



A Model Sensory Insurance Company Experience Relationship with Insurance Company Loyalty by Brand Love is Mediator which Has Brand Identity as a Moderator in the Northern Economic Corridor

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Abstract

The objectives of this investigation were to 1) assess the correlation between the sensory experience of customers with an insurance business and their loyalty towards the firm. The study also considered the role of brand love and the identity of the insurance company as moderating variables. The analysis was conducted using empirical data collected from the northern economic corridor, 2) to examine the direct and indirect impact of sensory brand experience on customer loyalty in an insurance company, with brand love acting as a mediating variable, and 3) to assess the impact of a moderator variable, specifically brand identity, on the intensity of the association between sensory brand experience and brand love. Furthermore, the moderator variable, referred to as brand identity, has an impact on the intensity of the connection between brand love and customer loyalty. Questionnaires were distributed to insurance clients residing in the northern economic region, specifically Chiang Mai, Chiang Rai, Lamphun, and Lampang. This study was conducted using a sample size of 400 selected using purposive sampling, structural equation modeling and moderator testing were used test the hypotheses. Results show that 1) the relationship between brand love and the insurance company's identity as a moderator variable in the Northern Economic Corridor was consistent with the empirical data, 2) the sensory brand experience had a direct impact on customer loyalty, and an indirect impact through brand love, and 3) brand identity was found to have impacted on brand affection and the impact of brand affection on customer loyalty and brand love.

Keyword: 1) sensory brand experience 2) brand love 3) brand identity 4) customer loyalty 5) insurance business

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Introduction

In 2015, The ASEAN Economic Community (AEC) set a plan to achieve economic goals in becoming: 1) a single market and production base, 2) a region with high competitiveness, 3) a region with equal economic development, and 4) a region that is integrated into the world economy by building up institutional capacity for investment in the wider scope and mandate of investment promotion, and implementing measures to decrease business operating expenses as well as facilitating the flow of additional investment capital. According to the United Nations Conference on Trade and Development (UNCTAD) 2018, AEC had an investment value from international of about 149 billion dollars a three-percent increase from 2017. This is contrary to the trend of global foreign direct investment, which was decreasing by 13 percent (Taweechaikarn, 2023). In addition to the problems of natural disasters and natural disaster management problems in countries as mentioned above. The ASEAN region is also contributing to the increase due to economic growth in the region in terms of technological disasters for instance, industrial accident, transport accident, and miscellaneous accident. Therefore, it is necessary for investors to incorporate risks from natural disasters and technological disasters into their business risk and business continuity management that is transferring the risk of causing damage to insurance company (Khunkitti, et al., 2020, pp. 167-177). The study focused on the B2C insurance industry. Thailand insurance companies', lack of sensory brand experience, brand love, and brand

identity resulted in low customer loyalty because of unfamiliarity or previous negative experiences (Andranurviza, Mulyati and Munadar, 2022, pp. 103-113). Furthermore, as the insurance industry is more concerned with reason than emotions, every product and service must have consumers' trust. Examining brand love presents an intriguing research opportunity with the goal of advancing knowledge to enhance and optimize the efficiency of general insurance sales, as well as increasing the potential for insurance competition between companies to develop insurance product formats for border trade. Transporting goods for sale to other provinces and abroad requires insurance to help manage risks and. This region is where the large industrial factories are located such as CP Company, Sahapat Inter Holding, Thai Beverage, etc. (Northern region industrial estate, 2022). Literature review revealed that there were a few studies on the influence of brand identity as a moderator of brand love on customer loyalty. The theoretical model was designed to empirically examine brand identity as a moderator of brand love on customer loyalty and can contribute to enhancement of profitability and market participation. It is advantageous for governmental entities to comprehend the evolving trends and distinctive attributes of insurance demand formats. This research can provide a framework for creating new insurance offerings suitable to the needs of relevant agencies, emphasizing educational benefits and advantages.



Research Objectives

1) To determine relationship theoretical model brand identity as a moderator of brand love on customer loyalty in the Northern Economic Corridor is empirically.

2) To study direct and indirect influence of sensory brand experience to customer loyalty by brand love is mediator.

