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## Antecedents of Customer Brand Engagement Affecting Customer Satisfaction, Trust, and Commitments in Forming Loyalty and Word of Mouth in Indonesia

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# ANTECEDENTS OF CUSTOMER BRAND ENGAGEMENT AFFECTING CUSTOMER SATISFACTION, TRUST, AND COMMITMENTS IN FORMING LOYALTY AND WORD OF MOUTH IN INDONESIA

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## Abstract

**Manuscript type:** *Research Article*

**Research Aims:** *The research objective was to determine customer brand engagement (CBE) drivers, which directly or indirectly generate word of mouth (WOM) on Instagram through trust, commitment, customer satisfaction, and loyalty.*

**Design/methodology/approach:** *This research was conducted in Indonesia with 213 respondents who are active on Instagram accounts, have an age range between 20 and 60 years, and have an attachment to products from middle to upper-class brands in Indonesia. This quantitative research uses the Structural Equation Model (SEM) method.*

**Research Findings:** *The results show that customer involvement and flow experience are the main drivers of CBE, which then directly generate WOM, customer trust, and customer commitment. CBE also indirectly forms WOM through trust and commitment.*

**Theoretical Contribution/Originality:** *This study can explain the importance of customer involvement and experience in forming CBE to gain loyalty and word of mouth through Instagram in Indonesia.*

**Practitioner/Policy Implication:** *The managerial implication of the research is about brand-building strategies, forming satisfaction, trust, and commitment to brand loyalty in the short and long term through disseminating information on social media such as Instagram.*

**Research limitation/Implications:** *This study has limitations; first, the research data only relies on one social networking site (Instagram) in Indonesia to test hypotheses. Second, the survey was about middle-class and above-class product brands. Third, in this case, it has yet to discuss demographics about age.*

**Keywords:** Involvement, Experience, Engagement, Loyalty, Word of Mouth.

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## INTRODUCTION

Today's use of the internet, social media, and other digital communication technologies is increasing rapidly and has become part of the daily lives of billions of people worldwide. According to statistics, in January 2020, 4.54 billion people will be active internet users, covering 59% of the global population (Johnson, 2020). The most popular social media among young people is Instagram (Ghatnekar *et al.*, 2019), where Instagram users in Indonesia ranked fourth globally (Clement, 2019). With the advent of social media, traditional sellers' and customers' roles have changed, and people can communicate directly with brands (Tsai & Men, 2014). Likewise, the company's building and maintaining consumer relationships also has much to do with its (Gawas *et al.*, 2018).

Although customers interact with thousands of brands, customers improve relationships intensely with only a small percentage of brands (Carvalho & Fernandes, 2018). In virtual brand communities, customer brand engagement (CBE) involves specific interactive experiences between the customer, the brand, and other community members (Brodie *et al.*, 2013). CBE is an underlying psychological state (Patterson &

Yu, 2015). Therefore, developing a CBE is essential to maintaining long-term customer relationships (Cha *et al.*, 2016). In addition, the people engaged may be more proactive in spreading the word on social media platforms (Loureiro *et al.*, 2017).

Previous research found that customer involvement and interactivity increase CBE (Carvalho & Fernandes, 2018; France, Merrilees, & Miller, 2016). In addition, what makes up CBE is customer participation (Dessart, 2015) and customer flow experience (Carvalho & Fernandes, 2018). Customer involvement also increases customer participation (Hsu & Chen, 2014; Ida, 2017), customer flow experience (Altunel & Kocak, 2016), as well as cumulative customer satisfaction (Altunel & Kocak, 2016; Hamza, 2015; Hsu & Chen, 2014). The research on social media and Facebook found that CBE forms customer commitment, customer trust, cumulative customer satisfaction, and positive customer WOM (word of mouth) referrals (Carvalho & Fernandes, 2018).

