

Marketing Communication Dimensions As Determinants Of Brand Loyalty: A Case Study Of Pt. Bri Asuransi Indonesia

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ABSTRACT

The competitive insurance industry requires effective communication to sustain customer trust. This study examines how marketing communication dimensions influence brand loyalty at PT. BRI Asuransi Indonesia (BRINS). A quantitative survey of 400 active customers was analyzed using PLS-SEM to measure the effects of advertising, public relations, direct marketing, and sales promotion on brand loyalty. All four communication dimensions significantly increased brand loyalty, with public relations having the strongest influence. The model explained 65.3 percent of the variation in brand loyalty ($R^2 = 0.653$) and showed strong predictive relevance ($Q^2 = 0.419$). These findings emphasize the importance of integrated marketing communication strategies in building and maintaining customer loyalty in the insurance sector. Attractive and credible advertising increases awareness and positive perceptions of the brand. Public relations is a key factor because it builds trust through transparency and two-way communication, which is crucial in a trust-based industry. Personalized direct marketing strengthens emotional connections and customer retention, while sales promotions encourage repeat purchases through the perception of added value. Conceptually, these results reinforce Relationship Marketing Theory, which emphasizes the importance of continuous communication, trust, and shared value in forming long-term loyalty. Integrated marketing communication is essential for strengthening trust, relationships, and brand loyalty. The findings support Relationship Marketing Theory and suggest that insurance companies should apply credible, consistent, and customer-focused communication strategies.

Keywords: Advertising, Direct Marketing, Public Relations, Sales Promotion, Brand Loyalty, Relationship Marketing, General Insurance, BRI Insurance

1. INTRODUCTION:

The Indonesian insurance industry has experienced substantial expansion in recent decades, reflected in the growing number of firms and diversification of product offerings. However, this development has been accompanied by intensified competition, driven by global market integration and the digital transformation of financial services. Consequently, insurance providers must not only acquire new customers but also strengthen the loyalty of existing ones through consistent and sustainable marketing communication strategies (Quayson et al., 2022; Popović & Avramović, 2021).

Despite average annual asset growth of approximately 7 percent, Indonesia's insurance penetration rate remains comparatively low within Southeast Asia. Additional structural challenges such as market fragmentation, weak solvency among smaller firms, and declining consumer trust following frequent claim disputes highlight a persistent gap between industry growth potential and actual market performance. This context highlights the importance of strategic initiatives aimed at fostering long-

term trust and enhancing brand loyalty, rather than focusing solely on financial indicators (World Bank FSAP, 2024).

Brand loyalty is particularly critical in the service sector, where intangible product characteristics heighten the role of trust and perceived value that include both attitudinal loyalty (emotional commitment to a brand) and behavioral loyalty (repeat purchases and positive word-of-mouth) (Tsikirayi et al., 2013; Tabaku & Zerellari, 2015). Prior study identifies four key dimensions of marketing communication that significantly influence the development of brand loyalty: advertising, direct marketing, public relations, and sales promotion (Popović & Avramović, 2021; Quayson et al., 2022).

Advertising is essential for shaping consumer perceptions, increasing brand awareness, and fostering emotional attachment (Amoako et al., 2017; Zephaniah et al., 2020). Direct marketing enables personalized communication that helps companies better understand consumer needs and build long-term relationships (Kasem et al., 2023). Public relations strengthens corporate reputation and credibility through transparent and consistent

communication, thereby enhancing trust (Çelebi, 2022). Meanwhile, sales promotions function as short-term strategies that encourage repeat purchases and reinforce brand attachment (Fam et al., 2019).

Although insurance literacy in Indonesia increased from 15.8% in 2016 to 31.7% in 2022, levels of inclusion and public trust remain low, indicating a gap between awareness and actual insurance use (Economic Bulletin, 2023). This reflects weak behavioral loyalty, suggesting the need for integrated marketing communication to strengthen brand trust and emotional engagement.

