

# The Effect of Brand Experience on Brand Loyalty Through Brand Trust: A Study on Telemedicine User in Indonesia

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**Abstract.** Telemedicine services in Indonesia show significant potential. This study aims to explore how factors like convenience, affordability, and user satisfaction influence loyalty to telemedicine services. Specifically, it investigates the role of brand trust, encompassing reliability and security, in mediating the relationship between user experience and loyalty. This research focuses on Alodokter, a leading telemedicine service provider in Indonesia. To investigate the relationship between brand experience and brand loyalty, a quantitative study was conducted using a questionnaire survey. The survey was administered to 157 active Alodokter users. The findings revealed that brand experience positively impacts brand loyalty, both directly and indirectly through brand trust reliability. However, brand trust intentionality was not found to mediate this relationship. To further enhance brand loyalty, Alodokter should prioritize improving user experience and addressing technical aspects of brand trust.

**Keywords:** *Brand loyalty, brand experience, brand trust, telemedicine, Alodokter, Indonesia.*

## 1. Introduction

Digital transformation has covered various sectors including the health sector. Nurfikri, Karnadipa, and Roselina, (2022) reported that the implementation of telemedicine in Indonesia has occurred since 1985 but has not run adequately. This issue can be attributed to problems with technology, features, and service delivery. Furthermore, Nurfikri et al. (2022) also reported that since 2020 the development of telemedicine has experienced significant development, characterized by the use of information technology, such as cloud, big data, and artificial intelligence. This has encouraged the emergence of many health service application start-ups in Indonesia. Ramadhan and Pradekso (2020) study's found that the use of telemedicine apps in Indonesia increased significantly at the beginning of the pandemic but declined as the pandemic situation eased.

According to Statista.com (accessed on December 21, 2023), the telemedicine industry involves various forms of telemedicine services, where online doctor consultation or teleconsultation is an important component of services. Telemedicine is a technology-enabled service that allows patients to consult with doctors remotely, typically through online platforms or mobile apps (Pakendek, Warka, Hufon, & Mangesti, 2022). The desire to get convenient, cheap and accessible healthcare services has led to significant growth in this telemedicine

market. The economic factors underlying this are the rate of adoption of digital technologies including increasing internet penetration (Budiman, Ratag & Wahingan, 2023) and the impact of the COVID-19 (Ardyles and Ilyas 2022; Nurfikri et al., 2022). Online doctor consultations allow patients to access medical care without leaving their homes (Prawiroharjo, Pratama, & Librianty, 2019). This service caters to individuals with hectic lifestyles or those residing in remote areas with limited healthcare access (Herwando and Sitompul 2021). Moreover, online consultations are becoming increasingly popular as patients seek more affordable and accessible healthcare options (Melinda & Setiawati 2022; Nurfikri et al., 2022).

Despite the advantages of telemedicine, there are several obstacles hindering its widespread use in Indonesia. Muhammad (2023) for Databoks, reported that the main barriers to telemedicine adoption in Indonesia are: a strong preference for in-person healthcare (56.25%), a perception that telemedicine is unnecessary (22.57%), and a lack of knowledge about telemedicine services (20.94%). Alshammari and Hassan (2019) reported that 59% of telemedicine users were satisfied, while 30% were distrustful, 29% preferred direct doctor interaction, and 10% were worried about data security. Building on these insights, this study will explore the relationship between brand experience, brand trust, and brand loyalty among telemedicine users.

Brand experience will encompass factors like comfort, convenience, and affordability. Brand trust, on the other hand, will depend on the brand's ability to solve user problems, provide quality service, and protect user data. According to a December 21, 2023 report by Annur (2022) on Databoks.com, there are four main categories of telemedicine services offered in Indonesia: those run by hospitals, individual doctors, the Ministry of Health, and by telemedicine applications. Among telemedicine apps, Halodoc dominates the market with a 46.5% share, followed by Alodokter (35.7%), KlikDokter (15.5%), Good Doctor (5.4%), LinkSehat (4.4%), Lekasehat (2%), and others (1.1%).

Several studies have investigated the connection between brand experience and brand loyalty. Prior research has identified various mediating factors, such as brand trust, brand love, user satisfaction, and brand attachment, that influence this relationship. Building on this foundation, this study aims to examine how brand experience, encompassing sensory, emotional, and cognitive responses to design, identity, packaging, communication, and brand environment, can impact brand loyalty among telemedicine service users (Brakus, Schmitt, & Zarantonello, 2009). This study also examines how brand trust acts as a mediating factor. A positive brand experience fosters trust, which, in turn, strengthens brand loyalty.

