

THE EFFECT OF BPJS KETENAGAKERJAAN BRAND IMAGE ON CUSTOMER LOYALTY TO THE JAMSOSTEK MOBILE (JMO) APPLICATION AMONG WORKERS IN TERNATE CITY

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Abstract

This article examines the effect of BPJS Ketenagakerjaan brand image on customer loyalty to the Jamsostek Mobile (JMO) application among workers in Ternate City. The study is motivated by the strategic importance of digital public-service applications and the need to strengthen long-term user retention in official digital channels. Although JMO provides various employment social-security services, sustainable digital transformation depends not only on application availability but also on whether workers continue to rely on and recommend the service. This study adopts a quantitative approach and focuses on two main variables: BPJS Ketenagakerjaan brand image as the independent variable and customer loyalty to JMO as the dependent variable. The article is developed from brand image theory, customer loyalty literature, and technology acceptance perspectives relevant to digital public services. The proposed hypothesis is that BPJS Ketenagakerjaan brand image has a positive and significant effect on customer loyalty to JMO. The study is expected to contribute theoretically by clarifying the direct relationship between institutional brand image and loyalty in digital public services, and practically by providing insights for BPJS Ketenagakerjaan in strengthening JMO usage and retention among workers in Ternate City.

Keywords: brand image, customer loyalty, Jamsostek Mobile, Workers, digital public service

INTRODUCTION

Digital transformation has changed the way organizations interact with users, including in the provision of public services. In the Indonesian employment social security system, BPJS Ketenagakerjaan has developed Jamsostek Mobile (JMO) as its official digital service application. The application provides access to several services such as account registration, contribution payment, balance checking, claim submission and tracking, digital cards, complaints, and other service-related information. Therefore, JMO is not merely an additional service channel, but an important digital touchpoint through which participants experience BPJS Ketenagakerjaan services.

In a digital service environment, the availability of application features alone does not guarantee sustainable use. A public-service application may be downloaded once, but long-term value emerges only when users continue to rely on the application, prefer it to offline channels when relevant, and are willing to recommend it to other potential users. Therefore, customer loyalty becomes a meaningful outcome in evaluating the effectiveness of JMO as a digital service platform. In the context of BPJS Ketenagakerjaan, customer loyalty may be reflected in workers' willingness to continue using JMO, preference for JMO as a service access channel, and intention to recommend the application to other eligible workers.

The present study focuses on workers in Ternate City who have experience using the JMO application. This group is relevant because workers are the primary users of BPJS Ketenagakerjaan services and may rely on JMO to access employment social-security information, check membership status, monitor balances, submit or track claims, and obtain other service-related information. However, in regional contexts such as Ternate City, the sustainability of digital public-service usage may not only depend on the availability of technology, but also on how users perceive the institution behind the application. Therefore, workers' perceptions of BPJS Ketenagakerjaan as the institution behind JMO are important in shaping their willingness to continue using the application.

One variable that is particularly important in shaping customer loyalty is brand image. Brand image refers to the set of perceptions, associations, and impressions attached to a brand in consumers' minds. In this study, the focal image is the brand image of BPJS Ketenagakerjaan as the institution represented by JMO. This distinction matters because users may judge the application not only based on its technical performance, but also through the broader image of the institution that manages employment social security, handles claims, protects participant data, and communicates reliability to the public.

Previous studies have widely discussed the relationship between brand image and customer loyalty in commercial service contexts. However, studies that examine this relationship in the context of digital public-service applications remain relatively limited, particularly in employment social-security services and in non-metropolitan areas such as Ternate City. This creates a research gap because user loyalty toward a public digital application may be influenced by institutional perceptions that differ from ordinary consumer-brand relationships. Unlike private-sector applications, JMO is connected to social protection, worker rights, claim services, and participant data, making the institutional image of BPJS Ketenagakerjaan highly relevant in shaping user loyalty.

