The Effects of Customer Engagement and Brand Trust on Brand Loyalty: A Case Study of BPJS Healthcare Participants in Indonesia

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Abstract

This study aims to analyze how to increase the brand loyalty of BPJS Healthcare participants who are Muslim in Indonesia by increasing customer engagement and brand trust. This study is based on the premise that effective customer engagement is the first step toward gaining brand trust and loyalty. The five dimensions of customer engagement, namely enthusiasm, attention, absorption, interaction, and identification, were tested on how they affect brand trust and brand loyalty. This research was conducted by distributing questionnaires to 216 Muslim respondents who were BPJS Health users from six Islamic hospitals in Central Java, Indonesia. Data analysis was performed using a regression test with SPSS. The results showed that the dimensions of customer engagement consisting of enthusiasm, attention, and absorption had a significant effect on brand trust. Meanwhile, the dimensions of customer engagement which consist of interaction and identification, do not affect brand trust. Furthermore, brand loyalty can be 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 affect brand loyalty are enthusiasm and interaction, while those that affect indirectly (through brand trust), are enthusiasm, attention, and absorption.

1. Introduction

Based on Law no. 24 of 2011 concerning BPJS Healthcare, PT. Askes Indonesia (Persero) transformed on January 1, 2014. It became BPJS Healthcare, a state-owned enterprise specially assigned by the government to provide healthcare insurance for all Indonesians, especially for functioning and retired civil servants, and army, police, veterans, pioneers of independence, their families, and other business entities or communities.

BPJS Healthcare is a non-profit social insurance company that provides more community protection and health insurance for Indonesians. It is an administering legal body based on the principles of mutual assistance, non-profit, openness, prudence, accountability, portability, mandatory membership, trust funds, and the results of social security fund management, entirely for program development and the participants' interests.

Subsequently, this study extends research by Kholis et al. (2018) regarding BPJS Healthcare services, who revealed public dissatisfaction with the company, and is interested in examining the involvement of Muslim participants. The company's existence will be more meaningful, supposing the participants' involvement can be enhanced (Customer Engagement). This improvement is one way for the company to easily interact and create good two-way communication with its participants or customers. Through the creation of Customer Engagement, trust and loyalty to BPJS Healthcare will be enhanced.

Although many studies discuss Brand Loyalty, Brand Trust, and Customer Engagement in the marketing field, none has explored their context for Muslim BPJS Healthcare

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participants. Therefore, this study is necessary, considering this is a very important health program in Indonesia, as it requires all citizens to become participants.

2. Literature Review

2.1. Customer Engagement

Engagement is defined as a target that is engaged, directed, completely centralized, or captivated by something (meaning constant attention), resulting in a particular attraction or rejection. Hence, adding or subtracting value from that target causes the individual to become more centralized towards it or away from it. Another understanding describes engagement as events that stand out during a wider process, signified by specific interactions and/or experiences among the subjects (e.g., students, customers) and objects (e.g., courses/modules, brands, products, or organizations). Individuals or specific individuals may be the subjects of a particular commitment, as well as collective entities such as governmental institutions. Engagement is a one-dimensional notion that emphasizes emotional, cognitive, or behavioral components of a situation (Brodie et al., 2011). There are other conceptualizations such as customer engagement with brands and Consumer engagement (Brodie et al., 2013).

Customer Engagement is embedded within the concept of engagement and is based on the confidence that positive satisfaction and emotions will be generated. According to So et al. (2014), Customer Engagement is a psychological state based on the existence of focal interactive customer experiences with specific engagement objects, such as a brand. Customer engagement is a psychological, cognitive, emotional, and behavioral activity exhibited while interacting with a particular brand. There are five measurement dimensions, namely enthusiasm, attention, absorption, interaction, and identification (Harrigan et al., 2017; So et al., 2014, 2012; Van Tonder & Petzer 2018).