Alodokter, a telemedicine service provider that has struggled to gain significant market share despite substantial resources, was selected for this study. Despite its potential, Alodokter has not been able to compete effectively with market leader Halodoc. As recognized by academics and industry professionals, building and maintaining brand loyalty for app-based services is challenging. Users often engage with multiple apps for similar purposes, a phenomenon known as multihoming. This behaviour is driven by factors such as low barriers to entry and limited differentiation between apps.

## **2. Literature Review**

### *2.1 Brand Loyalty*

The goal of any business enterprise is to have loyal customers. Lord and Ashley (2017) reported that loyal customers are only 20% of the total customers a company has, however, this 20% will provide 80% of the company's total revenue. Previous literature places brand loyalty as the most researched variable in marketing, and scholars as well as practitioners

recognize the diversity of benefits derived from it (Iglesias, Singh, & Batista-Foguet, 2011). Previous studies on loyalty have focused on components such as perceived value, brand trust, and customer satisfaction. Meanwhile, recent studies on brand loyalty are increasingly adopting an integrated approach that includes: brand experience, perceived quality, e-wom, and others (Eslami, 2020).

The literature defines brand loyalty as a condition that makes customers strongly committed to repurchasing a product or service in the future (Schiffman & Wisenblit, 2019). This remains true even as competitors seek to influence this commitment through various marketing efforts. In the same vein, Dehdashti, Kenari, and Bakhshizadeh (2012) define brand loyalty as the willingness of customers to buy back a brand in a commitment to a sustainable long-term relationship. So, loyal customers will not choose alternative products or services from competitors (Mohammad 2017). Lord and Ashley (2017) group loyal customers into four types: (1) no loyalty type, which represent those who are not interested in a brand are disloyal customers; (2) inertial loyalty type, which represent customers who buy buys only for his convenience; (3) latent loyalty type, which represent a person who is loyal to a brand but only buys an occasional brand; and (4) premium loyalty type, which represent those who often buy for a brand, and share the pride after they buy are the premium loyalty group.

Experts define brand loyalty as behaviour, attitude, or a combination of both. Yeh, Wang, and Yieh (2016) state that brand loyalty consists of attitudes and behaviors. As an attitude, brand loyalty is a statement of preference or intention to behave towards a brand. Thuy and Thanh (2016) define brand loyalty as actual purchasing behaviour measured by the quantity and repeat purchases of brands, the proportion of purchases, the quantification of usage, and the probability of repurchases. As a behavior, brand loyalty is a behavioral response that is shown in the form of commitment to a brand or several alternative brands over time (Hawkins and Mothersbaugh 2010). However, many researchers also agree to build loyalty by combining attitude and behavioral elements. Chaudhuri and Holbrook (2001) stated that brand loyalty must include positive purchasing behavior as well as positive attitudes towards brands.

Following previous research (e.g., Astawa, Armoni, Suardani, & Ruki, 2022; Griffin & Herres, 2002; Kim, Morris, & Swait, 2008; Nilasari, Pradmaningsih, & Saudi, 2020; Nilasari & Handayani, 2020)), then this study will use a construction that refers more to loyal customer behaviour. The construction of Griffin and Herres (2002) would be used that would measure brand loyalty as: (1) recommending to others to buy; (2) the intention to repeat purchase; (3) continue to use the brand regardless of competitor offerings; and (4) cross-purchases of brands.

## *2.2 Brand Experience*

A strong bond with consumers is what a successful brand will strive for. This bond will "isolate" customers from other competing brands. Experts have convinced that the first step to becoming a successful brand is to provide a loving brand experience for its consumers. Schmitt (1999) introduced brand experience concept into the experiential marketing literature. Recently, brand experience has become an important concept in marketing studies, especially in the field of brand management (Schmitt, Brakus, & Zarantonello, 2014). Brand experience is defined as a subjective internal response (including sensations, emotions, and cognition) and how consumers behave as a result of stimuli from the brand's design, identity, packaging, communication, and environment (Brakus, Schmitt, & Zarantonello 2009). Experiences occur directly, for example when shopping, buying, and consuming directly and indirectly when interacting with media, including print and electronic media (Sivarajah 2014).

