

# Analysis of the Effect of Brand Image and Corporate Branding on Customer Loyalty with Customer Satisfaction as an Intervening Variable to Customers of Pt. Bumiputera Young General Insurance 1967 Manado Branch

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## ABSTRACT

*This research aims to 1) analyze the effect of brand image on customer satisfaction at PT. General Insurance for Bumiputera Muda 1967 Manado Branch; 2) 1) Analyze the effect of Corporate Branding on Customer Satisfaction at PT. General Insurance for Bumiputera Muda 1967 Manado Branch; 3) Analyze the effect of Brand Image on Customer Loyalty at PT. General Insurance for Bumiputera Muda 1967 Manado Branch; 4) Analyze the effect of Corporate Branding on Customer Loyalty at PT. General Insurance for Bumiputera Muda 1967 Manado Branch; 5) Analyze the influence of customer satisfaction on customer loyalty to customers at PT. General Insurance for Bumiputera Muda 1967 Manado Branch; This research was conducted at PT. General Insurance for Bumiputera Muda 1967 Manado Branch; The samples used in this study are customers who have made renewal orders at PT. Bumiputera Muda General Insurance 1967 totaling 98 customers. The data collection technique used is by distributing questionnaires. This research is a type of quantitative research using path analysis techniques (Path Analysis). This study also uses the Partial Least Square (PLS) analysis model which aims to obtain the relationship of latent variables and aims to predict construct structural indicators. The results showed that there was a significant influence between Brand Image. The results showed (1) There was a significant influence between Brand Image on customer satisfaction, (2) There was a significant influence between Brand Image variables on Customer Loyalty.*

## INTRODUCTION

### Background

The Indonesian economy has very promising prospects. As the world's 16th largest economy, this dynamic archipelagic nation has the potential to rank seventh largest by 2030. Today, contrary to many outside observers' expectations, Indonesia's economy is much more stable and diversified. In recent years, Indonesia has made rapid progress in macroeconomic management. (McKinsey Global Institute, 2012) One of the rapidly growing service businesses is insurance companies, the many insurance companies that have sprung up have created tougher competition

in Indonesia, this is due to the awareness of the Indonesian people that insurance is so important in helping society. unexpectedly befalls society, where insurance guarantees safety needs for a sense of security and protection. The performance of the general insurance industry in Indonesia is also still very dependent on macroeconomic conditions, especially domestic economic growth and per capita spending (Indonesia Financial Group, 2022). Competition in the insurance industry cannot be denied that there is a need for expansion in work and marketing systems. The world of marketing is often associated with a world full of sweet promises but it is not certain whether the product is in accordance with what has been promised (M. Nur Rianto Al Arif, 2010). Competition in the insurance industry cannot be denied that there is a need for expansion in work and marketing systems. The world of marketing is often associated with a world full of sweet promises but it is not certain whether the product is in accordance with what has been promised (M. Nur Rianto Al Arif, 2010). Competition in the insurance industry cannot be denied that there is a need for expansion in work and marketing systems. The world of marketing is often associated with a world full of sweet promises but it is not certain whether the product is in accordance with what has been promised (M. Nur Rianto Al Arif, 2010).

Seeing the rapid development of service-type businesses in the insurance sector, insurance companies are required to find and develop products or management systems that are capable of professionally maintaining the loyalty of their customers. Customer loyalty is a deeply held commitment to repurchase or re-protect a preferred product or service in the future even though situational influences and marketing efforts have the potential to cause behavior switching (Kotler and Keller, 2016: 153). The indicators used to measure customer loyalty include: making regular repeat purchases, buying between product and service lines, referring others and showing loyalty/immunity to pull from competitors (Griffin, 2019: 31).

Entering the market with loyal customers is something that is very difficult because it requires large resources to make customers move to other products and leave competing products. Consumers involve thoughts and feelings experienced by a person to act in carrying out the product selection process. Kotler (2009) states that consumers process information about products based on brand choices in making final decisions, where the emergence of purchasing a product is seen when consumers have the desire to maximize the satisfaction they get by using the company's products.

A brand must be able to build a sense of trust for every consumer who will use the services of a company. By using the internet as a means to see company performance, Brand Trust is therefore an important component for a customer, teratoma customers who come from urban areas who are getting used to using the internet as a means to find out and use the services of a company.