1. **Enthusiasm** reflects the level of customer interest in a brand. It requires a strong level of excitement and interest in the focus of the involvement, such as towards service providers or offers (So et al., 2012).
2. **Attention** describes the level of customer attention to a brand. The term "engagement" implies focused attention that summarizes the customer's level of concern about the provider (Lin et al., 2008). Hence, customer attention and concentration on the service offered is measured as an important dimension of Customer Engagement.
3. **Absorption** reflects the circumstances that describe the customer's devotion and enjoyment of a brand that prevents them from realizing the passage of time. It is also defined as circumstances that portray

consumers as happy, focused, and strongly absorbed while interacting with a service or brand (So et al., 2012).
4. **Interaction** occurs between customers and brands or other consumers. So et al. (2012) described it as an important aspect involving online and offline engagement with suppliers, offers, or new consumers after purchase.
5. **Identification** reflects the customer's psychological state of perceiving, feeling, and valuing his or her belongingness with a brand.

In consumer engagement, enthusiasm is sometimes thought to be a positive affective state. Customers' interaction with brands is depicted in literature as an eager sense of positive efficiency (So et al., 2014).

The marketing theory also supports attention as a component of Customer Engagement. For instance, the customer engagement theory defines engagement as continuous attention, while behavior acts as a distraction from aspects that lower the engagement level (Scholer & Higgins 2009). Engagement can be described as focused attention (Lin et al., 2008) and is consistent with building conscious participation, which captures the level of consumers' attention to the brand. A customer involved with a trademark will be interested in associated information. Therefore, attention that represents brand focus is viewed as an important dimension of Customer Engagement.

Absorption describes a high degree of concentration and pleasure beyond the sensation of efficacy, or a state of optimal experience. It denotes effortless concentration, loss of self-consciousness, distortion of time, and intrinsic enjoyment. According to marketing experts, strong engagement goes beyond focusing on absorption or concern (Scholer & Higgins, 2009). Also, absorption is defined as a pleasant state in which the customer is completely focused, happy, and very engrossed in his role, and absorbed customers will interact with other brands or consumers and assume time passed quickly. The literature shows that a high level of focus on a role while interacting with a business, their offer, or other consumers means a high level of customer engagement.

Another common feature is the interactions that refer to online and offline customer engagement with brands. Interaction involves sharing and exchanging ideas, thoughts, and feelings about experiences with brands and is an important part of conceptualizing customer engagement. Its relevance is supported by the idea of an established community, which presents a set of structured social relationships among brand admirers (So et al., 2012). Engagement intensity enhances with an increase in the probability of clients' participation in activities. Therefore, interaction is an important dimension that represents the manifestation of consumer relationship behavior with brands outside of traditional consumption.

Meanwhile, the four dimensions of engagement are also key elements of Customer Engagement. The identification concept originates from the social identity theory, which includes personal and social identity (So et al., 2012). There are also other dimensions, namely spirit, attention, absorption, and interaction. Individuals tend to develop their social identity by ranking and classifying others into various categories. Similarly, identification can help explain a consumer's relationship with a business or brand. Customers will additionally recommend the product to others, which is recognized as customer engagement behavior. Therefore, identification as a cognitive component that supports this behavior is critical to conceptualizing customer engagement.

2.2. Brand Trust

According to Lien et al. (2015), trust is one of the most important characteristics for customer and business relationships. It also refers to positive beliefs about products, services, and perceived brands. Brand Trust is very important for firms to build good relationships with customers and indicates trust and belief that the brand can reliably keep its promise, provide good service, and not disappoint (So et al., 2012; Van Tonder & Petzer 2018). Therefore, a brand must be able to build a sense of trust in its customers. An important part of building confidence in a service brand is Customer Engagement (So et al., 2014). During the engagement process, customers try to increase their knowledge and social interaction with brands or other customers to gather more information about the company. Through such relationships, the customers will become more confident, thereby increasing Brand Trust.

Therefore, organizations that act in the best interests of customers based on shared objectives and values reflect trust. Past experiences with service brands generally provide an important foundation for building and enhancing customer perception. Meanwhile, customer involvement can be a tactic for attracting customers as well as a byproduct of trust (Brodie et al., 2011). Based on the social exchange theory, mutual trust develops as the involved parties engage in supportive exchanges (Brodie et al., 2011). Since more engaged individuals tend to have an increased trustworthy and high-quality relationship with a brand, enhanced engagement is expected to build brand confidence (So et al., 2014). Customer Engagement research is receiving increasing attention due to its importance in generating experiences and profitable outcomes, such as Brand Trust and future buying intentions (Harrigan et al., 2017). In addition, research by So et al. (2016) on Customer Engagement and Brand Trust showed a positive relationship. Hence, this study separated Customer Engagement into five variables with the following hypotheses:

H1: Enthusiasm affects Brand Trust.

