

SOCIAL MEDIA MARKETING ACTIVITIES, BRAND TRUST, AND BRAND LOYALTY IN THE INSURANCE INDUSTRY: EVIDENCE FROM ZURICH INDONESIA

Rindang Nur Alam, Siti Jahroh, Fithriyyah Shalihati*

School of Business, IPB University
SB IPB Building, Jl. Pajajaran, Bogor 16151, Indonesia

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ABSTRACT

Background: The rapid growth of social media in Indonesia, with 143 million active users, has made it the primary marketing channel for 63% of Indonesian insurance companies. Despite high digital engagement, the mechanisms linking social media marketing activities (SMMA) to brand loyalty in the insurance sector remain empirically underexplored.

Purpose: This study examines how SMMA affects brand loyalty directly and indirectly through brand trust among customers of Zurich Indonesia.

Design/Methodology/Approach: A quantitative cross-sectional survey of 200 active Instagram followers of @zurichid was analysed using SEM-PLS with a two-stage approach in SmartPLS 4.0.

Findings/Result: SMMA significantly affects brand loyalty ($\beta=0.247$, $t=3.181$, $p=0.001$) and brand trust ($\beta=0.469$, $t=5.406$, $p<0.001$). Brand trust partially mediates the SMMA to brand loyalty pathway ($\beta=0.241$, $t=4.698$, $p<0.001$), confirming a dual-pathway loyalty mechanism. The interaction dimension (loading=0.932) emerged as the dominant SMMA driver.

Conclusion: Interactive and trust-oriented social media strategies are essential for sustainable brand loyalty in the Indonesian insurance industry. Insurance companies should prioritise two-way engagement and transparent communication to strengthen both loyalty pathways simultaneously.

Originality/Value: This study contributes original empirical evidence from the Indonesian insurance sector, confirming brand trust as a structurally necessary mediator in high-risk financial service contexts where perceived risk elevates trust above satisfaction as the primary loyalty determinant.

Keywords: brand loyalty, brand trust, insurance industry, SEM-PLS, social media marketing activities

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* Corresponding author:

Email: oktyshalihati@apps.ipb.ac.id

INTRODUCTION

The rapid digitalisation of the Indonesian economy has fundamentally transformed how companies engage consumers. Indonesia records 212 million internet users, representing 74.6% of its 285 million population, and 143 million active social media users, making it one of the world's most active social media markets (WeAreSocial, 2025). Within this context, the insurance industry has experienced a pronounced shift toward digital marketing: approximately 63% of Indonesian insurance companies now identify social media as their primary marketing channel (OJK, 2023). Empirical evidence further confirms that social media engagement is positively correlated with profit margins among insurance firms (Smith and Smith, 2021). Despite this strategic prominence, the specific pathways through which social media marketing activities (SMMA) translate into durable customer loyalty in the insurance sector remain empirically undercharted.

Social media marketing activities have been extensively studied in retail, luxury, and hospitality sectors, with meta-analytical evidence confirming their positive influence on brand loyalty across industries (Ibrahim, 2022). Brand trust has emerged as a theoretically important mediating construct in this relationship (Ebrahim 2020; Samarah et al. 2022), and prior studies in banking (Althuwaini 2022), hospitality (Alrwashdeh et al. 2025), and food branding (Kristiyono et al. 2023) have confirmed trust's mediating role. However, insurance-specific empirical evidence combining both the direct SMMA to loyalty pathway and the trust-mediated indirect pathway within a single SEM model is scarce. Moreover, Paulssen et al. (2014) demonstrate that perceived risk, which is elevated in insurance markets due to product intangibility and financial commitment, fundamentally alters the trust-loyalty relationship, making trust the exclusive determinant of loyalty under high-risk conditions. This theoretical gap constitutes the primary novelty of the present study.

Zurich Indonesia, the second-ranked brand in Indonesia's Top Brand Index (TBI) for vehicle insurance (2021 to 2025), presents a compelling and paradoxical case. The company experienced a TBI decline from 22.5% (2022) to 16.4% (2025), despite its official Instagram account (@zurichid) achieving an 85% engagement rate, the highest among all competitors, while maintaining a relatively modest follower base of 20,839 compared to Allianz (99,136).

This paradox of high engagement yet declining brand strength raises a critical empirical question about how social media marketing effectiveness is converted into trust and loyalty in the insurance industry.

