

Customer Loyalty Factors: The Influence of Brand Semiotics, Brand Meaning, Relationship Marketing, Customer Trust and Customer Satisfaction

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ABSTRACT : Customer loyalty is needed to maintain the corporation or business sustainability. Customer satisfaction, customers trust, brand meaning, relationship marketing, and brand semiotics have influenced customer loyalty. There has been no research that examined these five variables together. Therefore, this study aims to create a customer loyalty model. This study analyzes by Structural Equation Modelling (SEM) with a total sample of 208 customers. The research findings indicated that customer satisfaction, customer trust, and brand meaning significantly moderate the relationship between brand semiotics and customers loyalty. These results imply that customer loyalty in the life insurance industry in Jakarta, Indonesia, is influenced by customer trust. Trust is expressed by how customers view the brand (e.g., name, logo) of a company that is perceived to have a good reputation and the scope of the network company possesses.

KEYWORDS -Customer loyalty, Customer satisfaction, Customer trust, Brand meaning, Relationship marketing, Brand semiotics

I. INTRODUCTION

All companies want their business to survive in any condition, including companies engaged in life insurance. Life insurance companies find it difficult to sell life insurance services in Indonesia. Because the Indonesian people still think that life insurance is not necessary because they still have relatives or family who can assist if there is damage or disaster. Therefore, efforts are needed to convince customers to buy life insurance products. The period of the COVID-19 pandemic has had a positive and negative impact on companies. Many companies are almost bankrupt due to minimum demands, such as companies in the tourism sector. However, some companies are increasingly needed, such as expeditions, health, and insurance sectors. As reported from Allianz.co.id (2020)[1], even though at the beginning of the pandemic, insurance companies experienced a decline in income, gradually they were able to recover quickly, and their current income exceeded the income of the last two years. Show that nowadays, society increasingly needs insurance companies. Of course, that makes the competition among companies will become fierce in the future.

One of the conditions for success in the competition is to strive to achieve goals by getting and retaining previous customers to continue making purchases without turning to other brands. According to Sulastri, Wardayani, & Wahyudi (2018)[2], maintaining customers is better than finding new customers from several kinds of literature. It is easier to maintain and develop existing customers than to find new customers who are more expensive. Customers who make regular purchases at least twice in a certain period of customers time are called loyal customers (Griffin as cited Wiwoho, 2018[3]). According to Oliver (2013)[4], customer loyalty is a positive attitude from a brand that makes customers want to buy back products from a company. Loyal customers will present benefits for a company. Griffin (2002)[5] states that some of the benefits obtained are cutting marketing costs because there is no need to seek back customers, protecting them from price competition. After all, loyal customers tend not to be lured by discounts and enhance the company's position in the marketplace. Therefore, the company's profitability will multiply, and, in the end, it can maintain the sustainability of the enterprise. The negative impact that the company will receive if it cannot get loyal customers, of course, the company needs to exert as much power as possible in attracting customers. It requires more money, effort, and thought to get new customers.

The research conducted by Rizan et al. (2014)[6] revealed that relationship marketing significantly affects customer loyalty mediated by customer satisfaction and customer trust acts as a mediator. This case proves that customer satisfaction and customer trust are good mediators for relationship marketing and customers loyalty. In addition, there is also research that states that all dimensions of relational marketing, such as consumer trust, commitment to customers, communication, and service quality, help develop customer satisfaction[7]. The studies conducted by previous researchers only discussed the influence of relationship marketing with customer loyalty, with the mediators being customer satisfaction and customer trust, while this study also discussed the influence of brand semiotics and brand meaning.

II. LITERATURE REVIEW

Oliver (2013)[4] defined customer loyalty as a positive attitude from a brand that makes customers have the desire to buy back products from a company. According to Griffin (2002)[5] customer loyalty can be described as a first customer who makes repeat purchases of that product. Second, buy the similar kind of product or service, for example in one brand of life insurance products, there are several other types of products such as pension funds or insurance type of education savings plan. Third, make word of mouth communication and provide good references about that product. Fourth, they believed other consumers in order for them to buy that product the same and refuse to use the same product or service offered by competitors. From the previous definition mentioned, it can be said that having customer loyalty to life insurance companies is important considering the benefits such as getting free marketing from word of mouth and earning communication.

