Emotional branding, corporate image and its effect on the loyalty of JKN-KIS participants: A mediating role of satisfaction

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ARTICLE INFO

**Article history:**
Received 19 March 2022
Received in rev. form 22 May 2022
Accepted 27 May 2022

**Keywords:**
Emotional Branding; Corporate Image; Satisfaction; Customer Loyalty

**JEL Classification:**
M30

ABSTRACT

Health as a basic necessity of life, the ownership of health insurance is very important and very influential in ensuring a safe and secure life. The National Health Insurance as part of the National Social Security System aims to meet the basic health needs of the Indonesian people. This study aims to analyze the role of satisfaction in mediating the influence of emotional branding and corporate image on customer loyalty. Independent participants of JKN-KIS BPJS Health Malang Branch as the sampling in this study. The sampling technique used purposive sampling with a sample of 130 respondents. Data analysis in this study used Structural Equation Modeling-Partial Least Square (SEM-PLS). The results of the study concluded that emotional branding affects loyalty and satisfaction; the corporate image has an effect on loyalty and satisfaction; satisfaction affects loyalty; satisfaction mediates the effect of emotional branding and corporate image on loyalty. Satisfaction acts as a partial mediating variable.

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Introduction

The National Health Insurance (JKN) is part of the National Social Security System (SJSN). JKN aims to meet the basic health needs of the Indonesian people. JKN is not only about getting profits but has a long-term goal, namely to make participants loyal to the products offered by BPJS Health.

Based on data from BPJS Health Malang Branch, until October 2021 there were 2,566,756 people registered as JKN-KIS participants. 1,441,683 people came from central and regional Contribution Assistance Recipients, 526,291 people came from Wage Recipient Workers both government and private employees, 59,930 people are non-employees (retirees), 538,852 people are from non-wage workers or independent workers, and out of 538,852 people who pay JKN-KIS independently, only 251,957 people are disciplined in paying contributions or around 46.76% while the target for independent workers is 56.6%. The low level of JKN-KIS independent participants is due to several factors, including the participants’ awareness of paying dues in a disciplined manner is still very low, where on average they regularly pay dues if they only need health services at health facilities and if they do not need health services, the dues are not paid. Another cause is the possibility of the economic impact due to the Covid-19 pandemic so that they cannot fulfill their obligation to pay dues regularly every month.

BPJS Health needs to get loyal JKN-KIS participants. Participants or customers who are loyal to certain products will give first priority to the product. This can last in the long term and end when the insurance contract ends or there is a mismatch/loss in premium payments that causes insurance and participation to stop or the participant/customer decides not to continue to pay premiums (Eliba & Zulkarnain, 2017). In an effort to make customers loyal, the corporate, in this case BPJS Health, must have a different advantage
from competing products, such as emotional branding. Emotional branding as a concept of brand formation with emotional nuances (Srimulyo & Mardiyah, 2020). These emotions are related to the customer's feelings towards the insurance product, either positive feelings or negative feelings. Companies that are able to create emotional closeness to their customers will gain trust and loyalty from customers to continue to subscribe to the corporate's products (Setiadi et al., 2015). Srimulyo & Mardiyah (2020) concluded that emotional branding has a significant effect on customer loyalty. This study contradicts Kustini (2011) who concluded that emotional branding has no significant effect on loyalty.

The next strategy to build customer loyalty, in this case the JKN-KIS participants, is to form a good corporate image. Corporate image plays an equally important role by knowing the customer's perception, both good or bad a corporate will affect and have an impact both internally and externally. The image of a corporate is determined not only by how consistently the corporate's performance is, but how effectively the corporate communicates with stakeholders (Ofori et al., 2018). According to Özkan et al. (2020), corporate image is seen as an important aspect of a corporate's ability to maintain customer loyalty and its market position, because corporate image is an aspect of corporate success. Eliba & Zulkarnain (2017) in their study conclude that corporate image has a positive and significant effect on customer loyalty for individual products at PT Jiwasraya Insurance. This study contradicts with Omoregie et al. (2019) which concludes that corporate image has no significant effect on customer loyalty.

Satisfaction in this study is used as a mediating variable. According to Gaffar (2016), customer satisfaction is one of the factors that influence customer loyalty, and satisfied customers will have a high level of loyalty to the corporate. Customer satisfaction is expected to strengthen the influence of emotional branding and corporate image on customer loyalty. This is because emotional branding and corporate image have a close relationship with customer satisfaction in increasing customer loyalty. Setiadi et al. (2015) in his research concluded that customer satisfaction mediates the effect of emotional branding on customer loyalty. Research conducted by Ishaq et al. (2014); Karyose et al. (2017); Cholisati et al. (2019) concludes that customer satisfaction mediates the effect of corporate image on customer loyalty.