This study pursues three objectives: (1) to examine the direct effect of SMMA on brand loyalty among Zurich Indonesia customers; (2) to test brand trust as a mediating variable in the SMMA to brand loyalty pathway; and (3) to formulate evidence-based strategic recommendations for Zurich Indonesia to strengthen brand trust and brand loyalty through optimised social media marketing. The findings are expected to extend the SMMA literature into the insurance sector and provide actionable guidance for practitioners.

METHODS

This study used primary data obtained through a structured online questionnaire. The unit of analysis was active Indonesian customers who follow Zurich Indonesia's official Instagram account (@zurichid) and hold or have previously held a Zurich Indonesia insurance policy. Data were collected from February to August 2025 via WhatsApp and Instagram Direct Message. All questionnaire items were presented in Indonesian to ensure accessibility. The measurement instrument comprised three latent constructs: SMMA (11 items, five dimensions, adapted from Kim and Ko 2012), brand trust (4 items, adapted from Chaudhuri and Holbrook 2001), and brand loyalty (5 items, adapted from Chaudhuri and Holbrook 2001 and Kotler and Keller 2016). All items used a five-point Likert scale (1 = strongly disagree; 5 = strongly agree). The complete operationalisation is presented in Table 1.

Incidental non-probability sampling was applied, selecting respondents who met the eligibility criteria at the time of data collection. Sample size was determined following Hair et al. (2019), who recommend a minimum of 10 observations per indicator. With 20 indicators across all constructs, the minimum sample required was 200 respondents, also consistent with Ghozali's (2008) recommendation of 100 to 200 for SEM applications. Exactly 200 valid responses were obtained. Questionnaire distribution was conducted via WhatsApp and Instagram Direct Message using Google Form as the data collection instrument, with active distribution spanning from March 2025 to August 2025. The research period as a whole ran from

February to August 2025, covering all stages from topic selection to data analysis. All 200 responses collected were deemed complete and valid upon screening; no responses were excluded due to incompleteness or inconsistency, resulting in a full utilisation rate of 100% of collected responses. A potential limitation regarding sample representativeness is acknowledged: due to the incidental sampling approach and the digital distribution channels employed, respondents were geographically concentrated in the Jabodetabek region (60.95% in Jakarta), which may restrict generalisation to Zurich Indonesia customers in other Indonesian regions. Geographically, respondents were concentrated in Jakarta (60.95%) and the greater Jabodetabek. The dominant profile was male (74.8%), aged 28 to 43 years (79.5%), employed in the private sector (53.4%), holding a bachelor's degree (53.8%), with a monthly income exceeding IDR 6,000,000 (74.5%), primarily holding vehicle insurance policies (71%).

Data were analysed using Structural Equation Modelling with Partial Least Squares (SEM-PLS) via SmartPLS 4.0, employing a two-stage approach for higher-order constructs following Becker et al. (2012). Stage I (outer model) assessed: (a) convergent validity: indicator loading factors > 0.70 and Average Variance Extracted (AVE) > 0.50; (b) discriminant validity: Fornell-Larcker criterion and Heterotrait-Monotrait (HTMT) ratio < 0.85; and (c) reliability: Cronbach's Alpha and Composite Reliability (ρ_c) > 0.70 (Hair et al. 2022). Stage II (inner model) evaluated R-square and path coefficients via bootstrapping (5,000 subsamples, one-tailed). Hypothesis acceptance criteria: $t > 1.96$, $p < 0.05$. Partial mediation was confirmed when both direct and indirect effects were simultaneously significant (Hair et al. 2022).

Table 1. Operational variables of the research

Variable	Dimension	Indicators	Code
SMMA	Entertainment	Following the brand's social media is enjoyable	ET1
		The content displayed on social media appears attractive	ET2
	Interaction	The brand's social media enables sharing information with others	IT1
		Conversations and opinion exchanges are facilitated	IT2
		It is easy to express opinions through the brand's social media	IT3
	Trendiness	The brand's social media features up-to-date information	TR1
		Using the brand's social media is very trendy	TR2
	Custom-ization	The brand's social media provides information needed by users	CT1
		The brand's social media offers customized services	CT2
	Word of Mouth	The brand's content motivates me to share it with friends	WM1
The brand's content encourages me to share across my social media		WM2	
Brand Trust	Trust, Reliability, Honesty, Safety	This brand is honest	BT1
		This brand fulfills its promises	BT2
		This brand makes me happy	BT3
		This brand satisfies me	BT4
Brand Loyalty	Behavioral and Attitudinal Loyalty	I will recommend this brand to others	BL1
		I will refer this brand to others	BL2
		I will revisit the brand's social media	BL3
		I feel loyal to this brand	BL4
		This brand is my first choice	BL5

Source: Kim and Ko (2012); Chaudhuri and Holbrook (2001); Kotler and Keller (2016)

Four hypotheses were developed on the basis of theory and prior empirical evidence, as presented:

H1: SMMA positively influences brand trust.

