

---

# Business, Economics, Law, Communication, and Social Sciences (BELACOSS)

Scholarly Scientific Journal

ISSN (Online): 3089-9001, ISSN (Print):

<https://journal.arepublisher.com/index.php/belacoss>

---

## The Influence of Service Quality, Consumer Trust, and Brand Awareness on Customer Loyalty for Vehicle Insurance at PT Asuransi Jasa Indonesia

Bahrul Ardiantoro<sup>1\*)</sup>; Hamdan<sup>2)</sup>

<sup>1)</sup>[bahrulardiantoro@gmail.com](mailto:bahrulardiantoro@gmail.com), Universitas Mercu Buana, Indonesia

<sup>2)</sup>[hamdan@mercubuana.ac.id](mailto:hamdan@mercubuana.ac.id), Universitas Mercu Buana, Indonesia

\*) Corresponding Author

---

### ABSTRACT

---

*The customer loyalty research at PT Asuransi Jasa Indonesia was conducted with the aim of analyzing the influence of Service Quality, Consumer Trust and Brand Awareness on Vehicle Insurance Customer Loyalty. The study population was 18,037 customers with a sample size of 170. Data collection was carried out using a questionnaire method distributed through Google Forms to a number of customers. The sampling technique used was non-probability purposive sampling. The data analysis method used Partial Least Square (PLS). The results of the study prove that Service Quality, Trust, Brand Awareness have a significant positive influence on Customer Loyalty of PT Asuransi Jasa Indonesia. This study provides a positive contribution to the management of PT Asuransi Jasindo in building customer loyalty. PT Asuransi Jasindo needs to improve service quality, customer trust and awareness to create long-term relationships.*

**Keywords:** *Service Quality; Trust; Brand Awareness; Customer Loyalty; Partial Least Square; Vehicle Insurance.*

---

Submitted: 10-10-2025

Revised: 12-11-2025

Accepted: 15-11-2025

---

**Article Doi:**

[http:](http://)

## INTRODUCTION

Jasindo motor vehicle insurance is one of many insurance policies that provide protection against loss or damage to vehicles caused by accidents, theft, natural disasters, or other events covered by the policy. Jasindo's market share is still relatively small and it has not yet become a dominant player in the vehicle insurance segment.

PT Asuransi Jasindo is striving to maintain customer loyalty amidst the dynamics of the insurance industry (Rahmana, 2024). Weakening public purchasing power and the 12% increase in VAT remain looming challenges. The customer requested a lower price, but Jasindo was unable to meet this request because the rates were already set by the Financial Services Authority (OJK). Insurance premium revenue for Asuransi Jasindo decreased in the first quarter of 2025 (Untari, 2025). Asuransi Jasindo recorded a decrease in the realization of motor vehicle insurance premiums in January 2025 to Rp6.6 billion. This decline is partly due to changes in internal policies and the instability of the automotive industry.

Based on Jasindo Insurance customer data over the past 4 years, there has been a rather drastic downward trend. By the end of 2024, the number of active Jasindo customers was 17,312. As can be seen in the diagram above, the number of customers who did not renew their insurance increased year by year, from 3,717 in 2021, 3,771 in 2022, and peaking in 2023 with 4,809 customers. Although the graph decreased in 2024, the number of customers who did not renew, at 1,558, is still considered high and indicates low loyalty to Jasindo Insurance. Gross written premium (GWP) also decreased year over year. In 2024, Jasindo Insurance's GWP was only 130M compared to 205M in 2021. This issue is serious enough that it needs to be addressed so that Jasindo can compete in the vehicle insurance business line. Kotler et al (2023) state, "loyalty is a deeply held commitment to repurchase or support a preferred product or service in the future, even tho situational influences and marketing efforts could potentially cause customers to switch." Based on previous research conducted by Burhani (2020), it was stated that brand awareness, brand image, perceived quality, and customer satisfaction have a direct, positive, and significant influence on customer loyalty at AHASS Mustika Jaya Abadi. Another study by Dam & Dam (2021) stated that service quality, brand image, and customer satisfaction have a positive relationship with customer loyalty at a supermarket in Ho Chi Minh City. In the latest research conducted by Chen et al. (2022), it was stated that customer trust and AI have an influence on customer engagement and loyalty in the home-sharing industry. Research conducted by Dury (2022) states that promotion and service convenience significantly influence customer loyalty in using QRIS at Bank Aceh Syariah.