This study aims at examining the effect of emotional branding and corporate image on customers loyalty mediated by satisfaction in independent participants of JKN-KIS using BPJS Health Malang Branch as research site. This study also measures the mediating effect of satisfaction in the causal relationship between emotional branding and corporate image on customers loyalty. In the following section, empirical studies have been reviewed. This study continues with research and methodology part and finally concludes with key points, implications and recommendations.

**Literature Review**

**Theoretical and Conceptual Background**

Emotional branding described as a concept of brand formation with emotional nuances. The emotional branding paradigm emphasizes the human relationship that exists between companies and customers, this is the corporate's culture and fundamental belief that humans are the real power in business (Komariah et al., 2016). Pradana & Suryoko (2017) argue that emotional branding is a methodology for connecting products to consumers emotionally that focuses on the most urgent aspects of human character; the desire to obtain material satisfaction and experience emotional fulfillment. According to Gothe (2005) in Devina & Andreani (2015); Ellina et al. (2020), there are four pillars that provide a blueprint for a successful emotional branding strategy, namely: relationships, sensory experiences, imagination, and vision.

Image is the impression, feeling, public self-image of the corporate. Deliberately created Ardianto (2017) states that corporate image is the view or impression of other parties in seeing the corporate, image is also an important asset of the corporate and the impression obtained based on his knowledge and experience. The corporate image of a corporate is influenced not only by how consistent the corporate's performance is, but also by how effectively the corporate communicates with stakeholders (Ofori et al., 2018). According to Harrison (2010) in Pratiwi & Widiyastuti (2018), complete information about a corporate's image includes four elements, namely: personality, reputation, values, and corporate identity.

Satisfaction is a customer's feeling towards one type of service they've got. Lovelock et al. (2016) stated that satisfaction is a kind of behavioral assessment that occurs after the experience of consuming services. Perceived satisfaction is part of the pleasure felt individually. Customers can understand one level of satisfaction in general, which is, if performance is below expectations, then consumers will be disappointed and if performance is as expected, then consumers will be satisfied, then performance exceeds expectations, then consumers will be very satisfied (Meylan et al., 2020). According to Hakubun & Wijono (2014), although there are many definitions of consumer satisfaction, in general it still leads to three main components or indicators, namely: responsiveness, focus, and response time.

Lovelock et al. (2016) defines loyalty as the willingness of customers to continue to be customers of the corporate in the long term, buy and use their products and services continuously and recommend products from the corporate voluntarily to friends and relatives. Tsioitsou (2016) states that loyalty is a deeply held commitment to consistently purchase or use a preferred product or service in the future, despite situational influences and marketing efforts that have the potential to cause switching behavior. According to Bobâlcă et al. (2012), customer loyalty can be measured through indicators: cognitive loyalty, affective loyalty, conative loyalty, and action loyalty.
Conceptual Framework of the Research

This research investigates four main constructs consisting of two independent variables (emotional branding and corporate image) and one dependent variable (customer loyalty). In addition, this study also adds one mediating variables (satisfaction). For more details, see Figure 1 below:

![Figure 1: Research Framework and Hypothesis]

The hypotheses of this study are:

H1: Emotional branding has a significant effect on customer loyalty
H2: Corporate image has a significant effect on customer loyalty
H3: Emotional branding has a significant effect on satisfaction
H4: Corporate image has a significant effect on satisfaction
H5: Satisfaction has a significant effect on customer loyalty
H6: The effect of emotional branding on customer loyalty is mediated by satisfaction
H7: The effect of corporate image on customer loyalty is mediated by satisfaction

Research and Methodology

Participants and Data Collection

Independent participants of JKN-KIS BPJS Health Malang Branch. Because there are certain criteria for selecting the sample, a non-probability approach with a purposive sampling technique was used to select the sample in this study and the sample in this study amounted to 130 respondents. The technique of data collection in this research used a questionnaire. Due to the pandemic, questionnaire the distribution of the is done online via e-form.

Data Analysis

The method of data analysis uses SEM (Structural Equation Modeling) based on Partial Least Square (PLS) that uses SmartPLS 3.3 software application.