Social media marketing activities create consistent brand-consumer interactions that signal credibility, transparency, and reliability. When brands communicate regularly and authentically on social media, consumers develop confidence in the brand's honesty and performance consistency, which are the foundational dimensions of brand trust (Chaudhuri and Holbrook 2001). The interaction dimension, in particular, facilitates two-way communication that reduces information asymmetry between the brand and consumers, a critical mechanism for trust formation in intangible service industries such as insurance. Althuwaini (2022) confirms in the banking sector that interaction-based and customisation-based SMMA carry the highest trust-building impact. Puspaningrum (2020) validates the SMMA to brand trust pathway in the Indonesian consumer market. Kiriyakere et al. (2025) and Coker et al. (2018) further identify message quality and content authenticity as primary antecedents of social media brand trust.

H2: SMMA positively influences brand loyalty.

Engaging, personalised, and trend-relevant social media content creates positive emotional associations and habitual brand interaction patterns that reinforce consumer commitment over time (Kim and Ko, 2012). Each dimension of SMMA contributes a distinct loyalty mechanism: entertainment fosters enjoyment and affective attachment; interaction deepens relational engagement; trendiness sustains relevance; customization creates personalised value; and word of mouth activates social advocacy. Meta-analytical evidence across 57 studies confirms the positive SMMA to brand loyalty relationship as robust across industries and contextual conditions (Ibrahim 2022). Sector-specific support is provided by Albdour et al. (2024) in Jordanian insurance, Alrwashdeh et al. (2025) in hospitality, and Kristiyono et al. (2023) in food branding.

H3: Brand trust positively influences brand loyalty.

Brand trust reduces purchase uncertainty, strengthens attitudinal commitment, and raises the psychological switching costs that sustain loyalty over time (Alhaddad,

2015; Matzler et al. 2008). Trusted brands are perceived as less risky to repurchase and easier to recommend, directly reinforcing both the behavioral and attitudinal dimensions of loyalty. This relationship is especially pronounced in insurance, where product intangibility and long-term financial commitments elevate perceived risk substantially. Paulssen et al. (2014) provide critical evidence that under high perceived risk conditions, brand trust supersedes customer satisfaction as the exclusive determinant of loyalty, making trust-building not merely advantageous but structurally necessary for insurance brand management. Petzer and van Tonder (2019) confirm this finding specifically within the short-term insurance industry, demonstrating that trust predicts loyalty intentions through customer engagement mediation.

H4: SMMA positively influences brand loyalty through brand trust (mediation).

Beyond its direct affective influence on loyalty, SMMA is proposed to operate through an indirect cognitive pathway mediated by brand trust. Consistent, credible, and interactive social media content progressively accumulates consumer trust, which in turn converts into durable brand loyalty commitments. This mediated pathway is theoretically grounded in the proposition that positive digital interactions first reshape consumers' cognitive evaluation of brand integrity, and that this enhanced trust subsequently elevates loyalty beyond what affective engagement alone can achieve. Ebrahim (2020) confirms brand trust as the primary mechanism converting social media marketing into brand equity and behavioral loyalty. Samarah et al. (2022) demonstrate that brand interactivity drives loyalty through both customer engagement and brand trust as sequential mediators. Bazrkar et al. (2021) confirm this pathway specifically within the Iranian insurance industry, and Diansyah and Suryono (2025) validate the mediating role of brand trust in the SMMA to loyalty relationship in the Indonesian market.

