

The Influence of Customer Experience and Electronic Word of Mouth on the Participants' Loyalty Through Customer Value as an Intervening Variable in BPJamsostek, Medan City Branch

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DOI: <https://doi.org/10.52403/ijrr.20220827>

ABSTRACT

Indonesia's social security system implementation has entered a new stage. Since the implementation of Law No. 40 of 2004 about the National Social Security System and Law No. 24 of 2011 regarding the Social Security Administering Body or "BPJS," the social security system has also been implemented on a national scale. Social security implementation may rely heavily on customer experience and word of mouth. Participants in BPJamsostek will get personal experience using BPJamsostek services. Satisfaction influences whether or not participants will stay loyal to participants at their productive age and even recommend them to others. Experience determines whether or not participants will remain loyal to them and even recommend them to others. This research intends to examine the impact of customer experience and electronic word-of-mouth on participants' loyalty at the BPJamsostek branch in Medan City, Indonesia, using customer value as an intervening variable. Accidental sampling is used for sampling. The population of this research consisted of claimants for JHT under the age of retirement, with a total of 100 respondents. Using the SmartPLS 3.0 application, PLS-SEM was used for data analysis. The findings indicate that customer experience has a significant and positive impact on customer loyalty. Customer loyalty is positively and significantly affected by electronic word of mouth. Customer value has a significantly positive influence on

customer loyalty. Customer experience has a significantly positive impact on customer value. Customer value is positively and significantly affected by electronic word of mouth. Customer value may mediate the link between customer experience and customer loyalty, as well as electronic word of mouth's effect on customer loyalty.

Keywords: Customer Experience, Electronic Word of Mouth, Loyalty, Customer Value

INTRODUCTION

BPJS Employment, as specified by Law No. 24 of 2011, is one of the public service programs that protect employees who utilize social insurance mechanisms in its execution. The law mandates that formal employers and informal workers in Indonesia register themselves and their employees as BPJS Employment participants in the old-age insurance program, accident insurance, work-life insurance, and pension benefits in phases. This social security system is a state program that aims to provide protection and social welfare for all Indonesians. Through this program, every citizen is expected to be able to meet their basic needs and live a decent life in the event of a loss or loss of income due to illness, accident, job loss, old age, or retirement. BPJS Employment, an agency authorized by the Constitution to

safeguard all Indonesian employees, has formidable obstacles and responsibilities. Implementation of social security for work is mostly dependent on service performance. The level of the customer experience is a factor in determining the success of service delivery. The satisfaction of service recipients is reached when they get services that meet their needs and expectations.

BPJS Employment, or better known as the call name BPJamsostek, with a vision of becoming a national social security provider that is trustworthy, well-managed, and superior in operations and services, strives to provide the best services and services for Indonesian workers, with the enormous challenge of acquiring and protecting all workers, both formal and informal, as participants of BPJamsostek, which is a mandate of the law.

The results of the pre-survey of 30 respondents who became BPJamsostek Medan City branch showed that the experience of using BPJamsostek products had been beneficial for users. The customer experience phenomenon described above certainly affects the loyalty of the BPJamsostek Medan city branch participants. They register to become participants but do not continue their participation, some of whom answer as above. Then, based on this, customer retention is the main focus of BPJamsostek in providing full service. Customers' intensity in using the services provided is heavily determined, and the more participants who receive a good service, the more loyal they are to be participants.

Customer experience results from experiencing, living, or living a situation or situation, all of which trigger the five senses, feelings, and thoughts. Experience also connects the company and its trademarks to the customer's lifestyle and locates that individual action and buying opportunity. Experience presents some relational, behavioral, cognitive, and emotional values and five senses. In the current era of industrial globalization 4.0, a powerful weapon to distinguish companies

from competitors is to convey experience to participants. The website www.forbes.com says that the world has entered the era of the experiential economy where running a business is no longer about B2B or B2C things but valued things where the company provides a memorable event to participants. Participants no longer focus on the features and benefits of a product; they want a product or service that gives them an experience.

Based on the opinion of Chen & Lin (2014), customer experience is a cognitive recognition or perception that stimulates customer motivation. Such recognition or perception can increase the value of products and services. This sense is the result of participants' interactions with the company both physically and emotionally. The effects of this interaction can leave an impression on the minds of participants and affect the participant's assessment of the company.

Companies may decide if their company strategy is successful or unsuccessful based on their knowledge of customer experience. In addition, companies may understand how consumers perceive their interactions with business agents and how they evaluate the positive and negative features of company services and products.

Additionally, the pre-survey data indicates that BPJamsostek services are advantageous, but that they do not continue to participate in productive age. In the philosophy of customer value, which encompasses all customers expect from a product or service, it is essential to enhance the value consumers receive relative to their spending. Customer value also plays a key part in customer satisfaction creation. In order for BPJamsostek to attract and keep clients, the concept of producing and providing value must have their complete attention. Every business must examine value from the customer's perspective, rather than assuming they already know what consumers value. By delivering customer value, BPJamsostek may expand and maintain client base. Customer value is

the customer's preference and evaluation of product attributes, as well as the results of utilizing a product to accomplish customer goals and objectives. If a customer has used the acquired product, they are more likely to appreciate it. The value represents the perceived experience of the customer. Companies must be able to deliver value to customers through their services. The company's principal objective is to produce and provide customers with value rather than to maximize profits.