3) To examine model brand identity as a moderator of brand love on customer loyalty in the northern economic corridor.

Literature Review

Experiences that happen as a result of certain stimuli. Direct observation and participation in events are used to obtain results, whether they are real or not. Experiences are often created by the personal behavior of the message received by the messenger by sensory experience (SE), and affective experience (AE) (Brakus, Schmitt and Zarantonello, 2009, pp. 52-68; Schmitt, 1999, pp. 53-67). Behavioral Experience (BE) and Intellectual Experience (IE) (Jung and Soo, 2012, pp. 87-98; Zarantonello and Schmitt, 2010, pp. 532-540). Customer use this factor to measure and compare service locations. Customers who have already experienced the service can benefit from the experiential customer perception strategy, which influences customer satisfaction and loyalty (Cuong, 2020, pp. 682-683). Positive experiences that encourage customers to bond with the brand and develop an emotional attachment to it. (Kim, Lee and Kim, 2020, pp. 523-535).

H1 Sensory brand experience positively affects brand love

Boateng, et al., (2020, pp. 479-494) found that customers can develop emotional attachments to luxury brands, and emotional stability depends on factors such as brand love and brand loyalty. Emotional attachment reflects the commitment which leads to a long-term relationship and customer behavior demonstrates the theoretical relationship between brand love and customer loyalty (Jacob, Khanna and Rai, 2020, pp. 597-607; Grisaffe and Nguyen, 2011, pp. 1052-1059). External factors stimulate customer perception. This causes positive behavioral and emotional effects. The sensory experience that impresses customers will encourage them to become attached to the brand and develop emotional love for that brand. Brand love has a positive effect on brand loyalty with passion (PS) and affection (AF). The level of emotional attachment a satisfied customer has towards a brand has a positive effect on brand loyalty. (Carroll and Ahuvia, 2006, pp. 79-89; Shahid, et al., 2022, pp. 1398-1412).

H2 Brand Love positively affects customer loyalty

That customer has a good experience and strong relationship with brand positively affect to loyalty (Shahid, et al., 2022, pp. 1398-1412). Customer's loyalty attitude is element of loyalty. Brand loyalty is defined as a combination of cognitive, emotional, evaluative, and analytical factors. These are dimensions of attitude repurchase. Behavioral loyalty represents customer's loyalty behavioral (Kang, 2015, pp. 35-38; Tartaglione, et al., 2019, pp. 1-21).

H3 Sensory brand experience positively affects customer loyalty

Brand Identity is a brand created by a manufacturer to communicate its position and message to consumers and make relationships between brand and customer (Aaker, 1998, p. 103). Brand Identity (BI), is an important part included in the organization's symbol to deliver and understand both internal and external stakeholders. Moreover, brand identity that arises from society and culture with Logo (LO) brand that is an official image representing the company and sending the organization's public relations information to customers (Chalearmchokwattana, Viriyasuebphong and Sangelimusuwan, 2022, pp. 97-116). External of brand identity and consistent brand behavior are the positive cognitive, behavioral, emotional, and sensory brand experiences that customers enjoy. These positive experiences encourage customers to bond with the brand and develop positive emotions and love brand. Moreover, Huang (2017, pp. 915-934) found that sensory experience has positive to brand love.

H4 Brand Identity as a moderator of sensory brand experience on brand love

Repurchase intention does not depend on the influence of customer situations

while marketing methods affect the behavior of changing brands and brand identity is an important positive variable that results in customer loyalty to the brand (Song, Bae and Han, 2019, pp. 1046-1065). Logo is a key element in branding and the recognition that the brand identity is created and developed is a key element of a successful brand. There is a positive relationship between brand logos and customers. As they lead to stability and stability and increases the relationship between customers and brands. Therefore, it can be said that brand logos are an important factor in building stable relationships and reputation is positively related to customer confidence (Mody and Hanks, 2020, pp. 173-189). Brand love has influence customer loyalty with positive emotion (Junaid, et al., 2019, pp. 200-215). Customer loyalty is driven by strong emotions with a strong attachment to a particular brand (Carroll and Ahuvia, 2006, pp. 79-89; Bairrada, Coelho and Lizanets, 2019, pp. 30-47).