H2: Attention affects Brand Trust.
H3: Absorption affects Brand Trust.
H4: Interaction affects Brand Trust.
H5: Identification affects Brand Trust.

2.3. Brand Loyalty

Brand Loyalty is a very important factor for companies because it enhances the purchases of any launched or manufactured product. It indicates that consumers will have a positive attitude towards a particular brand and may patronize it regularly. Brand Loyalty is critical to generating and conducting associated research on marketing strategies. Meanwhile, early views of this dimension focused on a behavioral perspective, particularly purchase pattern or repurchase probability (Srinivasan et al., 2002). Brand Loyalty represents a customer's firm commitment to consistently repurchase their preferred brand. Highly loyal consumers tend to recommend such brands to other individuals or friends. This factor is affected brand perception and attitudes, which are also influenced by customer engagement. Individuals tend to have an attitude towards a preferred product or brand that results in loyalty (So et al., 2014). For decades, a new shift from transactional to relational marketing has been noted, characterized by building long-term customer relationships and interactions. Meanwhile, several studies have shown that consumer interactions with a brand create emotions, cognition, and behavioral reactions that constitute the brand experience (Brakus et al., 2009) and can enhance loyalty. Therefore, Bowden (2009) confirmed that customer engagement is a mental process in which new consumers develop loyalty to a particular brand and the old ones maintain theirs. According to Leckie et al. (2016), consumer engagement is at the core of brands, as consumers actively partake in meeting and creating experiences through brand interaction. Engagement is considered an indispensable ingredient for lasting relationships between brands and customers. Brodie et al. (2011) investigated consumer engagement in the brand community, noting that customer loyalty is shown by recommending the product to others. Therefore, long-term customer engagement can be encouraged by implementing associated strategies.

Typically, Brand Loyalty is strengthened through quality service and customer satisfaction. However, the results of the study by So et al. (2014) revealed that it has a positive relationship and can be enhanced through Customer Engagement and Brand Trust. Hence, Brand Loyalty has become the main goal of companies in the business environment due to the intense market competition from globalization. Since making customers loyal to a brand is the biggest challenge for companies, customer engagement is seen as a concept that can contribute to

behavioral outcomes such as brand loyalty. Engaging customers will lead to loyalty, purchases, and customer-based benefits. Customer Engagement can increase loyalty through enduring psychological relationships and interactive experiences that exceed purchases (So et al., 2012; Zaid & Patwayati, 2021). Consequently, this study will explore the influence of five dimensions of Customer Engagement (So et al., 2014, 2012; Van Tonder & Petzer, 2018) on Brand Loyalty. Based on this formulation, the following hypotheses were proposed:

H6: Enthusiasm affects Brand Loyalty.
H7: Attention affects Brand Loyalty.
H8: Absorption affects Brand Loyalty.
H9: Interaction affects Brand Loyalty.
H10: Identification affects Brand Loyalty.

Since Brand Trust is important in building long-term relationships between consumers and their preferred brand (Bianchi et al., 2014), it is often recognized as the main determinant of loyalty. Brand Trust can be obtained from previous experiences and interactions and it develops as a process of individual learning experience over time. Trust is a key factor in any successful relationship, and building and maintaining it is central to brand equity. Hence, building trust to enhance loyalty is necessary to create a high-value relationship.

Brand Trust refers to the consumers' desire to rely on brands and their promises, which are considered essential to loyalty (He et al., 2012; Wu et al., 2020). This factor is important in building long-term relationships with customers, particularly in banking services (Ndubisi et al., 2007). Furthermore, Nguyen et al. (2011) revealed that Brand Trust positively impacts brand loyalty and motivates customers to create and maintain long-term relationships. This ensures that trusted brands will be patronized more frequently and decreases the perceived risk of choosing or buying a particular product less. Moreover, customers regularly seek products that meet their expectations of trust and satisfaction. A positive Brand Trust, linked to the perception of quality, value, satisfaction, and differentiation, will enhance their retention (He et al., 2012; Puspaningrum, 2020). Hence, this study presents the following hypothesis:

H11: Brand Trust affects Brand Loyalty.

