

The Influence of Digital Marketing and Digital Service Experience on Customer Loyalty Through Customer Trust: A Case Study of BRI Insurance

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ABSTRACT

This study aims to analyze the effect of digital marketing and digital service experience on customer loyalty through customer trust at BRI Insurance Denpasar Branch. The increasing internet penetration and digital transformation in Indonesia's insurance industry urge companies to optimize digital-based marketing strategies to retain and enhance customer loyalty. A quantitative approach with a cross-sectional design was employed, involving 120 active customers of BRI Insurance Denpasar Branch selected through purposive sampling. Data were collected using a 5-point Likert scale questionnaire and analyzed using Structural Equation Modeling–Partial Least Square (SEM-PLS) with SmartPLS 3.0. The results indicate that digital marketing has a positive and significant effect on customer trust ($\beta = 0.412$; $p < 0.05$), digital service experience has a positive and significant effect on customer trust ($\beta = 0.358$; $p < 0.05$), and customer trust has a positive and significant effect on customer loyalty ($\beta = 0.524$; $p < 0.05$). Customer trust is proven to partially mediate the relationship between digital marketing, digital service experience, and customer loyalty. These findings imply that BRI Insurance needs to integrate a consistent digital marketing strategy with improved digital service experience quality to strengthen long-term customer trust and loyalty.

A. INTRODUCTION

Along with the development of digital technology, startup companies face major challenges in building brand awareness amid increasingly intense competition. These challenges come not only from similar competitors,

In addition to the development of digital technology, global economic transformation has also driven changes in companies' marketing patterns. Advances in internet technology, high smartphone penetration, and increasing consumer activity on digital platforms have changed the way companies interact with customers. According to reports from various industry research institutions, more than half of the world's population has now

The rapid development of digital technology has fundamentally transformed the landscape of the insurance industry in Indonesia. Based on data from the Financial Services Authority (OJK, 2023), digital penetration in insurance product distribution increased significantly following the COVID-19 pandemic, with the proportion of customers accessing insurance services through digital platforms reaching 43.7% in 2022, up from 21.3% in 2019. This transformation has encouraged insurance companies to redesign their marketing strategies and digital-based service experiences in order to maintain relevance and competitiveness amid increasingly intense competition.

BRI Insurance, a subsidiary of PT Bank Rakyat Indonesia (BRI) Tbk, has a competitive advantage through the synergy of the BRI digital ecosystem, which has more than 30 million active users. The BRI Insurance Denpasar Branch manages a customer segment dominated by tourism business operators and MSMEs in Bali, with customer characteristics that are



increasingly digitally literate but also sensitive to the quality of service experiences. Amrita (2025), in a study on optimizing BRI Insurance's digital marketing strategy, found that an integrated digital approach significantly increases brand awareness and customer engagement. However, the extent to which digital marketing and digital service experience are able to build trust, which ultimately leads to customer loyalty, remains empirically unanswered.

Customer loyalty is a strategic asset that determines the sustainability of insurance companies' businesses. Oliver (1999) defines loyalty as a deep commitment to consistently repurchase or resubscribe to a preferred product or service in the future. In the context of the insurance industry, customer loyalty is reflected not only in policy renewals but also in customers' willingness to recommend products to others through word-of-mouth and their resistance to competitors' offers. Amrita and Herlambang (2025) emphasize that customer trust is a crucial mediator connecting service experience with customers' long-term commitment to financial institutions.

Effective digital marketing encompasses a series of marketing activities conducted through digital platforms, including social media, content marketing, search engine optimization (SEO), and digital advertising. Kotler et al. (2021) state that digital marketing enables companies to reach customers in a more personalized, measurable, and efficient manner compared with conventional media. On the other hand, digital service experience refers to customers' holistic perceptions of their interactions with a company's digital platforms, ranging from ease of navigation and system responsiveness to service personalization (Amrita et al., 2024).

Trust is a determining element in building customer loyalty in the digital era. Morgan and Hunt (1994), through the Commitment-Trust Theory, explain that trust and commitment are key mediating factors in marketing relationships that generate cooperative behavior, loyalty, and a reduced likelihood of customers switching to competitors. In the context of digital insurance services, trust is built through information consistency, transparency in the claims process, and the security of customers' personal data.