H5 Brand Identity as a moderator of brand love on customer loyalty

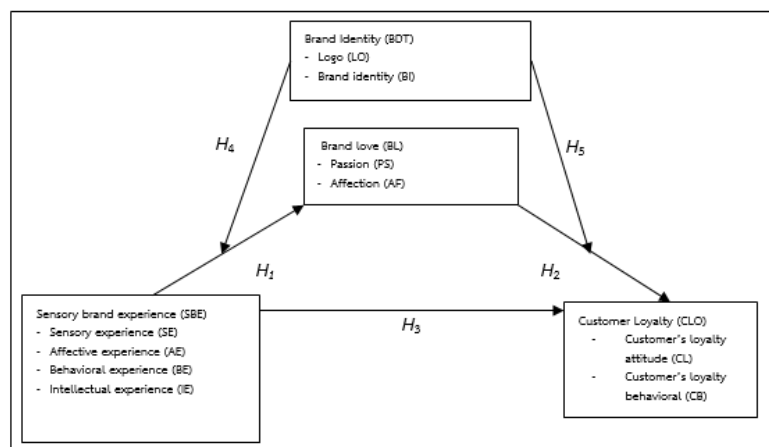


Figure 1 The study conceptual model



Methods

In this study, the researcher studied 400 insurance customers in four provinces Chiang Mai, Chiang Rai, Lamphun, and Lampang. Hair, et al. (2010, p. 15) amount of sample size

10-20 sample per 1 variable. In this research, allocation of questionnaires used the probability decision sampling, stratified sampling, and purposive sampling technique for respondents. Table 1

Table 1 The amount of insurance customers

Province	Chiang Rai	Chiang Mai	Lampang	Lampun	Total
Customer	447,332	1,945,576	165,487	111,037	2,669,432
Sample size	67	292	25	17	400

Research Methods Used

1. Structural equation modeling analysis by AMOS program was used to determine the relationship theoretical model brand identity as a moderator of brand love on customer loyalty in the Northern Economic Corridor is empirically.

2. To examine moderator by PROCESS 4.2 program to examine brand identity as a moderator of brand love on customer loyalty.

as their highest educational, qualification and were employed in government positions, with an income ranging from 30,001 to 40,000 baht. The statistic arithmetic means and standard deviations of sensory brand experience were (\bar{x} = 4.0716, brand love were \bar{x} = 3.9646, brand identity were \bar{x} = 4.0421, and brand loyalty were \bar{x} = 4.0455.

Result

The majority of the respondents predominantly consisted of women within the 45-54 age range. They held a bachelor's degree

Table 2 Composite Reliability and Average Variance Extracted observed variables and latent variables

Latent Variable		CFA2	Observed Variable	CFA1	
CR		AVE		CR	AVE
SBE	.808	.581	SE	.824	.545
			AE	.897	.743
			BE	.888	.725
			IE	.826	.601
BL	.757	.507	PS	.864	.616
			AF	.880	.652

Latent Variable		CFA2	Observed Variable	CFA1	
CR		AVE		CR	AVE
BDT	.778	.536	LO	.787	.552
			BI	.815	.594
CLO	.810	.511	CL	.775	.537
			CB	.905	.615

As can be seen, table 2 showed that all observed variables and latent variables, and composite reliability were significant higher than 0.07 and the average variance extracted

was significant higher than 0.50 The components were accurate and suitable for further structural equation model analysis (Hair, et al., 2014, p. 23).