Brakus et al., (2009) discuss the brand experience in four dimensions: sensory, affective, intellectual (cognitive), and behavioural. According to authors, sensory brand experiences

express experiences resulting from visual, auditory, olfactory, taste, and tactile stimuli provided by brands. In contrast, the affective stimuli of the brand (which includes mood, emotions and feelings) provides the brand experience to the consumer (Brakus et al., 2009; Ding & Tseng, 2015). Furthermore, the authors explained that intellectual brand experiences involve different and convergent thinking and allow consumers to change their thinking about brands. Behavioural experiences activate consumer behaviour by attracting physical experiences, lifestyles, long-term behavioural patterns, or interactions with others (Ding & Tseng 2015). This study follows Schmitt and Rogers' construction of the brand experience who offer five types of brand experiences, which consist of: taste, feeling, thinking, acting and relate (Schmitt & Rogers, 2008).

### *2.3 Brand Trust*

Since Morgan and Hunt (1994), brand trust is stated to be an important factor in commercial success. Chaudhuri and Holbrook (2001) suggest that brand trust is the extent to which consumers believe a brand will consistently deliver on its claims. Brand trust hinges on consumers' perception of a brand's reliability and its ability to positively impact their lives (Madeline & Sihombing 2019).

Consumers who trust a brand are more likely to exhibit brand loyalty, try new products from the brand, pay a price premium, and recommend the brand to others (Mabkhot, Shaari, & Salle, 2017). Conversely, increased risk and uncertainty can erode consumer confidence, leading to reduced loyalty and advocacy. By delivering superior brand experiences, companies can reduce consumer risk perception and encourage brand advocacy. As a result, consumers will be more loyal to the brand and more likely to recommend it to others (Joshi & Garg 2021).

Building on the work of Delgado-Ballester, Munuera-Aleman, and Yague-Guillen (2017), this study will employ a two-dimensional model of brand trust. This model comprises reliability, which reflects a brand's ability to meet consumer needs, and intentionality, which pertains to consumers' belief in a brand's moral character and commitment to customer welfare. Brand reliability is grounded in consumer confidence that the brand will consistently deliver on its promises. This trust is based on the perception that the brand has the technical capability to meet consumer needs. Whereas, the intentionality aspect of brand trust is rooted in consumers' emotional comfort, arising from their belief that the brand will prioritize their well-being and act ethically, regardless of unforeseen circumstances or product issues.

### *2.4 Hypothesis development*

Brakus et al. (2009) suggested that positive brand experiences can foster customer loyalty. This idea, that brand experience influences brand loyalty, has been supported by numerous studies. Loureiro, Sarmiento, and Le Bellego (2017) found that a company's brand reputation increases brand loyalty in the automotive industry. Fernando, Kumara, Mendis, Wettawa, and Samarasinghe (2018) showed that brand experience influences brand loyalty in the Sri Lankan fashion retail industry. In the Indonesian context, it's evident that positive brand experiences foster brand loyalty, as seen in the mobile phone industry (Madeline & Sihombing 2019; Nilasari & Handayani 2020; Yobeanto 2020), in fintech products (Pangestika & Khasanah 2021), in beauty products (Ramadhani, Pujiastuti, & Utomo 2019), in retail (Herlina, Aziz, Rohadi, Sari, & Nilasari, 2020), and others. In telemedicine, Chandra and Tan (2022) demonstrated a strong positive correlation between brand experience and brand loyalty for Halodoc products. Therefore, the first hypothesis is:

*H1: A positive brand experience leads to increased brand loyalty.*

Previous research has suggested that past experiences with a brand influence the level of trust consumers develop towards it (Delgado-Ballester et al., 2017). Research conducted in Indonesia has also demonstrated the link between brand experience and brand trust (e.g.: Chandra et al., 2022; Madeline & Sihombing, 2019; Nilasari & Handayani, 2020; Pangestika & Khasanah, 2021; Pratiwi et al., 2021; Ramadhani et al., 2019; Yobeanto, 2020). The more positive a person's experience with a brand, the higher a person's trust in the brand (Yobeanto, 2020). Therefore, the second and third hypotheses are:

*H2: Positive brand experiences enhance consumer trust in a brand's reliability.*

*H3: Positive brand experiences enhance consumer trust in a brand's intentionality.*