Measurements

This research contains four variables which are emotional branding, corporate image, satisfaction, and customer loyalty. Emotional branding variables in this study is measured by three indicators: relationship, imagination, and vision were adapted from study Devina & Andreani (2015); Ellina et al. (2020). Corporate image variables were measured through four indicators: personality, reputation, value, and corporate identity were adapted from study Pratiwi & Widiyastuti (2018). Satisfaction variables were measured through three indicators: response, focus, and response time were adapted from study Hakubun & Wijono(2014). Customer loyalty variables were measured through three indicators: affective loyalty, conative loyalty, and loyalty of action were adapted from study Bobâlcă et al. (2012).

Analysis and Findings

Based on the results of processing respondent data, it is known that from 130 respondents there are 95 respondents with female gender (73.1%) and 35 respondents with male sex (26.9%). Based on age, respondents aged between 21-27 years were 50 people (38.5%), aged 28-34 years were 41 people (31.5%), aged 35-40 years amounted to 12 people (9.2%), and age > 40 years amounted
to 27 people (20.8%). Based on job, respondents with student status are 10 people (7.7%), respondents with private employee profession are 4 people (33.8%), and respondents with entrepreneur profession are 76 people (58.5%).

### Table 1: Composite Reliability, Cronbach Alpha, AVE

| Variable                  | Composite Reliability | Cronbach Alpha | AVE  |
|---------------------------|-----------------------|----------------|------|
| Emotional Branding        | 0.934                 | 0.922          | 0.586|
| Corporate Image           | 0.896                 | 0.863          | 0.589|
| Satisfaction              | 0.885                 | 0.838          | 0.608|
| Customer Loyalty          | 0.905                 | 0.868          | 0.659|

**Source:** Primary data processed, 2022

Table 1 indicates that the scale, magnitude, and statistical concordance have been accepted. The average variance extracted (AVE) value of all latent variables shows a score of 0.586 for the emotional branding variable, 0.589 for the corporate image variable, 0.608 for the satisfaction variable, and 0.659 for the customer loyalty variable. The AVE value for the four constructs is greater than 0.5 so it can be concluded that the evaluation of the measurement model has good discriminant validity.

The cronbach alpha value for the emotional branding variable has a cronbach alpha value of 0.922, the corporate image variable was 0.863, the satisfaction variable was 0.838, and the customer loyalty variable was 0.868. Constructs are declared reliable if the value of composite reliability and Cronbach's alpha was above 0.70. So it can be concluded that the construct has good reliability.

Composite reliability value for variable emotional branding has a composite reliability value of 0.934, the corporate image variable was 0.896, satisfaction variable was 0.885, and customer loyalty variable was 0.905. So it can be conclude that the composite reliability or Cronbach alpha is reliable.

The R-square value of the satisfaction variable is 0.657 and the customer loyalty variable is 0.734. Goodness of Fit (GoF) in this study is calculated using the equation $Q^2 = 1 - (1-R^2) \times (1-R^2) = 1 - (1-0.657) \times (1-0.734) = 0.909$. Skor 0.909 the Q-Square calculation shows that the model in this study can be said to have a good goodness of fit.

### Table 2: Hypothesis Testing Results

| Hypothesis | Relationship Between Variable | Path Coefficient | T-statistics | P-value | Result       |
|------------|--------------------------------|------------------|--------------|---------|--------------|
| H1         | Emotional Branding → Customer Loyalty | 0.400            | 5.949        | 0.000   | Significant  | Accepted     |
| H2         | Corporate Image → Customer Loyalty    | 0.286            | 3.434        | 0.001   | Significant  | Accepted     |
| H3         | Emotional Branding → Satisfaction     | 0.271            | 4.833        | 0.000   | Significant  | Accepted     |
| H4         | Corporate Image → Satisfaction       | 0.637            | 11.693       | 0.000   | Significant  | Accepted     |
| H5         | Satisfaction → Customer Loyalty      | 0.305            | 3.255        | 0.001   | Significant  | Accepted     |
| H6         | Emotional Branding → Satisfaction → Customer Loyalty | 0.083          | 2.254        | 0.025   | Significant  | Accepted (partial) |
| H7         | Corporate Image → Satisfaction → Customer Loyalty | 0.194          | 3.485        | 0.001   | Significant  | Accepted (partial) |