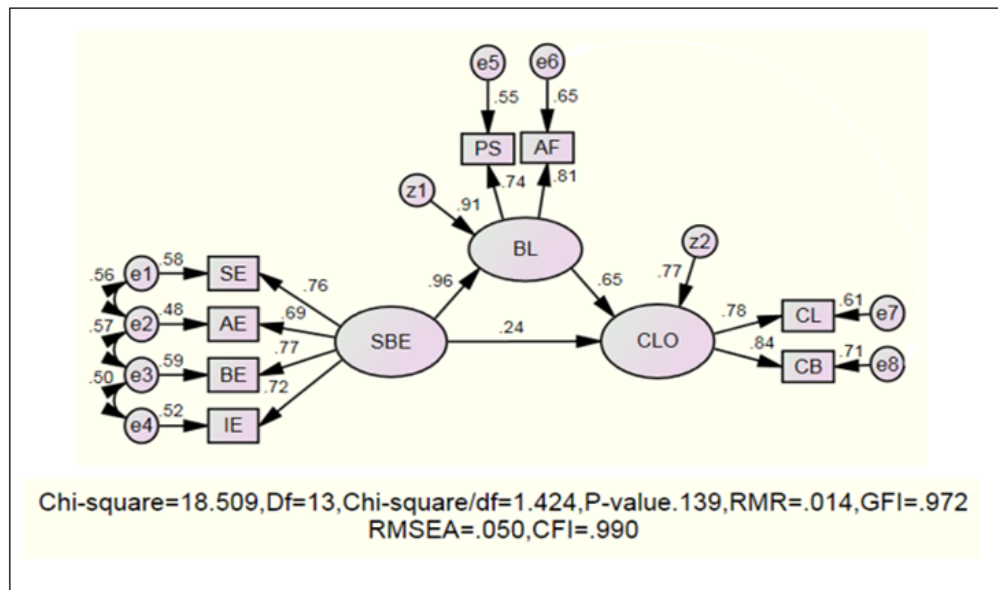


Figure 2 To determine the relationship theoretical model brand identity as a moderator of brand love on customer loyalty in the Northern Economic Corridor is empirically

It was found that the statistics evaluate the harmony of the structural equation model was Chi-square/df=1.424, p-value=0.139, RMR=0.014, GFI=0.972, RMSEA=0.050 and CFI=0.990 (Schermelleh-Engel, Moosbrugger and Muller, 2003, pp. 23-74). That was mean relationship theoretical model brand identity as a moderator of brand love on customer loyalty in the Northern Economic Corridor is empirically.

The research found that 1) sensory brand experience had observed variable, sensory behavioral experience, sensory experience, sensory affective experience, sensory Intellectual experience 2) brand love had observed variable, passion, and affection. 3) customer loyalty had observed variable, customer's loyalty attitude, and customer's loyalty behavioral.

**Table 2** Results of research hypothesis testing

Hypothesis	Statistics			Result
	Coefficient	SE	t	
1. Sensory brand experience positively affects brand love	0.955	0.128	7.461	Support
2. Brand Love positively affects customer loyalty	0.646	0.092	7.022	Support
3. Sensory brand experience positively affects customer loyalty	0.242	0.077	3.143	Support

The direct influence of sensory brand experience to customer loyalty was 0.242 while the indirect influence of sensory brand experience to customer loyalty was 0.859 with brand love as a mediator is shown in Table 3

Table 3 Direct and indirect influences of sensory brand experience on customer loyalty with brand love as a mediator.

Cause Variable	Dependent Variables					
	Brand love			Customer loyalty		
	Direct Influence	Indirect Influence	Total	Direct Influence	Indirect Influence	Total
Sensory brand experience	0.955**	-	0.955**	0.242**	0.617**	0.859**
Brand love	-	-	-	0.646***	-	0.646**
Coefficient of Determination	$R^2 = 0.910$			$R^2 = 0.770$		

*Significant 0.05 ($1.960 \leq t\text{-value} < 2.576$) ** Significant 0.01 ($2.576 \leq t\text{-value} < 3.270$) *** Significant 0.001 ($t\text{-value} \geq 3.270$)

To examine model brand identity as a moderator

1. To examine model brand identity as a moderator of sensory brand experience on brand love

Table 4 Coefficients and Standard Error t-test and P-value

Model	Coefficients	Standard Error (SE)	t-test	P-value	LLCI	ULCI
Constant	4.178	0.038	108.745	0.000	4.103	4.254
SBE	0.320	0.061	5.284	0.000	0.200	0.439
BDT	0.448	0.063	7.127	0.000	0.324	0.572
BDT x SBE	0.178	0.068	2.612	0.010	0.312	0.043
Coefficients (R2) 0.526						

In Table 4, brand identity as a moderator influence sensory brand experience on brand love indicated that (BDT x SBE) was 0.178 significant 0.05, t-test was 2.162, and p-value was 0.010 which means that brand identity had

an influence.