The 2025 Satisfaction, Loyalty, and Engagement (SLE) Index ranks BRINS third among general insurers with gross premiums below IDR 3 trillion, recording a loyalty score of 69.50% (Marketing Study Indonesia, 2025). While this indicates a solid loyalty base, there remains room to enhance brand engagement and communication effectiveness. Strengthening advertising, direct marketing, public relations, and sales promotion efforts is therefore expected to reinforce customer loyalty and improve competitive positioning.

Based on this context, the present study investigates the influence of these four marketing communication dimensions on customer brand loyalty at BRINS. The findings are expected to contribute to relationship marketing theory in the financial services sector and provide practical guidance for developing credible, personalized, and consistent communication strategies to enhance customer trust and retention..

2. LITERATURE REVIEW

Relationship Marketing Theory (RMT)

This study is grounded in Relationship Marketing Theory (RMT), which focuses on building and maintaining long-term relationships between companies and customers (Berry, 2002). RMT underpins the Customer Relationship Management (CRM) concept, where continuous interaction becomes the core of marketing strategies (Payne and Frow, 2005; Grönroos, 2004). In service industries such as insurance, where products are intangible and depend heavily on trust, the strength of customer relationships is particularly important (Zeithaml et al., 2018).

Within this context, the four marketing communication dimensions of advertising, direct marketing, public relations, and sales promotion promote brand loyalty (Kotler and Keller, 2016; Peppers and Rogers, 2016). Advertising shapes brand image, direct marketing supports personalized engagement, public relations enhances credibility, and sales promotion encourages repeat usage and attachment (Grunig and Hunt, 1984; Cutlip et al., 2006). Consistent and credible communication is therefore central to strategic brand management aimed at strengthening trust, emotional connection, and long-term customer loyalty (Gelder, 2005; Schultz and Barnes, 1999).

Brand Loyalty

Brand loyalty refers to a customer's sustained commitment to choose and use a particular brand based on trust, satisfaction, and consistent positive experiences

(Popović and Avramović, 2021). It reflects both emotional and rational attachment that is strengthened through effective integrated marketing communication (Rehman et al., 2022). Tan et al. (2022) note that loyalty is shaped not only by functional satisfaction but also by brand image and reputation, which are built through ethical and consistent communication. In this sense, brand loyalty emerges from ongoing relationships characterized by trust and customer engagement (Priyanto et al., 2023).

Studies in the service sector, including insurance, show that brand loyalty is influenced by transparent communication, consistent marketing strategies, and relevant product innovation (Prasetyo et al., 2024; Moon et al., 2025). These factors reinforce long-term customer relationships and make loyalty an indicator of sustained trust and positive brand experiences. Thus, brand loyalty can be understood as the outcome of a long-term relational process supported by effective communication, satisfaction, and emotional value.

Advertising

In marketing communications, advertising conveys company messages, shapes brand image, increases awareness, and influences consumer behavior. It reduces consumer decision frictions and encourages participation (Aizawa and Kim, 2020). Advertising can be delivered through offline and online channels, where online display strengthens long-term brand image and paid search drives direct sales (Bayer et al., 2020). In the insurance sector, advertising supports market targeting and competitive positioning (Stolper et al., 2022). It also contributes to digital transformation by enhancing customer engagement through social media and visual content (Pauch and Bera, 2022). Advertising is a strategic tool for reinforcing brand image and fostering customer loyalty (Tait et al., 2023).

Direct Marketing

Direct marketing is a communication strategy that enables companies to interact directly with customers through personalized, two-way messages, resulting in closer relationships and more measurable responses compared to mass marketing (Bigle et al., 2023). Kasem et al. (2024) note that direct marketing has evolved into a data- and AI-driven approach, allowing more accurate analysis of customer behavior and audience targeting. In the insurance industry, it is central to agents' efforts to introduce products, build trust, and influence purchasing decisions through personal interaction in both face-to-face and digital formats (Kurniawati, 2025). Direct marketing utilizes channels such as telephone, mail, email, and social media to facilitate relevant communication (Wiyarno et al., 2025). It generally supports long-term relationship building, improves sales effectiveness, and strengthens customer loyalty.