Researchers conducted a pre-survey with 21 respondents to select the most relevant variables for the current conditions. The pre-survey results indicate that the variables of service quality, customer trust, and brand awareness are believed to influence customer loyalty. Chandra (2019) defines "service quality as a measure of how well the level of service provided meets customer expectations." Based on research by Dam & Dam (2021), Razzan & Sigit (2023), and Rossi et al. (2023), it is stated that service quality has a positive relationship with customer loyalty.

Trust is the expectation held by consumers that their service provider can be trusted and relied upon to deliver on a promise (Ria, 2022). According to Chen et al. (2022), Cardoso et al. (2022), and Asan et al. (2022), customer trust has an influence and is

significant for loyalty. Meanwhile, Juliana & Keni (2020) and Setiabudi et al. (2023) stated in their research that customer trust does not affect customer loyalty.

Brand awareness is an individual's ability to identify and recall product brands they encounter, which is an important aspect of brand equity (Gandhioda & Tanjung, 2024). Based on research by Burhani (2020) and Adiwijaya et al. (2021), it is stated that brand awareness has a positive and significant influence on customer loyalty. Meanwhile, Steven (2022) states that brand awareness has a positive but not significant influence on brand loyalty.

Based on the various phenomena and differences in research results mentioned above, the researcher proposes the title "The Influence of Service Quality, Consumer Trust, and Brand Awareness on Customer Loyalty of PT Asuransi Jasa Indonesia Vehicle Insurance".

## **LITERATURE REVIEW**

### **Marketing Management**

Marketing, in English, is the activity of engaging customers by managing profitable relationships with them (Kotler et al., 2023).

### **Customer Loyalty**

Kotler et al. (2023) state that loyalty is when customers are highly satisfied with the products they purchase. Generally, they are loyal and use them for longer. Indicators of loyalty: (1) Repeat purchase, which means making regular repeat purchases; (2) Purchase across product lines, which means buying across product and service lines; (3) Referrals, which means referring others; and (4) Retention, which means showing immunity to competitor's pull.

### **Service Quality**

According to Kottler et al. (2023), quality is the totality of features and characteristics of a product or service that bear on its ability to satisfy stated or implied needs. Quality is the overall features and characteristics of a product or service that depend on its ability to meet stated or implied needs. According to Sukardiman et al. (2025), the responsiveness, reliability, assurance, empathy, and physical evidence of the service seem to align with customer expectations.

### **Customer Trust**

Prasaranphanich in Aprileny (2022) states that when consumers trust a company, they are more likely to make repeat purchases and share valuable personal information with that company. Customer Trust indicators include: (1) Benevolence (sincerity or genuineness), which is the extent to which a person trusts the seller to behave well toward consumers; (2) Ability, which is a current assessment of what a person can do; (3) Integrity, which is the extent to which a person believes in the seller's honesty to maintain and fulfill the agreements made with consumers; and (4) Willingness to depend, which is the consumer's willingness to rely on the seller, including accepting potential risks or negative consequences.

## Brand Awareness

Brand awareness is an individual's ability to identify and recall product brands they encounter, which is an important aspect of brand equity (Gandhioda & Tanjung, 2024). (1) Recall, which is how well consumers can remember ethics when asked what ethics they will remember; (2) Recognition, which is how well consumers can recognize the brand as belonging to a specific category; (3) Purchase, which is how well consumers will include a brand in their ethical alternatives when buying products or services; (4) Consumption, which is how well consumers will remember a brand when they are using competitor's products or services.

## Hypothesis Development

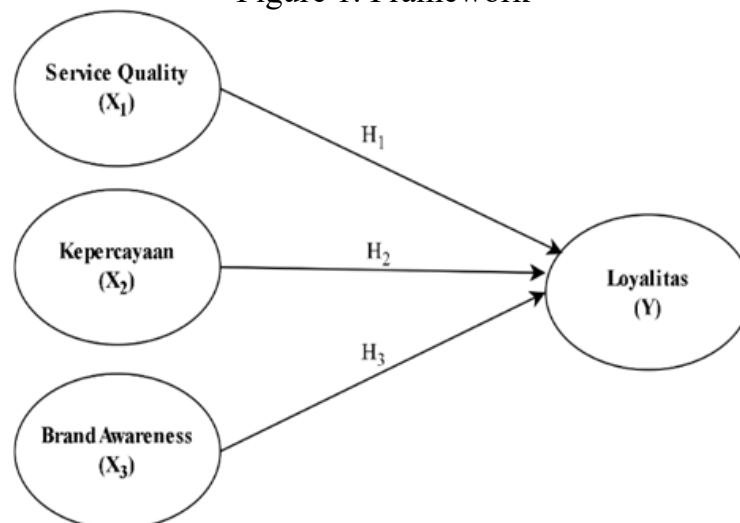
### 1. The Influence of Service Quality on Loyalty

Dam & Dam (2021), Razzan & Sigit (2023), and Rossi et al. (2023) stated in their research that there is a positive and significant influence of service quality on customer loyalty. Based on these previous studies, the researcher draws the first hypothesis: H1: Service Quality has a positive and significant influence on customer loyalty.