Word of mouth is a kind of marketing when the amount of control for organizations, particularly marketers, is limited yet has a significant influence on the products or brands of the firm (Puspita et al., 2016). It is widely used by companies since it is based on the real experiences of customers who are not compensated to make positive recommendations (Pratiwi, 2017). Promotion has a significant effect on customer decision-making. One kind of company promotion is word-of-mouth (WOM). WOM may take the form of verbal or non-verbal comments or remarks sent by customers based on their experiences with a product. WOM is communication conducted via word of mouth, which is part of the communication process and consists of delivering recommendations or references individually and in groups for a product or service that attempts to convey personal information to others (Kotler & Keller, 2016).

Theoretically, there are three stages of loyalty. The first phase is the rational phase, which consists of customer satisfaction's fundamental aspects. Brands, services, and processes must support this objective. The second phase is emotional (repeated buying and migration barriers). This requires operational excellence, product leadership, and customer intimacy. The third is spiritual (customer enthusiasm), i.e., consumers have great enthusiasm by recommending utilized products or brands to others, thereby serving as a company's word-of-mouth gateway. According to Sernovitz (2006:9-12), the definition of WOM is an activity that may

generate favorable word-of-mouth. The rationale is because it is simpler for everyone to discuss about the product than it is for word-of-mouth communication, which involves conveying the experience or benefits of a product via word-of-mouth. Word of Mouth Behavior has been regarded as one of the most influential commercial drivers. In reality, word-of-mouth behavior often influences the decision of participants (Casalo et al., 2008).

Previous research conducted by Klaus and Maklan (2011) titled *Customer Experience: Are We Measuring the Right Things?*, the research gap, which is an intriguing phenomenon in support of this study, revealed that customer experience has a significant impact on customer loyalty and word-of-mouth behavior. Klaus and Maklan (2011) discovered that customer satisfaction has an effect on the intention to remain loyal and on word-of-mouth behavior. According to the findings of a study, customer experience affects loyalty intention, customer happiness, and word-of-mouth activity.

According to prior research by Haardeep Chalal and Kamani Dutta (2014), customer experience had a significant influence on customer loyalty, however brand image had no such effect. The research done by Mokhalu Pratama Crista, James D., and Mandagie Yunita (2019) indicates that customer experience has a non-significant impact on customer loyalty, whereas customer value has a considerable impact on customer loyalty. Prior research on social security consumers has not yet been completed, and the study variables use customer experience, which was adopted from the research of Klaus and Maklan (2011), as well as loyalty, which was adapted from the research of Haardeep Chalal and Kamani Dutta (2014). Then, using various dimensions from prior research and applying the customer value where early work had included a brand image factor, the researchers re-analyzed the evidence.

Despite the fact that now every worker in Indonesia is required to participate in BPJamsostek, the participants experience a plethora of issues, including the efficiency of service, product quality, brand trust, and speed of service, as well as a research gap. These multiple issues need inquiry into whether or not the experiences encountered by BPJamsostek participants will result in satisfaction. Therefore, the following are the study questions:

1. Does customer experience have a positive and significant impact on customer value?
2. Does customer experience have a positive and significant effect on participant loyalty?
3. Does electronic word of mouth have a positive and significant impact on customer value?
4. Does electronic word of mouth have a positive and significant effect on participant loyalty?
5. Does customer value have a positive and significant effect on participant loyalty?
6. Does customer experience have a significant indirect effect on participant loyalty through customer value as an intervening variable at BPJamsostek?
7. Does electronic word of mouth have a significant indirect effect on participant loyalty through customer value as an intervening variable at BPJamsostek?

The formulation of research questions serves as the foundation for the research goals. Accordingly, the purposes of this study are as follows:

- To determine and investigate the relationship between customer experience and customer value.
- To determine and investigate the relationship between customer experience and participant loyalty.
- To determine and investigate the relationship between electronic word-of-mouth and customer value.
- To determine and investigate the relationship between customer experience and participant loyalty.

- To determine and investigate the relationship between customer value and participant loyalty.
- To determine and investigate the relationship between customer experience and participant loyalty at BPJamsostek using customer value as an intervening variable.

Theoretically, the empirical findings of this research will contribute to the expansion of the concepts of customer experience, customer value, and e-WOM, as well as participant loyalty. We also envisage that it may serve as further information and feedback for BPJamsostek's policy-making regarding how to involve participants. It is anticipated that the findings will contribute to the community's awareness of the need for basic protection in order to become a BPJamsostek participant, in addition to serving as knowledge and library references for future BPJamsostek-related research.

LITERATURE REVIEW

Participant behavior

Participant behavior is the process that occurs when individuals or organizations select, purchase, or even use products, services, ideas, or experiences in order to satisfy their wants and needs (Solomon, 2009). According to the American Marketing Association (2017), participant behavior is a dynamic interplay between emotional and cognitive behavior as well as the environment in which individuals interplay aspects of their lives.

Many factors influence the behaviors of participants. Perner (2014) identifies five elements that determine the behavior of participants: perception and sensation, cognition, affective beliefs, and social influences. According to Mullins et al. (2014), two elements impact the behavior of participants: personal and psychological characteristics and additional social ones. Personal and psychological characteristics include demographics and mode of living, perception, memory, and needs. Among the social elements are culture, socioeconomic

status, reference groups, and family. When making decisions, participants will always be impacted by a variety of psychological, situational, and social elements, the extent of which will depend on their degree of product involvement (Mullins et al., 2012).

The higher the level of participant involvement, the longer the decision-making process will take. The behavior of the participants greatly influences the decision-making process. Solomon (2009) and Kerin & Hartley (2015, in Yu, 2015) explain the decision-making process starting from the introduction of the problem, namely comparing the current conditions with other conditions, by realizing that to arrive at these other conditions there are problems that must be addressed and resolved. Then information search, which is the process of finding information that can be used as a reason for making decisions, The third stage involves the identification and evaluation of various alternatives, followed by product selection and purchase, and finally by behavior after purchase. Mullins et al. (2010) posit that the process that affects the experience of participants is divided into six stages: customer insight, product promotion and brand building, transaction, product delivery, customer support and service, and product return/disposal.