Public Relations

Direct marketing is a communication strategy that allows companies to engage customers directly through personalized, two-way interactions, resulting in stronger

relationships and more measurable outcomes than mass marketing (Bigle et al., 2023). With advances in data analytics and AI, direct marketing has shifted toward more precise customer behavior analysis and targeted audience segmentation (Kasem et al., 2024). In the insurance sector, direct marketing plays a central role in helping agents introduce products, build trust, and influence purchase decisions through both face-to-face and digital communication (Kurniawati, 2025). It typically employs channels such as telephone, mail, email, and social media to deliver relevant and timely messages (Wiyarno et al., 2025). Overall, direct marketing enhances relationship development, increases sales effectiveness, and strengthens customer loyalty.

Sales Promotion

Sales promotion is an essential component of the marketing mix that stimulates short-term sales by offering incentives to consumers or distributors (Tufa & Melese, 2021). It is designed to capture attention, generate buying interest, and encourage immediate purchase decisions. According to Kusuma (2021), sales promotion includes activities such as discounts, gifts, and loyalty programs that accelerate the purchasing process and enhance product appeal. Priyanto et al. (2023) note that these promotions provide temporary added value, encouraging spontaneous purchases while reinforcing positive brand perceptions. Similarly, Natalia et al. (2024) highlight that strategies like cashback, bundling, and discounts can boost sales and create value-added experiences that strengthen emotional ties with consumers. Moon et al. (2025) further argue that such incentives can lead to both short-term satisfaction and longer-term brand loyalty. Sales promotion can be understood as a marketing communication strategy that offers temporary added value to drive purchases, enhance customer loyalty, and strengthen consumer-brand relationships.

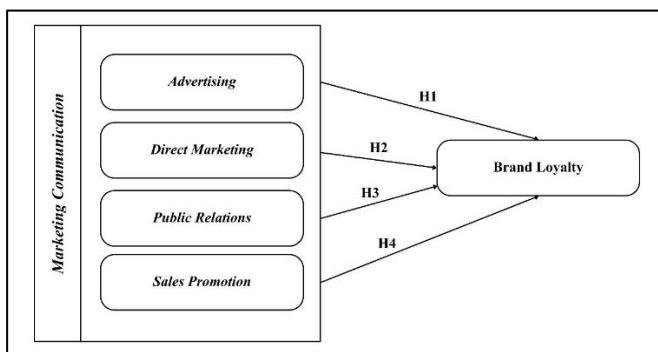


Figure 1: Framework (Research Flow)

The conceptual framework in Figure 1 illustrates the influence of marketing communication dimensions on brand loyalty in the general insurance industry. This study focuses on four key dimensions: advertising, direct marketing, public relations, and sales promotion, which are considered primary determinants of brand loyalty. Marketing communication contributes to building favorable brand perceptions, increasing customer trust,

and strengthening emotional attachment to the brand. Advertising expands brand awareness and reinforces brand image. Direct marketing fosters personalized interactions between the company and customers. Public relations enhances corporate reputation and credibility. Sales promotion encourages purchase intention while creating positive customer experiences that support loyalty. Based on this framework, the study proposes four hypotheses stating that each marketing communication dimension positively affects brand loyalty. Thus, these four dimensions are positioned as independent variables that directly contribute to the formation of brand loyalty in the general insurance sector.

3. METHODS

This study adopts a positivistic paradigm that focuses on testing variable relationships using measurable empirical data. The paradigm aligns with the study objective, which is to examine the influence of marketing communication dimensions on brand loyalty in the general insurance industry. A quantitative survey method was employed because it is suitable for measuring relationships between variables through a structured questionnaire. The study is explanatory, aiming to explain causal relationships through hypothesis testing. The study examines four marketing communication dimensions (advertising, direct marketing, public relations, and sales promotion) as independent variables, and brand loyalty as the dependent variable at PT. BRI Asuransi Indonesia.