Consumers who trust a brand will be willing to remain loyal to the brand (Mabkhot, Shaari, & Salleh 2017). Conversely, a lack of trust in a brand can lead to negative consequences, including decreased future purchases and increased brand switching. Prioritizing a positive brand experience can help reduce the likelihood of consumers seeking out alternatives. This, in turn, will affect their loyalty to the brand, and therefore their tendency to become brand advocates (Joshi & Garg 2021). Researchers have shown that trust is critical in creating brand loyalty (Bernarto et al. 2020; Mabkhot et al., 2017). Therefore, the following hypotheses are proposed:

*H4: Brand trust reliability has a positive effect on brand loyalty.*

*H5: Brand trust intentionality has a positive effect on brand loyalty.*

Previous research has confirmed the mediating effect of brand trust on the relationship between brand experience and brand loyalty (Chandra et al., 2022; Mabkhot et al., 2017; Madeline & Sihombing, 2019; Pangestika & Khasanah, 2021; Pratiwi et al., 2021; Ramadhani et al., 2019; Yobeanto, 2020). In their research, Akoglu and Özbek (2022) based on a brand resonance model, reveals that brand trust mediates the relationship between brand experience and brand loyalty. By creating positive brand experiences, companies can enhance trust, leading to greater customer loyalty. Therefore, the following hypotheses are proposed:

*H6: Brand reliability mediates the link between brand experience and brand loyalty.*

*H7: Brand intentionality mediates the link between brand experience and brand loyalty.*

### **3. Research Methods**

This study employs a quantitative, cross-sectional approach to explore the mediating role of brand trust in the relationship between brand experience and brand loyalty. Data was collected via a questionnaire adapted from prior research, namely: brand loyalty refers to the writing of Griffin and Herres (2002); brand experience refers to Schmitt and Rogers (2008); and brand trust refers to the Delgado-Ballester et al., (2017)'s study. Table 1 shows the operational variables of this study. Before being distributed using a message blast questionnaire was checked with face validity to three experts in marketing and digital strategy.

This study targeted active users of the Alodokter telemedicine application. According to the Alodokter website (accessed August 10, 2024), the platform boasts 2.5 million active users. Researchers utilized a sample of 157 respondents (representing a 31.4% response rate). This sample was obtained by distributing Google form links (500 in total) to Alodokter's online communities, specifically targeting followers on platforms like Instagram, Facebook, and Youtube. This number is considered sufficient because it exceeds the rule of thumb from Hair,

Risher, Sarstedt, and Ringle (2019), that the minimum sample number is 5 times number of question items (5x22=110 samples).

Based on demographic information, 46% of respondents are men, while the remaining 54% are women. 34.0% of respondents were in the age of 18-24 years, 25% between 25-30, 20% in the range of 31-35 and the remaining 10% were over 35 years old. Based on educational background, 30% are high school degrees and below, 20% are diploma degrees, 40% are bachelor's degrees, and the remaining 10% are master's and doctoral degrees. Based on employment, 24% are students, 14% are civil servants, 44% are private workers, 13% are entrepreneurs, and the remaining 5% are others. By region, 30% of respondents live in Jakarta, 20% live in West Java and Banten, 15% live in East Java, 10% live in Central Java, 5% live in Bali, and the rest live in other provinces in Indonesia.

**4. Results and Discussion**

Table-1 shows factor loading, composite reliability (CR), Cronbach's Alpha (CA), and Average Variance Extracted (AVE) which show the quality of the measurement results on the research model.