The analysis of the relationship between sensory brand experience affect to brand love by brand identity as a moderator is shown in Figure 3

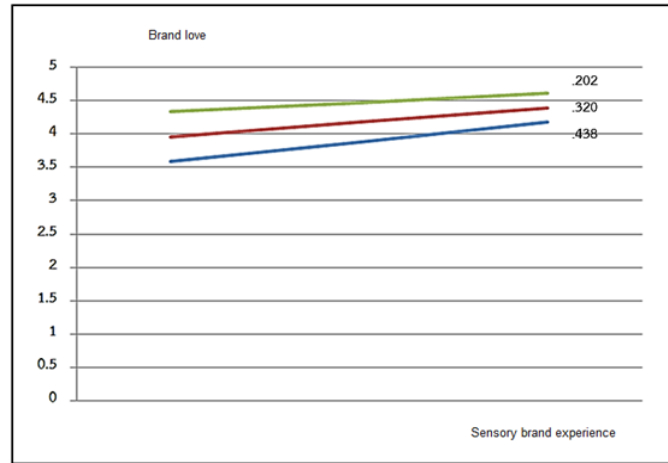


Figure 3 Brand identity as a moderator of sensory brand experience on brand love

Figure 3 showed that brand identity increase value affect to sensory brand experience was influence brand love was increase dramatically.

2. To examine model brand identity as a moderator of brand love on customer loyalty

Table 5 Coefficients and Standard Error t-test and P-value

Model	Coefficients	Standard Error (SE)	t-test	P-value	LLCI	ULCI
Constant	3.996	0.038	105.349	.000	3.921	4.071
BL	0.260	0.066	3.938	.000	0.130	0.391
BDT	0.407	0.059	6.956	.000	0.292	0.523
BDTxBL	0.155	0.078	1.997	.047	0.308	0.002
Coefficients (R2) 0.424						

In Table 5 brand identity as a moderator influence brand love on customer loyalty indicated that (BDT x BL) was 0.155, significant

0.05, t-test was 1.997, p-value was 0.047 mean brand identity was influence. Figure 4

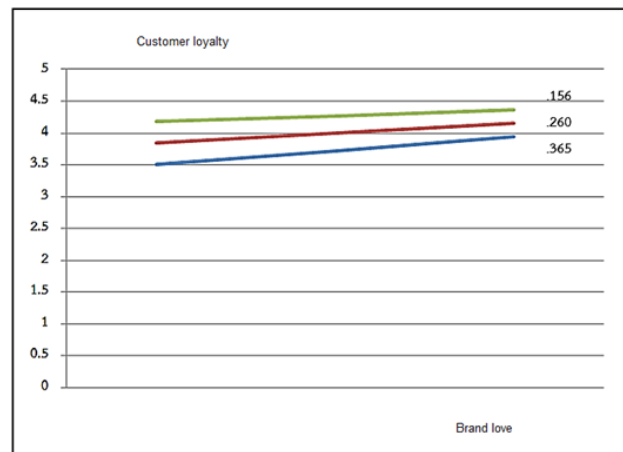


Figure 4 Brand identity as a moderator influence brand love on customer loyalty



Figure 4 showed that brand identity increase value affect to brand love was influence customer loyalty was increase dramatically.

Conclusion and Discussion

The objective of this study was to examine. It found that the developed structural equation model was consistent with the empirical data. Sensory brand experience consisting of sensory behavioral experience, sensory experience, sensory affective experience, sensory Intellectual experience (Brakus, Schmitt and Zarantonello, 2009, pp. 52-68; Jung and Soo, 2012, pp. 87-98; Zarantonello and Schmitt, 2010, pp. 532-540) affects customer loyalty. Sensory brand experience influences customers' perceptions of the benefits of an insurance product (Nayeem, Murshed and Dwivedi, 2019, pp. 821-836; Rakhmawati and Tuti, 2023, pp. 124-136). Furthermore, customers can memorize experiences when they used insurance policies. This experience emotional support to repeat purchases is strongly consistent with emotional attachment to the brand. It can help marketers who want to increase customer loyalty and connect with customers on an emotional level. The results also showed that a company's identity played an important role in building relationships between customers and brands (Shahid, et al., 2022, pp. 1398-1412). On the one hand, sensory brand experience indirect influence customer loyalty by brand love as a mediator consistent with Bae and Kim (2023, pp. 2412-2430) found that brand love affected to sensory brand experience and brand love. On the one hand, trust brand also played an important role to sensory

brand experience and brand love to customer loyalty consistent with Ellitan (2023, pp. 220-224) which found that brand customer love will have confidence. Brands provide a good experience, good quality service and able to fulfill customer desires.