Customer Experience

The experience of participants (customer experience) that is felt when using a suit is consideration for current participants in having services. To keep participants loyal, a strategy that not only focuses on quality but also on customer experience is needed to increase participant satisfaction. According to Meyer and Schwager (2007), participant experience is the participant's response internally and subjectively as a result of direct or indirect interaction with the company. Thompson & Kolsky (2004, in Terblanche, 2004) define customer experience as the accumulation of all events that are realized by the customer. Meanwhile, Watkins (2007) defines

customer experience as the embodiment of a brand, which covers all interactions between the organization and its customers. Brooks (2006) explains about five steps that companies must take in building their customer experience, namely: the first is to know the customer's desires; the second is to have a good process and system so that it can meet all customer expectations; the third is to make the customer happy and enjoy the transaction process; and the fourth makes the customer feel comfortable. "Wow," then the last one for the customer to succeed with the transaction.

Grove & Fisk (1997) and Lemke et al. (2013) found that in service, the presence of other customers has an impact on a customer's experience. Boyer et al. (2006) conducted research on the online purchasing process, finding that customers have many choices in buying a company's product and get product quality factors, service quality, product freshness, time savings, and behavioral intentions. In their report, Lemke et al. found eight dimensional factors that shape customer experience, including: accessibility, competence, customer recognition, helpfulness, personalization, problem solving, promise fulfillment, and value for time.

Customer loyalty

According to Reichheld (2006, in East et al., 2006), participant loyalty is the extent to which participants will continue to utilize a certain brand or manufacturer. Customer loyalty for a product or service may shield the company from competition and give the company more control over the marketing strategies it employs. According to Oliver (2003, in Yin Lam et al., 2014), participant loyalty is the commitment of a buyer to a product, service, brand, or organization. Loyalty may also be described as a favorable emotional, evaluative, and/or behavioral reaction to a brand, label, or alternative that can be selected by a user, decision maker, or purchasing agent (Sheth, 2014).

Sheth further divides loyalty into three dimensions of emotional tendencies, namely: the first emotional tendency towards a brand, which refers to the affective aspect (likes or dislikes); feelings of fear; respect; or feelings of disappointment towards a brand compared to other brands in the market. In the market, this emotional tendency is obtained by participants through previous experience with the brand or from information obtained from other people. The second tendency to evaluate a brand includes a positive evaluation based on criteria that are considered relevant to describe the usefulness of a brand for participants. This tendency is also obtained by participants through previous experience and from information obtained about the brand. The three behavioral tendencies of participants towards a brand include the responses given by participants to a brand through purchasing and consumption activities. This behavioral dimension also includes physical activities carried out by participants when shopping, ranging from searching for a particular brand, choosing the brand, paying for it, to using or consuming products with that brand. This behavioral tendency is obtained by participants through the experience of buying and consuming a certain brand and can also come from tendencies that are common in several other brands.

Loyalty is generally represented by two participant behaviors, namely: providing recommendations to other customers and repeatedly buying from the same seller or manufacturer (Fornell, 1992; Yin Lam et al., 2014). Sirdeshmukh et al. (2012) found these two behaviors to be indicators of loyalty (Yin Lam et al., 2014).

According to Oliver in Khadraoui et al. (2007), as in Figure 2.2 above, the level of loyalty consists of cognitive, affective, conative, and action loyalty. Cognitive loyalty is the degree to which participants know information and believe that a brand is preferred over other brands. This level is the weakest level because participants will

switch to another brand if they receive a superior alternative offer based on cost and benefit aspects (Kalyanaram & Little, 1994; Blut et al., 2007).

The second level, namely affective loyalty, is a loyalty that reflects the behavior of liking a brand based on satisfaction with previous use or consumption (Khadraoui et al., 2007 and Blut et al., 2007). Fulfillment of expectations will provide participant satisfaction, which will ultimately lead to affective loyalty (Bitner, in Blut et al., 2007). Commitment at this level is stored in participants' memory as influence and cognition (Khadraoui et al., 2007). Cognition is easy to change with opposing arguments, while affect is more difficult to remove.

The third level, conative loyalty, is the level where participants have a strong motivation and desire to repurchase (Blut et al., 2007). Although stronger than affective loyalty, conative loyalty still has a weakness, namely when product/service providers repeatedly make mistakes in delivering products to participants, which makes participants consider offers from other providers or brands (Blut et al., 2007). The highest level of loyalty, namely action loyalty, is the level where the motivation in the previous three stages of loyalty is converted into a desire to act, accompanied by a desire to overcome the barrier in making an action or purchase (Khadraoui et al., 2007). When this process is repeated, inertia will form, which will lead to a repurchase process.

Customer loyalty is classified into five categories by Aaker (1991) and Moisescu (2016): switcher, habitual, satisfied, likes, and committed. The lowest level is a disloyal participant (switcher). All brands are considered equal and will be consumed as long as the price is considered suitable. The second level (habitual) is occupied by participants who are satisfied with the product and never feel disappointed when consuming it, so they will continue to use it as long as there is no stimulation that changes it. Participants of this type will

move if there are competitors who provide more benefits. The third type (satisfied) is a participant who is satisfied with the product and there is a cost he must bear when they switch to another product/brand (switching cost). Competitors must provide incentives that are greater than switching costs to influence this type of participant. The fourth level (likes) is for participants who really like and have an emotional bond with a product or brand. The loyalty of this type of participant is based on associations such as symbols, experience in previous use, or high perceived quality. The top level (committed) is for participants who have a high commitment to a brand, feel proud when using it, and the brand feels very important in its function as well as an expression of the participant's personality. In addition to the level of loyalty, each participant will go through various stages that shape him into a participant who is truly loyal to a product or brand. Griffin in Juvonen & Lahtinen (2010) made six stages that form the following participant loyalty: suspects, prospects, customers, clients, advocates, and partners.

