

ANTECEDENTS OF CONSUMER LOYALTY OF JAMSOSTEK MOBILE APPLICATION USERS (JMO) TO PERCEIVED BRAND IMAGE, CUSTOMER SATISFACTION AND TRUST: APPLICATION OF SOR THEORY

ANTESEDEN LOYALITAS KONSUMEN PENGGUNA JAMSOSTEK MOBILE APPLICATION (JMO) TERHADAP PERSEPSI CITRA MEREK, KEPUASAN KONSUMEN DAN KEPERCAYAAN: APLIKASI TEORI SOR

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ABSTRACT

This study aims to analyze the antecedents of consumer loyalty to users of the Jamsostek Mobile (JMO) application by applying the Stimulus – Organism – Response (SOR) theory. Data as many as 500 respondents users of the Jamsostek Mobile Application (JMO) are processed using the SmartPLS application version 3. The results show that the perception of service quality, brand image perception, and customer satisfaction have a significant positive effect on customer loyalty instead with trust. Citra brand perception and customer satisfaction are also able to mediate the influence of service quality on customer loyalty. The brand image perception variable, trust and customer satisfaction can act as an organism that supports customer responses in the form of loyalty.

Keywords: *perceived service quality, perceived brand image, trust, customer satisfaction, customer loyalty*

ABSTRAK

Penelitian ini bertujuan untuk menganalisis antecedens loyalitas konsumen pengguna aplikasi Jamsostek Mobile (JMO) dengan mengaplikasikan teori Stimulus - Organism - Response (SOR). Data sebanyak 500 responden pengguna aplikasi Jamsostek Mobile (JMO) diolah dengan menggunakan aplikasi SmartPLS versi 3. Hasil penelitian menunjukkan bahwa persepsi kualitas layanan, persepsi citra merek, dan kepuasan pelanggan berpengaruh positif signifikan terhadap loyalitas pelanggan sebaliknya dengan kepercayaan. Persepsi citra merek dan kepuasan pelanggan juga mampu memediasi pengaruh kualitas pelayanan terhadap loyalitas pelanggan. Variabel persepsi citra merek, kepercayaan dan kepuasan pelanggan dapat berperan sebagai organisme yang mendukung respon pelanggan berupa loyalitas.

Kata kunci: persepsi kualitas layanan, persepsi citra merek, kepercayaan, kepuasan pelanggan, loyalitas pelanggan

INTRODUCTION

The Social Security Administering Body (BPJS) for Employment is an institution under the government that ensures the welfare of employees in Indonesia for the sake of implementing M-Government. BPJS Ketenagakerjaan innovates by digitizing services to simplify the flow of registration and submission of Employment BPJS claims, including by providing the JMO application,

However, based on the results of the researchers' observations, it was found that currently, the number of downloads of the JMO Mobile application through the Google Play

platform only amounted to 10 million downloads and is far in comparison to the number of BP Jamsostek participants, which by the end of 2022 totaled 60 million people, this is interesting for further research considering the application JMO is a requirement that every worker should have. There are challenges that BP Jamsostek must face as an application provider, namely the loyalty of application users to BP Jamsostek services because JMO application users tend to use the application only to claim JMO applications so that researchers identify there are several factors that can make consumers remain loyal to the JMO

application including perceived service quality, perceived brand image, trust dan customer satisfaction. (Muharam et al., 2021) Found that perceived service quality significantly affects loyalty while identifying that perceived service quality does not affect customer loyalty. (Linardi & Rahyuda, 2019) Found that perceived brand image has a positive and significant effect on customer loyalty; these results are supported by research by (Alrwashdeh et al., 2020), who found that perceived brand image has a positive and significant effect on consumer loyalty. (Choi et al., 2017) found that trust has a positive and significant effect on customer loyalty; these results are supported by research from (Gecti & Zengin, 2013), who found trust has a positive and significant effect on customer loyalty (Alrwashdeh et al., 2020) found that customer satisfaction has a positive and significant effect on customer loyalty. These results are supported by research (Linardi & Rahyuda, 2019) which found that there was a significant effect between customer satisfaction and customer loyalty; using the variables as mentioned earlier, Bitner (Kim et al., 2020) linked cognition and physiology in SOR theory, expanding its applicability to servicescapes to establish the antecedents of loyalty. In order for perceived brand image, customer satisfaction, and trust to be positioned as an organism and for the integrative SOR theory to be provided with a cognitive and emotive system that integrates all the respondents' experiences to generate a particular perception, The S-O-R (Stimulus-Organism-Response) theory is used in the model developed by Chan et al. (2022) to determine how users want to use the program. This model was developed based on prior research that was modified from that model.