### 2. The Influence of Trust on Loyalty

Asan et al. (2022), Cardoso et al. (2022), Chen et al. (2022), and Rossi et al. (2023) stated the same thing, namely that there is a positive and significant influence of trust on customer loyalty. Based on these previous studies, the researcher draws the second hypothesis: H2: Trust has a positive and significant influence on customer loyalty. 3. The Influence of Trust on Brand Awareness Burhani (2020), Adiwijaya et al. (2021), and Nadjwa et al. (2024) stated that brand awareness has a positive and significant influence on customer loyalty. Based on the previous studies, the researcher draws the third hypothesis: H3: Brand Awareness has a positive and significant influence on customer loyalty.

Figure 1. Framework



Source: Author-processed (2025)

## METHOD

This research uses a quantitative approach by analyzing the causal relationship between the dependent variable of customer loyalty and its influencing factors, namely

service quality, trust, and brand awareness. Data collection was carried out using a questionnaire survey technique administered to a number of respondents. The population in this study consists of all Jasindo Insurance customers at the Head Office from 2021 to 2025. The sampling method used is non-probability sampling. Data was collected using a questionnaire survey technique with a 1-5 Likert scale, where the order is strongly disagree (STS), disagree (TS), somewhat agree (KS), agree (S), and strongly agree (SS). Data analysis was performed using the SEM-PLS method in the SmartPLS 3 application.

## **RESULTS AND DISCUSSION**

### **Results**

General overview of respondent characteristics based on gender, age, profession, and education level. Based on the survey results, it is known that the majority of respondents are male, accounting for 71%. The average age is 31 to 40 years, representing 42%. The majority of respondents are private employees, accounting for 50%. The highest level of education is a Bachelor's degree, representing 66%. Meanwhile, the majority of monthly income falls within the range of >10,000,000, accounting for 48%.

Table 1. Respondent Profile Respondent Demographics

<b>Gender</b>	Male	120	71%
	Female	50	29%
	<b>Total</b>	<b>170</b>	<b>100%</b>
<b>Age</b>	≤ 20 years	0	0%
	21 - 30 years	49	29%
	31 - 40 years	71	42%
	> 40 years	50	29%
	<b>Total</b>	<b>170</b>	<b>100%</b>
<b>Profession</b>	4	4	2%
	Homemaker	2	1%
	Private Employees	85	50%
	Government Employees	32	19%
	Entrepreneur	47	28%
	<b>Total</b>	<b>170</b>	<b>100%</b>
<b>Highest Education</b>	Diploma	19	11%
	Bachelor	112	66%
	High School	37	22%
	Others	2	1%
	<b>Total</b>	<b>170</b>	<b>100%</b>
<b>Monthly Income</b>	< 5.000.000	3	2%
	> 10.000.000	82	48%
	5.000.000 - 10.000.000	73	43%
	No fixed income	12	7%
	<b>Total</b>	<b>170</b>	<b>100%</b>

Source: Questionnaire data (2025)

### **1. Convergent Validity and Reliability**

Average Variance Extracted (AVE) indicates that all reflective constructs have values above 0.500, with service quality at 0.735, trust at 0.728, brand awareness at 0.742, and loyalty at 0.581. The AVE values for each variable meet the standard, indicating that

the convergence of indicators is acceptable or valid and capable of measuring the construct. Cronbach's Alpha (CA) indicates strong reliability because its value is > 0.70, with service quality at 0.910, trust at 0.875, brand awareness at 0.884, and loyalty at 0.760. The Composite Reliability (CR) values for all variables also show excellent reliability because the CR value is > 0.800. The Composite Reliability for service quality is 0.933, trust is 0.914, brand awareness is 0.920, and loyalty is 0.847.