Customer Value

The creation of value becomes a part of the mission and goals of a company. Based on several expert opinions, the key to long-term success is how the company maintains quality by providing value to its customers. Perceived value by the customer will have a positive impact on the customer as well as on the company by increasing the company's profits. Customer value has a relationship with the desire to buy a product, the desire to recommend the product, and the desire to not expect a problem from the product (Sweeney & Soutar, 2011). In this case, if the customer's perceived value of a product is high, then the customer has a greater desire to buy the product, has a greater desire to recommend the product, and expects fewer problems with the product. Important emotional value is used to predict the desire to buy, while the perception of quality affects people's

expectations of problems caused by the product. Overall, all values have different and important roles in explaining behavior and attitudes during the buying process, but emotional and perceived quality are more important in explaining perceptions of Sweeney & Soutar (2011). It can be concluded that customer value is the process of evaluating and choosing customers for a product or service based on the comparison between the benefits obtained and the sacrifices made by the customer from before the purchase to the post-purchase assessment in order to achieve the goals and intentions of the customer when using the product and service. Sweeney & Soutar (2011) attempted to develop a four-item customer value scale. The scale is intended to assess customer perceptions of the value of a durable customer product at the brand level, such as performance value, price value, emotional value, and social value.

Electronic Word of Mouth

Word of Mouth (WOM) has been shown to play an important role in consumer decision-making processes by influencing consumer choices (Nugraha, Suharyono, & Kusumawati, 2015). Basically, communication can inform and make potential consumers aware of the existence of the products offered and can try to persuade potential consumers to want to enter into exchange relationships (Setiadi, 2010). According to Jalilvand & Samiei (2012), defining the phrase "word-of-mouth" as a process for consumers to exchange information and opinions related to products or services with others, but along with the transition that occurs, especially in the field of technology and information, the concept of "word-of-mouth" is made. - The word of mouth developed and gave birth to a concept in accordance with the change itself, namely electronic word of mouth (eWOM) communication. However, digitalization, as a manifestation of very rapid technological developments - whose main goal is to provide convenience and efficiency in

various aspects, such as energy efficiency, costs, and procedures, still views E-WOM as vital in the field of promotion.

Electronic word of mouth is an attempt to transfer opinions (e.g. about a company's products and services) on the internet or social media platforms from one person to another. E-WOM is a customer mode of expression and is an effective tool to influence purchasing decisions (Severi, Ling, & Nasermoadeli, 2014). For example, negative online reviews about certain products or services can affect brand equity as well as purchase decisions (Jalilvand & Samiei, 2012). Similarly, Kuss & Griffiths (2015) suggest that brand managers should pay attention to the volume of negative reviews on online platforms as it will damage brand equity.

A literature review from Cheung & Lee (2012) shows that most of the research on electronic word of mouth (eWOM) is focused on online consumer reviews made on e-commerce websites as well as discussion forums. Recommendations from other customers are usually considered more trustworthy than promotional activities from the company and can greatly influence the decision of others to use (or avoid) a service. In fact, the greater the risk that customers feel when buying a service, the more actively they seek and rely on word of mouth (E-WOM) to help make their decisions. Consumers who lack information about a service are more dependent on e-word of mouth than customers who already understand. Goyette, Ricard, and Marticotte (2010) divide the dimensions of E-WOM into three parts: intensity, valence of opinion, and content. According to Hasan (2010), the benefits of E-WOM as a strong source of information in influencing purchasing decisions

The influence of customer experience on customer value

The customer experience is the most important part of creating customer value. Bowen John (2011) admits that there is a relationship between customer experience

and shaping customer value. The company seeks to implement methods to improve customer experience through customer value. Customer experience is also validated as an antecedent of customer loyalty, which is proposed in research in both the marketing and management literature (see Gillani & Cloud, 2014; Hall, 2011; Mithas, Krishnan, & Fornell, 2005). The positive impact of providing the highest quality products will result in improved customer experience, customer value, and loyalty, as well as increased company profits (Eugene & Lehman, 2004).

The influence of customer experience on customer loyalty

According to research reported by Kusumawati, A. and Rahayu, K.S. (2020), customer experience had a significant effect on customer perceived value, customer satisfaction, and customer loyalty. Customer perceived value had a significant effect on customer satisfaction and customer loyalty, and customer satisfaction had a significant effect on customer loyalty. Therefore, the perceived customer experience is closely related to the formation of customer loyalty. Schmitt (1999) asserts that customer experience plays a crucial part in determining consumer preferences. Experience is a crucial variable for comprehending consumer behavior, such as pre-and post-behavior toward experience, repurchase, and eventually the creation of customer loyalty. In addition, Biedenbach and colleague's study (2010) indicates that customer experience is closely linked to consumer loyalty. Shaw (2002) believes that a strong customer experience is the result of moods and emotions, understanding consumer expectations, and providing the appropriate product at every opportunity, as well as a number of other elements that result in customer loyalty. Delivering a unique customer experience is the greatest way to differentiate oneself from rivals in the face of increasing competition. Instead of having to compete on price and starting a marketing effort that would undoubtedly be

more expensive, they are able to provide a discount.

