through brand trust are Enthusiasm, attention, and Absorption.

**Keywords:** Brand Loyalty, Customer Engagement, Brand Trust, BPJS Healthcare

## **I. Introduction**

Starting from January 1, 2014, PT. Askes Indonesia (Persero) changed its name to BPJS Healthcare as stated in Law no. 24 of 2011. BPJS Healthcare is a state-owned enterprise specially assigned by the government to provide health care insurance for all Indonesian people, especially for Civil Servants, Pension Recipients for Civil Servants and Army/Police, Veterans, Pioneers of Independence and their families, and other business entities or ordinary people.

BPJS Healthcare is a non-profit social insurance company that provides more protection for the wider community, so that there is health insurance for the people in Indonesia. BPJS Healthcare is an administrative body in the form of a legal entity based on the principles of mutual assistance, non-profit, openness, prudence, accountability, portability, mandatory membership, trust funds, and the results of the management of social security funds entirely for program development and participant interests.

This study is an extension of a study that we have conducted regarding BPJS Healthcare services. The results of the study found that the public is not satisfied with the BPJS Healthcare services (Kholis, Ratnawati, & Nur Farida, 2018). Therefore, the authors are interested in examining how the involvement of BPJS Health participants. The existence of the BPJS Healthcare will give more meaning to the participants if the BPJS Healthcare is able to make the BPJS participants involved. The involvement of BPJS (Customer Engagement) participants is one way for companies to be able to interact with customers easily, so as to create a good two-way dialogue between BPJS Healthcare and its participants (customers). With the creation of Customer Engagement, it will be able to increase trust and loyalty to the BPJS Healthcare.

There have been many studies that discuss Brand Loyalty, Brand Trust and Customer Engagement in the marketing field. However, we think that there are no studies that discuss Brand Loyalty, Brand Trust and Customer Engagement in BPJS Healthcare. Therefore, this study needs to be conducted considering that the existence of BPJS Healthcare in Indonesia is a very important health program that involves all Indonesian citizens to become participants.

## **2. Literature Review**

### **2.1. Customer Engagement**

Engagement is defined as a state of being engaged, focused, completely focused, or hooked on something (which means constant attention), resulting in the consequences of a

certain attraction or resistance. The more focused an individual is to approach or away from a target, the more value is added or subtracted from that target. The definition of Engagement describes a prominent engagement event within a broader engagement process characterized by specific interactions and/or experiences between the engagement subject (e.g. students, customers) and objects (e.g. course / module, brand, product, or organization). Specific objects of engagement can range from individuals (e.g. specific people) to collective objects (e.g. specific political institutions). Engagement as a unidimensional concept focuses on aspects of emotional, cognitive, or behavioral engagement (Brodie et al. 2011). Meanwhile, Wefald and Downey (2009) use the dimensions of enthusiasm, dedication, and absorption to measure engagement in the academic field.

Customer Engagement according to So, King, Sparks, & Wang (2014) is a psychological state based on the existence of an interactive customer, a creative experience with a specific central object (e.g. brand). There are five dimensions to measure customer engagement, namely enthusiasm, attention, absorption, interaction and identification (Hapsari, Clemes, and Dean 2017; So et al. 2014; So, King, and Sparks 2012; van Tonder and Petzer 2018).

1. *Enthusiasm* reflects the level of customer interest in a brand.
2. *Attention* describes the level of customer attention to the brand.
3. *Absorption* reflects a situation in which the customer pours his mind and really enjoys his role as a customer of a brand so that he does not realize the passage of time.
4. *Interaction* shows the interactions between customers and brands and other customers.
5. *Identification* reflects the level of customer ownership of a brand.

## **2.2. Brand Trust**

Brand Trust is very important for a company in creating good relationships with customers. The existence of a good brand trust indicates that customers trust the brand, customers believe that the brand can be relied on to keep its promises and provide good service and believe that the brand will not disappoint customers (So, King, and Sparks 2012; van Tonder and Petzer 2018). Hence, a brand must be able to build a sense of trust for its customers

When the engagement process takes place, customers try to increase their knowledge and social interaction with the brand (company) or other customers to find out more information about the brand (company). With the engagement relationship between the customer and the company, the involved customers will tend to trust more so that it will increase brand trust.