Previous studies by Hapsoro et al. (2022), Panjaitan and Yulianti (2024), and Yasa and Amrita (2018) have examined various factors influencing customer loyalty in financial institutions. However, research that specifically integrates digital marketing, digital service experience, and trust in the context of insurance companies in Bali remains limited. This research gap serves as the primary motivation for conducting this study. Specifically, this study aims to: (1) analyze the effect of digital marketing on customer trust at BRI Insurance Denpasar; (2) analyze the effect of digital service experience on customer trust; (3) analyze the effect of customer trust on customer loyalty; and (4) analyze the mediating role of customer trust in the relationship between digital marketing and digital service experience and customer loyalty.

B. THEORETICAL STUDY

Digital Marketing and Customer Loyalty

Digital marketing is defined as the utilization of digital platforms, technologies, and channels to promote products or services to consumers in a measurable, interactive, and data-driven manner, thereby enabling a more personalized approach (Kotler et al., 2021). In the era of digital transformation, digital marketing serves not only as a promotional tool but also as a strategic means of building long-term relationships with customers through continuous two-way communication.

Amrita et al. (2024) identified four main dimensions of digital marketing that are relevant to the financial services industry, namely: (1) informative and engaging digital content, which can improve customer literacy and attract attention; (2) an active presence on social media as a means of interaction and engagement; (3) search engine optimization (SEO) and paid advertising (SEM) to increase visibility; and (4) personalized email marketing to maintain long-term relationships with customers. These four dimensions play an important role in creating a consistent digital experience and strengthening the company's brand image.

In the context of the insurance industry, Amrita (2025) found that an integrated digital marketing strategy can significantly increase brand awareness and encourage positive customer interactions with the company, particularly at BRI Insurance. This indicates that effective integration of digital channels can increase customer engagement, which ultimately contributes to the formation of customer loyalty.

Other empirical studies have also demonstrated a positive relationship between digital marketing and customer loyalty. Herlambang and Sukanti (2025) found that the quality of digital content and the ease of accessing online services significantly influence customers' decisions to continue using financial service companies. This finding is supported by Kotler et al. (2021), who emphasize that consistency in digital marketing can build digital brand equity, which serves as a fundamental basis for creating long-term customer loyalty. Thus, it can be concluded that effective digital marketing not only increases brand awareness but also strengthens the emotional relationship between companies and customers.

Digital Service Experience

Digital service experience refers to the overall perceptions, emotions, and evaluations of customers regarding their interactions with various digital touchpoints provided by a company. This concept encompasses the entire customer journey, from information search to the use of post-transaction services.

Pine and Gilmore (1998), through the concept of the *Experience Economy*, stated that valuable and memorable experiences can create competitive differentiation and transform customers from mere users into brand advocates. In the context of the digital insurance industry, service experience encompasses various aspects, such as the ease of online claims processes, automated notification systems, responsive customer portals, and the use of artificial intelligence-based chatbots to improve service efficiency.

Amrita and Herlambang (2025) found that the quality of digital service experience has a direct influence on customer trust in financial institutions in Bali. Positive experiences, such as ease of navigation and service speed, can improve perceptions of the company's professionalism and customers' sense of security when conducting transactions. This is consistent with Amrita et al. (2024), who stated that effective digital marketing implementation must be complemented by a seamless and integrated digital service experience in order to build positive perceptions sustainably.

In general, digital service experience consists of several main components, namely: (1) ease of use, which facilitates customers' access to services; (2) system response speed, which reflects service efficiency; (3) transaction security, which is a crucial factor in building trust; (4) service personalization, which increases the relevance of the customer experience; and (5) consistency of experience across platforms, which ensures uniform service quality across various digital channels. The combination of these five aspects is a key factor in creating a superior and highly competitive digital experience.

Customer Trust as a Mediating Variable

Trust in relationship marketing is defined as the belief that one party possesses integrity, is reliable, and will act in accordance with mutual interests (Morgan & Hunt, 1994). In the insurance industry, trust plays a more complex role because customers entrust their financial protection and risk management to the company, making the level of trust a key determinant of the sustainability of business relationships.