2.4. Research Framework

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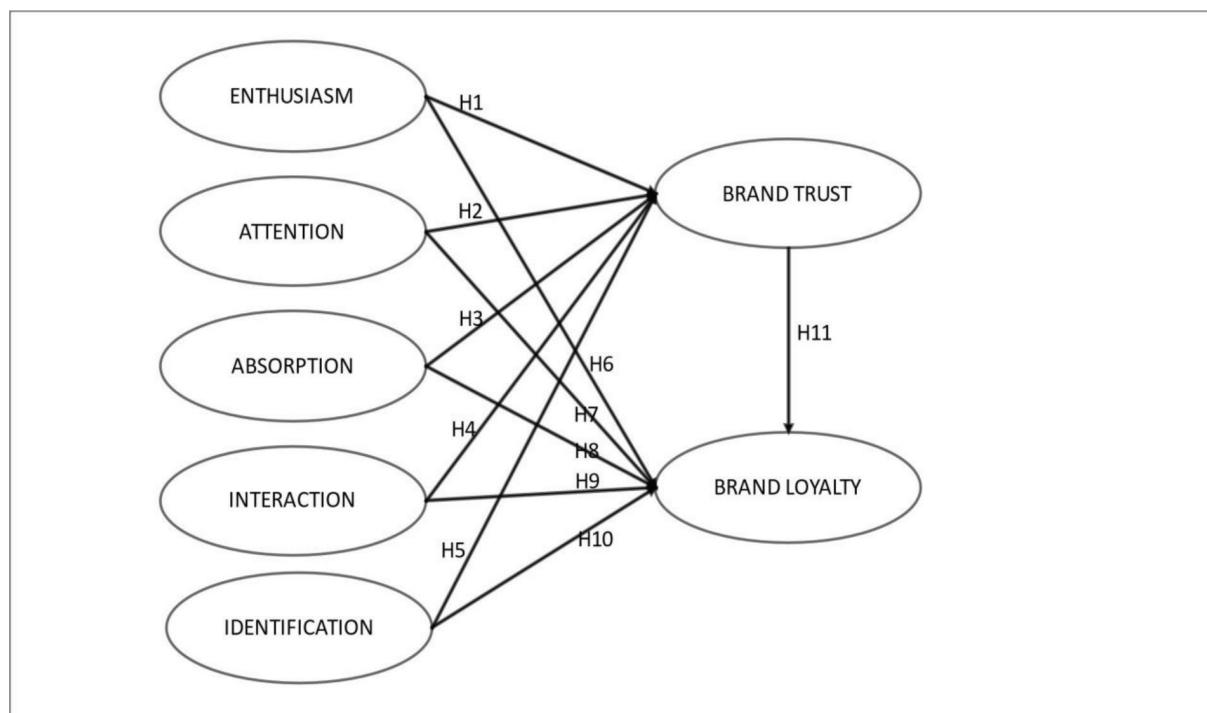

Figure 1: Conceptual Model

3. Methodology

3.1. Sample and Procedure

This study used 216 Muslim inpatients of 6 Islamic Hospitals in Central Java, Indonesia, that utilize BPJS Healthcare as the sample. Questionnaires distributed by research assistants were employed as the research instrument.

3.2. Instrument

This study referred to past research and developed previously used Customer Engagement dimensions (So et al., 2014, 2012; Van Tonder & Petzer, 2018). Consequently, the dimensions used were Enthusiasm, Attention, Absorption, Interaction, and Identification, tested to determine their impacts on Brand Trust and Loyalty. The questionnaire comprised 6 questions to measure Attention, 5 for Enthusiasm and Absorption each, alongside 4 for Interaction, Identification, Brand Trust, and Brand Loyalty each. All questions can be found in Table 1.

3.3. Analysis Technique

Regression analysis was performed via SPPSS 23 to test the empirical research model using the data from the Islamic Hospital patients that apply BPJS Healthcare. The model was used with two equations:

Model 1:
$$\text{Brand Trust} = \beta_{\text{Enthusiasm}} + \beta_{\text{Attention}} + \beta_{\text{Absorption}} + \beta_{\text{Interaction}} + \beta_{\text{Identification}} + e$$

Model 2:
$$\text{Brand Loyalty} = \beta_{\text{Enthusiasm}} + \beta_{\text{Attention}} + \beta_{\text{Absorption}} + \beta_{\text{Interaction}} + \beta_{\text{Identification}} + \beta_{\text{Brand Trust}} + e$$

4. Results

4.1. Reliability and Validity

Cronbach's alpha with a 0.6 limit was used to determine the consistency of the internal latent variables. Meanwhile, the indicator validity test was performed by correlating the item scores with the total, where a p-value below 0.05 indicates high validity.