**Source:** Primary data processed, 2022

Based on these findings, the emotional branding variable has a significant influence on the customer loyalty variable, with a path coefficient of 0.400 and a p-value of 0.000 (under the critical value of 0.05), so that H1 was accepted. The corporate image variable has a significant influence on the customer loyalty variable, with a path coefficient of 0.286 and a p-value of 0.001 (under the critical value of 0.05), so that H2 was accepted. The emotional branding variable has a significant influence on the satisfaction variable, with a path coefficient of 0.271 and a p-value of 0.000 (under the critical value of 0.05), so that H3 was accepted. The corporate image variable has a significant influence on the satisfaction variable, with a path coefficient of 0.637 and a p-value of 0.000 (under the critical value of 0.05), so that H4 was accepted. The satisfaction variable has a significant influence on the customer loyalty variable, with a path coefficient of 0.305 and a p-value of 0.001 (under the critical value of 0.05), so that H5 was accepted. The satisfaction variable mediates significantly between the emotional branding variable and the customer loyalty variable, with a path coefficient of 0.083 and a p-value of 0.025 (under the critical value of 0.05), so that H6 was accepted. The satisfaction variable mediates significantly between the corporate image variable and the customer loyalty variable, with a path coefficient of 0.194 and a p-value of 0.001 (under the critical value of 0.05), so that H7 was accepted.

### Discussion

**The Effect of Emotional Branding on Customer Loyalty**

This research resulted in the finding that emotional branding has a significant effect on customer loyalty. This can be interpreted that the better the emotional branding of JKN-KIS participants towards BPJS Health, the loyalty of JKN-KIS participants will increase. Emotional branding is an approach that aims to build the power of loyalty. Customers who have emotional branding will have a greater opportunity to create loyalty. Gobe (2005) in Tibrani (2020) suggests that emotional branding is one of the customer
approaches, where they unconsciously deal directly with the corporate through its products in an emotionally evocative method. This study is in accordance with the results of previous studies conducted by Setiadi et al. (2015); Srimulyo & Mardiyah (2020) which showed that emotional branding had a significant effect on consumer loyalty.

The Effect of Corporate Image on Customer Loyalty

This research resulted in the finding that corporate image has a significant effect on customer loyalty. This can be interpreted that the better the image of BPJS Health, the loyalty of JKN-KIS participants to BPJS Health will increase. The corporate image of BPJS Health is one of the important triggers in building the loyalty of JKN-KIS participants. Ariani et al. (2019) suggests that corporate image is seen as an important aspect of a corporate's ability to maintain customer loyalty. This study is in accordance with the results of previous studies conducted by Karyose et al. (2017); Yazid et al. (2020) which showed that corporate image had a significant effect on consumer loyalty.

The Effect of Emotional Branding on Satisfaction

This research resulted in the finding that emotional branding has a significant effect on satisfaction. This can be interpreted that the better the emotional branding of JKN-KIS participants towards BPJS Health, the greater the satisfaction of JKN-KIS participants. Pradana & Suryoko (2017) argue that emotional branding focuses on the most pressing aspects of human character, the desire to obtain material satisfaction and to experience emotional fulfillment. This means that good emotional fulfillment and being able to exceed expectations will lead to satisfaction in the minds of customers. Emotional are related to JKN-KIS participants’ feelings towards the program from BPJS Health, either positive feelings or negative feelings. Entering the customer’s feelings, BPJS Health uses the emotional branding method in which every customer is moved emotionally to be interested in the insurance products offered (Suryani et al., 2021). The results of this study are also in accordance with research conducted by Setiadi et al. (2015); Meylano et al. (2020) which showed that emotional branding had a significant effect on customer satisfaction.

The Effect of Corporate Image on Satisfaction

This research resulted in the finding that corporate image has a significant effect on satisfaction. This can be interpreted that the better the corporate image of BPJS Health, the greater the satisfaction of JKN-KIS participants. According to Ariani et al. (2019), company image can be a filter that affects customer perceptions of a company's services. A positive company image will drown out disappointment over poor service. The results of this study are also in accordance with research conducted by Karyose et al. (2017); Omoregie et al. (2019); Yazid et al. (2020) which showed that corporate image had a significant effect on customer satisfaction.