The effect of electronic word of mouth on customer loyalty

According to Kotler and Keller (2016), marketing communication is used to directly or indirectly inform, persuade, and remind customers about a product or brand that is currently being sold. It can be argued that marketing communication facilitates the process of exchanging and developing relationships between brands and consumers by carefully observing the needs and wants of consumers, followed by developing a product that satisfies consumer needs, offering the product at an affordable price, and distributing the product so that it is readily available in accessible locations in the product's target market.

The effect of electronic word of mouth on customer value

Jalilvand & Samiei (2012) describe "word-of-mouth" as the process through which customers communicate information and ideas about goods or services with others. However, the concept of "word-of-mouth" is evolving, particularly in the fields of technology and information. The concept of word of mouth has been growing and evolving to an idea that corresponds to the actual change. The process of giving valuable knowledge will encourage new participants to try a product or service, hence increasing customer value.

The influence of customer value on customer loyalty

Companies that are able to provide good customer value can lead to high customer loyalty and retention, higher market share, and lower operating costs. If the customer value perceived by the customer is higher or better, then customer loyalty will also experience a significant increase (Sweeney & Soutar, 2011). In the concept of relationship marketing, customer value plays a very important role in creating and maintaining long-term relationships

between companies and customers. Sharma (2013). Meanwhile, according to Boonlertvanich (2011), customer value has a positive effect on customer loyalty. Hidayat (2009) explains in his research that customer value has a significant effect on customer loyalty. Positive customer perceptions of value and quality will affect the level of customer loyalty. Customer value greatly affects customer loyalty. As a result, the company must continue to improve the customer value contained in the products or services it produces in order to provide customers with a positive experience, value, and satisfaction so that they will remain loyal to the company.

The influence of customer experience on customer loyalty through customer value as an intervening variable

Hollyoake (2009) concluded that a good customer experience is obtained from understanding customer expectations, delivering the right product at every opportunity, and various other factors that will lead to loyalty. With increasingly strong competition, customer experience is the best way to differentiate instead of having to compete on price and launch marketing programs that will cost a lot of money.

Ehret (2008) developed a model that links customer experience, loyalty, and word of mouth. A good customer experience will produce loyalty and word of mouth, where loyalty keeps consumers, while word of mouth will be useful in the expansion and acquisition of new customers. Word of mouth can make consumers do product trials, but it does not result in customer loyalty. This model is in agreement with McNaughton et al. (2002) that customer satisfaction will create loyalty and word of mouth.

Customer value is defined as the preferences felt by customers in the evaluation of attributes, performance, and consequences arising from the use of products or services in achieving customer goals. According to research conducted by Kusumawati and

Rahayu (2020), customer experience has a significant effect on loyalty through customer value. In this case, it is known that the better the customer experience, the greater the perceived customer value from the customer, and this will create loyalty for the customer. These aspects emphasize that loyalty itself is influenced by the perceived customer value in the evaluation of attributes, performance, and the consequences that arise from using a product or service in achieving customer goals. Thus, the proposed research hypothesis is as follows:

H1: Customer experience has a positive and significant effect on customer loyalty at BPJamsostek, Medan Branch.

H2: Customer experience has a positive and significant effect on customer value at BPJamsostek, Medan Branch.

H3: Electronic word of mouth has a positive and significant effect on customer loyalty at BPJamsostek, Medan Branch.

H4: Electronic word of mouth has a positive and significant effect on customer loyalty through customer value at BPJamsostek Medan Branch.

H5: Customer loyalty has a positive and significant effect on customer value at BPJamsostek, Medan Branch.

H6: Customer experience has a positive and significant effect on customer loyalty through customer value at BPJamsostek Medan Branch

RESEARCH METHODS

The method used in this study is an associative method with a quantitative approach. The associative method is a method that intends to explain the causal relationship and influence between variables through hypothesis testing in this study. The variables that are connected in this research are Customer Experience, and Electronic Word of Mouth, to Customer Loyalty through Customer Value. This research was conducted at BPJamsostek Medan City Branch.

The population in this study was 5,134 participants who claimed before maturity

in January-March 2022 from the participation of BPJamsostek Medan City branch. Withdrawing the number of samples in this study using the Taro Yamane formula, resulting in a sample of 100 people. Situmorang (2017) suggests, the type of data that research can be in the form of primary and secondary data. This study uses both types and sources of data. The data analysis used for this research is descriptive analysis and SEM-PLS (Partial Least Square).

Variable operationalization

Customer experience (X1) is the participant's internal and subjective reaction to direct or indirect company interaction. Accessibility, competence, customer recognition, helpfulness, personalisation, issue resolution, promise fulfillment, and value for time are the eight components of the customer experience dimension.

Electronic word of mouth (X2) is an attempt to transfer opinions (e.g., company services) on the internet or social media platforms from one person to another. The electronic word of mouth dimension is divided into three parts: retention, buying between product lines, and recommendation.

Customer value (Z) as the total benefits received by the customer, both tangible and intangible, reduced by the expense. The customer value dimension is divided into four parts: performance value, price value, emotional value, and social value.