The conceptual framework positions SMMA as an independent variable with brand loyalty as the dependent variable and brand trust as the mediating variable (Figure 1). SMMA is operationalised as a reflective second-order construct comprising five first-order dimensions (entertainment, interaction, trendiness, customization, word of mouth). Brand trust and brand loyalty are reflective first-order constructs. The framework proposes two simultaneous pathways

from SMMA to brand loyalty: a direct affective engagement route (H2) and an indirect cognitive-trust route operating through H1 and H3, constituting H4 mediation. This dual-pathway structure reflects the theoretical proposition that in trust-sensitive services such as insurance, social media marketing creates loyalty both through emotional resonance and through the progressive accumulation of consumer trust, with the latter pathway particularly decisive under conditions of high perceived risk.

RESULTS

Respondent Profile

The 200 respondents were predominantly male (74.8%), concentrated in the 28 to 43 year productive age bracket (79.5%), and held bachelor's degrees (53.8%). Most worked in the private sector (53.4%) and resided in Jakarta (60.95%), with monthly incomes exceeding IDR6,000,000 (74.5%), classifying them as upper-income urban consumers. Vehicle insurance was the primary product held (71%). Social media behaviour showed that respondents accessed Instagram for under one hour per day (58.4%), primarily consumed Reels content (51.7%), and predominantly used Instagram to search for product or service information (67.9%). This profile characterises an information-seeking, financially capable consumer segment whose brand loyalty is likely driven by content quality, brand credibility, and service transparency, consistent with the study's theoretical framework.

Measurement Model Evaluation

The two-stage measurement model confirmed satisfactory validity and reliability at both construct levels (Tables 2 and 3). At the first-order level, all AVE values ranged from 0.799 (Trendiness) to 0.945 (Interaction), all exceeding the 0.50 threshold. All rho_c values exceeded 0.838, confirming reliability. Although Cronbach's Alpha for Entertainment (0.648) and Trendiness (0.615) fell marginally below 0.70, Hair et al. (2012) consider values of ≥ 0.60 acceptable in exploratory contexts where rho_c is adequate. All indicator loading factors exceeded 0.70, confirming convergent validity. Discriminant validity was confirmed through the Fornell-Larcker criterion.

At the second-order level (Table 3), all AVE values exceeded 0.50: SMMA (0.795), brand loyalty (0.628), and brand trust (0.622). HTMT ratios were below 0.85 across all construct pairs (maximum 0.758 between brand trust and brand loyalty), confirming discriminant validity. VIF values (maximum 1.281) indicated no multicollinearity. The highest second-order loading factor was recorded for the interaction dimension (0.932), followed by trendiness (0.901), customization (0.892), entertainment (0.877), and word of mouth (0.854)(Table 4).

Structural Model and Hypothesis Testing

The structural model yielded R-square values of 0.445 for brand loyalty and 0.220 for brand trust, representing moderate and weak predictive accuracy respectively (Chin 1998). Table 5 presents the full path coefficient results. SEM-PLS structural model and second-order measurement results in Figure 2.

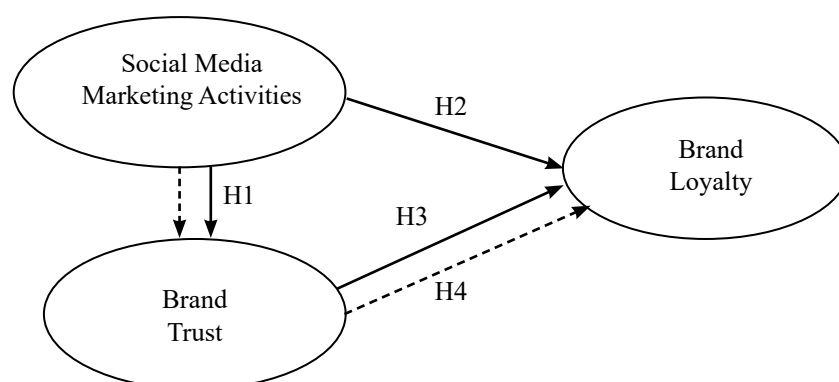


Figure 1. Conceptual framework of the study

Table 2. First-order construct validity and reliability

Dimension	AVE	C. Alpha	CR (rho_a)	CR (rho_c)
Entertainment	0.826	0.648	0.649	0.850
Interaction	0.945	0.762	0.762	0.864
Trendiness	0.799	0.615	0.615	0.838
Customization	0.823	0.660	0.660	0.854
Word of Mouth	0.849	0.615	0.672	0.859
Brand Trust	0.846	0.797	0.797	0.868
Brand Loyalty	0.875	0.851	0.853	0.894