The study stages included formulating the problem and hypotheses, determining the population and sample, developing instruments, collecting data, and analyzing data. The study population consisted of all active customers of PT. BRI Asuransi Indonesia in 2025, totaling 4,105,570 individuals. Using the Slovin formula with a 5% margin of error, a sample size of 400 respondents was determined. Respondents were selected through purposive sampling with criteria: active customers for at least one year, aged 18 or older, and having digital access. Primary data were collected through an online questionnaire, while secondary data came from company documents and relevant literature. This approach was chosen to efficiently obtain representative data from respondents across various regions.

Data analysis was conducted using Structural Equation Modeling (SEM) based on Partial Least Squares (PLS) with SmartPLS version 4. The analysis included two stages: the measurement model and the structural model. The measurement model tested validity and reliability using criteria such as factor loading ≥ 0.70 , composite reliability ≥ 0.70 , and Cronbach's alpha ≥ 0.70 , and HTMT < 0.90 . The structural model tested the causal relationships among variables. Hypotheses were tested using a bootstrapping procedure, where relationships were considered significant if the t-statistic was greater than 1.96 and the p-value was less than 0.05. This analytical approach provided empirical evidence on how marketing communication dimensions influence brand loyalty and offered a comprehensive understanding of the phenomenon.

4. RESULTS

Based on the descriptive analysis, all marketing communication variables received positive perceptions from respondents. The Advertising variable showed a high average score, indicating that BRI Insurance's advertisements were viewed as attractive, persuasive, and effective in drawing consumer attention, which suggests strong brand awareness efforts. The Public Relations variable also received positive evaluations, where respondents acknowledged that activities such as CSR initiatives and educational events helped build trust and long-term customer relationships.

For the Direct Marketing variable, respondents perceived the direct services provided by employees as fast and efficient, reflecting good interaction quality between the company and customers. Sales Promotion also showed favorable responses, with respondents expressing interest in the promotional programs, discounts, and loyalty offers provided by the company.

The Brand Loyalty variable scored high, indicating that respondents tend to remain customers and show continued commitment to BRI Insurance. Therefore, it can be concluded that each dimension of marketing communication contributes positively to the formation of brand loyalty at BRI Insurance.

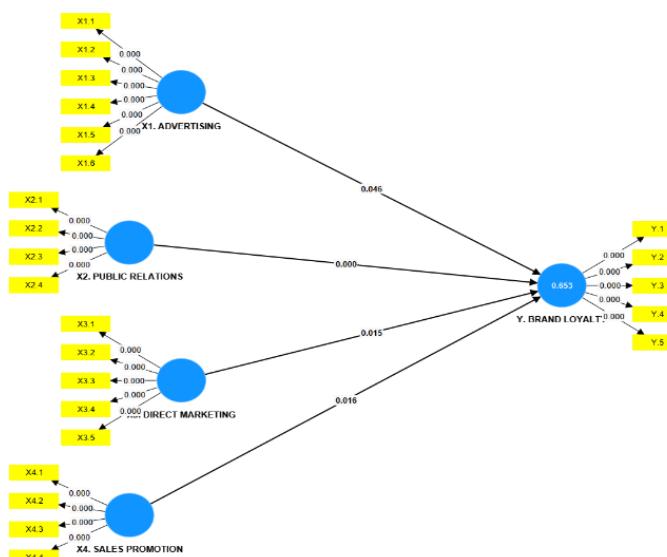


Figure 2: Structural Model Test Results

The coefficient of determination (R^2) test produced an R^2 value of 0.653 and an adjusted R^2 of 0.649. This indicates that 65.3% of the variation in brand loyalty is explained by the four marketing communication dimensions, while the remaining 34.7% is influenced by factors outside the model such as service quality and brand reputation. This value is considered strong and demonstrates that the model has substantial explanatory power for brand loyalty in the insurance sector. The Q^2 (predictive relevance) value of 0.419 shows that the model has strong predictive capability and accurately represents the empirical data, which aligns with the criteria of Hair et al. (2017).

