

# **The Effect of Brand Experience and Service Quality on Loyalty With Participant Satisfaction As a Mediation Variable on PPU BPJS Kesehatan Jember**

NidyaRiswanda T.W<sup>1</sup>, Sudaryanto<sup>2</sup>, Intan Nurul A<sup>3</sup>

*Master of Management, Economic and Business Faculty, Universitas Jember  
Kalimantan 37, Jember 68121*

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## **Abstract:**

*This research is expected to have good implications for BPJS Kesehatan as a guarantor of Indonesian public health which should be assessed as good in terms of service in line with the BPJS Kesehatan motto «Serving with a Heart of Service to the Country» supported by the Brand Experience which so far is still being improved, of course, to increase participant loyalty. so as to increase participant satisfaction with BPJS Kesehatan. The purpose of the research was to analyze the effect of brand experience and service quality on participant satisfaction and participant loyalty and the effect of participant satisfaction on participant loyalty in the JKN membership for the wage-earning worker segment at BPJS Kesehatan KC Jember. Based on the results of the analysis and discussion along with the conclusions in this study, it can be formed a suggestion from the researcher as follows, For PPU BPJS Kesehatan Jember it is recommended to continue to maintain and improve the brand experience and quality of services it has in order to increase satisfaction and loyalty of BPJS participants properly and For further researchers, it is recommended to conduct research with a wider scope than previous research that has not been studied in this study, so that other factors that affect participant satisfaction and BPJS participant loyalty can be identified, so that it can provide better research results and can gain useful knowledge.*

**Key Word:** *Brand Experience, Service Quality, Loyalty, Participant Satisfaction.*

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## **I. Introduction**

The Indonesian government continues to strive to achieve universal health coverage . Universal health coverage is meant to ensure that all people have access to quality and effective promotive, preventive, curative and rehabilitative health services. According to the Ministry of Health, drg. Oscar Primadi, MPH said there are three outcomes of universal health coverage targets, the first is to improve access to quality essential health services .BPJS Kesehatan is a government-owned public health guarantor that has been trusted for ten years as a body that is trusted to provide health insurance for all levels of society. But there are still many groups of people who underestimate and feel BPJS Kesehatan is not too important. Not all people who think the same as there are groups that give their loyalty as participants because they are aware of the existence of BPJS Kesehatan, they can help themselves and others who are in need in accordance with the principle of gotong royong. This is what makes people not satisfied with the performance of BPJS Kesehatan, people still think that BPJS Kesehatan is something that makes people's lives a burden, because in terms of services and the image of BPJS Kesehatan itself is almost bad.

To increase public satisfaction with the performance of BPJS Kesehatan, for that BPJS Kesehatan in terms of brand experience must certainly exceed the expectations of the community. With the satisfaction of the community with an attractive image or view related to BPJS Kesehatan and good service quality from BPJS Kesehatan, this will make the community loyal to BPJS Kesehatan, where in developing a scale to measure unforgettable experiences and ensuring that experience has significant positive impact on future attitude desirability. This research is expected to have good implications for BPJS Kesehatan as a guarantor of Indonesian public health which should be assessed as good in terms of service in line with the BPJS Kesehatan motto «Serving with a Heart of Service to the Country» supported by Brand Experience which so far is still being improved, of course, to increase participant loyalty. so as to increase participant satisfaction with BPJS Kesehatan.

## II. Literatur Review

Brand experience Surya, (2009:52) explains that as a fantasy of consumer feelings, cognitions and assumptions caused by the brand, is related to the stimuli generated by the brand design, brand identity, marketing communication, people and the area the brand is marketed. Furthermore, Sudarso et al., (2020) emphasize that brand experience can be seen from the consumer's point of view by examining the experiences of consumers themselves and how these experiences create opinions that arise from behavior, as well as other aspects of consumer attitudes. Brand experience can feel by direct nor by no direct moment consumer see advertisement or also when marketer communicate product through online media.

Quality service is component important thing to do noticed in service public, term quality service public naturally no could separated from perception about quality service. According to Ibrahim (2008:22) quality service public is something condition related dynamic with products, services, people, processes and the environment where evaluation quality determined at the time occur gift service public. Tjiptono (2012: 157) service quality is an effort to deliver services to meet customer needs and desires and the accuracy of delivery to balance customer expectations. Customer satisfaction can be achieved when the performance of employees and the results experienced by customers match their expectations.