Recognizing the seriousness of customer loyalty to the corporation, especially in the life insurance industry, we have to identify the sources of customer loyalty. Customer trust and customer satisfaction have been discovered as a factor that affects customer loyalty. Customer trust can be described as a set of beliefs or perceptions of service representative confidentiality, honesty, integrity, and high ethical standards held by customers to the company [8]. If customers believe in a life insurance company, they will not hesitate to buy products provided by that company.

Customer satisfaction can be defined as a positive response based on customer evaluation when purchasing and consuming products or services [9]. Every business tries to gain profit by satisfying customer needs. Therefore, measuring customer satisfaction and obtaining feedback is essential moves for the company to improve product or service quality. If the buyer is satisfied when using the product or services, the desire to repurchase the product will be high.

Relational marketing is an activity such as customer interactions and attractions with the marketing team and the quality of customer service (Che et al as cited Amoakoh & Naong, 2017[10]). By creating a good relationship with customer, the company can get three benefits [11]. The first benefit company get is economic benefits. Having a good relationship with customer is cost saving. Second, social benefits by founding the customer preferences, needs and wants. The last one benefit the company will get is structural bonding. It means the company can attract customer to get involved and became the member of company such as membership card or privileged members.

Customer loyalty to a company can also be obtained from the meaning of the brand for customers (Hollenbeck as cited Tierney, Karpen, & Westberg, 2016[12]). Brand meaning can be defined as customer perception at a certain level of awareness and how the brand was heard by the consumer at the subconscious level [13]. When a customer buys a product from a certain brand, this brand will generate emotional biases such as pride because they have bought a well-known brand product or a sense of pleasure having bought a product from a brand that is often used by their parents. The meaning that arises from the customer will be different for each person depending on the environment in which the person lives (Merz et al as cited Tierney, Karpen, & Westberg, 2016[12]).

Brands not only bring out meaning to customers but also can generate symbolic appeal or brand semiotics. Brand semiotics is visual cues or verbal that communicates something to consumer [14]. Pierce General Theory of Signs (Santos, 2012)[15] states that a sign is something which it stands is called, convey, meaning and the idea that is interpreted by someone. A semiotic object in the brand doesn't have to be exist in the real world, it can be imaginary (Holbrook and Hirschman as cited Santos, 2012[15]). The most important thing from brand semiotics is a thing that symbolizes the vision or something that the company wants to convey to the public.

Previous studies conducted by Srivastava and Rai (2013) [16] found that customer satisfaction is a mediating variable that links service quality and customer trust in life insurance companies. Not only that, the research conducted by Ofori, Boakye, and Narteh (2018) [17] found that customer loyalty can be directly affected by customer satisfaction. In the same study, Ofori, Boakye, and Narteh (2018) [17] found that customer satisfaction can also be the moderator that bridges customer trust and customer loyalty. Therefore, the first hypothesis in this study: H1. Customer satisfaction is positively related to customer loyalty.

Srivastava and Rai (2013)[16] found that customer loyalty can be directly affected by customer trust. Customers who believe in the quality of the company's products will make customers have confidence in the company's expertise to serve well, satisfactorily, and reliably. Meanwhile, Igleas, Markovic, Bagherzadeh, & Singh (2020)[18] found that corporate social responsibility can mediate the relationship between customer loyalty and customer trust. Second hypothesis in this study: H2. Customer trust is positively related to customer loyalty.

The more customers trust the company, the more they will satisfy with the product or services the company provided. The relationship between customer trust and customer satisfaction has been proven by many researchers. The study conducted by Setiawan and Sayuti (2017) [19] found that customer trust and customer satisfaction significantly related in South Sumatera, Indonesia travel agencies customer. Moreover, Ofori, Boakye, and Narteh (2018)[17] found that customer trust and customer satisfaction positively related in the context Ghana 3G data services provider. The same result in different year and different researcher Sitorus and Yustisia (2018) [20] found that customer trust has a positive influence on customer satisfaction in account bank holder in Jakarta, Indonesia. Based on previous literature, the third hypothesis in this study: H3. Customer trust is positively related to customer loyalty.

Customer trust can be affected by relationship marketing. Rizan, Warokka & Listyawati (2014) [6] discovered that customer trust is a bridge that unites relationship marketing and customer loyalty. Good relationship marketing will enhance customer trust and ultimately makes the loyal customer. Therefore, in line with previous literature, the fourth hypothesis in this study: H4. Relationship marketing is positively related to customer trust

Research conducted by Chen and Chen (2014)[21] found that maintaining long-term communications and connections with customers, developing the functional image perception of the hotel's business resources for customers, and providing quick and appropriate services and responses to customer demands, all have positive effects on the customer's perception of the hotel's corporate image and service quality in Taipei five tourist hotels. Therefore, the Fifth hypothesis in this study: H5. Relationship marketing is positively related to brand meaning.