The Effect of Emotional Branding on Customer Loyalty

This research resulted in the finding that satisfaction has a significant effect on customer loyalty. This can be interpreted that the higher the satisfaction of JKN-KIS participants with BPJS Health, the loyalty of JKN-KIS participants to BPJS Health will increase. Customer satisfaction is a measure of the gap between customer expectations and the reality they receive or feel. This satisfaction will bind the eternal relationship between customers and marketers (Mashuri, 2020). Satisfaction and loyalty are interrelated between the two. The true satisfaction of JKN-KIS participants will encourage JKN-KIS participants to come back and come back again. The results of this study are also in accordance with research conducted by Chiguvu & Guruwo (2017); Ofori et al. (2018); Omoregie et al. (2019) which showed that customer satisfaction had a significant effect on consumer loyalty.

The Effect of Emotional Branding on Customer Loyalty is mediated by Satisfaction

The results of the research indicate that the emotional branding has a significant effect on the customer loyalty mediated by satisfaction. The mediating impact of satisfaction is known to be partial mediation. This means that the better emotional branding of JKN-KIS participants will increase the loyalty of JKN-KIS participants to BPJS Health through good JKN-KIS participant satisfaction. Satisfaction as one of the factors that affect customer loyalty, satisfied customers will have a high level of loyalty to the company (Gaffar, 2016). Emotional branding can create customer loyalty and determine the success of the company. According to Setiadi et al. (2015), companies that are able to create emotional closeness to their customers will gain trust and loyalty from their customers to continue to subscribe to the company’s products. The results of this study are also in accordance with research conducted by Setiadi et al. (2015) which showed that customer satisfaction mediates the effect of emotional branding on customer loyalty.

The Effect of Corporate Image on Customer Loyalty is mediated by Satisfaction

The results of the research indicate that corporate image has a significant effect on the customer loyalty mediated by satisfaction. The mediating impact of satisfaction is known to be partial mediation. This means that the better corporate image of BPJS Health will increase the loyalty of JKN-KIS participants to BPJS Health through good satisfaction of JKN-KIS participants. A positive corporate image will drown out disappointment over poor service, or when a customer who has a very positive image of a corporate experiences a bad experience, it will not have fatal consequences for satisfaction. The satisfaction felt by JKN-KIS participants illustrates whether the perceived performance will be comparable to expectations or the satisfaction felt by JKN-KIS participants will have an impact on the behavior of JKN-KIS participants in the form of loyalty or complaints. Lupiyoadi & Hamdani (2016) stated that if customers are satisfied, they will show a high probability of returning and using the same services. The results of this study are also in accordance
with research conducted by Karyose et al. (2017); Cholisati et al. (2019) which showed that customer satisfaction mediates the effect of corporate image on customer loyalty.

**Conclusions**

Based on this research results emotional branding and corporate image is proven to have a significant direct effect on customer loyalty and satisfaction. Satisfaction also has a significant effect on customer loyalty. Emotional branding and corporate image has a significant effect on customer loyalty mediating by satisfaction. Satisfaction as one of the factors that influence customer loyalty, satisfied customers will have a high level of loyalty to the corporate. Emotional branding has a close relationship with customer satisfaction in increasing customer loyalty. Likewise, the corporate image of BPJS Health is one of the important triggers in building the loyalty of JKN-KIS participants, because the formation of a good image of BPJS Health in the eyes of JKN-KIS participants will increase customer satisfaction and loyalty.

However, the samples that were used in this study was limited, which may impact the generalization of the finding. Further research is still needed, future researchers can expand the degree of generalization by increasing the number of respondents used as research samples, because the larger the number of research samples is expected to provide better research results. Further research can also add other variables in examining the relationship between emotional branding, corporate image, satisfaction and customers loyalty to develop a research model, for example, experiential marketing

**Acknowledgement**

**Author Contributions:** Conceptualization, D.D.P., A.S.H. and A.; Methodology, D.D.P., A.S.H. and A.; Validation, A.S.H. and A.; Formal Analysis, D.D.P., A.S.H. and A.; Investigation, A.S.H. and A.; Resources, D.D.P.; Writing—Original Draft Preparation, D.D.P.; Writing—Review and Editing, D.D.P.; Supervision, A.S.H. and A.; Project Administration, D.D.P.; Funding Acquisition, D.D.P. All authors have read and agreed to the published the final version of the manuscript.

**Institutional Review Board Statement:** Ethical review and approval were waived for this study, due to that the research does not deal with vulnerable groups or sensitive issues.

**Informed Consent Statement:** Informed consent was obtained from all subjects involved in the study.

**Data Availability Statement:** The data presented in this study are available on request from the corresponding author. The data are not publicly available due to restrictions.

**Conflicts of Interest:** The authors declare no conflict of interest.

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