Insurance products are service products that are principally offered and are intangible. According to Kotler (2014) defines services as "any action or performance offered by one party to another that is in principle intangible and does not cause any transfer of ownership. Production can and may not be tied to a physical product" and the meaning of services from Rangkuti (2006) Services are the giving of an invisible performance or action from one party to another. In general, services are produced and consumed simultaneously so that the interaction between service providers and service recipients influences the results of these services. Meanwhile, from Lehtien (1983) Service is an activity or series of activities that occur in interaction with a person or machine to provide customer satisfaction.

Consumers who are accustomed to using certain brands tend to have consistency with brand image. Brand image itself means an image of a product in the minds of mass consumers. good for the brand. (Widodo and Rachma, 2018). Based on Nina Dwi Susanti's research (2021), Brand Image and Service Quality have a significant effect on Customer Loyalty.

Based on the description above, it shows that Brand Image is an important factor in building

customer loyalty through consumer satisfaction. In carrying out the activities of providing insurance services to customers. PT Asuransi Umum Bumi Putera Muda 1967 Manado branch, of course, faced several problems related to its operational activities. This problem is most often faced by the service department because the insurance service department is more focused on that part. These problems can cause a feeling of customer dissatisfaction with the services provided by PT. General Insurance for Bumiputera Muda 1967 Manado Branch. thus there must be the best service provided so that customers will feel comfortable and finally be able to give a good impression of the company. In improving the service and doing good branding, PT. Bumiputera Muda General Insurance 1967 must follow the digital era where social media is developing very rapidly. That's why social media is the right digital branding tool for a company. The products owned by PT. General Insurance for Bumiputera Muda 1967 namely:

**Table 1. BUMIDA Insurance Products**

<b>BUMIDA Insurance Products</b>		
Mobilkoe	Motorcoe	Studentkoe
Your employee	Homekoe	Healthykoe
Siagakoe	Studentkoe	Marine Cargo

Source: PT. General Insurance for Bumiputera Muda 1967, 2022

In this study, the price variable is not used as an indicator to measure whether customers are loyal to the company on the grounds that most insurance products already have a standard rate set by the Financial Services Authority (OJK), so that price competition does not occur. The following is the number of customers for the last 5 years from 2017 to 2021.

**Table 2. Number of insurance policy orders on**

**PT. General Insurance for Bumiputera Muda 1967**

<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>
572 Police	765 Police	707 Police	526 Police	487 Police
Total Policies : 3,057				

Source: Branch Office of PT. General Insurance for Bumiputera Muda 1967 Manado, 2022

In accordance with the data above, the number of policy making from 2018 has decreased which was also caused by the Covid-19 pandemic and also starting in 2017 the main company, namely AJB Bumiputera 1912, experienced problems in paying claims and had an impact on its subsidiary, namely PT. General Insurance for Bumiputera Muda 1967.

### **Research purposes**

1. Analyzing the Influence of Brand Image on Customer Satisfaction at PT. General Insurance Bumiputera Muda 1967 Manado Branch.
2. Analyzing the Effect of Corporate Branding on Customer Satisfaction at PT. General Insurance Bumiputera Muda 1967 Manado Branch.
3. Analyzing the Effect of Brand Image on Customer Loyalty at PT. General Insurance Bumiputera Muda 1967 Manado Branch.
4. Analyzing the Effect of Corporate Branding on Customer Loyalty at PT. General Insurance Bumiputera Muda 1967 Manado Branch.
5. Analyzing the Effect of Customer Satisfaction on Customer Loyalty at PT. General Insurance Bumiputera Muda 1967 Manado Branch.

## LITERATURE REVIEW

### Marketing

The marketing concept is all company activities in marketing planning in an effort to achieve customer satisfaction as a company goal. All activities that adhere to the marketing concept will determine how the marketing management will be managed.

Marketing management according to Buchori and Djaslim (2010: 5) is the process of planning and implementing conception, pricing, promotion and distribution of ideas, goods and services, to produce exchanges that satisfy individuals and meet organizational goals.

According to Kotler and Keller (2011: 6) in the 13th edition of Marketing Management, marketing management is defined as the art and science of choosing target markets and getting, keeping, and growing customers by creating, delivering, and communicating common customer value.