So, King, Sparks, & Wang (2016) conducted a study on customer engagement and brand trust. The results show that customer engagement has a positive relationship with brand trust. In this research, customer engagement is addressed in five separate variables, so the hypotheses proposed are:

H1: Enthusiasm has a positive effect on Brand Trust

H2: Attention has a positive effect on Brand Trust

H3: Absorption has a positive effect on Brand Trust

H4: Interaction has a positive effect on Brand Trust

H5: Identification has a positive effect on Brand Trust

### **2.3. Brand Loyalty**

*Brand loyalty is a very important factor for a company, because if the consumer is loyal to a brand, the consumer will make a purchase for any product launched or produced by that brand.*

Brand loyalty is usually strengthened through service quality and customer satisfaction. However, the study conducted by So et al. (2014) Brand Loyalty can be strengthened through customer engagement, because the results of the study show that customer engagement is proven to have a positive relationship with brand loyalty. So et al. (2014) also show that brand loyalty is also influenced by brand trust, with a positive relationship direction. Five dimensions to measure customer engagement (Hapsari, Clemes, and Dean 2017; So et al. 2014; So, King, and Sparks 2012; van Tonder and Petzer 2018) in this study will be tested how it affects Brand Loyalty. Therefore, the hypotheses proposed are:

H6: Enthusiasm has a positive effect on Brand Loyalty

H7: Attention has a positive effect on Brand Loyalty

H8: Absorption has a positive effect on Brand Loyalty

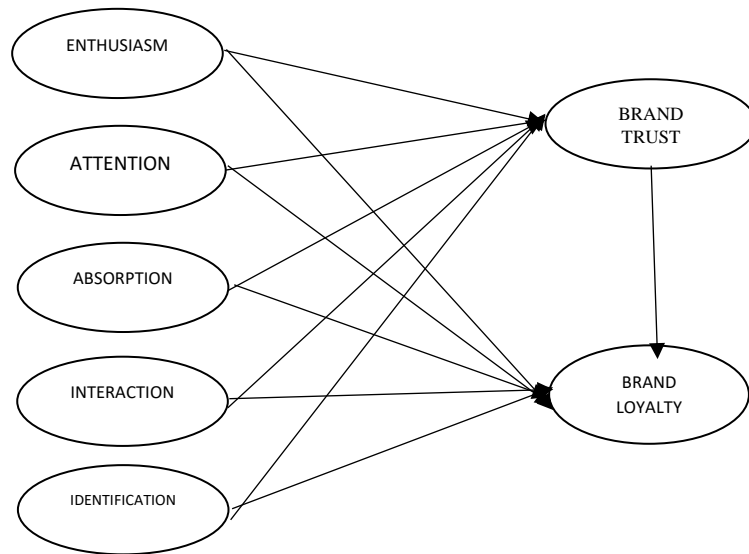
H9: Interaction has a positive effect on Brand Loyalty

H10: Identification has a positive effect on Brand Loyalty

H11: Brand Trust has a positive effect on Brand Loyalty

### **2.4. Research Framework**

Based on the description above, the research framework can be seen in Figure 1 below:



### III. Research Methodology

#### 3.1. Sample and procedure

The target population in this study were BPJS Health participants in Islamic hospitals located in five cities, including Sultan Agung Islamic Hospital Semarang, Roemani Islamic Hospital Semarang, Islamic Hospital of Kendal, Islamic Hospital of Pekalongan, Islamic Hospital of Kudus and Islamic Hospital of Gubug. Each hospital will take a sample of 50 people, so that from the six hospitals, there were 300 respondents. The determination of the 50 people refers to the opinion of Uma Sekaran (2006) which states that if the sample is broken down into subsamples (male/female, junior/senior, etc.), a minimum sample size of 30 for each category is appropriate. In this study, the sample was divided into subsamples, namely each hospital, so that the number of 50 people for each hospital had exceeded the minimum sample size. In this study, data were obtained from distributing questionnaires to selected respondents. The questionnaire was distributed by trained officers to inpatients who were selected as sample members.