Halim, Swasto, Hamid, and Firdaus (2014)[22] found that brand image or brand meaning positively related to customer trust in Indonesian Sharp electronics customers. Not only that, the same result also found in Agung, Rahmat, and Angga (2019)[23] research in Indonesian users of Samsung cellular phones. Therefore, based on previous literature, the sixth hypothesis in this study: H6. Brand meaning is positively related to customer trust.

Semiotics, the science of sign, become an important thing to the researcher because brand semiotics allows the researcher to segment markets along the lines of the values, lifestyles, and cultural imperatives, to position brands in terms of the symbolic associations they elicit in the marketplace, and to link brand meanings to advertise imagery [24]. Rossolatos (2012)[25]; 2018[26]) found that brand meaning can be influenced by brand semiotics. A brand can also be meaningful when the brand has a symbol that is the hallmark of the company. Therefore, based on previous literature, the last hypothesis in this study: H7. Brand meaning is positively related to customer trust.

Based on several previous studies that have been described above, customer trust, customer satisfaction, relationship marketing, brand meaning, and brand semiotics have indeed been shown to affect the level of customer loyalty. However, there is no study that combines these six variables into one structural model. Hence, the research question in this study is how the roles of customer trust, customer satisfaction, relationship marketing, brand meaning, and brand semiotics affecting customer loyalty by creating a structural model.

III. METHODOLOGY

The sample in this study was 208 participants (105 men; 103 women; most of customers-100 people from age 31 to 40; 57 people in age range 41 to 50 years old; 45 people in age range from 20 to 30 years old; 5 people in age range 50 and above) taken from customers from five different life insurance companies in Jakarta, Indonesia. The sampling technique used in this research is judgment sampling. The questionnaires were distributed by giving it directly to life insurance customers who come to the corporation's customer service department. Data analysis was performed utilizing Structural Equation Modeling (SEM) with Lisrel 8.8 software.

We used self-design measurement for customer loyalty, customer satisfaction, customer trust, brand meaning, relationship marketing, brand semiotics. The customer loyalty measurement consists of 5 items using a 5-point Likert scale (1 = strongly disagree; 5 = strongly agree). An example item of a customer loyalty measure is "The company shows a desire to help and is always ready to respond to requests". All items were confirmed valid and the reliability of this instrument was 0.802.

The customer satisfaction consists of 4 items using a 5-point Likert scale (1 = strongly disagree; 5 = strongly agree). An example of the item that measured customer satisfaction is "The life insurance company claim process is very easy". The reliability of this measurement was 0.896. The instrument for customer satisfaction consists of 8 items using a 5-point Likert scale (1 = strongly disagree; 5 = strongly agree). One example of an item from this measuring instrument is "The life insurance company that I chose highly guarantees customer confidentiality and does not sell customer data". All items were found valid and the reliability of this instrument was 0.915.

The brand meaning measurement of 10 items which one of the item is reserved. The measurement using a 5-point Likert scale (1 = strongly disagree; 5 = strongly agree). One of the items in brand meaning measurement is "The insurance company of my choice has become a symbol of excellence for consumers". The reliability of this measurement was 0.869. The relational marketing measurement consists of 5 items with a 5-point Likert scale (1 = strongly disagree; 5 = strongly agree). An example of a relationship marketing measurement tool item is "Salesforce and customer care in my life insurance company is very concerned with their customers". The reliability of this measuring instrument was 0.825. The brand semiotics measurement tool consists of 4 items using a 5-point Likert scale (1 = strongly disagree; 5 = strongly agree). An example of a brand semiotics item is "The brand name of the life insurance company I chose is very easy to remember". The reliability of this measuring instrument was 0.849.