### Brand Image

Brand image is the consumer's perception of the brand of a product which is formed from the information that the consumer obtains through the experience of using the product. According to Keller (2013: 3), Brand Image is the consumer's response to a brand based on the good and bad of the brand that consumers remember. Brand image is a belief that is formed in the minds of consumers about product objects that they have experienced.

According to Kotler and Keller (2012: 315), Brand Image is a perception and belief made by consumers, as reflected in the associations that occur in consumer memory. A strong Brand Image can provide a major advantage for banks, one of which can create a competitive advantage.

### Corporate Branding

Corporate Identity is a visual form as well as a graphic expression of the image and identity of a company" (Luzar and Monica, 2013). "As a visual form, corporate identity displays a symbol or logo that represents the image you want to convey. Meanwhile, as a graphic expression, creating a corporate identity can influence the development of the company" (Raharjo, 2017).

Corporate branding is an act in which marketers use the company's brand name as an advertising effort for the overall business identity in all communication channels. The intangible attitude and spirit behind a company's products and services can make a distinguishing impression of an organization's identity in the marketplace and in the minds of consumers. Even though corporate branding includes the work process of the marketing division, this strategy actually has a much broader concept and purpose than just promoting the company's products and services. If properly formed, this strategy can provide a competitive advantage for the company. Sales of products and services in the market can increase dramatically because consumers are aware of the company through its strong identity and brand name. a mature branding strategy will form an emotional feeling from consumers. When this bridge has been built, the possibility of losing consumers is reduced due to the emergence of a sense of brand loyalty in their minds. Marketing and branding experts often formulate a definition of corporate branding based on the goals of their respective companies. However, beyond the ways marketers define these expressions, the main goal of this branding strategy is differentiation. In other words, the corporate branding strategy is expected to be able to distinguish the company or product in question from its competitors in the market. Marketing and branding experts often formulate a definition of corporate branding based on the goals of their respective companies. However, beyond the ways marketers define these expressions, the main goal of this branding strategy is differentiation. In other words, the corporate branding strategy is expected to be able to distinguish the company or product in question from its competitors in the market. Marketing and branding experts often

formulate a definition of corporate branding based on the goals of their respective companies. However, beyond the ways marketers define these expressions, the main goal of this branding strategy is differentiation. In other words, the corporate branding strategy is expected to be able to distinguish the company or product in question from its competitors in the market.

### **Customer satisfaction**

Customer satisfaction is a person's feeling of liking or disliking a product after consumers compare the product's performance with their expectations (Tjiptono, 2007). Loyalty occurs because of the influence of satisfaction or dissatisfaction with the product and then accumulates continuously in addition to the perception of product quality (Boulding, Staelin and Zeithmal, 1993 in Mardalis, 2005: 111-119). same, willing to pay a higher price for the brand product or service and always promote the brand (Natarajan & Sudha, 2016).

### **Customer loyalty**

Loyalty literally means loyalty, namely one's loyalty to an object. Consumer loyalty itself through purchases is not formed in a short time but through a learning process and based on the results of the consumer's experience from consistent purchases over time.

Consumer loyalty is consumer loyalty to shop for a particular product (Utami, 2006). Consumer loyalty is a multidimensional concept which is a long-formed type of customer preference for products and services related to cognitive, affective and conative aspects of consumer behavior (Oliver, 1999 in Zhao Shijie & Wang Lingfang, 2013:1-7). Loyal consumers remain committed to making purchases at the same brand, are willing to pay a higher price for a product or service brand and always promote the brand (Natarajan & Sudha, 2016).