Bootstrapping results confirmed that advertising, public relations, direct marketing, and sales promotion each have a significant effect on brand loyalty. Among these variables, public relations has the strongest influence, highlighting the importance of transparency, reputation building, and ongoing stakeholder engagement in maintaining long-term customer loyalty.

The SEM-PLS structural model analysis supports the conclusion that effective implementation of marketing communication strategies in the form of advertising, public relations, direct marketing, and sales promotions is associated with higher levels of brand loyalty among customers of PT. BRI Asuransi Indonesia.

Table 1. Hypothesis Test Result (Bootstrapping)

Hypothesis	Original sample (O)	Sample mean (M)	Standard deviation (STD EV)	T statistics (O/STD EV)	P-Values
X1. Advertising \rightarrow Y. Brand Loyalty	0.141	0.149	0.071	1.993	0.046
X2. Public Relations \rightarrow Y. Brand Loyalty	0.380	0.377	0.085	4.491	0.000
X3. Direct Marketing \rightarrow Y. Brand Loyalty	0.202	0.195	0.084	2.425	0.015
X4. Sales Promotion \rightarrow Y. Brand Loyalty	0.159	0.162	0.066	2.412	0.016

Based on the bootstrapping results using the Partial Least Squares Structural Equation Modeling (PLS-SEM) method, all hypotheses in this study were accepted. Each showed a t-statistic greater than 1.96 and a p-value less than 0.05 at the 5 percent significance level. These findings confirm that all marketing communication

dimensions have a positive and significant effect on brand loyalty among customers of PT. BRI Asuransi Indonesia.

Advertising on Brand Loyalty

Advertising has a positive effect on brand loyalty, with an original sample value of 0.141, a t-statistic of 1.993, and a p-value of 0.046. This indicates that engaging and persuasive advertising can strengthen brand awareness and shape favorable perceptions. Although advertising demonstrated the smallest influence compared to other variables, it still affects the branding and reinforcing company image. Thus, Hypothesis 1 is accepted.

Public Relation on Brand Loyalty

Public relations had the strongest effect on brand loyalty, with an original sample value of 0.380, a t-statistic of 4.491, and a p-value of 0.000. Activities such as complaint handling, social involvement, and transparent communication contribute to building trust and a positive corporate image. This suggests that effective public relations is a key driver of customer loyalty. Therefore, Hypothesis 2 is accepted.

Direct Marketing on Brand Loyalty

Direct marketing also showed a significant effect, with an original sample value of 0.202, a t-statistic of 2.425, and a p-value of 0.015. Personal and direct communication, whether digital or face-to-face, helps build long-term relationships and increases customer trust. Therefore, Hypothesis 3 is accepted.

Sales Promotion on Brand Loyalty

Sales promotions have a positive effect on brand loyalty, with an original sample value of 0.159, a t-statistic of 2.412, and a p-value of 0.016. This indicates that promotional programs such as discounts, prizes, and cashback can encourage repeat purchases and strengthen emotional attachment to the brand. Therefore, Hypothesis 4 is accepted.

The analysis shows that all dimensions of marketing communications have a positive and significant effect on brand loyalty at PT. BRI Asuransi Indonesia. Although advertising has the smallest influence, it remains important for building brand awareness and forming a positive image in consumers' perceptions. Public relations is the most dominant factor, as transparent communication, social engagement, and strong corporate reputation is significant in fostering customer trust and loyalty. Direct marketing strengthens customer relationships through effective personal interactions, while sales promotions encourage continued purchasing behavior through incentives and loyalty programs.