The results showed that the constructs had Cronbach's alpha values between 0.814–0.955, depicting good reliability. Also, the validity test results showed that the p-value of each indicator was 0.00, denoting a very good validity. These outcomes can be seen in Table 1:

4.2. Data Analysis

Table 2 summarizes the regression results of the influence of Customer Engagement on the Brand Trust and Loyalty of BPJS Healthcare participants. The results of the first and second models produced satisfactory goodness of fit values, as the ANOVA test had an F-sign of 0.000.

Meanwhile, the coefficient of determination for the first model was Adj $R^2 = 0.493$. This means 49.3% of the variation in Brand Trust can be explained by the Enthusiasm, Attention, Absorption, Interaction, and Identification variables, while the remaining 50.7% relates to other external variables. Conversely, the coefficient of determination for the second model was Adj $R^2 = 0.394$, meaning 39.4% of the variation in Loyalty can be explained by the Enthusiasm, Attention, Absorption, Interaction, Identification, and Brand Trust variables.

Five variables were used to test the effect of Customer Engagement on the Brand Trust of BPJS Healthcare participants. The regression analysis results using SPPS showed that the variables that affect the Brand Trust are Enthusiasm ($\beta = 0.475$, sig = 0.000), which was the most dominant, as well as Attention ($\beta = 0.165$, sig = 0.036) and Absorption ($\beta = 0.140$, sig = 0.037). Interaction and Identification were revealed to have no effect. Therefore, H1, H2, H3 were accepted as they were proven to affect the Brand Trust of BPJS Healthcare, while H4 and H5 were rejected.

Conversely, six variables were used to test the effect on the Brand Loyalty of BPJS Healthcare participants. The variables revealed to increase this factor were Enthusiasm ($\beta = 0.161$, sig = 0.044), Interaction ($\beta = 0.158$, sig = 0.031), and Brand trust ($\beta = 0.448$, sig = 0.000), while Attention, Absorption, and Identification did not. Therefore, H6, H9, H11 were accepted because they increased Brand Loyalty, and H7, H8, and H10 were rejected.

From the above results, the Customer Engagement dimensions that can directly influence Brand Loyalty are Enthusiasm and Interaction, while those with indirect effects through Brand Trust are Enthusiasm, Attention, and Absorption.

5. Discussion

The Customer Engagement of BPJS Healthcare participants in this study was measured through five dimensions, namely Enthusiasm, Attention, Absorption, Interaction, and Identification. Subsequently, the results showed that the Brand Trust of BPJS Healthcare can be increased through Enthusiasm, Attention, and Absorption,