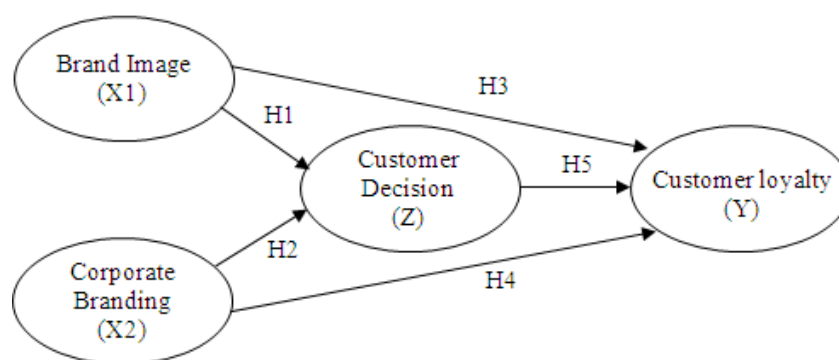
### **Previous Research**

Siti Nurhayati (2020) The purpose of this study was to determine the effect of Brand Trust, Brand experience, and Customers on Customer Loyalty for Wardah Products in Yogyakarta. The population in this study is consumers who use Wardah cosmetic products in Yogyakarta, while the samples taken are consumers who use Wardah cosmetic products more than twice. This study uses a convenience sampling technique, namely sampling because of the convenience factor. The number of respondents taken was 86 respondents. Results Based on research on Brand Trust, Brand Experience and Customers it is proven that they have an effect on Customer Loyalty.

Rusandy (2018) This study aims 1) To test and explain the effect of brand image on customer loyalty at the TITIN Trenggalek Restaurant. 2) Test and explain the effect of brand image on customer satisfaction at TITIN Trenggalek Restaurant. 3) Test and explain the effect of customer satisfaction on customer loyalty at the TITIN Trenggalek Restaurant and 4) Test and explain the relationship mediating customer satisfaction between brand image and customer loyalty at the TITIN Trenggalek Restaurant. . The assumptions used in this study are variables that can be measured using respondents' responses to questionnaires, the consumer population of TITIN Trenggalek households, and a sample of 100 respondents/consumers, data analysis using multiple linear regression statistical methods, sobel test and hypothesis testing. Based on the results of the study, it shows that 1) Brand Image can increase customer loyalty at the TITIN Trenggalek Restaurant. 2) Brand Image can increase customer satisfaction at the TITIN Trenggalek Restaurant. 3) customer satisfaction can increase customer loyalty at TITIN Trenggalek Restaurant and 4) Customer satisfaction mediates the relationship between brand image and customer loyalty at TITIN Trenggalek Restaurant.



## Research Model



**Figure 1. Research Model**

Source: Theoretical Studies and Empirical Studies (2022)

## Hypothesis

H1 : Allegedly Brand Image (X1) partially affects Customer Satisfaction (Z)

H2: It is suspected that Corporate Branding (X2) partially affects customer satisfaction (Z)

H3: Allegedly Brand Image (X1) partially affects Customer Loyalty (Y)

H4 : Allegedly Corporate Branding partially affects Customer Loyalty (Y)

H5: Allegedly Customer Satisfaction (Z) partially affects Customer Loyalty (Y)

## RESEARCH METHODS

### Research methods

This research approach uses quantitative methods. In this quantitative research, the researcher formulates a new problem by identifying it through a hypothesis, namely a temporary answer to the research problem formulation. According to Sugiyono (2017) quantitative research methods are research methods used to examine certain populations or samples, sampling techniques are generally carried out randomly, data collection uses research instruments, data analysis is quantitative/statistical in nature with the aim of testing hypotheses that have been set.

In this study, there are two variables used, namely the independent variable (independent variable) and the dependent variable (the dependent variable). According to Sugiyono (2013: 39) independent variables are variables that influence or cause changes or the emergence of the dependent variable. The independent variables in this study are Physical Evidence (X1), Reliability (X2), Responsiveness (X3), Assurance (X4), Empathy (X5).

### Location and Research Object

The research location is at the Branch Office of PT. Young Bumiputera Insurance 1967 in Manado. PT. Bumiputera Muda Insurance 1967 became the object of research.

### Method of collecting data

The method of collecting data in this study was using a questionnaire, which is a data collection technique by giving a set of questions or written questions to the respondent to answer.

This research was conducted by distributing questionnaires to customers of PT. Asuransi Bumiputera Muda 1967 which buys back the insurance products used.

### Population and Research Sample

According to Siyoto, et al (2018), a sample is a portion of the number and characteristics

possessed by the population, or a small part of the population members taken according to certain procedures so that they can represent the population. Sampling was carried out to facilitate research with a large population studied. Research cannot examine all populations for several reasons, such as limited funds, time and manpower. To determine the number of samples, this study uses the Slovin formula.

Slovin's formula notation is  $n = N / (1 + Ne^2)$ . This study raised the degree of confidence to 90%, or an error rate of 10%, so that from a total population of 96 customers, the number of samples required based on the Slovin formula was 96 respondents.