Satisfaction is feeling disappointed or happy for someone who appears after compare Among results obtaineduse hope before Kotler (2016:143). Whereas Lovelock (2007) opinion that Satisfaction consumer is condition emotional post purchase or consume product. Condition emotional this can in the form of anger, annoyance, netity, pleasure even joy. such thing could occur because consumer have hope before purchase , and If hope the could fulfilled or too much so consumer will feel satisfied , and vice versa (Mastarida, 2020). Satisfaction customer on brand is a response customer top quality a product by actual and desired expectationscustomer previously after customer consume it (Indrasari, 2019).

Based on Setiawan (2011) explain that loyalty is commitment held \_ by deep for buy by over and over again something product or service certain in the future. Purchase the try although there is influence atmosphere as well as effort potential marketing \_ cause transition attitude customer. Loyalty customer can meant as faithfulness consumer in consumption product by umpteenth repeat. Kotler and Keller (2016:138) define if loyalty is firm stanceor buy or always use something product nor service in the future arrived.

## III. Conceptual Model

Customer satisfaction is a feeling of pleasure or disappointment that is felt by a person from a comparison between his impression of the performance of a product and his expectations, thus satisfaction as an assessment after consumption where another method is chosen at least meets or exceeds expectations . Indicators that can increase customer satisfaction based on Irawan (2008) include feeling satisfied, always buying products, will recommend to others, and fulfilling customer expectations. The position between satisfaction and loyalty is parallel because this research wants to know the results of the influence of Brand Experience and service quality on satisfaction and loyalty. Where the satisfaction and loyalty variables are important for the assessment of a work subject.Based on previous research, this research has a conceptual framework of the relationship between brand experience and service quality on loyalty through participant satisfaction.The conceptual framework in this study presents a Structural Equation Model (SEM) model that show the direct and indirect influence of the Brand Experience and Service Quality on Loyalty With Participant Satisfaction As a Mediation Variable, based on theoretical foundations and previous research. The conceptual framework of the research can be described as follows:

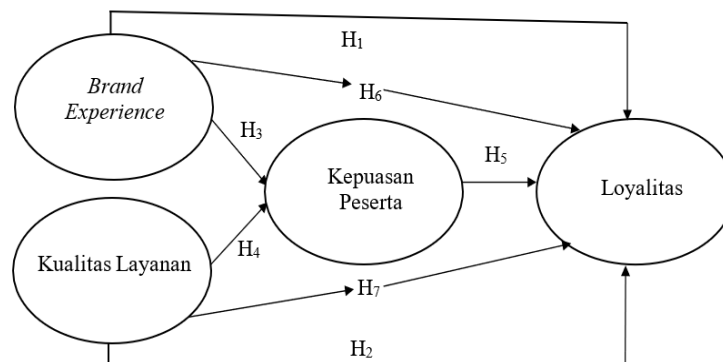


Figure 1. Conceptual Framework

## HYPOTHESIS

Research conducted by Srivastava and Kaul (2016) found that customer experience has a positive and exclusive effect on customer loyalty, both behavioral loyalty and behavioral loyalty. Supported by the research Khan et al. (2020) that brand experience has a positive relationship to customer loyalty. Coupled with research

conducted by Mathew and Thomas (2018), which illustrates that the higher a person's brand experience, the higher the individual's true brand loyalty. according to the explanation above, the hypotheses that can be proposed are as follows:

H1: Brand Experience affects the loyalty of PPU BPJS Kesehatan Jember

Giovanis et al. (2014) examined customer loyalty for broadband services and found that the technical and functional quality of service providers had a positive impact on customer loyalty. It was also found that positive impact results came from the perception of service quality on customer loyalty in Segoro's (2013) research. In addition, using the findings of Zehir and Narcikara (2016) that there is a significant relationship between e-service quality and loyalty intention. Based on the explanation above, the following hypotheses can be proposed:

H2: Service quality affects the loyalty of PPU BPJS Kesehatan Jember

**Effect of Brand Experience on Participant Satisfaction** Brand experience is not a concept of emotional connection. Experiences are sensations, feelings, cognitions, and behavioral responses evoked by brand-related stimuli. Experience is a crucial factor in meeting participant satisfaction because experience means the values felt by participants. Especially in service companies where their value means the customer experience itself and the customer experience as a company's assessment material. Therefore, service companies must pay attention to their brand experience in order to meet participant satisfaction. In addition, Lin (2015) examined customer satisfaction with airlines and found that in the example of brand satisfaction regression, the most important factors influencing Cathay Pacific, EVA Airways, and Air Asia were innovative brand experiences in behavior, and for sensory innovative brand experiences in Singapore. Airlines, China Airlines, and Korea Air. according to the explanation above, the hypotheses that can be proposed are as follows:

H3: Brand Experience affects the satisfaction of PPU BPJS Kesehatan Jember participants

**Effect of Service Quality on Participant Satisfaction** The definition of service quality from Kotler and Keller (2016), service quality is the features and characteristics of a product or service to satisfy customers. Sudaryanto (2019) said that there are variables that distinguish between satisfied and dissatisfied consumers when service quality affects consumer satisfaction, namely the variables of reliability, responsiveness, assurance, physical evidence, and feeling the e-application market in China and shared that Service quality of O2O MSAs has a positive effect on customer satisfaction. Supported by the research Bello et al. (2020) which shows that the perception of service quality has a positive effect on consumer satisfaction. based on the explanation above, the following hypotheses can be proposed:

H4: Service quality affects the satisfaction of PPU BPJS Kesehatan Jember participants

Meesala and Paul (2018) examined service quality in hospitals and found that patient satisfaction had a mediating role in increasing patient loyalty. Islam et al. (2021) also found a significant positive relationship of customer satisfaction with customer loyalty. In addition, Giovanis et al. (2014) who examined the antecedents of customer loyalty for broadband services found that customer emotional satisfaction had a positive effect on customer loyalty. Plus research from Kasiri et al. (2017) who found that customer satisfaction mediates the relationship between technical quality and customer loyalty and customer quality mediates the relationship between functional quality and customer loyalty. Based on the explanation above, the following hypotheses can be proposed:

H5: Participant's decision affects the loyalty of PPU BPJS Kesehatan Jember

Experiences are sensations, feelings, cognitions, and attitude responses evoked by brand-related stimuli. Over time, brand experiences can create emotional bonds, but emotions are only one thing that will occur internally from the stimulation that evokes the experience (Şahin, and Kitapçı, 2011). Experience is a crucial factor in meeting participant satisfaction because experience means the values felt by participants. Especially in service companies where their value means the customer experience itself and the customer experience as a company's assessment material. Therefore, service companies must pay attention to their brand experience in order to meet participant satisfaction. Based on the explanation above, the following hypotheses can be proposed:

H6: Brand Experience has an effect on loyalty through the satisfaction of PPU BPJS Kesehatan Jember participants as a mediating variable.

Definition of service quality from Kotler and Keller (2016), service quality is the features and characteristics of a product or service to satisfy customers. Service quality means one of the things that influence customer satisfaction (Irawan, 2008). This can explain that service quality has a very important impact

on customer satisfaction. Sudaryanto (2019) says that there are variables that differentiate between satisfied and dissatisfied consumers when service quality affects customer satisfaction, namely the variables of reliability, responsiveness, assurance, physical evidence, and feeling. Based on the explanation above, the following hypotheses can be proposed:

H7: Service quality has an effect on loyalty through the satisfaction of PPU BPJS Kesehatan Jember participants as a mediating variable.

#### IV. Conclusion

Based on the results of research that has been conducted regarding the effect of brand experience and service quality on loyalty with participant satisfaction as a mediating variable in the ppubpjs health jember, the conclusions that can be drawn from this research are as follows: Brand experience has a positive and significant effect on loyalty. In other words, better Brand Experience can increase Loyalty to PPU BPJS Kesehatan Jember. Service Quality has a positive and significant effect on Loyalty. In other words, better service quality can increase loyalty to PPU BPJS Kesehatan Jember. Brand Experience has a positive and significant effect on Participant Satisfaction. In other words, better Brand Experience can increase Participant Satisfaction at PPU BPJS Kesehatan Jember. Service Quality has a positive and significant effect on Participant Satisfaction. In other words, better Service Quality can increase Participant Satisfaction at PPU BPJS Kesehatan Jember. Participant Satisfaction has a positive and significant effect on Loyalty. In other words, better Participant Satisfaction can increase Loyalty to PPU BPJS Kesehatan Jember. Brand Experience has a positive and significant effect on Loyalty through Participant Satisfaction. In other words, better Brand Experience can increase Loyalty to PPU BPJS Kesehatan Jember. Service Quality has a positive and significant effect on Loyalty through Participant Satisfaction. In other words, better service quality can increase loyalty to PPU BPJS Kesehatan Jember.

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