IV. RESULT

The Confirmatory Factor Analysis outcome and the Chi-Square, df, P-value, and RMSEA values for six self-design measurements: Customer Loyalty, Customer Satisfaction, Customer Trust, Brand Meaning, Relationship Marketing, and Brand Semiotics respectively, are shown in Table 1

Table 1. Confirmatory Factor Analysis

Constructs	Items	Loadings	Chi-Square	df	P-Value	RMSEA
Customer Loyalty (CL)	CL1	0.44	5.87	5	0.31944	0.029
	CL2	0.45				
	CL3	0.47				
	CL4	0.50				
	CL5	0.54				
Customer Satisfaction (CS)	CS1	0.55	0.57	1	0.45199	0.000
	CS2	0.57				
	CS3	0.55				
	CS4	0.56				
Customer Trust (CT)	CT1	0.44	23.34	16	0.08239	0.050
	CT2	0.47				
	CT3	0.54				
	CT4	0.51				
	CT5	0.47				
	CT6	0.49				
	CT7	0.46				
	CT8	0.47				
Brand Meaning (BM)	BM1	0.26	33.49	32	0.39489	0.015
	BM2	0.44				
	BM3	0.49				
	BM4	0.47				
	BM5	0.51				
	BM6	0.49				
	BM7	0.50				
	BM8	0.43				
	BM9	0.48				
	BM10	0.55				
Relationship Marketing (PR)	RM1	0.46	5.54	4	0.23600	0.043
	RM2	0.55				
	RM3	0.58				
	RM4	0.57				
	RM5	0.58				
Brand Semiotics (BS)	BS1	0.50	0.02	2	0.8771	0.000
	BS2	0.58				
	BS3	0.52				
	BS4	0.44				

For better visualisation, the outcome of measurement models for six variables in this study showed in Fig.1. The results showed that self-design measurements from all items in the six variables proved to be valid.