**Table 2. Convergent Validity and Reliability**

Variable	Cronbach's Alpha	Composite Reliability	AVE
Service Quality (X1)	0,910	0,933	0,735
Trust (X2)	0,875	0,914	0,728
Brand Awareness (X3)	0,884	0,920	0,742
Customer Loyalty (Y)	0,760	0,847	0,581

## 2. Discriminant Validity

Discriminant validity is assessed to determine the extent to which a construct empirically differs from other constructs in the structural model (Hair et al., 2021). Discriminant validity can be determined from the Fornell-Larcker Criterion and HTMT values. Based on the Fornell-Larcker Criterion values in Table 3, it is known that the model has good discriminant validity.

**Table 3. Discriminant Validity – Fornell Larcker Criterion**

Variable	Service Quality (X1)	Trust (X2)	Brand Awareness (X3)	Customer Loyalty (Y)
Service Quality (X1)	<b>0,857</b>			
Trust (X2)	0,479	<b>0,853</b>		
Brand Awareness (X3)	0,442	0,574	<b>0,862</b>	
Customer Loyalty (Y)	0,488	0,617	0,685	<b>0,762</b>

According to Hair et al. (2021), the HTMT value must be below 0.9 to meet good discriminant validity. Based on Table 5, it is known that all HTMT test results are less than 0.9. So, it can be concluded that the model formed is already good.

**Table 4. Discriminant Validity – HTMT**

Variable	Service Quality (X1)	Trust (X2)	Brand Awareness (X3)	Customer Loyalty (Y)
Service Quality (X1)				
Trust (X2)	0,530			
Brand Awareness (X3)	0,493	0,651		
Customer Loyalty (Y)	0,582	0,744	0,827	

## 3. Evaluation of Goodness of Fit

R<sup>2</sup> is needed to test the Goodness of Fit. Based on Table 5, it is known that loyalty is influenced by the variables of service quality, trust, and brand awareness by 55.2%, which can be considered a moderate effect. Meanwhile, 54.8% is explained by other variables not included in the current research category.

**Table 5. R-Square**

Variable	R-Square
Customer Loyalty (Y)	0,552

#### 4. Hypothesis Testing

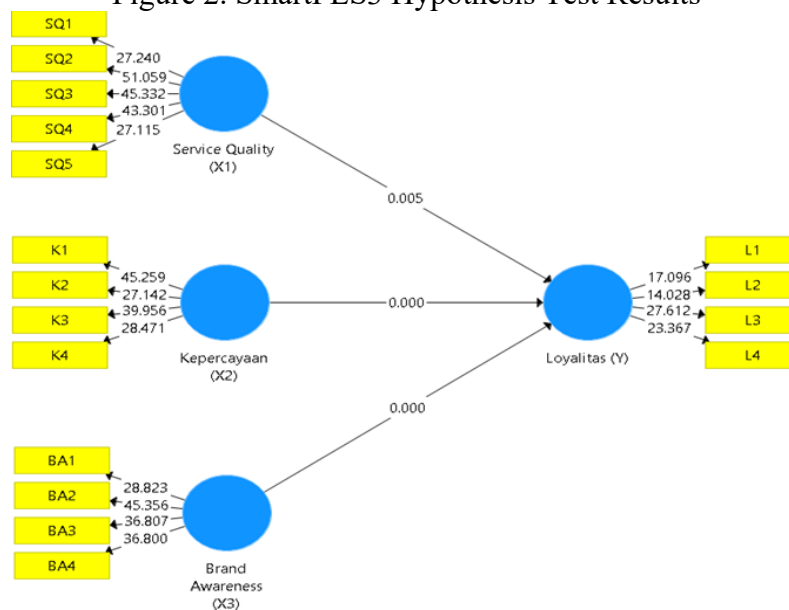
The significance level of the research hypothesis can be determined by comparing the calculated t-value with the t-table value. The significance level used is 95% (t-table = 1.645). If the calculated t-value is greater than the t-table value, the hypothesis can be considered significant.

Table 6. Hypothesis Testing Results

Variable	Relationship	$\beta$ (Beta)	t-values	p-values	Decision
H1	SQ $\rightarrow$ L	0.151	2.619	0.005	Accepted
H2	K $\rightarrow$ L	0.284	4.087	0.000	Accepted
H3	BA $\rightarrow$ L	0.455	6.567	0.000	Accepted

Hypothesis testing shows that there is a significant influence between service quality and loyalty, where the p-value is  $<0.05$  (0.005) and the t-value is  $>1.645$  (2.619), thus H1 is accepted. Trust significantly influences loyalty, with a p-value  $<0.05$  (0.000) and a t-value  $>1.645$  (4.087), thus H2 is accepted. Brand awareness significantly influences loyalty, with a p-value  $<0.05$  (0.000) and a t-value  $>1.645$  (6.567), thus H3 is accepted.