Table 1: Construct Validity and Reliability Test

Variables and Indicators	Correlation Coefficient	p-value	Cronbach's Alpha
Interaction			0.918
Involved in discussions about BPJS Healthcare with other participants	0.866	0.000	
Interacted with fellow BPJS Healthcare participants	0.892	0.000	
Participated actively in discussions of BPJS Healthcare participants	0.917	0.000	
Exchanged ideas with other BPJS Healthcare participants	0.906	0.000	
Absorption			0.929
When I was interacting with BPJS Healthcare participants, I forgot everything around me	0.816	0.000	
Time flies when I interact with BPJS Healthcare participants	0.911	0.000	
When I interacted with BPJS Healthcare participants, I was carried away	0.870	0.000	
When I was interacting with BPJS Healthcare participants, it was difficult for me to break away	0.901	0.000	
When interacting with BPJS Healthcare participants, I am very involved	0.887	0.000	
When interacting with BPJS Healthcare participants, I feel happy	0.768	0.000	
Attention			0.931
I want to know more about BPJS Healthcare	0.859	0.000	
I pay more attention to anything related to BPJS Healthcare	0.916	0.000	
I concentrate a lot on BPJS Healthcare	0.900	0.000	
I am happy to learn more about BPJS Healthcare	0.850	0.000	
I want to know more about BPJS Healthcare	0.882	0.000	
Identification			0.888
When someone criticizes BPJS Healthcare, I feel insulted	0.813	0.000	
In conversations involving BPJS Healthcare, I usually refer to the BPJS Healthcare as "us" rather than "them"	0.837	0.000	
I see the success of BPJS Healthcare as mine too	0.840	0.000	
When someone praises BPJS Healthcare, it feels like I am being complimented	0.825	0.000	
Enthusiasm			0.955
I am very interested in BPJS Healthcare	0.923	0.000	
I am passionate about BPJS Healthcare	0.914	0.000	
I am enthusiastic about BPJS Healthcare	0.938	0.000	
I feel happy with BPJS Healthcare	0.887	0.000	
I like BPJS Healthcare	0.909	0.000	
Brand Trust			0.880
I trust BPJS Healthcare	0.818	0.000	
BPJS Healthcare can be counted on to keep its promises	0.832	0.000	
I can rely on BPJS Healthcare to provide good health services to me	0.781	0.000	
BPJS Healthcare will not disappoint me	0.801	0.000	
Brand loyalty			0.814
I will use BPJS Healthcare if I am going for further treatment	0.791	0.000	
I intend to continue using BPJS Healthcare	0.858	0.000	
I am committed to using BPJS Healthcare	0.837	0.000	
I am willing to pay BPJS Healthcare cost, whatever it is	0.691	0.000	

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.

while Interaction and Identification had no effect. These results confirm the findings of So et al. (2012) that Customer Engagement can increase Brand Trust. Meanwhile, the Brand Trust dimension developed in this study used the perceptions of BPJS Healthcare participants. Brand Trust is manifested through customer trust in BPJS Healthcare, believing that the enterprise can be relied on to keep its promises, provide good health services, and not disappoint. Evidently, Brand Trust can be enhanced through Enthusiasm by increasing interest and pleasure in using BPJS Healthcare, and Attention by raising participants' curiosity and knowledge to learn about the service. Another dimension that can improve their Brand Trust is Absorption, indicated by the participants' attitude while interacting with the enterprise.

The Brand Loyalty of BPJS Healthcare participants can be enhanced through Enthusiasm, Interaction, and Brand Trust, but not through Attention, Absorption, or Identification. These results partially confirm the findings by So et al. (2014) that Customer Engagement can increase Brand Loyalty. An increase in Brand Loyalty is manifested through enhanced willingness, intention, and commitment of BPJS Healthcare participants to use the service for further treatment and pay the cost. Unlike Attention and Absorption, which can only improve Brand Trust, this distinctive loyalty can be increased through higher Enthusiasm. Hence, strengthening the interest of BPJS Healthcare participants in the service is necessary. Brand Loyalty can also be increased through improved Brand Trust and Interaction between BPJS Healthcare and the participants.

Based on the above explanations, Brand Trust has the most dominant influence, meaning this variable should be enhanced by BPJS Healthcare as health organizers. An increase can be realized by strengthening the trust and confidence that the company can be relied on to provide good health services and will not disappoint its participants.

6. Conclusion and Limitations

The results showed that Enthusiasm, Attention, and Absorption were capable of increasing the Brand Trust of Muslim BPJS Healthcare participants, while Interaction and Identification were not. Also, Brand Loyalty can be increased through Customer Engagement, Enthusiasm, Interaction, and Brand Trust, but not through Attention, Absorption, and Identification. Therefore, the Customer Engagement dimensions of Enthusiasm and Interaction directly drive Brand Loyalty, whereas Enthusiasm, Attention, and Absorption indirectly influence Brand Trust.

The study respondents were limited to Muslim BPJS Healthcare participants. Hence, non-Muslim or religiously undifferentiated persons may produce different findings. This is due to the fact that the BPJS Healthcare guidelines do not distinguish between Muslim and non-Muslim participants. Meanwhile, this research failed to prove the effect of Interaction and Identification on Brand Trust, as well as the influence of Attention, Absorption, and Identification on Brand Loyalty. As part of the Customer Engagement dimensions, these findings conflicted with

So et al. (2012, 2014). Therefore, this study created new research gaps that need to be resolved in the future.

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