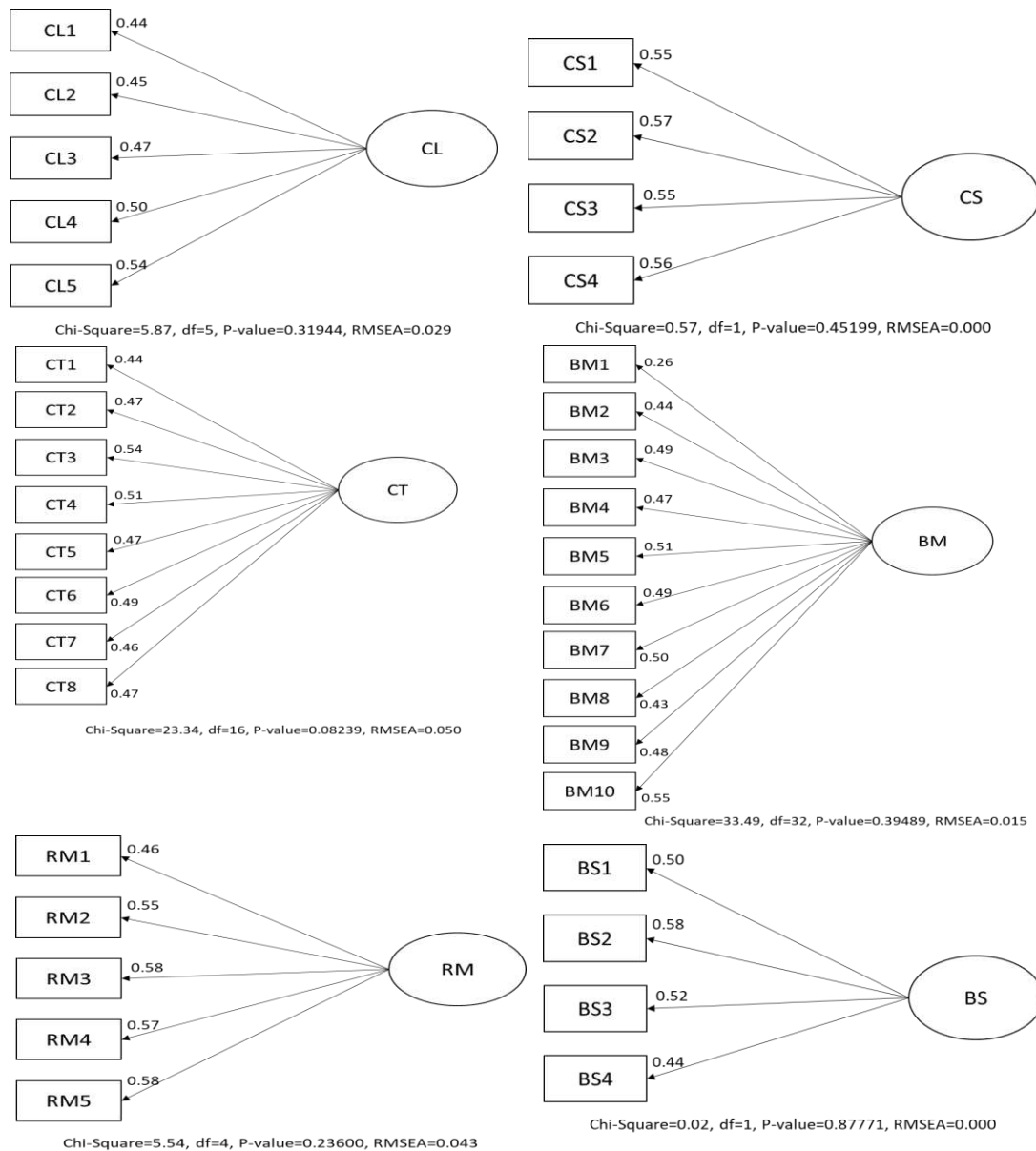


Figure 1. confirmatory factor analysis for customer loyalty customer satisfaction, customer trust, brandmeaning, relationship marketing, and brand semiotics. notes: from left to right cl=customer loyalty;cs=customer satisfaction;ct=customer trust;bm=brand meaning; rm=relationship marketing; bs=brand semiotics.

For a hypothetical model using SEM, the results indicated that it meets the model suitability requirements (Chi-Square = 1.54, df = 4, P-value = 0.820, RMSEA = 0.000). The six variables are more fully to see the direct beta and indirect effect value, as shown in Table 2.

Table 2. Direct and Indirect Effects on Customer Loyalty, Customer Satisfaction, Customer Trust, Brand Meaning, Relational Marketing, Brand Semiotics

	Variable	Beta
Direct Effect	Brand Semiotics -> Brand Meaning	1.02
	Brand Semiotics -> Relational Marketing	0.86
	Brand Meaning -> Customer Trust	0.93

	Variable	Beta
	Relational Marketing -> Customer Trust	0.08
	Customer Trust -> Customer Satisfaction	0.88
	Customer Trust -> Loyalty	0.67
	Customer Satisfaction -> Loyalty	0.18
Indirect effect	Brand Meaning -> Trust -> Loyalty	0.62
	Relational Marketing -> Trust -> Loyalty	0.05
	Trust -> Satisfaction -> Loyalty	0.16
	Brand Semiotics-> Brand Meaning->Trust	0.94
	Brand Semiotics-> Relationship Marketing ->Trust	0.07

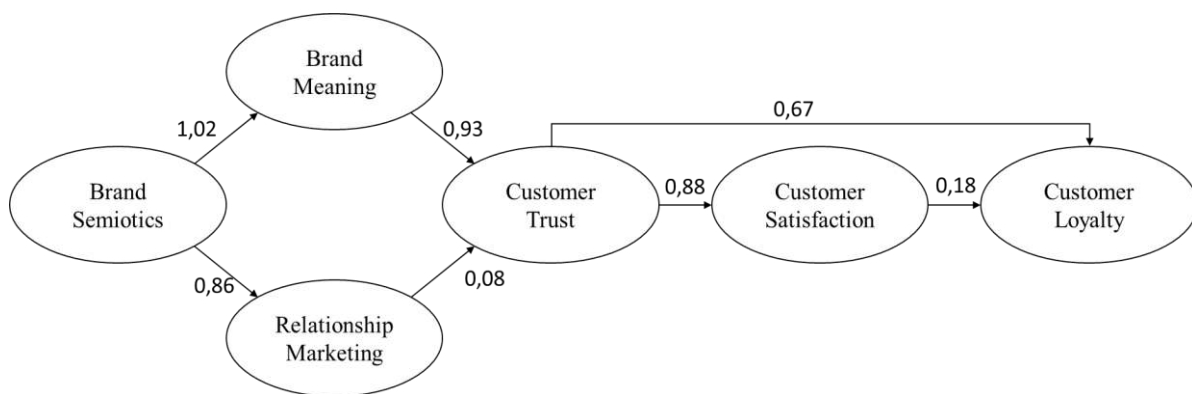


Figure 2.model summary of customer loyalty factorschi-square = 1,54, df= 4, p-value= 0,820, rmsea=0,000.