Customer loyalty (Y) is the amount at which participants will continue to use a certain brand or manufacturer; then positive, evaluative emotions, and other behavioral patterns towards a brand, label, or alternative that may be determined by a user and a decision maker; and participants' commit to re-registering at BPJamsostek

RESULTS

Characteristics of respondents

Table 1: Characteristics of respondents

Characteristic	Frequency	Percentage
Gender		
Female	43	43
Male	57	57
Amount	100	100
Age		
Below 26 years old	0	0
26-35 years old	0	0
36-45 years old	54	54
46-55 years old	32	32
Above 55 years old	14	14
Amount	100	100
Education		
Senior High school	0	0
Diploma degree	11	11
Bachelor degree	45	45
Master degree	44	44
Amount	100	100

Descriptive statistical analysis

Table 2: The mean of all variables' results

Constructs	Mean
Customer experience	3,28
Electronic word of mouth	3,42
Customer value	3,82
Customer loyalty	3,71

Outer Model Evaluation

Validity test

The validity test is done by looking at the convergent validity (the magnitude of the loading factor for each construct). According to Chin (1998), if a loading factor is higher than 0.7, it is highly recommended, but if it is higher than 0.6, it is sufficient (in Ghozali, 2016). The validity test with convergent validity shows that in the initial process of convergent validity there are indicators lower than 0.6, namely x1.12, x1.3, z.2, z.3, so these indicators must be dropped and re-run again. The

Inner Model Evaluation

Path Coefficient

Table 5: Path Coefficient

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Customer experience -> Customer loyalty	0.179	0.180	0.071	2.522	0.012
Customer experience -> Customer value	0.116	0.123	0.094	1.238	0.216
Electronic word of mouth -> Customer loyalty	0.706	0.705	0.070	10.056	0.000
Electronic word of mouth -> Customer value	0.417	0.413	0.081	5.144	0.000
Customer value -> Customer loyalty	0.057	0.055	0.062	0.918	0.359

results of the loading factor of the second model have resulted in all indicators having a loading factor value greater than 0.6, meaning that all indicators have met the validity test.

Average Variance Extracted

Another method to assess discriminant validity is to compare the square root of the average variance extracted for each construct with the correlations between other constructs.

Table 3: AVE (Average Variance Extracted)

Construct	AVE
Customer experience	0.725
Customer loyalty	0.832
Customer value	0.731
Electronic word of mouth	0.756

The calculation results show that the AVE value generated by all constructs is greater than 0.5, which meets the requirements of convergent validity.

Reliability Test

Table 4: Cronbach's Alpha and Composite Reliability

	Cronbach's Alpha	Composite Reliability
Customer experience	0.973	0.975
Customer loyalty	0.899	0.937
Customer value	0.910	0.931
Electronic word of mouth	0.954	0.961

Table 4 displays the Cronbach alpha and composite reliability values provided by all constructs as good, which is higher than 0.7, indicating that all construct indicator values are reliable or have passed the reliability test, allowing the inner structural model to be continued.

The path coefficient value of customer experience is 0.179, which is positive, with a 5 percent significance t-count of $2.522 > 1.96$ and p-value of $0.012 < (0.05)$ meaning that customer experience has a positive and significant effect on customer loyalty. This means that the higher the customer experience, the more customer loyalty will increase.

The path coefficient value of the customer experience is 0.116, which is positive, with a 5 percent significance t-count of $1.238 < 1.96$ and p-value of $0.216 > (0.05)$ meaning that customer experience has a positive and insignificant effect on customer value. This means that the higher the customer experience, the more insignificant customer value will increase.

The path coefficient value of electronic word of mouth is 0.706, which is positive, with a significance of 5 percent t-count ($10.056 > 1.96$ and p-value $0.000 < (0.05)$) meaning that electronic word of mouth has a positive and significant effect on customer loyalty. This means that the higher the electronic word of mouth, the more customer loyalty will increase.

The path coefficient value of electronic word of mouth is 0.417, which is positive, with a significance of 5 percent t count $5.144 > 1.96$ and a p-value of $0.000 < (0.05)$ meaning that electronic word of mouth has a positive and significant effect on customer value. This means that the higher the electronic word of mouth, the more customer value will increase.

The path coefficient value of the customer value is 0.057, which is positive, with a significance of 5 percent, t-count $0.918 < 1.65$ and p-value $0.359 > (0.05)$. Customer value has a positive and insignificant effect on customer loyalty. The higher the customer value, the more insignificant customer loyalty will increase.

R Square

Table 6: R Square

	R Square
Customer loyalty	0.696
Customer value	0.233

According to Hair (2011), a value of R Square > 0.75 indicates a strong model, R Square > 0.5 indicates a moderate model, and R Square > 0.25 indicates a weak model (in Ghozali & Latan, 2014). Table 6 shows the R Square value in customer value of 0.233, meaning that the model formed shows a weak model and customer loyalty of 0.696, which means that the model formed is included in the moderate category.

f Square (Effect Size)

Table 7: f Square

Constructs	Effect Size	Rating
Customer loyalty		
Customer experience	0,082	Low
Electronic word of mouth	1,089	High
Customer value	0,008	High
Customer value		
Customer experience	0,014	Low
Electronic word of mouth	0,177	Medium

According to Chin (1998), f square values of 0.02, 0.15, and 0.35 can be interpreted as meaning that the latent variable predictor has a small, medium, or large influence on the structural level (in Ghozali & Latan, 2016). In Table 7, it is indicated that the value f Square, or the largest effect size in electronic word of mouth to customer loyalty, which is 1.089, is included in the large category, and the one with the smallest effect size value is customer value to customer loyalty, which is 0.008.

Table 8 summarizes the results of the direct, indirect, and total effects

Interaction	Direct Effect	Interaction	Indirect Effect	Total Effect
CE -> CL	0,179*			
CE -> CV	0,116	CE -> CV -> CL	0,007	0,186*
EWOM -> CL	0,706*			
EWOM -> CV	0,417*	EWOM -> CV -> CL	0,024	0,730*
CV -> CL	0,057			

(p-value < 0,05)

Table 8 presents the following results: the magnitude of the coefficient of the direct influence of customer experience on customer loyalty is 0.179, which is positive, with a significance of 5 percent t-count $2.522 > 1.96$ and a p-value of $0.012 <$

(0.05). This shows that customer experience has a positive and significant effect on customer loyalty. However, the magnitude of the coefficient of indirect influence of customer experience on customer loyalty through customer value is 0.007, which is positive, with a significance of 5 percent t-count $0.534 < 1.96$ and p value $0.593 > (0.05)$. This shows customer value is able to mediate the relationship between customer experience and customer loyalty. The influence between these variables produces a total effect of 0.186.