**Table-1: Operational Variables and Measurement of Research Model Evaluation**

No	Variable	Definition	Dimension	Question Item	Loading
1	Brand Loyalty CR:0.843 CA:0.752 AVE:0.574	A deep commitment from the customer to consistently repurchase or endorse a preferred product or service in the future, despite some influence and marketing efforts from others that could potentially lead to switching behaviour		1. I recommend everyone to use Alodokter	0.790
				2. I will always use Alodokter	0.732
				3. I will continue to use Alodokter, even if other brands affect me intensely	0.806
				4. I always tend to buy other products from Alodokter	0.698
2	Brand Experience CR:0.864 CA:0.817 AVE:0.477	Subjective internal responses (e.g. sensations, emotions, and cognition) and consumer behaviours related to stimuli that are part of the brand's design, identity, packaging, communications, and environment		5. I like the design of the Alodokter app	Deleted
				6. Alodokter offers a variety of quality telemedicine services	Deleted
				7. I can use the Alodokter app easily	0.638
				8. I can use the Alodokter app comfortably	0.729
				9. I get detailed service information from the Alodokter App	0.640
				10. Alodokter information about its products and services is very accurate	0.640
				11. The Alodokter application always offers services that suit my needs for telemedicine services	0.646
				12. The Alodokter application offers a variety of service features	0.786
				13. I can contact Alodokter personnel easily	Deleted
				14. Alodokter call center can provide solutions to the problems I am experiencing	0.741
3	Brand Trust	The average consumer's experience of trusting a brand's ability to fulfil its stated function	Reliability CR:0.810 CA:0.688 AVE:0.517	15. Alodokter is a brand that meets my expectations	0.667
				16. I feel very confident in the Alodokter brand	0.706
			Intentionality CR:0.838 CA:0.711 AVE:0.633	17. Alodokter is a brand that never disappoints me	0.750
				18. Alodokter is a brand that guarantees satisfaction	0.750
				19. Alodokter is a brand that will be honest and sincere in responding to my concerns	0.803
				20. I can rely on the Alodokter brand to solve my health problems	0.849
			21. Alodokter will make any effort to satisfy me	0.730	
			22. Alodokter will compensate me if there is a problem with his services	Deleted	

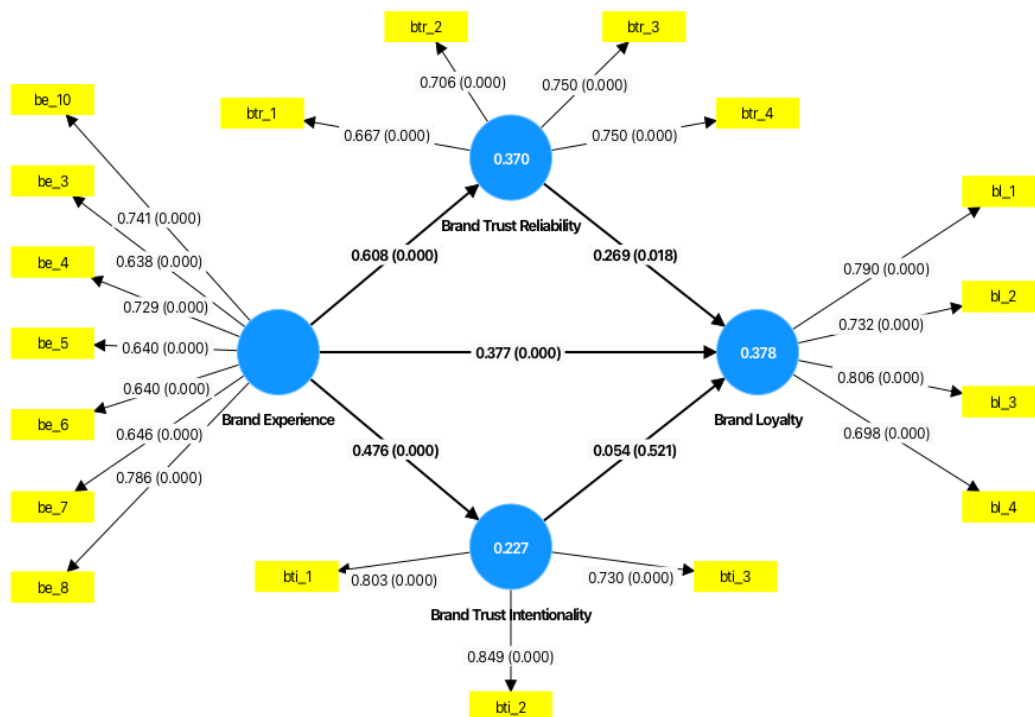
Source: Data Processing

According to Hair et al., (2019) and also Ghozali and Latan (2015) in order for the model to have convergent reliability of constructs and good measurement reliability, the CR number must be between 0.6-0.7, the CA number must be above 0.6 (or > 0.7), and the AVE

number must be above 0.5. Based on this, it can be concluded that this study has met the set requirements (see Table-1).