The *Commitment-Trust Theory* proposed by Morgan and Hunt (1994) explains that trust and commitment are key variables that mediate the relationship between relationship marketing activities and consumer behavioral outcomes, including loyalty. In this context, digital marketing and digital service quality can be viewed as forms of relational investment that will generate loyalty when they are able to consistently build customer trust.

Hapsoro et al. (2022), in their study of insurance companies in Indonesia, showed that customer trust significantly mediates the relationship between service quality and loyalty, with a relatively strong mediation coefficient ($\beta = 0.347$). This indicates that without trust, the effect



of service quality on loyalty will not be optimal. This finding is further supported by Yasa and Amrita (2018), who stated that positive customer attitudes toward a company are formed through the accumulation of experiences and interactions that consistently build trust.

Thus, customer trust can be positioned as a mediating variable that bridges the relationship between digital marketing and digital service experience and customer loyalty. The higher the level of trust held by customers, the greater the likelihood that they will maintain long-term relationships with the company, make repeat purchases, and recommend the services to others.

Customer Satisfaction

Customer satisfaction is one of the important variables frequently associated with loyalty in various service marketing studies. Satisfaction is defined as the level of an individual's feelings of pleasure or disappointment that arises after comparing the performance of a product or service with initial expectations (Kotler et al., 2021). In the context of digital services, satisfaction is influenced not only by product quality but also by the experience of digital interactions perceived by customers.

Oliver (1999) explains that satisfaction is an initial stage in the formation of loyalty, in which satisfied consumers tend to make repeat purchases and demonstrate commitment to a brand. In the financial services industry, customer satisfaction can be formed through ease of access to digital services, transaction speed, and clarity of the information provided.

Customer satisfaction in digital financial services is also closely related to the consistency and reliability of the service provided. Customers are more likely to feel satisfied when digital platforms are able to provide a smooth experience, minimize technical difficulties, and deliver information that is clear and easy to understand. In the insurance industry, these aspects become particularly important because customers may require digital services at different stages of their relationship with the company, including when purchasing policies, accessing policy information, making payments, and submitting claims. Therefore, satisfaction can be strengthened when digital services are not only easy to access but also capable of providing reliable support throughout the customer journey.

In addition, customer satisfaction can strengthen the positive perception that customers develop toward a company. When customers consistently receive services that meet or exceed their expectations, they are more likely to develop favorable attitudes toward the company and maintain their relationship with it. This condition is particularly relevant in the digital environment, where customers can easily compare the quality of services offered by different companies. Consequently, maintaining customer satisfaction requires companies to continuously evaluate the digital customer experience and respond to changing customer expectations. For insurance companies, these efforts can support the development of stronger relationships with customers and ultimately contribute to long-term loyalty.

A study by Hapsoro et al. (2022) shows that customer satisfaction has a direct and significant effect on loyalty and can also serve as a mediating variable between service quality and loyalty. Thus, the higher the level of customer satisfaction with digital services, the greater the likelihood of developing long-term loyalty.

Service Quality

Service quality is a major factor that determines customers' perceptions of a company. Parasuraman et al. (1988), through the SERVQUAL model, identified five dimensions of service quality, namely: tangibles, reliability, responsiveness, assurance, and empathy. In the digital era, this concept has evolved into *e-service quality*, which emphasizes the quality of technology-based services.

According to Zeithaml et al. (2002), digital service quality encompasses system efficiency, service availability, privacy, and ease of navigation. In the insurance industry, digital service quality is particularly important because it is directly related to customer trust, especially in the claims process and policy management.

Empirical research shows that service quality has a significant effect on customer loyalty, both directly and through mediating variables such as satisfaction and trust (Hapsoro et al., 2022). Therefore, improving digital service quality is a key strategy for retaining customers amid increasingly intense competition in the industry.

In the context of digital insurance services, service quality also depends on the company's ability to provide a seamless and consistent experience across different digital touchpoints. Customers expect digital platforms to be accessible, responsive, secure, and capable of providing accurate information throughout their interactions with the company. A service experience that meets these expectations can reduce uncertainty and increase customers' confidence in the company. Conversely, technical problems, slow responses, unclear information, or difficulties in accessing services may reduce customer satisfaction and weaken their intention to maintain a long-term relationship. Therefore, continuous improvement of digital service quality is essential for insurance companies to strengthen customer perceptions and support the development of customer loyalty.