The magnitude of the direct influence coefficient of electronic word of mouth on customer loyalty is 0.706, which is positive, with a significance of 5 percent t-count $10.056 > 1.96$ and p value $0.000 < (0.05)$. This means that electronic word of mouth has a positive and significant effect on customer loyalty. However, the magnitude of the indirect influence coefficient of electronic word of mouth on customer loyalty through customer value is 0.024, which is positive, with a significance of 5 percent t-count of $0.850 < 1.96$ and p value $0.396 > (0.05)$. This shows that customer value is able to mediate the influence of electronic word of mouth on customer loyalty. The influence between these variables produces a total effect of 0.730.

DISCUSSION

The effect of customer experience on customer loyalty

The customer experience path coefficient is 0.179, which is positive, with a significance of 5 percent t-count ($2.522 > 1.96$) and p-value ($0.012 < 0.05$). Customer experience has a positive and significant effect on customer loyalty. The higher the customer experience, the more customer loyalty will increase. Customer experience has a direct relationship with all dimensions of Aaker's brand equity, which means that customer experience is directly proportional to loyalty (Biedenbach & Marell, 2010) and Hollyoake (2008). Ehret (2008) believes that a better customer experience will result in increased loyalty and word of mouth.

Loyalty reflects how to keep consumers, while word of mouth will be useful in the expansion and acquisition of new customers. Loyalty itself, according to Oliver (1993, in Yin Lam et al., 2004), is defined as a buyer's commitment to a product, service, brand, or organization. Loyalty can also be defined as a positive emotion, evaluative, and or a response to behavioral tendencies towards a brand, label, or alternative that can be selected by a person in his capacity as a user, decision maker, or as a purchasing agent (Sheth, 1974). Loyalty is generally represented by two consumer behaviors, namely in providing recommendations to other customers and repeatedly buying from the same seller or manufacturer (Fornell, 1992; Yin Lam et al., 2004).

This study confirms the findings of previous studies (such as Gillani & Awan, 2014; Hall, 2011; Mithas, Krishnan, & Fornell, 2015) that the positive impact of providing the highest quality products will increase participant experience, participant value, and participant loyalty, as well as the company's profit (Eugene & Lehman, 2004).

The influence of customer experience on customer value

Empirical findings have proven that customer experience has a positive effect on customer value. The customer experience path coefficient is 0.116, which is positive, with a 5 percent significance t-count of $1.238 < 1.96$ and a p value of $0.216 > (0.05)$. Customer experience has a positive and insignificant effect on customer value. The more the customer experience increases, the more the increase in customer value will be insignificant.

BPJamsostek must have the ability to understand customers on an ongoing basis and know how to meet their needs in order to create superior customer value (Slater and Narver, 2000). The competitive customer value proposition is more than just a brand slogan; it is a strategic concept that links customer and company perspectives

together to create value and competitive advantage (Ki & Kuusela, 2007). It can be seen that BPJamsostek products can provide value for customers with the highest answer to the question, "BPJamsostek helps participants in protecting and ensuring their welfare." This means that BPJamsostek identifies the customer value proposition starting with understanding the key dimensions of customer value that motivate target customers.

The participants' (customer's) experience while using a service is also a concern for participants already receiving services. To retain participants, a strategy that prioritizes both quality and customer experience is required to boost participant satisfaction. The generation of value is included in a company's purpose and objectives. Several scholars believe that the key to a company's long-term success is its ability to retain excellence through providing consumers with value. Participants' perceptions of value will have a positive effect on both consumers and the firm by improving earnings. The findings of this research reveal that customer experience does not substantially raise the value of participants due to the participants' lack of insurance experience; hence, customer experience has no influence on the customer's value.

The effect of electronic word of mouth on customer loyalty

The empirical evidence demonstrates that electronic word-of-mouth has a significant and positive impact on consumer loyalty. Customer loyalty will rise according to the level of electronic word of mouth. According to Kotler and Keller (2016), marketing communication is used to inform, persuade, and remind customers, either directly or indirectly, about a product or brand that is being sold. It can be said that marketing communication facilitates the process of exchanging and developing relationships between brands and consumers by carefully observing the needs and desires of consumers, which is followed by developing a product that satisfies consumer

needs, offering the product at a certain price, and distributing it so that it is accessible in locations that are affordable for the product's market. Hameed's (2020) study demonstrates that electronic word of mouth has a favorable and statistically significant influence on customer loyalty.

The effect of Electronic Word of Mouth on Customer Value

Electronic word of mouth has a positive and significant effect on customer value. The higher the electronic word of mouth, the more it will increase the customer value significantly. According to Jalilvand & Samiei (2012), defining the phrase "word-of-mouth" as a process for consumers to exchange information and opinions related to products or services with others, but along with the transition that occurs, especially in the field of technology and information, the concept of "word-of-mouth" is made. Word-of-mouth develops and gives birth to concepts that are in accordance with the changes themselves. The process of exchanging good information will provoke the desire of other participants to try a product or service, which makes the customer value higher. The results of Hameed's research (2020) show that electronic word of mouth has a positive and significant effect on satisfaction.