Fig. 2 shows several things. First, the effect of brand semiotics and brand meaning has a value of 1.02. Second, the effect of brand semiotics and relationship marketing is 0.86. Third, the brand meaning has a relationship of 0.93 with customer trust. Fourth, there is no significant effect between relationship marketing, and trust has a value of 0.08. Fifth, customer trust and customer satisfaction have an effect of 0.88. Sixth, the effect of customer trust and customer loyalty has a value of 0.67. Seventh, customer satisfaction and customer loyalty have an effect of 0.18. Eighth, the indirect effect of brand semiotics on customer trust through brand meaning is 0.94. Ninth, the indirect effect of brand semiotics on customer trust through relationship marketing is 0.07. Tenth, the indirect effect of brand meaning with customer loyalty through customer trust has a value of 0.62. Eleventh, the indirect effect between customer trust and loyalty through customer satisfaction has a value of 0.16. Lastly, the indirect effect of relationship marketing on customer loyalty through trust is 0.05.

V. CONCLUSION

This study aimed to find the roles of customer trust, customer satisfaction, relationship marketing, brand meaning, and brand semiotics affecting customer loyalty. This study showed that customer trust, customer satisfaction, brand meaning, and brand semiotics could increase loyalty in life insurance customers. From the model's description, brand semiotics positively affect the brand meaning, and it is in line with Rossolatos's (2018) [26]research. The company logo will give meaning to customers, or it may state that the brand semiotics has an emotional appeal to customers. Emotional branding allows customers to pay more attention and show more positive emotions, like feeling proud, happy, impressed, believe in a product or brand. Not only that, semiotics goes beyond mere communication analysis and can be used strategically to unify brands with legacy and standing and explain competitive differences (Oswald, 2015)[14]. Thus brand semiotics can also be a marketing technique that companies can carry out. This study aligns with de Lencastre and Corte-Real's (2013) [27]findings. Creating a well-marketed logo, advertising cues, and brand image will make a good relationship between the marketing team and customers.

Nonetheless, creating a good marketing relationship using brand semiotics will not generate customer trust. Our results were not in line with Chou & Chen's research (2018)[28] which found that the more relationship marketing builds in customers, the more customers will trust the company. However, the findings of this study supported research from Gilboa, Seger-Guttman, and Mimran (2019)[29], who examined the relationship between customer trust and relationship marketing using quantitative and qualitative methods on small businesses. These studies found that relationship marketing such as communication and special treatment would not affect trust in customers. The customer services department or marketing team is probably unable to have a good impression on customers. Another reason is marketing team or service department cannot build proximity, so the customers are not familiar with the life insurance company brand. Building trust in customers requires other triggers to have a good impression of the company brand. Brand meaning can increase customer trust. The research of Diryana & Kurniawan (2015)[30] found that the green color gives good meaning in customers' eyes to create trust in the company.

Trust influences loyalty. It means that the more customers trust the insurance company they have chosen, the more they feel confident, open, and dependent on that. This study is in line with the research results by Kaltum and Helmi (2018)[31], which found an influence between trust and customer loyalty in life insurance companies in Indonesia. Customer satisfaction can also influence customer loyalty. When someone is satisfied with the product or services in the life insurance company, they will repurchase the product. This result aligns with Nguyen, Nguyen, Nguyen, and Phan (2018)[32], who found customer loyalty by customer satisfaction in the Vietnamese life insurance setting. This study also found that trust mediated by satisfaction can positively affect customer loyalty, aligning with Ofori, Boakye & Narteh's (2018)[17] research. They state that customer satisfaction can mediate customer trust and loyalty. Logically, if there is trust in a relationship, the two parties look after each other, the customer has a sense of dependence and confidence in the company and can commit to using the insurance product and will not move to another company.

This model provides information about why loyalty stagnates in customers. Brand semiotics, brand meaning, customer trust, customer satisfaction are important factors that affect customer loyalty. This model also provides information on forming customer loyalty instilling brand semiotics in customers.

In short, to have devoted customers, companies need to instill positive brand semiotics in customers. It will generate good brand meaning and relationship marketing for each customer. Relational marketing does not produce trust in customers, and it indicates that even if someone has good experience with the marketing team, this will not affect customer trust. Another trigger is needed, such as brand meaning that can increase customer trust. Having a positive brand meaning will create trust. Customers who believe in making customers satisfied buy insurance products, and in the end, these customers will be loyal to the company. Meanwhile, it is enough to get customers who believe in the company to lead to loyalty without a sense of satisfaction. Customer loyalty in the life insurance industry is greatly influenced by the extent of customer trust, how customer regards the company brand that is perceived to have a good reputation, positive impression from other people, and the network coverage.