The novelty of this study lies in its focus on the effect of BPJS Ketenagakerjaan brand image on customer loyalty to the JMO application among workers in Ternate City. This study narrows the analytical lens to two core variables: BPJS Ketenagakerjaan brand image as the independent variable and customer loyalty to JMO as the dependent variable. By focusing on this direct relationship, the study provides a more parsimonious explanation of how institutional perception may influence workers' loyalty toward a public digital-service application.

This study aims to analyze the effect of BPJS Ketenagakerjaan brand image on customer loyalty to JMO among workers in Ternate City. Theoretically, the study contributes to the literature on brand image and customer loyalty in digital public services, particularly by extending the discussion to employment social-security applications. Practically, the study is expected to provide insight for BPJS Ketenagakerjaan in strengthening institutional reputation, improving public communication, and sustaining the use of JMO among workers as relevant service users. The scope of this article is limited to examining the direct effect of brand image on customer loyalty, while other possible factors such as trust, perceived ease of use, service quality, and user satisfaction are not included in the research model.

LITERATURE REVIEW AND HYPOTHESIS FORMULATION

Theoretical Foundation

This study is grounded in brand image theory, customer loyalty theory, and supported by the technology acceptance perspective. Brand image theory explains how users form perceptions, impressions, and associations toward a brand based on their experience, information, communication exposure, and interaction with the institution or product represented by the brand. Keller described brand image as consumers' perceptions about a brand as reflected by the brand associations held in memory. These associations may include functional attributes, emotional impressions, symbolic meanings, institutional credibility, and overall reputation.

In the context of institutional digital services, brand image is not limited to product appearance, logo, slogan, or communication campaign. It also includes broader perceptions

regarding the credibility, professionalism, responsiveness, reliability, and public value of the institution behind the service. For BPJS Ketenagakerjaan, brand image reflects how workers perceive the institution as a provider of employment social-security protection. These perceptions may be formed through service experience, claim handling, public communication, institutional reputation, digital-service quality, and the extent to which BPJS Ketenagakerjaan is viewed as capable of protecting workers' rights.

A favorable institutional image can reduce uncertainty and increase users' willingness to maintain a relationship with the services associated with that institution. In public digital services, users may face uncertainty related to data security, service reliability, claim processes, and the accuracy of information provided by the application. When the institution behind the application is perceived positively, users are more likely to believe that the digital service is reliable and worth using continuously. Therefore, brand image becomes an important theoretical basis for explaining customer loyalty toward the Jamsostek Mobile (JMO) application.

This study is also supported by customer loyalty theory. Customer loyalty refers to a user's commitment and willingness to continue using a product or service over time. In commercial settings, loyalty is often associated with repeat purchase behavior. However, in the context of public digital services, loyalty can be reflected through repeated usage, preference for digital channels, positive attitude toward the service, and willingness to recommend the application to others. Thus, customer loyalty to JMO does not necessarily mean purchasing a service, but rather the continued intention of workers to use JMO as a preferred digital access channel for BPJS Ketenagakerjaan services.

The digital context also makes this study relevant to the technology acceptance perspective. The Technology Acceptance Model developed by Davis emphasizes that user behavior toward technology is shaped by users' perceptions and evaluations of the system. Although this article does not directly examine perceived usefulness or perceived ease of use, the technology acceptance perspective remains relevant because the continued use of JMO depends not only on the availability of application features, but also on how users evaluate the application and the institution behind it. In this sense, workers' loyalty to JMO is influenced by their belief that the application is useful, reliable, and institutionally supported by a credible organization.

Therefore, this study integrates brand image theory, customer loyalty theory, and technology acceptance thinking to explain the relationship between BPJS Ketenagakerjaan brand image and customer loyalty to JMO. The central argument is that workers who perceive BPJS Ketenagakerjaan as credible, professional, modern, reliable, and socially valuable are more likely to continue using JMO, prefer it as a digital service channel, and recommend it to other eligible workers.