Public sector marketing is a way that public sector organizations use to generate satisfaction to communicate ideas, benefits, and values about the products and services they offer to stakeholders (consumers) (Proctor T, 2007). Communication is the core of public sector marketing effectiveness; according Madill (de Matos et al., 2020) suggests that organizations engaged in public sector marketing have objectives including Marketing of products and services, Social marketing, Policy marketing, Demarketing, and Enthusiasm. The current public sector in the digital industry makes public sector organizations mirror the private sector in the application of digital services; several important differences exist between the "market" of public and private sector organizations that can influence the successful introduction of the Internet as a service outlet.

The SOR theory is an evolution of the SR (Stimuli-Response) theory put forward by Thorndike in 1928, reported by (instructionaldesign.org, 2022). SR theory or connectionism is the original framework of the SR theory in psychological behavior, which states that learning results from associations between stimuli (stimuli) and responses (responses). Custom or "habit" as it is strengthened or weakened by the nature and frequency of S-R received by the individual. Theory S-O-R (stimulus – organism – response) is a basic development of the Stimulus–Response (SR) model, put forward by Mehrabian and Russell (1974) with the basic assumption that the mass media has a directed, immediate and direct effect on the communicant. This model shows that communication is a process of action and reaction, Principles of the S-O-R (stimulus - organism - response) hypothesis of human responses to the environment in one of two general ways

were described by (Kim et al., 2020) as follows: All good activities, for example, the desire to live, work, or explore, are included in approach behavior. On the contrary, the urge to act negatively is also included. In (Kim et al., 2020), Mehrabian and Russell make the case that the SOR theory exclusively considers emotional reactions. In (Kim et al., 2020), Bitner extended the applicability of SOR theory to servicescapes by integrating cognition and physiology. So that the integrative SOR theory is presented with a cognitive and affective system that combines all the experiences of the respondents to form a certain perception so that perceived brand image and customer satisfaction can be positioned as an organism.

Customer loyalty is a customer's commitment to a brand, store, or supplier based on very positive traits in long-term purchases; customer loyalty is a consistent repurchase of a brand by consumers (Tjiptono & Diana, 2020).

Indicators of consumer loyalty, namely Attitudinal Loyalty and Behavioural Loyalty (Choi et al., 2017)

Parasuraman in (Demir et al., 2021) An updated definition of perceived service quality is electronic service quality, sometimes called electronic service. Built to assess the services offered across the internet network. Expanding a site's ability to facilitate purchase, purchasing, and distribution activities effectively and efficiently is the definition of electronic service quality.

According to (Chan et al., 2022), there are three indicators of mobile application service quality, which are Service and Functions, Usage and Operations & Appearance and Design.

Brand image is a set of associations about a brand stored in consumers' minds or memories

(Schiffman & Kanuk, 2018); in the sub-brand strategy, the master brand is the dominant driver, while other brands play a descriptive role (Zelenskaya & Elkanova, 2021).

According to (Cheng et al., 2022), In the context of mobile applications, consumer trust in applications is different from consumer trust in products, with an emphasis on how the applications provided are able to replace and interact and serve as well as humans (Cheng et al., 2022) explain indicators Trust on the following applications are Honest and Truthful, Behaviour and Response, Suggestion and Decision.

According to Man (Cakici et al., 2019), customer satisfaction can be explained as an evaluation that reflects the positive or negative feelings of consumers towards the post-sales product or service.

Perceived service quality has a considerable impact on loyalty, according to earlier research (Muharram et al., 2021), but perceived service quality has little impact on consumer loyalty (Permana & Djatmiko, 2018).