Perceived Value

Perceived value refers to customers' overall evaluation of the benefits received compared with the costs or sacrifices incurred (Zeithaml, 1988). In digital services, value is not only assessed in terms of price but also in terms of convenience, time efficiency, and the quality of the experience provided.

Customers tend to be loyal when they feel that the services they receive provide greater value compared with other alternatives. In the insurance industry, perceived value can be formed through transparent information, ease of claims processing, as well as fast and responsive services.

Research by Kotler et al. (2021) shows that perceived value has a strong relationship with customer satisfaction and loyalty. Therefore, companies need to ensure that their digital marketing strategies and digital services are capable of creating high perceived value for customers.

In digital insurance services, perceived value is also influenced by the extent to which customers feel that the benefits of digital services are worth the time, effort, and resources they invest. Features such as convenient access to policy information, efficient digital transactions, and responsive customer support can increase the value perceived by customers. When the benefits obtained are considered greater than the costs or effort required, customers are more likely to develop positive evaluations of the company and maintain their relationship with it. Therefore, creating superior perceived value through convenient, efficient, and customer-oriented digital services is important for strengthening customer satisfaction and encouraging long-term customer loyalty.

Conceptual Framework and Hypotheses

Based on the theoretical and empirical review presented above, this study formulates a conceptual framework that positions customer trust as a mediating variable between digital marketing (X1) and digital service experience (X2) and customer loyalty (Y). The relationships among the variables are formulated in the following hypotheses:

H1: Digital marketing has a positive and significant effect on customer trust at BRI Insurance Denpasar.

H2: Digital service experience has a positive and significant effect on customer trust at BRI Insurance Denpasar.

H3: Customer trust has a positive and significant effect on customer loyalty at BRI Insurance Denpasar.

H4: Customer trust mediates the effect of digital marketing on customer loyalty at BRI Insurance Denpasar.

H5: Customer trust mediates the effect of digital service experience on customer loyalty at BRI Insurance Denpasar.



C. RESEARCH METHODS

Research Design and Approach

This study uses a quantitative approach with a causal cross-sectional design. This approach was selected because it aims to examine causal relationships among variables through empirical hypothesis testing using numerical data (Sugiyono, 2019; Creswell & Creswell, 2018). The research design adopts a mediation model with customer trust as the mediator variable, enabling path analysis to identify the direct and indirect effects among the variables.

Population, Sample, and Sampling Technique

The population of this study consists of all active customers of BRI Insurance Denpasar Branch who have used BRI Insurance's digital services (application or website) for at least six months. Based on internal company data, the number of active customers who meet these criteria is 847 (Internal Data of BRI Insurance, 2025). The sample size was determined based on the guidelines of Hair et al. (2017) for SEM-PLS analysis, which recommend a minimum of 10 times the number of indicators in the largest construct. With 8 indicators as the largest number, the minimum sample size is 80 respondents. To increase representativeness, the researcher set a target sample size of 120 respondents.

The sampling technique used was *purposive sampling* with the following criteria: (1) active customers of BRI Insurance Denpasar Branch, (2) having used BRI Insurance digital services (application/website) within the last six months, and (3) being willing to complete the questionnaire in full. The use of *purposive sampling* was based on the consideration that digital service experience can only be assessed by respondents who have directly interacted with the company's digital platforms (Sekaran & Bougie, 2016).

Research Instrument and Variable Measurement

Data were collected through a structured questionnaire using a 5-point Likert scale (1 = strongly disagree to 5 = strongly agree). The digital marketing variable was measured using 8 indicators adapted from Kotler et al. (2021) and Amrita et al. (2024), including digital content quality, message consistency, social media interactivity, advertising personalization, SEO visibility, ease of information sharing, frequency of digital communication, and content relevance. The digital service experience variable was measured using 7 indicators developed from Pine and Gilmore (1998) and Amrita and Herlambang (2025), covering ease of application use, system response speed, digital transaction security, interface appearance, proactive notifications, service personalization, and cross-platform consistency. The customer trust variable was measured using 6 indicators adapted from Morgan and Hunt (1994), while customer loyalty was measured using 7 indicators based on Oliver (1999).