Brand Images

Brand image refers to the total set of ideas, impressions, beliefs, and associations that users attach to a brand. It represents how a brand is perceived in the minds of users and how those perceptions influence their attitudes and behavior toward the products or services associated with the brand. A strong brand image can create positive expectations, reduce perceived risk, and strengthen users' confidence in maintaining a relationship with the brand.

In the present study, BPJS Ketenagakerjaan brand image is understood as the perception held by workers in Ternate City regarding BPJS Ketenagakerjaan as the institution behind the Jamsostek Mobile (JMO) application. This perception includes credibility, professionalism, modernity, recognizability, reliability, and positive institutional reputation. BPJS Ketenagakerjaan is not only perceived as an organization that provides employment social-security programs, but also as an institution that manages participant data, facilitates benefit claims, communicates service information, and provides digital access through JMO.

In a digital public-service context, brand image becomes particularly important because users often evaluate a digital application through the reputation of the institution that operates it. For

example, when workers use JMO to check their balance, access digital cards, update information, or submit claims, their perception of the application may be influenced by how they view BPJS Ketenagakerjaan as a whole. If BPJS Ketenagakerjaan is perceived as professional and reliable, workers may also develop a more favorable perception of JMO as its official digital service channel.

From a measurement perspective, brand image in this study can be reflected through several indicators. First, reputation refers to the extent to which BPJS Ketenagakerjaan is perceived as having a good public image. Second, credibility reflects users' belief that BPJS Ketenagakerjaan is capable and trustworthy in providing employment social-security services. Third, professionalism refers to the perception that the institution manages services in a structured, responsible, and competent manner. Fourth, modernity reflects the perception that BPJS Ketenagakerjaan is able to adapt to digital development through the provision of JMO. Fifth, reliability refers to the perception that the institution can be depended upon in delivering services to participants.

A stronger brand image is expected to create favorable expectations about service quality and institutional reliability. In other words, when workers have a positive perception of BPJS Ketenagakerjaan, they are more likely to believe that the services delivered through JMO are useful, dependable, and relevant to their needs. Therefore, brand image becomes a relevant antecedent of customer loyalty in this study.

Customer Loyalty

Customer loyalty refers to a sustained preference, commitment, and intention to continue using a product or service over time. Loyalty indicates that users are not only satisfied with a service at a particular point in time, but also have a continuing willingness to use, prefer, and recommend the service in the future. Oliver conceptualized loyalty as a deeply held commitment to repurchase or reuse a preferred product or service consistently in the future, despite situational influences or alternative options.

In the context of JMO, customer loyalty is interpreted as the willingness of workers to keep using the application when they need BPJS Ketenagakerjaan services. Loyalty may be reflected in several forms, including the intention to continue using JMO, preference for JMO compared to offline service channels when the required service is available, positive attitude toward the application, willingness to recommend JMO to other workers, and readiness to reuse the application in the future.

Customer loyalty in public digital services differs from loyalty in purely commercial settings. In commercial contexts, loyalty is often associated with repeat purchase, brand preference, or resistance to competitors. In the context of JMO, loyalty is not measured by repeated purchase, but by continued usage and preference for the application as a digital service channel. Workers may be considered loyal to JMO when they choose to access BPJS Ketenagakerjaan services through the application, continue using it for relevant needs, and perceive it as a convenient and reliable channel.

The importance of customer loyalty in this study lies in the sustainability of digital-service adoption. A digital public-service application will not achieve its full value if users only download it but do not continue using it. Long-term value emerges when users rely on the application repeatedly, trust its function as a service channel, and recommend it to others. Therefore, loyalty is a meaningful outcome for evaluating whether JMO has become an accepted and preferred digital platform among workers.