Figure 2. SmartPLS3 Hypothesis Test Results



#### Discussion

The first hypothesis, that service quality has a positive and significant effect on loyalty, is accepted. The analysis results prove that service quality has a positive and significant effect on loyalty. This aligns with the research by Dam & Dam (2021), which states that service quality has a positive impact on customer loyalty in supermarkets in Ho Chi Minh City, Vietnam. Recent research conducted by Razzan & Sigit (2023) also agrees that service quality influences customer loyalty among most iPhone users in Yogyakarta. In business, high service quality can bring benefits such as increased customer satisfaction, loyalty, and customer recommendations. It can also have a positive

impact on the company's image, differentiate it from competitors, and improve financial results. Conversely, low service quality can lead to customer dissatisfaction, loss of customers, and other negative impacts on the business. Therefore, Jasindo needs to pay attention to and improve service quality for long-term success.

The second hypothesis, that trust has a positive and significant influence on loyalty, is accepted. This aligns with the research by Cardoso et al. (2022), which states that trust influences customer loyalty in retail chains in Northern Brazil. Research by Chen et al. (2022) also supports these findings, as SEM testing showed that customer trust has a significant positive influence on customer loyalty in the home-sharing industry. According to Sirdeshmukh et al. (2002) in Cardoso et al. (2022), trust is a crucial factor for customer loyalty. Loyalty is one of the main factors that helps understand the relationship between customers and product providers. Therefore, the higher the level of customer trust in the company, the higher their loyalty. According to Griffin (2005), loyalty has 4 levels: (a) no loyalty, (b) weak loyalty, (c) hidden loyalty, and (d) premium loyalty. The loyalty Jasindo aims to achieve is undoubtedly premium loyalty, characterized by a high level of attachment and repeat purchases. To reach this point, Jasindo needs to increase customer trust thru various efforts.

The third hypothesis, that brand awareness has a positive and significant influence on loyalty, is accepted. This aligns with Burhani's (2020) research, which states that brand awareness influences customer loyalty at AHASS Mustika Jaya Abadi Semarang. Research by Nadjwa et al. (2024) also supports these findings, stating that brand awareness positively impacts customer satisfaction, thereby significantly increasing customer loyalty. Brand awareness plays a very important role in maintaining customer loyalty. According to Podolsky (2023), as quoted in Forbes, companies with high brand awareness will successfully create a strong brand image that consumers like, leading to their popularity and loyalty.

## **CONCLUSION**

Based on the research findings and discussion, the following conclusions can be drawn: service quality, trust, and brand awareness have a positive and significant impact on loyalty. Among the three variables, brand awareness has the most dominant effect on loyalty, as evidenced by the highest path coefficient value of 0.455. Based on the R-square result of 0.552, which means 55.2% of customer loyalty can be developed from the factors of service quality, trust, and brand awareness. Meanwhile, 54.8% can be developed from other factors outside of this research.

## **REFERENCES**

- Adiwijaya, M., McGuinness, E., Cary, J. C., & Herjanto, H. (2022). The centrality of brand awareness. *International Journal of Education, Psychology and Counseling (IJEPC)*, 7(47), 114–124.
- Asan, L., Massie, J. D. D., & Tumbuan W. J. F. A. (2022). Pengaruh Kualitas Jasa, Kepercayaan dan Kepuasan Nasabah Terhadap Loyalitas Nasabah Bank BRI di Kota Manado. *Jurnal EMBA* Vol. 10 No. 4  
<https://doi.org/10.35794/emba.v10i4.43872>.