Moreover, brand identity as a moderator influence sensory brand experience on brand love indicating that brand identity was influential. Then, brand identity as a moderator influence brand love on customer loyalty indicated brand identity was influence. Harjadi, Fatmasari and Hidayat (2023, pp. 481-488) found that sensory brand experience positively affected to brand identity of in the insurance industry. Significant brand identity has a positive impact on customer brand love. In terms of brand identity has a significant positive effect on brand love in the insurance industry. The research of Mody and Hanks (2020, pp. 173-189) found that logo and identity had significant effects on customer loyalty and brand love positively affected customer loyalty to repurchase intention. Loyalty theory defines it as a three-dimensional trend of positive affect. One of these dimensions is emotional tendencies (Diallo, Moulines and Roux, 2020, pp. 204-222). By meaning is fear, respect, or obedience that is systematically expressed in a brand. The existence of brand loyalty can be a key to success for a company. Brand loyalty can be used as a reference point for a customer's propensity to switch to another company (Ledikwe, Roberts and Klopper, 2019, pp. 85-101). The customer commitment to continuous purchase of the same product can be termed as brand loyalty. It is independent of other situ-

ational factors and product marketing that can induce customer behavior to switch to another brand. Therefore, brand loyalty is the level of interest between customer and brand. Based on the advantages of each brand (Ting, Abbasi and Ahmed, 2021, pp. 1139-1158). Customers can identify brand and they can understand the brand's advantages. It can be evidence of the relationship between brand identity and brand loyalty (Ahn and Back, 2020, pp. 226-242). The research paper of Heggde and Tampi (2019, pp. 37-50) found that there is a positive relationship between company identification and brand loyalty. Research in the hospitality sector also showed a positive relationship between brand identification and brand loyalty (Nasir, et al., 2022, pp. 2134-2143; Rather, Najar and Jaziri, 2020, pp. 229-243). Brand love is directly and positively related to consumer loyalty to the brand (Coelho, Bairrada and Peres, 2019, pp. 154-165). Research of Zhang, et al. (2020, pp. 1-10) found that support brand love and brand loyalty were significantly related to customers and another study indicated a positive relationship between brand love and brand loyalty in the high-priced branding sector (Shetty and Fitzsimmons, 2022, pp. 21-35).

Recommendations

1. Insurance companies should focus on providing warm customer service experience. This includes reviewing/ensuring that insurance policies deliver a sensory experience that meets customer needs. Develop relationships with customers repurchase.

2. The management level should create brand love by building good relationships between service staffs and customers by listening to customer opinions who come to

use the company's services. By improving the services efficiency, including providing clear answers, positive results can be achieved which will lead to the development of brand love for the insurance company.

3. The management level should focus on commitment through vision commitment to quality sincerity reflects the stability of the company to increase customer confidence. In addition, after sales service is very important. These are the factors that contribute to customer loyalty.

4. The management level should focus on target customer groups and the application of service marketing strategies aimed at addressing customer needs through the company's identity. Brand identity, image enhancing customers' positive emotional perceptions, marketers can personalize their brand offerings with an attractive image. Moreover, fast claims service.

Future Study

The study used a convenience sample of users, more indicators should be added, brand love, brand identity and brand loyalty are subjective indicators. It should be used in conjunction with objective measures to make the explanation of the research results more complete.

Applying the brand love model as a factor linking the relationship between the sensory brand experiences to brand loyalty with brand identity as a moderator variable in the Northern Economic Corridor area to test with Insurance companies in other regional areas or other businesses/companies that have similar business models in order to confirm the results of this study.



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