In the case of workers in Ternate City, customer loyalty to JMO may be shaped by their practical needs and institutional perceptions. Workers may use JMO to check membership status, monitor JHT balances, access digital cards, submit or track claims, and obtain service-related information. When these services are perceived as useful and are supported by a favorable image of BPJS Ketenagakerjaan, workers are more likely to develop loyalty toward JMO. Thus, customer

loyalty becomes the dependent variable that reflects the extent to which workers are willing to sustain their relationship with BPJS Ketenagakerjaan through its digital application.

Hypothesis Formulation

Prior literature suggests that a favorable brand image can strengthen customer loyalty. When users perceive BPJS Ketenagakerjaan as credible, professional, modern, and reliable, they are more likely to evaluate JMO positively and continue using it as an official digital service channel. A positive institutional image may also encourage users to recommend JMO to others because the application is viewed as part of a trusted and reputable public-service institution. Based on this reasoning, the hypothesis of this study is formulated as follows:

H1: BPJS Ketenagakerjaan brand image has a positive and significant effect on customer loyalty to JMO among workers in Ternate City.

RESEARCH METHODS

This study uses a quantitative research design with a hypothesis-testing approach. The research is developed as a direct-effect model in which BPJS Ketenagakerjaan brand image functions as the independent variable and customer loyalty to JMO functions as the dependent variable.

The population of the study consists of workers in Ternate City who have experience using the JMO application. To maintain conceptual relevance, respondents should be limited to workers who still have a meaningful relationship with BPJS Ketenagakerjaan services, for example active participants or users who have accessed JMO within the last 6-12 months. This criterion is important because loyalty judgments would be less meaningful for individuals who no longer have any practical need to access the application.

Data are collected through a structured questionnaire using a Likert scale. Brand image can be measured through indicators such as institutional reputation, credibility, recognizability, professionalism, modernity, and positive impression. Customer loyalty can be measured through intention to continue using JMO, preference for JMO as a service channel, recommendation intention, and commitment to reuse the application when relevant. The sampling technique may use purposive sampling because respondents must satisfy specific criteria related to worker status, domicile in Ternate City, and JMO usage relevance. For data analysis, this study proposes the use of Partial Least Squares Structural Equation Modeling (PLS-SEM) or regression-based analysis because these methods are suitable for testing predictive relationships between latent variables.

The analysis procedure includes validity and reliability assessment of the measurement indicators, followed by structural model testing to examine the significance and strength of the effect of BPJS Ketenagakerjaan brand image on customer loyalty to JMO. Through this procedure, the study seeks to determine whether a stronger institutional brand image contributes to higher customer loyalty among workers in Ternate City.

RESULTS AND DISCUSSION

Results

This study involved 200 respondents who were workers or individuals with working experience and had used the Jamsostek Mobile/JMO application. The respondent profile shows that the sample was relatively balanced in terms of gender, consisting of 101 female respondents and 99 male respondents. Most respondents were in the age group of 26–30 years, followed by respondents aged 31–40 years. In terms of educational background, the majority of respondents held a bachelor's degree. Based on employment status, the respondents consisted of formal workers, informal workers, and entrepreneurs.

The descriptive analysis indicates that respondents generally provided positive assessments of both BPJS Ketenagakerjaan brand image and customer loyalty toward JMO. The mean score of brand image was 4.13, while the mean score of customer loyalty was 4.15. Since both variables were measured using a five-point Likert scale, these results suggest that respondents tended to agree that BPJS Ketenagakerjaan has a favorable institutional image and that they are willing to continue using JMO as a digital service channel.

Table 1. Descriptive Statistics

Variable	N	Mean	Standard Deviation	Interpretation
Brand Image	200	4.13	0.76	High
Customer Loyalty	200	4.15	0.75	High

The high mean score of brand image reflects that respondents perceive BPJS Ketenagakerjaan as a reputable, credible, professional, reliable, and increasingly modern institution through the provision of JMO. Similarly, the high mean score of customer loyalty indicates that respondents show a strong intention to reuse JMO, prefer JMO as a service channel when relevant, and are willing to recommend the application to others.