#### 3.2. Instrument

This study refers to the previous researches and then develops the dimensions of customer engagement (Hapsari, Clemes, and Dean 2017; So et al. 2014; So, King, and Sparks 2012; van Tonder and Petzer 2018). The dimensions of customer engagement used in this study are Enthusiasm, Attention, Absorption, Interaction and Identification. These dimensions will

be examined how it impacts on Brand Trust and Brand loyalty. The 5 questions are used to measure Enthusiasm, 6 questions to measure Attention, 5 questions to measure absorption, 4 questions to measure interaction, 4 questions to measure Identification, 4 questions to measure brand trust and 4 questions to measure brand loyalty. All question items can be seen in table 1.

### 3.3. Analysis Techniques

Regression analysis is used to test the empirical research model by using data from Islamic Hospital patients who seek treatment using BPJS Healthcare. Regression analysis was conducted by using SPSS 23. The regression model was used with two equations:

Model 1:

$$\text{Brand Trust} = \beta \text{ Enthusiasm} + \beta \text{ Attention} + \beta \text{ Absorption} + \beta \text{ Interaction} + \beta \text{ Identification} + e$$

$$\text{Brand Loyalty} = \beta \text{ Enthusiasm} + \beta \text{ Attention} + \beta \text{ Absorption} + \beta \text{ Interaction} + \beta \text{ Identification} + \beta \text{ Brand Trust} + e$$

### 3.4. Variables and Indicators

The variables and indicators used in this study are summarized in table 1 below:

**Table 1. Variables and Indicators**

Operational Definitions	Indicators	Sources
<b>Interaction</b>	Involved in a discussion about BPJS Healthcare with other BPJS Health participants	Developed from (So, King, and Sparks 2012; van Tonder and Petzer 2018)
	Interact with fellow BPJS participants	
	Participate actively in the discussion of BPJS participants	
	Exchange ideas with BPJS participants	
<b>Absorption</b>	When I was interacting with BPJS Healthcare, I forgot everything around me	Developed from (So, King, and Sparks 2012; van Tonder
	Time flies when I interact with BPJS Healthcare	
	When I interacted with BPJS Healthcare, I was carried away	

Operational Definitions	Indicators	Sources
	When I was interacting with BPJS Healthcare, it was difficult for me to break away	and Petzer 2018)
	When interacting with BPJS Healthcare, I am very stand out	
	When interacting with BPJS Healthcare, I feel happy	
<b>Attention</b>	I want to know more about BPJS Healthcare	Developed from (So, King, and Sparks 2012; van Tonder and Petzer 2018)
	I pay a lot of attention to everything related to BPJS Healthcare	
	Everything related to BPJS Healthcare caught my attention	
	I concentrate a lot on BPJS Healthcare	
	I am happy to learn more about BPJS Healthcare	
	I want to know more about BPJS Healthcare	
<b>Identification</b>	When someone criticizes BPJS Healthcare, it feels like insulting me	Developed from (So, King, and Sparks 2012; van Tonder and Petzer 2018)
	In conversations involving BPJS Health, I usually refer to BPJS Healthcare as "us" rather than "them"	
	I see the success of this BPJS Healthcare is my success too	
	When someone praises BPJS Healthcare, it feels like complimenting myself	
<b>Enthusiasm</b>	I am very interested in BPJS Healthcare	Developed from (So, King, and Sparks 2012; van Tonder and Petzer 2018)
	I am passionate about BPJS Healthcare	
	I am enthusiastic about BPJS Healthcare	
	I feel happy with BPJS Healthcare	
	I like BPJS Healthcare	
<b>Brand Trust</b>	I trust BPJS Healthcare	Developed from (So, King, and Sparks 2012; van Tonder and Petzer 2018)
	BPJS Healthcare can be counted on to keep its promises	
	I can rely on BPJS Healthcare to provide good health services to me	
	BPJS Healthcare will not disappoint me	
<b>Brand loyalty</b>	I will use BPJS Healthcare if I am going for further treatment	Developed from (So,
	I intend to continue using BPJS Healthcare	

Operational Definitions	Indicators	Sources
	I am committed to using BPJS Healthcare	King, and Sparks 2012; van Tonder and Petzer 2018)
	I am willing to pay BPJS Healthcare fees, whatever it is.	