5. DISCUSSION

The results of this study confirm that the four dimensions of marketing communications (advertising, public relations, direct marketing, and sales promotion) have a

positive and significant influence on brand loyalty at PT. BRI Asuransi Indonesia. These findings show that an integrated marketing communications strategy is essential for building and maintaining customer loyalty in the competitive general insurance sector.

The influence of advertising on brand loyalty indicates that engaging, persuasive, and credible advertising messages can increase awareness and strengthen positive brand perceptions. This is consistent with Zephaniah et al. (2020) and Kotler and Keller (2016), who state that effective advertising introduces products and builds brand preference and loyalty. At BRI Insurance, informative advertising that reflects company values helps reinforce customer trust and emotional attachment to the brand.

Public relations emerged as the most dominant factor affecting brand loyalty. This supports the view of Çelebi (2022) that transparency, two-way communication, and social engagement foster sustainable public trust. In the insurance industry, reputation and credibility are crucial for maintaining long-term customer relationships. Therefore, activities such as complaint handling, social involvement, and responsive communication can significantly strengthen loyalty.

Direct marketing also demonstrated a positive influence on brand loyalty, highlighting the importance of personalized communication between the company and its customers. These findings align with study by Kasem et al. (2024) and Peppers and Rogers (2016), which emphasize that data-based direct marketing builds stronger relationships by addressing customer needs more specifically. Practices such as follow-up services, personalized offers, and responsive digital communication enhance emotional engagement and customer retention at BRI Insurance.

Sales promotions were shown to increase repeat purchase intention and strengthen loyalty. This aligns with Tufa and Melese (2021) and Priyanto et al. (2023), who found that promotional incentives can encourage immediate purchases while shaping positive brand value perceptions. For BRI Insurance, well-designed promotional programs contribute to a more satisfying customer experience and encourage continued use of services.

The R-square value of 0.653 indicates that the four dimensions of marketing communications collectively explain a substantial portion of the variation in brand loyalty, while the Q-square value of 0.419 shows strong predictive relevance. These results confirm both theoretical and empirical support for the role of integrated communication in influencing loyalty in the financial services sector.

The findings of this study reinforce Berry's (2002) relationship marketing theory, which highlights the importance of long-term relationships built on communication, trust, and shared value. In the case of BRI Insurance, consistent, credible, and customer-focused communication forms a key foundation for strengthening brand loyalty and achieving a sustainable competitive advantage.

6. CONCLUSIONS

Based on the analysis, this study found that the four dimensions of marketing communications (advertising, public relations, direct marketing, and sales promotion) have a positive and significant influence on brand loyalty among PT. BRI Asuransi Indonesia customers. These findings confirm that an integrated marketing communications strategy is essential for building long-term customer relationships and enhancing trust in the general insurance sector. Among the four variables, public relations had the strongest influence on brand loyalty. This result indicates that reputation, transparency, and consistent public communication are key factors in developing trust and strengthening customer commitment to the company. A positive reputation fosters credibility, transparency encourages openness, and continuous communication nurtures an emotional connection between customers and the PT. BRI Asuransi Indonesia brand.

Advertising, direct marketing, and sales promotion also contribute positively to brand loyalty by increasing brand awareness, facilitating personal interaction, and creating enjoyable service experiences. Through engaging and relevant communication efforts, PT. BRI Asuransi Indonesia is able to reinforce its brand image and encourage sustained loyalty. Theoretically, these findings support Relationship Marketing Theory, which highlights the importance of ongoing communication, trust, and emotional bonds in developing customer loyalty. Practically, the results suggest that insurance companies should continue to optimize communication strategies that are credible, personalized, and customer-focused, ensuring that each interaction builds emotional closeness and delivers a satisfactory service experience. In an increasingly competitive insurance market, effective and consistent communication strategies are crucial for maintaining long-term loyalty and strengthening competitive advantage...

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