Based on the information presented and the findings of the previous research, the researchers in this study developed the following hypothesis:

H1: Perceived service quality has a positive and significant effect on Customer Loyalty

Based on research conducted by (Pradnyana & Suryanata, 2021) found that there is a positive influence between the quality of service to brand image; these results are supported by research (Özkan et al., 2020) who found that perceived service quality has a significant effect on brand image.

So based on the exposure and results of the research, in this study, the researchers formulated the following hypothesis:

H2: perceived service quality has a positive and significant effect on perceived brand image

The findings of this study are confirmed by research by (Alzoubi et al., 2020), who discovered that perceived service quality influence on customer satisfaction. Based on research by (Listaky et al., 2018) reveals that there is a positive effect of perceived service quality on customer satisfaction.

Based on the results of the research and exposure above, in this study, the researchers formulated the following hypothesis:

H3: Perceived service quality has a positive and significant effect on Customer satisfaction

According to research, (Boonlertvanich, 2019), service quality has a favorable impact on trust.

In this study, the researchers developed the following hypothesis based on their exposure to and understanding of the research:

H4: Perceived service quality has a positive and significant effect on trust

Based on research conducted by (Linardi & Rahyuda, 2019) found that perceived brand image has a positive and significant effect on customer loyalty; these results are supported by research by (Alrwashdeh et al., 2020), who found that perceived brand image had a positive and significant effect on customer loyalty.

So based on the results of the research and exposure above, in this study, the researchers formulated the following hypothesis :

H5: perceived brand image positive and significant effect on Customer Loyalty

Based on research (Choi et al., 2017) found that trust has a positive and significant effect on customer loyalty; these results are supported by research by (Gecti & Zengin, 2013), who found

trust positive and significant effect on customer loyalty.

So based on the results of the research and exposure above, in this study, the researchers formulated the following hypothesis :

H6: Trust has a positive and significant effect on Customer Loyalty

Customer loyalty is positively and significantly impacted by customer satisfaction, according to research by (Alrwashdeh et al., 2020). This finding is corroborated by research by Linardi and Rahyuda (2019), who discovered a substantial relationship between customer happiness and customer loyalty.

So based on the results of the research above, in this study, the researchers formulated the following hypothesis :

H7: Customer satisfaction has a positive and significant effect on Customer Loyalty

(Khan et al., 2022) found that there was an influence on perceived brand image to customer loyalty mediated by variables perceived brand image; these results are supported by research (Chan et al., 2022), which found that perceived brand image is able to mediate the influence of perceived service quality to Customer Loyalty.

So based on the results of the research above, in this study, the researchers formulated the following hypothesis:

H8: Perceived brand image mediates influences perceived service quality to Customer Loyalty.

These findings are supported by research conducted (Mehta, 2020), which demonstrates that customer satisfaction can play a role in mediating the relationship between perceived service quality and customer loyalty. (Slack & Singh, 2020) found that there is an influence of perceived service quality

on customer loyalty that is mediated by variables of customer satisfaction.

The researchers in this study developed the following hypothesis based on the findings of the investigation and the justification provided above:

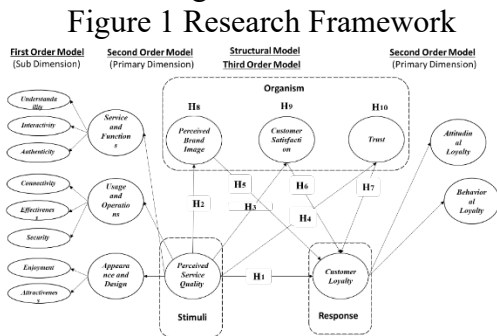
H9: Customer satisfaction mediates the influence of perceived service quality on Customer Loyalty.

(Choi et al., 2017) found that there was an influence on perceived service quality to customer loyalty mediated by variables of trust

Based on the results of the research and the explanation above, in this study, the researchers formulated the following hypothesis:

H10: Trust mediates the influence of perceived service quality on Customer Loyalty.