### **Research Instrument Scale**

The measurement scale used in this study is the Likert scale. Sugiyono (2017) explains that the Likert scale is used to measure every attitude, opinion, and perception of a person or group of people towards social phenomena. This research has been specifically defined, hereinafter referred to as the research variable. With a Likert scale, the variables to be measured are translated into variable indicators which are then used as total points in compiling instrument items which can be in the form of questions or statements. For the purposes of quantitative analysis, the answers can be scored as follows: Strongly Disagree (STS); given a score of 1; Disagree (TS); given a score of 2; Undecided (RG); given a score of 3; Agree (ST); given a score of 4; Strongly Agree (SS); given a score of 5.

### **Data analysis method**

Partial Least Square (PLS) analysis aims to help researchers to obtain latent variables for prediction purposes (Ghozali 2014: 31.) In this study three stages were carried out, namely:

1. Outer Model Analysis. Evaluation of the measurement model or outer model is carried out to assess the validity or reliability of the model. Outer models with reflexive indicators are evaluated through convergent and discriminant validity of indicators forming latent constructs and composite reliability as well as Cronbach alpha for block indicators (Ghozali, 2015: 73).
2. Inner Model Analysis. Inner model analysis is also known as structural model analysis, which aims to predict the relationship between latent variables (Ghozali, 2015: 73).
3. Hypothesis test. After conducting various evaluations, both the outer model and the inner model, the next step is to test the hypothesis. Hypothesis testing is used to explain the direction of the relationship between endogenous and exogenous variables.

## **RESEARCH RESULTS AND DISCUSSION**

### **Research result**

The statistical method used to test the hypothesis in this study is Partial Least Square (PLS). PLS is an alternative method of analysis with Structural Equation Modeling (SEM) based on variance. The advantage of this method is that it does not require assumptions and can be estimated with a relatively small number of samples. In Structural Equation Modeling, there are two types of models that are formed, namely the measurement model (outer model) and the structural model (inner model). The tool used is the Smart PLS 4 program specifically designed to estimate structural equations on a variance basis

### **Outer Model Analysis**

Testing the measurement model (outer model) is used to determine the specification of the relationship between latent variables and their manifest variables, this test includes convergent validity, discriminant validity and reliability.

### Convergent Analysis Test

The convergent validity test parameters can be determined based on the output of the smart PLS algorithm in the form of outer loading and AVE. To test the convergent validity, the outer loading value or loading factor is used. An indicator is declared to meet convergent validity in the good category if the outer loading value is  $> 0.7$ . The following is the outer loading value of each indicator on the research variables:

**Table 3. Outer Loading**

	Brand Image	Corporate Branding	Customer satisfaction	Customer loyalty
X1.1	0.894			
X1.2	0.895			
X1.3	0.932			
X2.1		0.871		
X2.2		0.917		
X2.3		0.770		
Z. 1			0.923	
Z. 2			0.938	
Z. 3			0.932	
Y. 1				0.933
Y.2				0.846
Y.3				0.927
Y.4				0.960

Source: Processed Data, 2022

**Table 4. Average Variance Extracted**

Construct	AVE
Brand Image	0.823
Corporate Branding	0.731
Customer satisfaction	0.866
Customer loyalty	0.842

Source: Processed Data, 2022

Based on Table 3, it is known that the outer loadings value for each indicator is more than 0.6. And in Table 4 it is known that the AVE value of each variable is more than 0.5. So it can be concluded that the variables and indicators used are valid

### Reliability Test

Reliability analysis is used to determine whether the variables that have been formed are reliable or not. Reliability measurement using Composite Reliability (CR) and Cronbach Alpha. The formation of variables is considered reliable if the value of  $CR \geq 0.60$  and Cronbach Alpha  $\geq 0.60$ .

**Table 5. Composite Reliability**

Construct	Composite Reliability
Brand Image	0.933
Corporate Branding	0.890
Customer satisfaction	0.951
Customer loyalty	0.955

Source: Processed Data, 2022



**Table 6. Cronbach Alpha**

Construct	Cronbach Alpha
Brand Image	0.892
Corporate Branding	0.815
Customer satisfaction	0.923
Customer loyalty	0.937

Source: Processed Data, 2022

Based on Table 5 and Table 6 it is found that the Composite Reliability value of all variables/constructs is more than 0.60. Likewise, the Cronbach Alpha value for all variables/constructs is also greater than 0.60. So it can be concluded that these items are reliable in forming variables so that variable measurements with valid indicators already describe the actual variables.