Table 3. Second-order construct validity and reliability

Variable	AVE	C. Alpha	Composite Reliability	HTMT
SMMA	0.795	0.954	0.965	0.542
Brand Trust	0.622	0.797	0.868	0.758
Brand Loyalty	0.628	0.851	0.894	0.758

Table 4. SMMA second-order construct: dimension loading factors

SMMA Dimension	Loading Factor	t-statistic	VIF
Customization (CT)	0.892	45.942	1.199
Entertainment (ET)	0.877	32.635	1.167
Interaction (IT)	0.932	77.657	1.281
Trendiness (TR)	0.901	54.472	1.198
Word of Mouth (WM)	0.854	34.578	1.141

Table 5. Hypothesis testing results (bootstrapping, 5,000 subsamples)

Hypothesis	Original Sample (β)	t-value	p-value	95% CI	Decision
H1: SMMA positively affects Brand Trust	0.469	5.406	0.000	[0.296; 0.630]	Supported
H2: SMMA positively affects Brand Loyalty	0.247	3.181	0.001	[0.093; 0.396]	Supported
H3: Brand Trust positively affects Brand Loyalty	0.515	6.578	0.000	[0.358; 0.663]	Supported
H4: SMMA positively affects Brand Loyalty through Brand Trust (indirect)	0.241	4.698	0.000	[0.139; 0.346]	Supported

Note: CI = confidence interval from bias-corrected bootstrapping

Effect of SMMA on Brand Trust (H1)

SMMA exerted a significant positive effect on brand trust ($\beta=0.469$, $t=5.406$, $p<0.001$), confirming H1. The comparatively large path coefficient, substantially higher than the direct SMMA to loyalty coefficient (H2), underscores trust as the primary transmission mechanism of SMMA in the insurance context. Among trust indicators, honesty (BT1, loading=0.813) and satisfaction (BT4, loading=0.796) were the primary item-level drivers, consistent with Chaudhuri and Holbrook's (2001) proposition that perceived integrity and performance consistency are the foundational dimensions of brand trust. The interaction dimension

recorded the highest loading among SMMA dimensions (0.932), affirming that responsive, two-way social media communication is the most effective mechanism for building consumer trust. These results align with Althuwaini (2022), who confirms in the banking sector that interaction- and customisation-based SMMA carries the highest trust-building impact; Puspaningrum (2020), who validates the SMMA to brand trust pathway in Indonesia; and Sohail et al. (2022), who confirm it in Arab social media markets. Kiriyakere et al. (2025) and Coker et al. (2018) further identify message quality and content authenticity as additional antecedents of social media brand trust, reinforcing the importance of credible and transparent communication.

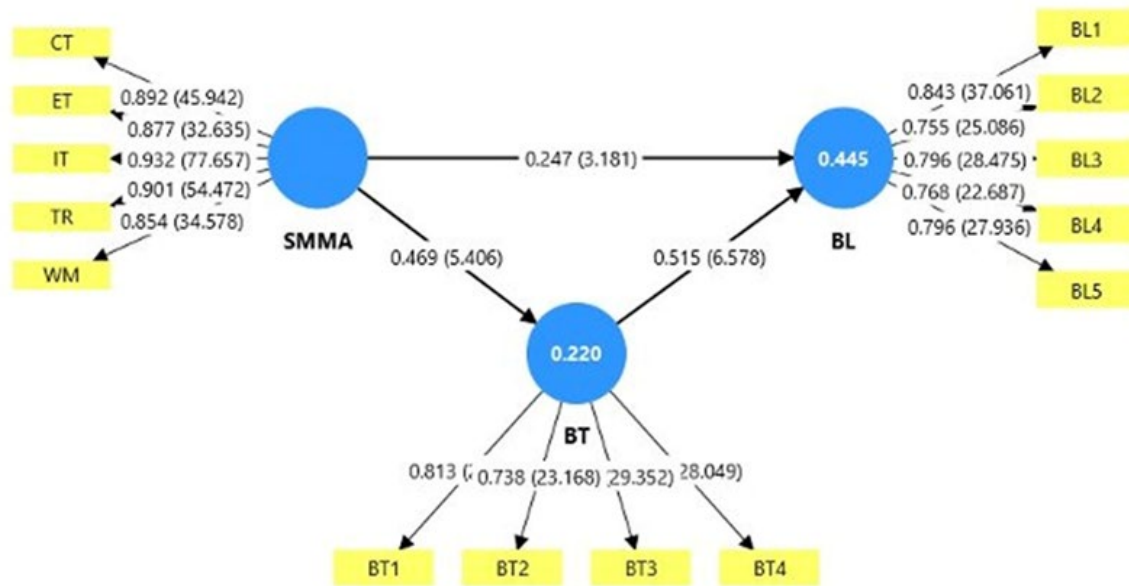


Figure 2. SEM-PLS structural model and second-order measurement results

Effect of SMMA on Brand Loyalty (H2)