- Burhani, M. A. (2020). Pengaruh Brand Awareness, Brand Image, Dan Perceived Quality Terhadap Loyalitas Pelanggan Melalui Kepuasan Pelanggan. SKRIPSI. Semarang.
- Cardoso, A., Gabriel, M., Figueiredo, J., Oliveira, I., Rêgo, R., Silva, R., Oliveira, M., & Meirinhos, G. (2022). Trust and Loyalty in Building the Brand Relationship with the Customer: Empirical Analysis in a Retail Chain in Northern Brazil. *Journal of Open Innovation Technology Market and Complexity*. <https://doi.org/10.3390/joitmc8030109>
- Chen, Y., Prentice, C., Weaven, S., & Hisao, A. (2022). The influence of customer trust and artificial intelligence on customer engagement and loyalty – The case of the home-sharing industry. *Frontiers in Psychology*. <https://doi.org/10.3389/fpsyg.2022.912339>.
- Dam, S. M., & Dam, T. C. (2021). Relationships between Service Quality, Brand Image, Customer Satisfaction, and Customer Loyalty. *Journal of Asian Finance Economics and Business*. <https://doi.org/10.13106/jafeb.2021.vol8.no3.0585>.
- Hair, J.F., Hult, G.T.M., Ringle, C.M. and Sarstedt, M. (2022), *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)*, Sage, Thousand Oaks, CA.Goo
- Handriawan, R. N. & Sugiyanto. (2023). Pengaruh Kepercayaan Nasabah pada Loyalitas Nasabah Melalui Keterlibatan Nasabah dan Kepuasan Nasabah Pada PT Asuransi Sinar Mas. *Res Publica*, Vol.2, No.1. <https://digilib.esaunggul.ac.id/pengaruh-kepercayaan-nasabah-pada-loyalitas-nasabah-melalui-keterlibatan-nasabah-dan-kepuasan-nasabah-pada-pt-asuransi-sinar-mas-28828.html>.
- Immawati, S. A., Jumarno, J., Kasmu, A. B. P., & Tafiprios, T. (2024). Creating millennial generation loyalty through customer perceived value on halal local cosmetic products. *SENTRALISASI*, 13(1), 118–132. <https://doi.org/10.33506/sl.v13i1.2950>
- Juliana & Keni. (2020). Prediksi Kualitas Pelayanan Dan Kepercayaan Terhadap Loyalitas Pelanggan: Kepuasan Pelanggan Sebagai Variabel Mediasi. Skripsi. Fakultas Ekonomi dan Bisnis, Universitas Tarumanegara. Jakarta Barat.
- Kotler, P., Armstrong, G. M., & Opresnik, M. O. (2023). *Principles of Marketing*, eBook, Global Edition. Pearson Higher Ed 19.
- Nadjwa, A., Srinavia, D., & Mardhiana, H. R. (2024). Investigating Brand Awareness, Brand Image, and Perceived Quality on Customer Loyalty. *Jurnal Vokasi Indonesia*, Vol. 12 No. 2. DOI: 10.7454/jvi.v12i2.1226.
- Podolsky, M. (2023). What Does Brand Awareness Mean For Consumers? Dikutip dari: <https://www.forbes.com/councils/forbesbusinesscouncil/2023/03/10/what-does-brand-awareness-mean-for-consumers/> pada 13 Juni 2025.

- Razzan, A. K. I., & Sigit, M. (2023). A Study of the Relationship between Service Quality, Brand Image, and Customer Satisfaction and its Influence on Customer Loyalty of Iphone Users in Yogyakarta. *Asian Journal of Economics Business and Accounting*, 23(23), 114–127. <https://doi.org/10.9734/ajeba/2023/v23i231175>.
- Sukardiman, D. F., Santo, V. A., & Kasmoo, A. B. P. (2025). The Online Fruit And Vegetable Purchase Decisions: The Roles Of Lifestyle, Promotion, And Service Quality. *AMAR (Andalas Management Review)*, 9(1), 23–35. <https://doi.org/10.25077/amar.9.1.23-35.2025>
- Surya, P. S., & Kurniawan, A. (2021). The Effect Of Product Quality And Perceived Price On Customer Satisfaction And Loyalty: Study On Halal Cosmetic Products In Indonesia. *International Journal of Economics, Business and Management Research*. Vol.5 No.4 ISSN: 2456-7760 [https://ijebmr.com/uploads/pdf/archivepdf/2021/IJEBMR\\_722](https://ijebmr.com/uploads/pdf/archivepdf/2021/IJEBMR_722).
- Wydyanto & Hamdan. (2020). The Role Of Service Quality On Consumer Satisfaction. *Dinasti International Journal of Management Science*, 1(4), 585–597. <https://doi.org/10.31933/dijms.v1i4.197>
- Yuliarrani, N. (2024). Pengaruh Kualitas Pelayanan dan Citra Perusahaan terhadap Loyalitas Pelanggan Melalui Kepuasan Pelanggan Sebagai Variabel Intervening pada Bank KB Bukopin MT Haryono Jakarta, Undergraduate Thesis, Universitas Bhayangkara, Jakarta Raya.