### Inner Model Analysis

Evaluation of the structural model (inner model) is carried out to ensure that the structural model built is robust and accurate. The stages of analysis carried out on the evaluation of the structural model are seen from the R-Square

**Table 7. R-Square**

	R Square	R Square Adjusted
Customer satisfaction	0.877	0.875
Customer loyalty	0.906	0.903

Source: Processed Data, 2022

The R-square value on the Customer Satisfaction variable is 0.877, meaning that the Brand Image and Corporate Branding variables have a contribution in explaining the relationship with the Customer Satisfaction variable of 87.7% while the rest is influenced by variables not in the model.

The R-square value on the Customer Satisfaction variable is 0.840 meaning that the Brand Image, Corporate Branding and Customer Satisfaction variables have a contribution in explaining the relationship with the Customer Loyalty variable of 90.6% while the rest is influenced by variables not in the model.

### Hypothesis testing

After assessing the inner model, the next thing is to evaluate the relationship between latent constructs as hypothesized in this study. Hypothesis testing in this study was carried out with P-Values. The hypothesis is declared accepted if the P-Values  $< 0.05$ . The following are the results of the Path Coefficients of direct influence:

### Path Analysis

The path in this study consists of two, namely the direct path (direct effect) and the indirect path (indirect effect).

Analysis of the direct relationship (direct effect) between the constructs of the model can be compared to evaluate the relationship of each construct to the direct effect of which the test results are presented in the following table

**Table 8. Direct Effects**

	Original Sample (O)	P Values
Brand Image -> Customer Satisfaction	0.726	0.000
Brand Image -> Customer Loyalty	0.434	0.007
Corporate Branding -> Customer Satisfaction	0.229	0.018
Corporate Branding -> Customer Loyalty	0.183	0.024
Customer Satisfaction -> Customer Loyalty	0.362	0.026

Source: Processed Data, 2022

Brand Image on Customer Satisfaction. Based on the output, it is found that the p-value is 0.000, which is less than the significance level of 0.05. So it can be concluded that the Brand Image variable has a significant effect on the Customer Satisfaction variable. In addition, a coefficient value of 0.726 is obtained, which means that when the Brand Image variable increases by 1 unit, it will directly increase the Customer Satisfaction variable by 0.726.

Brand Image on Customer Loyalty. Based on the output, it is found that the p-value is 0.007, which is less than the significance level of 0.05. So it can be concluded that the Brand Image variable has a significant effect on the Customer Loyalty variable. In addition, a coefficient value of 0.434 is obtained, which means that when the Brand Image variable increases by 1 unit, it will directly increase the Customer Loyalty variable by 0.434.

Corporate Branding on Customer Satisfaction. Based on the output, it is found that the p-value is 0.018, which is less than the significance level of 0.05. So it can be concluded that the Corporate Branding variable has a significant effect on the Customer Satisfaction variable. In addition, a coefficient value of 0.229 is obtained, which means that when the Corporate Branding variable increases by 1 unit, it will directly increase the Customer Satisfaction variable by 0.229.

Corporate Branding on Customer Loyalty. Based on the output, it is found that the p-value is 0.024, which is less than the significance level of 0.05. So it can be concluded that the Corporate Branding variable has a significant effect on the Customer Loyalty variable. In addition, a coefficient value of 0.183 is obtained, which means that when the Corporate Branding variable increases by 1 unit, it will directly increase the Customer Loyalty variable by 0.183.

Customer Satisfaction on Customer Loyalty. Based on the output, it is found that the p-value is 0.026, which is less than the significance level of 0.05. So it can be concluded that the variable Customer Satisfaction has a significant effect on the variable Customer Loyalty. In addition, a coefficient value of 0.362 is obtained, which means that when the Customer Satisfaction variable increases by 1 unit, it will directly increase the Customer Loyalty variable by 0.362.