The brand experience variable can be validly measured with 7 items with an outer loading value ranging from 0.638-0.786. The level of reliability of acceptable variables is shown by the CA (0.817) and CR (0.864) numbers which are above 0.7. Likewise, an AVE number above 0.5 (0.574) states that the brand experience variable is qualified to have good convergent validity. In addition, the brand loyalty variable is valid to be measured with 4 items with an outer loading value ranging from 0.698-0.806. The level of reliability of acceptable variables is shown by the CA (0.752) and CR (0.843) numbers which are above 0.7. Likewise, an AVE number above 0.5 (0.574) states that the brand loyalty variable is qualified to have good convergent validity. The two mediation variables (brand trust reliability and brand trust intentionality) have also been proven to have good variable reliability and convergent validity. Furthermore, testing the validity of discrimination using the heterotrait-monotrait ratio (HTMT) shows that no value exceeds 0.9, so the research model is considered to meet the requirements as a good model (Ghozali & Latan 2015; Hair et al. 2019).

The results of hypothesis testing in this study produced quite interesting findings. Figure-1 and Table-2 show the results of the structural model of this study. Of the five direct relationship hypotheses, one hypothesis was rejected (H5) and the other four were accepted. As for the hypothesis of indirect or mediated relationships, H6 was accepted and H7 was rejected. Brand experience has a positive and significant effect directly on Brand loyalty (path coefficient=0.377, p-value=0.000), so that H1 is accepted.



**Figure-1: Model Structural**

Directly, Brand experience has a positive and significant effect on Brand trust reliability (path coefficient=0.608, p-value=0.000), as well as on Brand trust intentionality (path

coefficient=0.476, p-value=0.000), so both H2 and H3 are accepted. Brand trust reliability has a positive and significant effect directly on Brand loyalty (path coefficient=0.269, p-value=0.018) which makes H4 accepted. Brand trust intentionality has no effect on brand loyalty (path coefficient=0.054, p-value=0.521), which causes H5 to be rejected. For indirect relationships, this study found that brand trust reliability (path coefficient=0.164, p-value=0.025) partially mediated the relationship between brand experience and brand loyalty. However, brand trust intentionality (path coefficient=0.164, p-value=0.025) was not proven to mediate the brand experience-brand loyalty relationship.

**Table-2: Hypotheses Test Results**

Hipotesis	Path Coefficient	P-values	Results
H1: Brand Experience -> Brand Loyalty	0.377	0.000**	Accepted
H2: Brand Experience -> Brand Trust Reliability	0.608	0.000**	Accepted
H3: Brand Experience -> Brand Trust Intentionality	0.476	0.000**	Accepted
H4: Brand Trust Reliability -> Brand Loyalty	0.269	0.018*	Accepted
H5: Brand Trust Intentionality -> Brand Loyalty	0.054	0.521	Rejected
H6: Brand Experience -> Brand Trust Reliability -> Brand Loyalty	0.164	0.025*	Accepted
H7: Brand Experience -> Brand Trust Intentionality -> Brand Loyalty	0.026	0.535	Rejected

Note: \*\* sig in <0.01, \* sig in <0.05

Users' trust in Alodokter is currently rooted in its functional capabilities and real-world performance. While this technical trust is important, fostering a deeper emotional connection with users will be crucial for long-term loyalty. The study underscores the importance of positive brand experiences in driving loyalty. To further strengthen this relationship, Alodokter should maintain its focus on technical reliability while also investing in building emotional bonds with its users.

The results of this study support previous studies that prove the relationship between brand experience-brand trust-brand loyalty (Chandra et al., 2022; Mabkhot et al., 2017; Madeline & Sihombing 2019; Nilasari & Handayani 2020; Pangestika & Khasanah 2021; Pratiwi et al., 2021; Ramadhani et al., 2019; Yobeanto 2020). The study further demonstrated that brand trust serves as a bridge between brand experience and brand loyalty. Nevertheless, when examining the two dimensions of brand trust, only reliability was found to mediate this relationship, while intentionality did not.

**5. Conclusions and Implications**

The mediating role of brand trust in the relationship between brand experience and brand loyalty has been well-documented. This study extends this research by highlighting the differential impact of technical and emotional dimensions of brand trust. While technical reliability mediates this relationship, emotional intentionality does not, potentially due to Alodokter's relatively smaller user base and the influence of limited brand awareness.

The observed phenomenon aligns with the concept of multihoming, a relevant area of study in platform business management. Multihoming describes the behaviour of using multiple applications or platforms to achieve a specific goal. In the realm of app usage, this means individuals may utilize several apps for similar functions, such as social networking, messaging, or e-commerce. Future research could broaden its scope to include other telemedicine applications in Indonesia while incorporating the multihoming perspective. This

would contribute to a deeper understanding of the drivers of brand trust and loyalty in digital platforms.

## 6. References

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