As an implication of the results of this study, first, companies must continue to develop and innovate their product or services provide information about company slogans through brochures or social media. Second, improve image and reputation by not making statements or opinions that bring down competitors. Third, emphasize the branding strategy of life insurance companies to get customer loyalty. Competitors can easily imitate product strategy, however, differentiating emotional branding - one of the branding strategies - will give an edge to the competition sharply. It can also provide a platform to engage and retain customers for a lifetime, essential in the life insurance industry.

Apart from the advantages of this research, this study was not free from disadvantages. Those drawbacks were that the number of respondents on this research merely reached the minimum criteria for SEM analytics; hence future research could add more respondents from life insurance companies. Future research can use customers from health insurance companies or other services companies to get more respondent variations in the service industry or insurance industry. This study only used one of the brand semiotics dimensions. Nevertheless, dimensions in brand semiotics are logos, slogans, brand name and background, font, color schemes, subjective connotation. That being the case, future research should analyze the brand semiotics dimensions of the brand in addition to the material dimensions (logos, slogans, brand names). Future research can also use other methods for analysis, such as longitudinal, to take more in-depth into how brand semiotics work for customer loyalty.

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ATTACHMENT

QUESTIONNAIRE LIST

Notes:

- Strongly Agree = TA
- Agree = A
- Uncertain = U
- Disagree = D
- Strongly Disagree = SD

No	Statement	Option				
		TA	A	U	D	A D
Brand Meanings						
1	The insurance company I chose lesser-known by its name by consumers					
2	My insurance company of choice is also an option for consumers because of its good products.					
3	The insurance company of my choice is very superior quality in terms of service					
4	My preferred insurance company has become a symbol of excellence for consumers.					
5	My preferred life insurance company has a network of service offices spread across various places and easy Found.					
6	I can get to know the life insurance company of my choice without asking others.					
7	The premium of the insurance product offered by the life insurance company of my choice corresponds to the benefits accepted.					
8	I think my preferred life insurance company is a company that has a good reputation.					
9	The brand of the life insurance company of my choice is a proud brand for its customers.					
Brand Semiotics						
10	I quickly know and know the logo of my chosen life insurance company.					
11	I know the slogan (a statement that reflects the vision and mission of the company) of the life insurance company of my choice.					

No	Statement	Option				
		TA	A	U	D	A D
12	The slogan of my chosen life insurance company is very commercial and strengthens the brand value.					
13	The brand name of the life insurance company I chose is very memorable.					
Relational Marketing						
14	I chose a life insurance company because many people have used the company of my choice.					
15	The life insurance company of my choice already uses the internet to exchange information between companies and customers.					
16	My preferred life insurance company provides convenience in digital communication and transactions and satisfactory service.					
17	I am very attentive and show positive emotions towards the life insurance company I choose					
18	My choice is that marketers and customer care companies' life insurance is very attentive to customers.					
Customer trust						
19	I can trust the life insurance company of my choice with a knowledgeable and competent marketer.					
20	My preferred life insurance company has a reputation for always being honest, transparent, and reliable.					
21	My preferred insurance company has always been consistent with the rules.					
22	I chose the life insurance company that guarantees customer confidentiality and does not sell customer data.					
23	My preferred life insurance company helps me to be able to transact and consult with customer service anywhere.					
24	I feel that I have dependence, openness, fairness, confidence, and hope to the life insurance company I choose					
25	I stay with the company because it provides more significant benefits than other options.					
26	My preferred life insurance company shows a commitment to help and is always ready to respond to customer requests.					
Customer Satisfaction						
27	The claim process of my preferred life insurance company is straightforward.					
28	My preferred life insurance company provides convenience in digital communication and transactions and satisfactory service.					
29	Every time I submit a complaint/question, the customer service officer listens attentively.					
30	I have always had a sense of attachment to the life insurance company I chose					
Customer Loyalty						
31	The company desires to help and is always ready to respond to requests.					
32	Convenient branch location and positive impression of the company branch office atmosphere					
33	The company can be trusted in what it says and does.					
34	I am confident about the cost of my preferred insurance company policy compared to other companies.					
35	My preferred insurance company provides information in various ways with technology and social media.					