Based on this elaboration, the form of the research model can be obtained as described in Figure 1:



RESEARCH METHODS

The research was carried out with respondents objects who were users of the JMO application (Jamsostek Mobile); according to (Malhotra et al., 2017) sample is the number of derivatives from the population that will be included in the study. In this study, the authors use the basis of the number of questions of this research questionnaire.

In determining the number of samples, the authors use the minimum sample size based on the theory of (Hair et al., 2019), where the number of samples used must be more than the

number of research variables, and the minimum number of samples is five observations per research indicator, This study uses five variables with 56 question items. So that the minimum sample size in this study is 56 questions multiplied by five variables so that the minimum number is 280 respondents needed in the study, Researchers used primary data sources, namely data obtained from filling out questionnaires that were given to consumers who were JMO application users who accessed the application for a maximum of the last six months, Table 1 lists the characteristics of the respondents who took part in the study.

Tabel 1 Respondent’s Profile
Questionnaires were disseminated

Types	Frequenc y	%	Types	Frequenc y	%
Membership length					
Gender		26	< 1	53	11
Female	128	74	74	21	21
Male	372	74	> 10	106	9
			1-5	197	39
				29	29
Age (Years)			5-10	144	9
< 22	26	5%			
> 33	193	39	Monthly Income		
		29	> 5,000,000	105	21
22 - 27	144	29	1,500,000 –	43	9%
27 - 32	137	27	2,500,000		
			2,600,000 -	40	
			3,700,000	200	9%
			3,800,000 -	30	
Occupation			4,900,000	152	9%
Freelance	21	4%			
Private employee	351	70	Monthly Income		
Civil	118	24	> 5,000,000	68	14
Servant/POC	10	2%	1,500,000 –	29	29
			2,500,000	145	9%
			2,600,000 -	36	
			3,700,000	181	9%
			3,800,000 -	21	
			4,900,000	106	9%

Source : Questionnaire results

using Google form media on the Internet to 500 respondents who fit the criteria. The majority of respondents were found to be male (372 respondents; 74%) and older than 33 years old (193 respondents; 39.00%). The majority of respondents (351 respondents; 70%) are private

employees, and the majority have been BP Jamsostek members for 1 to 5 years (197 respondents; 39.00%). The average monthly income was mostly between Rp 2,600,000 and Rp 3,700,000 (200 respondents; 47.50%) In terms of Jamsostek Mobile (JMO) application usage, based on research that was conducted, the majority of respondents used the application to check JHT balances (200 respondents), with the most frequently used feature being the balance check feature (240 respondents), the majority of respondents used the application when they needed information about BP Jamsostek (309 Respondents), and the majority of respondents benefited from the information obtained on the application (228 respondents).

The data used in this study came from online surveys that were sent via the Google Form service. In this survey, respondents answered questions using a Likert scale of 1 to 5, with the options "Strongly Disagree" and "Strongly Agree." By repurposing questions from earlier research for each variable, the variables in this study were measured. Questionnaires items for perceived service quality and customer satisfaction adopted from (Chan et al., 2022), perceived brand image adopted from (Alam & Noor, 2020), trust from (Cheng et al., 2022), and customer loyalty from (Choi et al., 2017).

The data analysis method that will be used is PLS-SEM using SmartPLS 3 as a statistical tool, which is usually carried out using a survey approach to find out hypothesis testing as soft modeling because it eliminates the assumption of OLS (ordinary least squares) regression. With the intention of estimating and predicting the population means or the average value of the dependent variable based on the known values of the

independent variables, this analysis primarily examines the dependence of endogenous (bound) variables on one or more endogenous variables (independent variables)

RESULTS AND DISCUSSIONS

To test the validity of the indicators in this research model by looking at the results of factor loading and average variance extract (AVE), with the boundary of each indicator being 0.7 for factor loading and 0.5 for AVE, convergent validity test results can be seen in table 2 below.