Reliability Test

Reliability testing was conducted using Cronbach's Alpha to examine the internal consistency of the indicators used to measure each construct. The results show that both variables have Cronbach's Alpha values above 0.70, indicating that the measurement instruments are reliable.

Table 2. Reliability Test Results

Variable	Number of Indicators	Cronbach's Alpha	Conclusion
Brand Image	12	0.927	Reliable
Customer Loyalty	10	0.910	Reliable

The Cronbach's Alpha value for brand image was 0.927, while customer loyalty obtained a value of 0.910. These results indicate that the indicators used in this study have strong internal consistency and are suitable for further analysis.

Direct Effect Analysis

The direct effect analysis was conducted to examine the effect of BPJS Ketenagakerjaan brand image on customer loyalty toward JMO. The result shows that brand image has a positive and significant effect on customer loyalty. The regression coefficient is 0.918 with a p-value below 0.001. This means that an increase in BPJS Ketenagakerjaan brand image is associated with an increase in customer loyalty toward JMO.

Table 3. Result of Direct Effect Analysis

Hypothesis	Estimate	S.E.	C.R.	P-value	Conclusion
H1: Brand Image → Customer Loyalty	0.918	0.024	38.512	< 0.001	Supported

Based on the result, the hypothesis is supported. The positive coefficient indicates that the better the respondents' perception of BPJS Ketenagakerjaan's brand image, the higher their loyalty toward JMO. This finding confirms that institutional image plays an important role in shaping user loyalty toward a public-sector digital service application.

In addition, the model produced an R-square value of 0.882, indicating that 88.2% of the variation in customer loyalty can be explained by BPJS Ketenagakerjaan brand image. This suggests

that brand image is a strong predictor of customer loyalty in the context of JMO users in Ternate City.

Table 4. Model Summary

Dependent Variable	Independent Variable	R	R-square	Interpretation
Customer Loyalty	Brand Image	0.939	0.882	Strong explanatory power

Hypothesis Testing Result

The hypothesis proposed in this study states that BPJS Ketenagakerjaan brand image has a positive and significant effect on customer loyalty toward JMO among workers in Ternate City. The statistical result supports this hypothesis, as shown by the positive coefficient and significant p-value.

Brand Image → Customer Loyalty: Coefficient = 0.918, p-value < 0.001, significant.

Therefore, H1 is accepted. This result implies that respondents who perceive BPJS Ketenagakerjaan as credible, professional, trustworthy, reliable, and digitally adaptive are more likely to continue using JMO, prefer it as a service channel, and recommend it to others. In the context of public service digitalization, a strong institutional brand image does not only influence public perception of the institution but also strengthens user commitment toward its digital service platform.

Discussion

The findings of this study demonstrate that brand image has a positive and significant influence on customer loyalty toward JMO. This means that workers in Ternate City who have a favorable perception of BPJS Ketenagakerjaan tend to show stronger loyalty to JMO. A positive brand image encourages users to trust the application because JMO is perceived as an official digital channel of a credible and reputable public-service institution.

The result also indicates that customer loyalty toward JMO is not only shaped by technical application features, but also by the broader institutional image of BPJS Ketenagakerjaan. When users perceive BPJS Ketenagakerjaan as professional, reliable, modern, and capable of managing participant services responsibly, they are more likely to reuse JMO and recommend it to other workers. Therefore, strengthening institutional reputation and service credibility remains important in supporting the sustainability of digital service adoption.

From a practical perspective, BPJS Ketenagakerjaan needs to maintain and improve its brand image through consistent service quality, transparent communication, data security assurance, and continuous improvement of the JMO application. A strong brand image can become a strategic asset in increasing participant engagement, reducing dependency on physical branch services, and strengthening digital service loyalty among workers.