SMMA demonstrated a significant positive direct effect on brand loyalty ($\beta=0.247$, $t=3.181$, $p=0.001$), confirming H2. Interaction was the dominant driver (loading=0.932), consistent with Kim and Ko (2012) and Haudi et al. (2022), who identify active two-way communication as foundational to brand-consumer emotional bonding. Trendiness (0.901) and customisation (0.892) ranked second and third, affirming the importance of relevant and personalised content for the well-educated urban demographic characterising the sample (Irfan et al. 2026). Among loyalty indicators, BL1 (willingness to recommend) registered the highest loading (0.843), reflecting the primacy of attitudinal advocacy in the loyalty construct. These results align with Albdour et al. (2024) in Jordan's insurance sector, Alwashdeh et al. (2025) in Jordanian hospitality, and Kristiyono et al. (2023) in the frozen food sector, collectively confirming the cross-sectoral robustness of the SMMA to loyalty relationship. Ibrahim's (2022) meta-analysis of 57 studies provides the broadest confirmation of this relationship across six contextual moderators.

The relative rankings of the remaining SMMA dimensions warrant explicit managerial interpretation. Trendiness ranking second (loading=0.901) reflects the sample's profile: the dominant respondent group of urban professionals aged 28–43 with higher education and income above IDR 6,000,000 expects Zurich's Instagram content to remain current and aligned

with evolving financial trends. For this demographic, being associated with a brand that is digitally current signals competence and modernity. Practically, this mandates a regular content calendar tied to financial and insurance news cycles, ensuring the @zurichid account consistently publishes timely information (e.g., policy updates, regulatory changes, market developments). Customization ranking third (loading=0.892) reflects the fact that 71% of respondents hold vehicle insurance, a product with specific and individualisable coverage needs. Personalised content such as coverage calculators, tailored claim-process explanations, or segmented Stories addressing different policyholder types directly addresses the information needs of this audience. The practical implication is to segment Instagram content by policyholder type rather than adopting a uniform broadcast approach. Entertainment ranking fourth (loading=0.877) indicates that while affective appeal contributes to loyalty engagement, it plays a supporting rather than primary role for an information-seeking, financially literate audience. Zurich should invest in entertaining formats (Reels, interactive quizzes) as a gateway to substantive content rather than as a standalone loyalty driver. Word of mouth ranking lowest (loading=0.854) reflects the inherently private nature of insurance decisions: consumers are less inclined to publicly share insurance-related content than lifestyle or entertainment content. Practically, this means organic virality is difficult to achieve; structured referral incentive programmes (e.g., premium discounts for verified referrals) are more reliable mechanisms than relying on spontaneous sharing to activate this dimension.

Effect of Brand Trust on Brand Loyalty (H3)

Brand trust recorded the largest path coefficient in the structural model ($\beta=0.515$, $t=6.578$, $p<0.001$), confirming H3 and establishing trust as the single most powerful predictor of brand loyalty among Zurich Indonesia customers. The dominance of the honesty indicator ($BT1=0.813$) indicates that consumers prioritise ethical and transparent brand conduct, a dimension directly testable through claim processing transparency and communication clarity. This finding is consistent with Petzer and van Tonder (2019), who confirm within the short-term insurance industry that trust predicts loyalty intentions and that customer engagement mediates this relationship; Matzler et al. (2008), who show that risk aversion influences loyalty indirectly through brand trust and brand affect; and Ebrahimi et al. (2024), who demonstrate that trust-based lifetime value segmentation enhances insurance customer retention. Most decisively, Paulssen et al. (2014) demonstrate that under high perceived risk, the defining condition of insurance markets, brand trust replaces satisfaction as the exclusive determinant of loyalty, elevating trust from a desirable attribute to a strategic necessity for insurance brand management.