Construct validity was tested using Average Variance Extracted (AVE), with a minimum value of 0.50 and factor loading ≥ 0.70 . Reliability was tested using Composite Reliability (CR), with a minimum value of 0.70 (Hair et al., 2017). All constructs met the required validity and reliability criteria.

Data Analysis Technique

Data analysis was conducted using Structural Equation Modeling–Partial Least Square (SEM-PLS) with SmartPLS 3.0 software. SEM-PLS was selected because of its ability to handle complex mediation models with relatively small sample sizes and without requiring the assumption of data normality (Hair et al., 2017). The model was tested in two stages: (1) the *outer model* (assessment of instrument validity and reliability), and (2) the *inner model* (structural hypothesis testing). Mediation testing was conducted using a bootstrapping procedure with 5,000 resamples to obtain accurate *t*-statistics and confidence intervals.

D. RESULTS AND DISCUSSION

Respondent Characteristics

Of the 120 questionnaires distributed, all were returned and deemed valid for analysis, resulting in a 100% response rate. The majority of respondents were female (56.7%), aged 26–35 years (48.3%), held a bachelor's degree (52.5%), and worked as business owners/entrepreneurs (41.7%). The largest proportion of respondents had been BRI Insurance customers for 2–5 years (44.2%), while the majority used digital services 1–3 times per month (53.3%). This profile represents customers who are relatively young, well-educated, and actively use digital services.

Outer Model Test Results

Table Results of Instrument Validity and Reliability Testing

Variable	AVE	CR	Cronbach's	Description
Digital Marketing (X1)	0.534	0.891	0.868	Valid & reliable
Digital Service Experience (X2)	0.517	0.875	0.849	Valid & reliable
Customer Trust (M)	0.561	0.884	0.856	Valid & reliable
Customer Loyalty (Y)	0.548	0.903	0.882	Valid & reliable

All constructs met the criteria of AVE > 0.50 and Composite Reliability > 0.70; therefore, the research instrument was considered valid and reliable. Discriminant validity was confirmed by the square root of AVE values being greater than the correlations between constructs (Fornell-Larcker criterion), indicating that each construct adequately measures a distinct phenomenon.

Hypothesis Testing Results (Inner Model)

Table Resents the Results of Hypothesis Testing Using the Bootstrapping Procedure

Hypothesis	β	t-stat	p-value	95% CI	Decision
H1: DM $\rightarrow$ Customer Trust	0.412	5.234	0.000	[0.261; 0.563]	Accepted
H2: DSE $\rightarrow$ Customer Trust	0.358	4.671	0.000	[0.207; 0.510]	Accepted
H3: Customer Trust $\rightarrow$ Customer Loyalty	0.524	6.812	0.000	[0.374; 0.673]	Accepted
H4: DM $\rightarrow$ Trust $\rightarrow$ Loyalty	0.216	4.103	0.000	[0.113; 0.318]	Accepted
H5: DSE $\rightarrow$ Trust $\rightarrow$ Loyalty	0.188	3.784	0.001	[0.091; 0.285]	Accepted

Note: DM = Digital Marketing; DSE = Digital Service Experience; Trust = Customer Trust.

The R^2 value for customer trust is 0.483, indicating that digital marketing and digital service experience are able to explain 48.3% of the variation in customer trust. Meanwhile, the R^2 value for customer loyalty is 0.571, indicating that the research model is able to explain 57.1% of the variation in customer loyalty.

The Effect of Digital Marketing on Customer Trust (H1)

The results of H1 testing show that *digital marketing* has a positive and significant effect on customer trust at BRI Insurance Denpasar ($\beta = 0.412$; $t = 5.234$; $p < 0.05$). This finding indicates that the better the implementation of digital marketing—through informative content, consistent messaging across various digital platforms, and active interaction on social media—the higher the level of customer trust in BRI Insurance. Amrita (2025), in a study on optimizing BRI Insurance's digital marketing strategy, emphasized that transparent and educational content approaches are important foundations for building customer trust in the digital era. This



result is also consistent with the findings of Amrita et al. (2024), which state that effective digital marketing not only increases brand visibility but also builds the credibility and perceived integrity of a company among consumers.