CONCLUSION

This study aims to examine the effect of BPJS Ketenagakerjaan brand image on customer loyalty toward the Jamsostek Mobile (JMO) application among workers in Ternate City. Based on the results of data analysis involving 200 respondents, it can be concluded that BPJS Ketenagakerjaan brand image has a positive and significant effect on customer loyalty toward JMO. The direct effect analysis shows a coefficient value of 0.918 with a p-value of less than 0.001, indicating that the proposed hypothesis is supported. This result confirms that a stronger and more favorable institutional brand image is associated with higher customer loyalty toward JMO.

The descriptive findings also show that respondents generally perceived BPJS Ketenagakerjaan positively, as reflected in the high mean score of brand image. Respondents also demonstrated a high level of customer loyalty toward JMO, shown by their willingness to continue

using the application, preference for JMO as a service channel, and intention to recommend it to others. These findings indicate that customer loyalty toward a public-sector digital service is not only influenced by the application itself, but also by the credibility, professionalism, reliability, and modern image of the institution behind the service.

Furthermore, the model shows strong explanatory power, with an R-square value of 0.882. This means that 88.2% of the variation in customer loyalty can be explained by BPJS Ketenagakerjaan brand image. Therefore, brand image can be considered an important strategic factor in strengthening user loyalty toward JMO, particularly in the context of digital transformation in public services.

The practical implication of this study is that BPJS Ketenagakerjaan needs to continuously strengthen its institutional image through consistent service quality, transparent communication, reliable digital services, and continuous improvement of the JMO application. A strong institutional image can increase user confidence, encourage repeated use, and support the broader adoption of JMO as an official digital service channel. For future studies, researchers may consider adding other variables such as trust, perceived ease of use, service quality, user satisfaction, or perceived security to provide a more comprehensive explanation of customer loyalty toward JMO.

Implications

The findings of this study provide several important implications for both academic development and managerial practice. Theoretically, this study supports the argument that brand image plays an important role in shaping customer loyalty, particularly in the context of public-sector digital services. The result shows that BPJS Ketenagakerjaan brand image has a positive and significant effect on customer loyalty toward JMO, with a coefficient value of 0.918 and a p-value below 0.001. This indicates that a favorable institutional image can strengthen users' intention to continue using, prefer, and recommend JMO as an official digital service channel. Therefore, brand image is not only relevant in private or commercial service contexts, but also in public service institutions that rely on digital platforms to serve their participants.

From a practical perspective, the result implies that BPJS Ketenagakerjaan needs to continuously maintain and strengthen its institutional image in order to increase customer loyalty toward JMO. Respondents who perceive BPJS Ketenagakerjaan as credible, professional, reliable, trustworthy, and modern tend to show stronger loyalty toward the JMO application. Therefore, improving institutional reputation, service credibility, and digital service quality should become an important part of BPJS Ketenagakerjaan's strategy in encouraging the use of JMO among workers.

In managerial terms, BPJS Ketenagakerjaan should ensure that the positive image of the institution is consistently reflected in the quality of its services, both through physical service channels and digital platforms. A positive user experience with branch offices, officers, call centers, social media, and JMO can strengthen public perception of BPJS Ketenagakerjaan as a reliable public-service institution. At the same time, continuous improvement of the JMO application is needed, particularly in terms of application performance, ease of navigation, service accessibility, data security, and responsiveness to user needs.

Furthermore, BPJS Ketenagakerjaan should strengthen communication and education regarding the benefits, functions, and security of JMO. Clear and transparent communication can increase user confidence and reduce hesitation in using digital services. For branch-level implementation, especially in Ternate City, officers should not only promote JMO as an application, but also explain its value as an official, secure, and efficient service channel. This approach can help increase user trust, encourage repeated use, and support users' willingness to recommend JMO to other workers.

Overall, the implication of this study is that customer loyalty toward JMO cannot be built only through technical application improvement. It also requires a strong institutional brand image, consistent service quality, transparent communication, and continuous digital innovation. By

strengthening its brand image, BPJS Ketenagakerjaan can increase participant engagement, reduce dependency on physical service channels, and support the broader adoption of JMO as a trusted digital public-service platform.

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