Mediating Role of Brand Trust (H4)

The indirect effect of SMMA on brand loyalty through brand trust was significant ($\beta=0.241$, $t=4.698$, $p<0.001$), confirming H4. The simultaneous significance of the direct ($\beta=0.247$) and indirect ($\beta=0.241$) effects, with near-equal magnitudes, confirms partial mediation. This finding reveals that SMMA creates brand loyalty through two comparably powerful and complementary pathways: a direct affective engagement route and an indirect cognitive trust-building route. The practical implication is that investment in SMMA generates loyalty dividends through both immediate emotional resonance and the progressive accumulation of brand credibility, a compounding effect that is difficult for competitors to replicate rapidly. Ebrahim (2020) confirms brand trust as the primary mediating mechanism converting social media marketing into brand equity and behavioral loyalty. Samarah et al. (2022) demonstrate that brand interactivity drives loyalty through both customer engagement and brand trust sequentially, while Bazrkar et al. (2021) confirm, specifically within the Iranian insurance sector, that social media marketing strategy components positively influence customer participation through perceived

value mediation. Diansyah and Suryono (2025) validate these findings in the Indonesian context, confirming that brand trust mediates the SMMA to brand loyalty relationship for Samsung smartphone customers.

Managerial Implications

Four strategic recommendations are proposed for Zurich Indonesia based on the empirical evidence. First, the dominance of the interaction dimension (loading=0.932) mandates an interactive content strategy: systematic deployment of Instagram Reels, Stories with polls, Q&A sticker sessions, and themed community challenges on insurance literacy. Research confirms that brand interactivity is the strongest antecedent of both brand engagement and loyalty in social media contexts (Samarah et al. 2022). Second, trendiness as the second-ranked dimension (0.901) warrants financial influencer partnerships: collaborations with credible financial content creators targeting the 28–43 age group to deliver insurance literacy content and enhance brand relevance among this key demographic (Anggreani et al. 2025; Samal et al. 2025). Third, since BL1 (willingness to recommend, loading=0.843) is the primary loyalty indicator, Zurich Indonesia should launch a structured referral activation programme offering premium discounts or digital vouchers for successful customer referrals, combined with branded hashtag campaigns to amplify organic reach (Ebrahimi et al. 2024; Cohen et al. 2025). Fourth, given that honesty ($BT1=0.813$) is the primary trust driver, Zurich Indonesia should conduct regular Instagram Live transparency sessions with insurance consultants openly addressing claim processes, policy coverage, and product benefits. Moon et al. (2025) confirm that clear, empathetic communication is a necessary condition for trust in insurance customer relationships, and Aboalghanam and Alzghoul (2025) demonstrate that transparent digital communication significantly shapes insurance brand reputation through brand trust.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

In response to the three research objectives, the following conclusions are drawn. First, SMMA exerts a significant positive direct effect on brand loyalty among Zurich Indonesia customers ($\beta=0.247$, $p=0.001$), with the interaction dimension as the dominant driver

(loading=0.932). Active, two-way social media communication is therefore the most impactful SMMA component for building insurance customer loyalty. Second, brand trust partially mediates the SMMA to brand loyalty relationship ($\beta=0.241$, $p<0.001$). The near-equal magnitude of the direct and indirect effects confirms that SMMA creates loyalty simultaneously through affective engagement and cognitive trust-building, two complementary mechanisms that reinforce each other. Third, brand trust is the strongest individual predictor of brand loyalty ($\beta=0.515$), affirming the paramount importance of integrity-based brand management in insurance markets. Consistent with Paulssen et al. (2014), under the high perceived risk conditions that characterise insurance, trust is not merely advantageous but structurally necessary for competitive loyalty positioning.

Recommendations

The following recommendations are directed at practitioners and policymakers. Indonesian insurance companies should design integrated social media strategies that concurrently develop interaction depth, content transparency, and social referral activation. Zurich Indonesia specifically should restructure its Instagram strategy around the four pillars identified: interactive content, influencer-led financial education, referral-based loyalty activation, and live claim transparency sessions. Future research should include additional mediating constructs such as perceived service quality, customer satisfaction, and customer brand engagement (Aljuhmani et al. 2023), as well as emotional constructs such as brand love (Linh et al. 2024), which remain underexplored in insurance contexts. Longitudinal designs and multi-platform coverage (including TikTok and YouTube) are also recommended to enhance external validity and causal inference (Mirbabaei et al. 2023).

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