Tabel 2. Internal Test Result and Convergent Reliabilities

Variable	Indicators	Loading Factor	AVE	CR
<i>Service and Functions</i>	UN1	0.842	0,714	0.928
	UN2	0.819		
	UN3	0.852		
	UN4	0.879		
	IN1	0.783		
	IN2	0.861		
	IN3	0.841		
	IN4	0.826		
	IN5	0.900		
	AU1	0.830		
	AU2	0.852		
	AU3	0.828		
<i>Usage and Operations</i>	AU4	0.863	0,754	0.931
	CO1	0.897		
	CO2	0.892		
	CO3	0.848		
	CO4	0.860		
	EF1	0.916		
	EF2	0.894		
	EF3	0.889		
EF4	0.894			

	SE1	0.865		
	SE2	0.844		
	SE3	0.901		
	SE4	0.785		
	SE5	0.787		
Appearance and Design	EN1	0.881		
	EN2	0.886		
	EN3	0.900		
	EN4	0.879		
	AT1	0.908	0,756	0.929
	AT2	0.858		
	AT3	0.773		
	AT4	0.884		
	AT5	0.851		
Perceived Brand Image	PBI1	0.849		
	PBI2	0.865	0,733	0.970
	PBI3	0.880		
	PBI4	0.831		
Trust	BT1	0.849		
	BT2	0.860	0,707	0.873
	BT3	0.828		
	BT4	0.827		
Customer Satisfaction	CS1	0.893		
	CS2	0.923	0,81	0.890
	CS3	0.891		
	CS4	0.894		
Attitudinal Loyalty	AL1	0.933		
	AL2	0.925	0,866	0.887
	AL3	0.934		
Behavioural Loyalty	BL1	0.926		
	BL2	0.904		
	BL3	0.928	0,859	0.899
	BL4	0.942		
	BL5	0.935		

Source: SmartPLS Output

In this study, perceived service quality, perceived brand image, customer satisfaction, and brand trust have an impact on loyalty to the extent of 45.2%, while perceived service quality contributes 41.9% to perceived brand image, contributes 28.2% to customer

satisfaction, and has a 24.2% impact on trust.

To find out the value of the first order construct, observe the result of the t-value, p-value, and path coefficient on the first order construct and sees the results of the second order construct, namely the variable perceived service quality and customer loyalty with the criteria if the path coefficient value is positive, then indicates a positive relationship between constructs, conversely if the results of the path coefficient are negative, it means that there is a negative relationship in the constructs whereas to find out the influence between constructs can be seen from the t-value where if the t-value is above 1.96 then it can be said that there is a relationship between variables, the results of the first order and second order measurements can be seen in table 3

Table 3. Measurement of the First Order Path Coefficient to the Second Order

Second Order	First Order	Path Coefficients	T-Value	P-Value
Service and functions	Understandability	0.859	39.444	0.000
	Authenticity	0.867	38.847	0.000
	Interactivity	0.918	58.430	0.000
Usage and Operations	Connectivity	0.858	39.265	0.000
	Effectiveness	0.925	68.951	0.000
	Security	0.905	66.526	0.000
Appearance and Design	Attractiveness	0.957	144.124	0.000
	Enjoyment	0.939	99.569	0.000

Source: SmartPLS 3 Output

As for the construct weighting of the second order variable in forming the third order variable, it can be seen in table 4 where all dimensions of the second order have a t-value above 1.96 so that it can be seen that for all dimensions of the variables in the second order which consists of Service, Usage & Appearance have a p-value above 1.96 with a positive coefficient so that it can be concluded that there is a significant relationship between second order and third order.

Table 4., Measurement of the SecondOrder Path Coefficient to the First Order

Third Order	Second Order	Path Coefficients	T-Value	P-Value
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Perceived Service Quality	Service Usage	0.976	272.438	0.000
Customer Loyalty	Appearance	0.985	451.683	0.000
	Attitudinal	0.961	195.600	0.000
	Behavioral	0.927	141.977	0.000
		0.967	403.510	0.000

Source: SmartPLS Output

To test significance of a study can be identified by looking at the t-value, p-value, and path coefficient with the criteria that if the path coefficient value is positive, it indicates a positive relationship between variables. The effect between research variables can be explained in Table 4.