Source: The development for this research

#### IV. Result and Analysis

The regression results of the customer engagement variable on Brand trust and Brand loyalty of BPJS Health participants are summarized in Table 2. The results of regression analysis of the first and second models produce a good goodness of fit model, because the Anova test produces F-sign of 0,000.

The coefficient of determination for the first model is shown by Adj.  $R^2 = 0.594$ . This means that 59.4% of the variation in the Brand trust variable can be explained by the variables of Compliance, Assurance, Reliability, Tangible, Empathy, Responsiveness, Insurance System and Sincerity while the remaining 40.6% is explained by variations in other variables outside the model. Meanwhile, the coefficient of determination for the second model is shown by Adj  $R^2 = 0.645$ . This means that 64.5% of the variation in the loyalty variable can be explained by the variables.

Table 2: Standardized coefficients of regression model

Model	Dependent Variable	Variable	Coefficient	sig
1	Brand Trust	Enthusiasm	0,475	0,000*
		Attention	0,165	0,036*
		Absorption	0,140	0,037*
		Interaction	0,011	0,869
		Identification	0,039	0,591
2	Brand Loyalty	Enthusiasm	0,161	0,044*
		Attention	0,002	0,978
		Absorption	-0,087	0,238
		Interaction	0,158	0,031*
		Identification	0,039	0,621
		Brand Trust	0,448	0,000*

Note:

Model 1

Adj  $R^2 = 0,493$ , F-sign = 0,000

Model 2

Adj  $R^2 = 0,394$ , F-sign = 0,000

\*p < 0,05

Five variables are used to test how the effect of customer engagement on brand trust in BPJS Healthcare. The results of regression analysis with the help of SPSS show that the variables that are able to influence brand trust in BPJS Health are 1) Enthusiasm ( $\beta = 0.475$ , sig = 0.000), attention ( $\beta = 0.165$ , sig = 0.036) and absorption ( $\beta = 0.140$ , sig = 0.037). Meanwhile, Interaction and Identification have no effect on Brand Trust. Thus, H2, H2, H3 can be accepted because it is proven to affect brand trust in BPJS Healthcare, while H4 and H5 cannot be accepted because they cannot influence brand trust. The most dominant variable affecting brand trust is Enthusiasm.

There are six variables used to test how it affects brand loyalty in BPJS Healthcare. The results showed that the variables that are able to increase brand loyalty in BPJS Healthcare are 1) Enthusiasm ( $\beta = 0.161$ , sig = 0.044), Interaction ( $\beta = 0.158$ , sig = 0.031) and Brand trust ( $\beta = 0.448$ , sig = 0.000). Meanwhile, attention, absorption and identification cannot affect brand loyalty.

Hence, H6, H9, H11 can be accepted because these variables are proven to increase brand loyalty in BPJS Healthcare, while the other hypotheses, namely H7, H8 and H10 are rejected because they are proven unable to increase brand loyalty in BPJS Healthcare.

From the above results, the dimensions of Customer engagement that can directly affect brand loyalty are Enthusiasm and Interaction, while variables that affect indirectly, namely through brand trust are Enthusiasm, attention and Absorption.

## **V. Conclusion**

The results showed that enthusiasm, attention, and absorption have a significant effect on Brand Trust. Meanwhile, Interaction and Identification have no effect on Brand Trust. Brand loyalty is influenced by Enthusiasm, Interaction and Brand trust. Meanwhile, attention, absorption and identification cannot affect brand loyalty. Thus, the dimensions of Customer engagement that can directly influence brand loyalty are Enthusiasm and Interaction, while those that affect indirectly, namely through brand trust, are Enthusiasm, attention and Absorption.

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