The effect of customer experience on customer loyalty through customer value

The magnitude of the coefficient of the direct influence of customer experience on customer loyalty is 0.179, which is positive, with a significance of 5 percent t count $2.522 > 1.96$ and a p value of $0.012 < (0.05)$. This shows that customer experience has a positive and significant effect on customer loyalty. However, the magnitude of the coefficient of indirect influence of customer experience on customer loyalty through customer value is 0.007, which is positive, with a significance of 5 percent t count $0.534 < 1.96$ and p value $0.593 >$

(0.05). This shows customer value is able to mediate the relationship between customer experience and customer loyalty. The influence between these variables produces a total effect of 0.186.

According to Hollyoake (2009), a good customer experience is obtained from understanding customer expectations, delivering the right product at every opportunity, and various other factors that will lead to loyalty. With increasingly strong competition, customer experience is the best way to differentiate instead of having to compete on price and launch marketing programs that will cost a lot of money.

The effect of electronic word of mouth on customer loyalty through customer value

The magnitude of the direct influence coefficient of electronic word of mouth on customer loyalty is 0.706, which is positive, with a significance of 5 percent t count $10.056 > 1.96$ and p value $0.000 < (0.05)$. This means that electronic word of mouth has a positive and significant effect on customer loyalty. However, the magnitude of the indirect influence coefficient of electronic word of mouth on customer loyalty through customer value is 0.024, which is positive, with a significance of 5 percent t count of $0.850 < 1.96$ and p value $0.396 > (0.05)$. This shows that Customer Value is able to mediate the influence of electronic word of mouth on customer loyalty. The influence between these variables produces a total effect of 0.730.

The Influence of customer value on customer loyalty

The coefficient of the customer value path is 0.057, which is positive with a significance of 5 percent, t count $0.918 < 1.65$ and p value $0.359 > (0.05)$. This means that customer value has a positive and insignificant effect on customer loyalty. This shows that the higher the customer value, the less significant it will increase customer loyalty. Companies that are able to

provide good customer value can lead to high customer loyalty and retention, higher market share, and lower operating costs. If the customer value perceived by the customer is higher or better, then customer loyalty will also experience a significant increase (Sweeney & Soutar, 2011). In the concept of relationship marketing, customer value plays a very important role in creating and maintaining long-term relationships between companies and customers. Sharma (2013).

Meanwhile, according to Boonlertvanich (2011), customer value has a positive effect on customer loyalty. Hidayat (2009) explains in his research that customer value has a significant effect on customer loyalty. Positive customer perceptions of value and quality will affect the level of customer loyalty. Customer value greatly affects customer loyalty. As a result, the company must continue to improve the customer value contained in the products or services it produces in order to provide customers with a positive experience, value, and satisfaction so that they will remain loyal to the company. The study supports the prior studies' results by Kaura (2014) and Albari (2019), which show that satisfaction has a positive and significant effect on loyalty.

CONCLUSION

From the results of the explanation above, it can be concluded that: customer experience has a positive and significant impact on customer loyalty at BPJamsostek Medan branch. Electronic word of mouth has a positive and significant effect on customer loyalty at BPJamsostek Medan branch. Customer value has a positive and insignificant effect on customer loyalty at BPJamsostek Medan branch.

Customer experience has a positive and insignificant effect on customer value at BPJamsostek Medan branch. Electronic word of mouth has a positive and significant effect on customer value at BPJamsostek Medan branch. The relationship between customer experience

and customer loyalty through customer value at the BPJamsostek Medan branch. The relationship between electronic word of mouth and customer loyalty through customer value at BPJamsostek Medan branch

The authors provide the following suggestions: from the customer experience variables of BPJamsostek participants, which include accessibility, competence, customer recognition, helpfulness, personalization, problem solving, promise fulfillment, and value for time, the one with the most dominant problem is the Promise Fulfillment factor, namely the late payment of claims on time according to the initial information. increase public trust and educate people about the benefits of using BPjamsostek in order to improve customer experience.

From the electronic word of mouth variable of BPJamsostek participants, which includes intensity, valence of opinion, and content, the most dominant problem is the valence of opinion factor, namely many who give negative comments such as difficulty logging in, taking selfies, not being registered in the system, and claiming processes. It is hoped that the IT department of BPJS Health can fix system bugs on the BPJamsostek application and website in order to make it easier for participants in the claim registration process.

From the customer value variable of BPJamsostek participants, which includes performance value, price value, emotional value, and social value, the most dominant problem is the price value factor, namely where the fees paid are not proportional to the quality of the product obtained. For this reason, it is expected that BPJS will adjust the fees which are paid with the wealth of its BPJamsostek participants.

From the customer loyalty variable of BPJamsostek participants, which includes repetition, retention, and recommendation, the most dominant problem is the repetition factor. Specifically, some BPjamsostek participants do not want to participate again even though they are of

productive age due to difficulties with claims and unregistered participants. For that, it is hoped that the head of BPJS Kesehatan will review all the preparation processes that must be prepared in the claim process as well as the damage that occurs in the registration process, so that this can retain Jamsostek participants.

Researchers suggest that further studies can examine outside of this research variable so that the results obtained are more varied, especially from other factors that affect consumer loyalty, especially from the concept of brand equity, then compare the customer experience received by all BPJamsostek participants throughout Indonesia so that the data obtained can truly represent the experience of the participants.

Acknowledgement: None

Conflict of Interest: None

Source of Funding: None

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How to cite this article: A Dhenny Noviandry Nasution, Arlina Nurbaity Lubis, Amlis Syahputra Silalahi. The influence of customer experience and electronic word of mouth on the participants' loyalty through customer value as an intervening variable in BPJamsostek, Medan city branch. *International Journal of Research and Review*. 2022; 9(8): 338-357. DOI: <https://doi.org/10.52403/ijrr.20220827>