Table 5 Hypothesis Testing Result

Hypothesis	Path	Original Sample	T Statistics	P Values	Decision
H1	Perceived service quality as a stimulus has a significant positive effect on customer loyalty as a response	0.504	9.742	0.000	Supported
H2	Perceived service quality as a stimulus has a significant positive effect on Perceived Brand Image as an organism	0.650	15.384	0.000	Supported
H3	Perceived service quality as a stimulus has a significant positive effect on Customer Satisfaction as an organism	0.533	13.468	0.000	Supported
H4	Perceived service quality as a stimulus has a significant positive effect on trust as an organism	0.495	9.283	0.000	Supported
H5	Perceived Brand Image as an organism has a significant positive effect on Customer loyalty as a response	0.347	5.002	0.000	Supported
H6	Customer satisfaction as an organism has a significant positive effect on customer loyalty as a response	0.391	5.786	0.000	Supported
H7	Trust as an organism has a significant positive effect on customer loyalty as a response	-0.089	1.727	0.043	Not Supported
H8	Perceived Brand Image as an organism mediates the influence of Perceived service quality as a stimulus to Customer loyalty as a response	0.225	4.640	0.000	Supported
H9	Customer Satisfaction as an organism mediates the influence of Perceived service quality as a stimulus to Customer loyalty as a response	0.208	5.433	0.000	Supported
H10	Trust as an organism mediates the influence of Perceived service quality as a stimulus to Customer loyalty as a response	-0.044	1.708	0.044	Supported

The analysis result confirmed that perceived service quality could significantly influence perceived brand image, satisfaction, trust, and loyalty because the t-value is above 1.65, while the variables perceived service quality, perceived brand image, and satisfaction can directly affect loyalty, it can be concluded that result can also support H1, H2, H3, H4, and H5 These results reinforce the findings of previous studies from (Muharram et al., 2021) that found a positive effect between perceived service quality and customer loyalty, (Pradnyana & Suryanata, 2021) that

found a positive effect between perceived service quality and perceived brand image, (Alzoubi et al., 2020) which found positive effect between perceived service quality and customer satisfaction and (Boonlertvanich, 2019) which found positive effect between service quality and trust, and as per organism variable this result reinforces the findings from previous research (Alrwashdeh et al., 2020) that found a positive effect.

Between perceived brand image and customer satisfaction on customer loyalty, however, H7 is not supported, and trust has no effect on customer loyalty.

As for the effect of mediating variables, it can be concluded that perceived brand image, satisfaction and trust variables are able to mediate the effect of perceived service quality on loyalty because the t-value is above 1.65. It can be concluded that this result can also support H8, H9 and H10 and reinforce previous research by (Khan et al., 2022) and (Slack & Singh, 2020).

The goal of this study is to investigate the factors that influence customer loyalty in using the Jamsostek Mobile (JMO) application utilizing the SOR theory. The modified expectation confirmation model examined in this study is still a moderate model, according to the coefficient of determination (R²) value of 45.2%, despite the effectiveness of assessing the aspects that affect a customer's loyalty.

The analysis of the data revealed that eight hypotheses could be supported by the data, while two hypotheses could not. The findings showed that customer loyalty is more characterized by behavioral loyalty than by attitudinal loyalty and that customers' perceptions of service quality are influenced by how JMO applications are used and operated rather than by the quality of the

application's appearance and level of service.

This research found that perceived service quality has a positive effect on customer loyalty; this result is due to the characteristics and performance of the JMO application, which not only provides facilities for claims and information-seeking purposes but always provides the latest updates regarding employment information and the development of member contribution funds. To use the Jamsostek Mobile/JMO Application is dominated by answers for checking JHT balances and claims where these two activities are not routine activities carried out by application users every day; this is what makes customer loyalty affected by the good performance provided by the application.

This research found that perceived service quality has a positive effect on perceived brand image; this result is an indication that BP Jamsostek is carrying out a good service digitization movement with the JMO application, as evidenced by this research where good service via the JMO application is able to increase consumer perceptions of BP Jamsostek.

Perceived service quality has a positive and significant effect on customer satisfaction. One of the main goals of service is satisfaction, where companies, both goods and service providers, always improve the services provided so that consumers are more satisfied with the products and services offered. Through the JMO application, BP Jamsostek has successfully implemented public sector marketing and m-government properly because consumers feel increasingly satisfied with the services provided by BP Jamsostek through the JMO application. These results are supported by facts on the ground. Where by the end of 2022,

more than 50% of the old age security claim process has been carried out via the JMO application. This shows how the prospects for the JMO application are at the forefront of services for social security participants and employment.