The Effect of Digital Service Experience on Customer Trust (H2)

Hypothesis H2 is accepted with a path coefficient of $\beta = 0.358$ ($t = 4.671$; $p < 0.05$), indicating a positive and significant effect of digital service experience on customer trust. Customers who experience ease, security, and convenience when using BRI Insurance's digital platforms tend to develop stronger trust in the company. Amrita and Herlambang (2025), in their study of financial institutions in Bali, confirmed that the quality of digital service experience—particularly transaction security and system responsiveness—is a significant predictor of customer trust. This finding is consistent with the perspective of the Technology Acceptance Model (TAM), which states that perceived usefulness and ease of use of technology directly influence users' positive attitudes toward the service.

The Effect of Customer Trust on Customer Loyalty (H3)

Customer trust was found to have the strongest effect on customer loyalty ($\beta = 0.524$; $t = 6.812$; $p < 0.05$). This finding confirms the central position of trust as a key determinant of loyalty in the insurance industry, where customers entrust their financial interests and risk protection to the company. Yasa and Amrita (2018), in a study of the tourism industry in Bali, found similar results, showing that trust was the strongest predictor of loyalty among various marketing variables. Morgan and Hunt (1994), through the Commitment-Trust Theory, explain this mechanism: high levels of trust encourage relational commitment, which in turn generates sustainable loyalty behaviors, including resistance to competitors' offers and willingness to recommend the company to others.

The Mediating Role of Customer Trust (H4 and H5)

Customer trust was found to partially mediate the relationship between *digital marketing* and customer loyalty ($\beta = 0.216$; $t = 4.103$; $p < 0.05$), as well as the relationship between digital service experience and customer loyalty ($\beta = 0.188$; $t = 3.784$; $p < 0.05$). Partial mediation indicates that *digital marketing* and digital service experience still have direct effects on customer loyalty, in addition to their indirect effects through trust. These results are consistent with the findings of Hapsoro et al. (2022) and Panjaitan and Yulianti (2024), which identify customer trust as an important mediating mechanism in building loyalty in financial service companies.

Overall, the R^2 value of 0.571 for customer loyalty indicates that the research model has substantial predictive power. The managerial implication of these findings is that BRI Insurance Denpasar needs to adopt an integrated approach: optimizing the content and frequency of digital marketing that provides added value to customers while simultaneously improving the quality of digital service experience through enhanced system security, service personalization, and platform responsiveness in order to build trust as the foundation for long-term customer loyalty.

E. CONCLUSION AND SUGGESTIONS

Based on the results of the analysis using SEM-PLS, this study concludes that: First, digital marketing has a positive and significant effect on customer trust at BRI Insurance Denpasar Branch ($\beta = 0.412$; $p < 0.05$), confirming H1. Second, digital service experience has a positive and significant effect on customer trust ($\beta = 0.358$; $p < 0.05$), confirming H2. Third, customer trust has a positive and significant effect on customer loyalty ($\beta = 0.524$; $p < 0.05$), confirming H3 and reinforcing the position of trust as the strongest determinant of loyalty. Fourth and fifth, customer trust was found to partially mediate the effects of digital marketing (H4) and digital service experience (H5) on customer loyalty.

Theoretically, this study contributes by integrating Morgan and Hunt's (1994) Commitment-Trust Theory and Pine and Gilmore's (1998) Experience Economy perspective

in the context of the digital insurance industry in Indonesia. Practically, BRI Insurance Denpasar is advised to: (1) develop more educational and personalized digital content strategies based on customer profiles; (2) prioritize investment in the security and ease of use of digital platforms; (3) establish a proactive digital feedback system to quickly detect and resolve customer complaints; and (4) implement digital loyalty programs that provide tangible added value to loyal customers.

This study has limitations in terms of its scope, which is limited to a single branch, and its use of a cross-sectional design, which cannot capture changes in customer trust and loyalty over time. Future research is recommended to expand the scope to multiple branches, employ a longitudinal design, and incorporate moderating variables such as customer digital literacy and the level of risk associated with insurance products.

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