**Table 9. Indirect Effects**

	Original Sample (O)	P Values
Brand Image -> Customer Satisfaction -> Customer Loyalty	0.263	0.031
Corporate Branding -> Customer Satisfaction -> Customer Loyalty	0.083	0.148

Source: Processed Data, 2022

Brand Image on Customer Loyalty through Customer Satisfaction. Based on the output, it is found that the p-value is 0.031, which is less than the significance level of 0.05. So it can be concluded that the Brand Image variable has a significant effect on the Customer Satisfaction variable through the Customer Satisfaction variable. In addition, a coefficient value of 0.263 is obtained, which means that the Brand Image variable has an influence of 0.263 on the Customer Loyalty variable through the Customer Satisfaction variable.

Corporate Branding on Customer Loyalty through Customer Satisfaction. Based on the output, it is found that the p-value is 0.148, which is more than the significance level of 0.05. So it can be concluded that the Corporate Branding variable has no significant effect on the Customer Satisfaction variable through the Customer Satisfaction variable. In addition, a coefficient value of 0.083 is obtained

## **Discussion**

### **The Effect of Brand Image on Customer Loyalty**

The Brand Image variable has a significant effect on customer loyalty referring to output it is obtained that the p-value is 0.000 which is less than the significance level of 0.05. In addition, a coefficient value of 0.726 is also obtained, which means that when the Brand Image variable increases by 1 unit, it will directly increase the Digital Mindset variable by 0.726.

### **The Effect of Brand Image on Customer Satisfaction**

The Brand Image variable has a significant effect on Customer Satisfaction referring to the output obtained that the p-value is 0.007 which is less than the significance level of 0.05. In addition, a coefficient value of 0.434 is also obtained, which means that when the Brand Image variable increases by 1 unit, it will directly increase the Customer Satisfaction variable by 0.434.

### **The Influence of Corporate Branding on Customer Loyalty**

The Corporate Branding variable has a significant effect on Customer Loyalty referring to the output obtained that the p-value is 0.024 which is less than the significance level of 0.05. In addition, a coefficient value of 0.183 is also obtained, which means that when the variable is Corporate Branding increases by 1 unit, it will directly increase the Customer Loyalty variable by 0.183.

### **The Influence of Corporate Branding on Customer Satisfaction**

The Corporate Branding variable has a significant effect on Customer Satisfaction referring to the output obtained that the p-value is 0.018 which is less than the significance level of 0.05. In addition, a coefficient value of 0.229 is also obtained, which means that when the variable is Corporate Branding increases by 1 unit, it will directly increase the Customer Satisfaction variable by 0.229.

### **The Effect of Customer Satisfaction on Customer Loyalty**

The variable of Customer Satisfaction has a significant effect on Customer Loyalty referring to the output obtained that the p-value is 0.026 which is less than the significance level of 0.05. In addition, a coefficient value of 0.362 was also obtained, which means that when the variable is Satisfaction Customers increase by 1 unit, it will increase the Customer Loyalty variable by 0.362 directly.

## **CLOSING**

### **Conclusion**

Research conducted on PT. General Insurance Bumiputera Muda 1967 in an effort to find out and analyze Customer Loyalty, the following conclusions can be drawn:

1. The Brand Image variable has a significant effect on the Customer Loyalty variable.
2. The Brand Image variable has a significant effect on the Customer Satisfaction variable.
3. The Corporate Branding variable has a significant effect on the Customer Loyalty variable.
4. The Corporate Branding variable has a significant effect on the Customer Satisfaction variable.

5. The Customer Satisfaction variable has a significant effect on the Customer Loyalty variable.
6. The Brand Image variable has a significant effect on the Customer Loyalty variable through the Customer Satisfaction variable.
7. The Corporate Branding variable has a significant effect on the Customer Loyalty variable through the Customer Satisfaction variable.

### **Suggestion**

1. PT. General Insurance Bumiputera Muda 1967 Manado Branch Office is expected to be able to maintain the Branding that has been made, and be able to make the latest innovations in marketing products in the digital world by making product promotions such as on social media.
2. PT. General Insurance Bumiputera Muda 1967 Manado Branch Office must increase marketing activities through digital media so that promo information and products are easily accessible to customers.
3. Future research is expected to be able to conduct research with other variables outside the variables that have been studied in this study in order to obtain more complete data and varied results that can affect customer satisfaction.

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