Perceived service quality has a positive and significant effect on trust; from the results of this study, it was found that JMO application services can increase user trust in the JMO application; this proves that the JMO application is able to provide credible information and reliable data security so that consumers have more confidence in accessing BP Jamsostek services via the JMO mobile application.

Perceived brand image has a positive and significant effect on loyalty. The existence of a good perception of the BP Jamsostek brand makes consumers using the JMO application more loyal, as seen from the results of research where loyal consumers are consumers who respond favorably to BP Jamsostek's corporate image.

Customer satisfaction has a positive and significant effect on loyalty; consumer loyalty can arise after consumers are satisfied with the services provided by BP Jamsostek through the JMO application; this is proven in this study; these results cannot be separated from the efforts of BP Jamsostek which always provide satisfying service so that consumers remain loyal using the JMO application.

And trust has no effect on loyalty; this result is due to the characteristics of the services available in the JMO application, which focus on application trust where customers always transact and share confidential personal data on the JMO application, but trust in the application but loyalty cannot be formed from this trust considering the frequency of using the JMO application for each consumer is different.

This research found that there was an effect of perceived brand service quality on customer loyalty mediated by perceived brand image variables, and from these results, the researcher can draw the conclusion that having a good perception of BP Jamsostek can encourage JMO application users to be more loyal, this is because the nature of BP Jamsostek as a service provider cannot be separated from the services provided or is referred to as inseparability so that consumer perceptions of the BP Jamsostek brand can influence consumer loyalty to the services provided by BP Jamsostek which in this case is the JMO application.

Customer satisfaction is a factor that might mediate the relationship between perceived service quality and customer loyalty, according to a study by Mehta and Tariq (2020). Perceived service quality has an impact on customer loyalty that is mediated by this factor.

From these results, the researcher can draw the conclusion that the existence of customer satisfaction arising from the services provided by the JMO application is able to make consumers loyal; this is again due to the performance of the JMO application, which always provides regular information updates, so that if consumers are satisfied with the claim service and the information provided, consumers will use the application to obtain other information related to participant membership, plus the characteristics of the BP Jamsostek guarantee which is something that must be owned by workers, making reasons for using the JMO application to arise from satisfaction with the JMO application service.

This research found that there was no effect of perceived service quality on customer loyalty mediated by the trust

variable, this result is due to consumer perceptions of the JMO application where today, with increasingly sophisticated technological advancements, it makes security threats to mobile applications such as JMO a concern to consumers, one of the services provided by the JMO application is claim services through applications but BP Jamsostek continues to open claim submission services. Online, the existence of this option creates an emotion that arises in the minds of consumers when submitting claims via the JMO application, namely a sense of trust in the submission process via the application compared to submissions offline, a sense of trust arises, especially after consumers feel good service has not been able to make consumers loyal to the application JMO.

CONCLUSION

Based on the results of and discussion that has been described, customer loyalty is more characterized by behavioral loyalty than by attitudinal loyalty, and customers' perceptions of service quality are influenced by how JMO applications are used and operated rather than by the quality of the application's appearance and level of service, perceived service quality, perceived brand image, and customer satisfaction had a significant effect on customer's loyalty while trust did not significantly affect customer's loyalty, perceived brand image, trust and customer's satisfaction mediates the relationship between perceived service quality and customer's loyalty.

This research still has many shortcomings obstacles encountered during the writing process. In addition, this research still needs suggestions, input, and correction. In conducting this research, the writer experienced several limitations as follows the variables of

Perceived Service Quality, Perceived Brand Image, Customer Satisfaction, and Trust in explaining the dependent variable, customer loyalty of 45.2% and the remaining 43%, are affected by factors not examined in this study, Future research may consider these variables or other relevant variables to understand customer's loyalty in using the mobile application.

Further research is needed to strengthen the phenomena found. Additional variables are needed to strengthen the research. A different object is needed to compare the research.

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