Research on Facebook social media on the antecedents of CBE (customer involvement, participation, interactivity, and flow experience), whose results are customer trust,

customer commitment, and cumulative customer satisfaction, then finally, building loyalty and WOM referrals have been done a lot separately. Most of the research also uses Facebook only. However, this study conducts research simultaneously and adds customer loyalty variables to build WOM referrals on Instagram social media, especially in Indonesia. In addition, it also explores the influence of customer involvement and customer flow experience on customer satisfaction. Therefore, the research focuses on social media Instagram usage for active users in Indonesia who use well-known products in the upper-middle-class product groups such as Zara, Nike, H&M, Adidas, Gucci, Apple, Buccheri, Uniqlo, Rolex, Executive, and others. The goal is to determine the main drivers of CBE and whether the results affect customer loyalty and the dissemination of WOM information through Instagram social media in Indonesia. We hope this can improve CBE's understanding of Instagram social media, redefining marketing tactics and more focused strategies.

## LITERATURE REVIEW

### *Influence of Customer Involvement, Participation, Interactivity, and Flow Experience on CBE*

Customers involved with a brand will devote their time and energy to the brand's content, so involvement is one of the essential drivers of the CBE (Robertson *et al.*, 2016). In addition, according to Schmitt *et al.* (2015), every service exchange involves a form of customer experience. Customers who experience pleasure when acting with total engagement will have a customer flow experience (Huang *et al.*, 2012). Customer involvement is likely only possible if brands generate participation among active consumers on social media networks and platforms (Gangi & Wasko, 2016). Previous studies have found that customer involvement increases CBE (Carvalho & Fernandes, 2018; France *et al.*, 2016; Parihar *et al.*, 2018; Solem & Pedersen, 2016). Other than that improves the customer flow experience (Altunel & Kocak, 2016) and customer participation (Altunel & Kocak, 2016; Carvalho & Fernandes, 2018).

Through participation (whether through consumption, contribution, or creation), customers can get to know the brand better, adjust their expectations, and have a more vital perception of the adjustment and cost reduction (Carvalho & Fernandes, 2018). Customer participation is also necessary before expressing a CBE (Nysveen &

Pedersen, 2014). In addition, customer interactivity in posts supports user engagement in liking, commenting, or sharing (Luarn *et al.*, 2015). Researchers have previously proven that customer participation increases CBE (Chen & Raab, 2014; Dessart, 2015; Solem & Pedersen, 2016) and customer interactivity (Carvalho & Fernandes, 2018).

Consumer engagement characterises a more interactive relationship between consumers and brands (Loureiro *et al.*, 2017). Online information with high interactivity leads to more online engagement, wherein social posts have the most comment activity (Luarn *et al.*, 2015). Customers can have in-depth discussions about similar shopping experiences, share product-related information, get psychological support, and promote their sense of identity through interactions on social media (Li *et al.*, 2020).

Shared experiences make community members feel a shared identity, i.e., community identification that positively impacts online brand community engagement (Chien *et al.*, 2012). Likewise, customer interactivity has previously been found to increase CBE (Carvalho & Fernandes, 2018; France *et al.*, 2016) and improve the

customer flow experience (Carvalho & Fernandes, 2018). Besides, customer flow experience increases the CBE (Carvalho & Fernandes, 2018). Therefore, based on the above statement, we propose the following hypotheses:

*H1. Customer involvement increases CBE.*

*H2. Customer involvement increases customer participation.*

*H3. Customer involvement increases customer flow experience.*

*H4. Customer participation increases CBE.*

*H5. Customer participation increases customer interactivity.*

*H6. Customer interactivity increases CBE.*

*H7. Customer interactivity increases the customer flow experience.*

*H8. Customer flow experience increases CBE.*

### ***Influence of Customer Involvement and Flow Experience on Cumulative Satisfaction***

Customer experience, defined as a customer's response to interactions with an organisation before, during, or after purchase or consumption, across multiple channels and across time, has emerged as a source of sustained competitive differentiation (Kranzbühler *et al.*, 2018, Lemon and Verhoef, 2016, Voorhees *et al.*, 2017). At the

same time, flow is an unconscious experience where the individual is wholly focused and enjoying the developing activity (Liu et al., 2016). Furthermore, when a customer experiences helping another customer, it can increase satisfaction (López-López *et al.*, 2014). Therefore, quality of experience and involvement are essential to forming a satisfaction (Altunel & Kocak, 2016). In several kinds of research, the impact of brand experience on customer satisfaction is significant (Abdirahman *et al.*, 2018; Hussein, 2018; Khan *et al.*, 2015). Likewise, customer involvement increases customer satisfaction cumulatively (Altunel & Kocak, 2016; Hamza, 2015; Hsu & Chen, 2014; Kim & Lee, 2017). Then, we propose the following hypotheses:

*H9. Customer flow experience increases cumulative customer satisfaction.*

*H10. Customer involvement increases cumulative customer satisfaction.*

### ***The Effect of CBE On Cumulative Customer Satisfaction, Trust, And Commitment***

Customer satisfaction is defined as the result of the cognitive and affective evaluation, where standard expectations are compared with actual perceived performance with the disconfirmation paradigm (Sharmeela-Banu

et al., 2012). Previous literature theorized that customer satisfaction could be classified into transaction-specific and general overall satisfaction (Roth & Bösener, 2015). Transaction-specific customer satisfaction refers to customers' ratings after a particular purchase experience, and overall satisfaction (cumulative satisfaction) means customers' ratings of brands are based on their experiences. The effect of satisfaction on different levels of engagement may also not be the same across all service contexts; it may depend on the customer engagement experience that motivates the customer (Thakur, 2019). Thus, increasing satisfaction is very important because satisfaction is the key to a brand's long-term survival (Saulina & Syah, 2018). Previous studies have found that CBE increases cumulative customer satisfaction (Carvalho & Fernandes, 2018; Solem & Pedersen, 2016).

Customers who engage with social media tend to develop trusting relationships with the social media (So *et al.*, 2014). Customer trust is critical in developing and facilitating connections in the brand community (Bruhn *et al.*, 2014). Previous studies have shown that CBE increases customer trust (Carvalho & Fernandes, 2018).

CBE focuses on satisfying customers by providing superior value over competitors to build customer trust and commitment in long-term relationships (Sashi, 2012). Moreover, customer trust and commitment can be formed when highly engaged consumers receive shared knowledge and recommendations from a brand from an expert (Pongpaew *et al.*, 2017). The success of social media marketing usually refers to its ability to engage online users (Pentina *et al.*, 2014) and build and develop customer relationships (Pham & Gammoh, 2015). As previously found, CBE increased the customer commitment (Carvalho & Fernandes, 2018) and WOM referrals (Carvalho & Fernandes, 2018; Niyomsart & Khamwon, 2016). Thus, the following hypotheses are proposed:

*H11. CBE increases cumulative customer satisfaction.*

*H12. CBE increases customer commitment.*

*H13. CBE increases customer trust.*

*H14. CBE increases customer WOM referrals.*

### ***Influence of Cumulative Customer Satisfaction, Trust, and Commitment on Loyalty***

Customer cumulative satisfaction is vital and crucial in all businesses because customer

satisfaction will determine the overall performance of the company as well as customer trust and loyalty (Bahtar, 2018). It supports this because once customers are satisfied with the brand, they are more willing to be loyal, given that the brand can keep them with their needs and desires, thus making them more inclined to choose the same brand all the time (Haro *et al.*, 2014). Have found that high customer cumulative satisfaction will increase customer loyalty (Abdirahman *et al.*, 2018; Khan *et al.*, 2015; Kim & Lee, 2017; Nurlitasari & Syah, 2016; Ramaseshan *et al.*, 2017; Saulina & Syah, 2018; Seesaiprai, 2016; Suhendar & Ruswanti, 2019)

Trusting brands is vital in driving consumer loyalty to a particular brand (Afriani *et al.*, 2019). Consumer trust in a brand can be obtained through a product if a marketer creates and maintains a positive emotional relationship with consumers (Hidayanti, 2018). Customer trust is undoubtedly different from other consumers of a product or service, so the higher the trust, the higher the customer loyalty (Saulina & Syah, 2018). Previous studies have found that customer trust increases customer loyalty (Afriani *et al.*, 2019; Ellonen *et al.*, 2010).

It takes work to make loyal customers using word of mouth firmly directly. It requires consistently providing error-free services that increase customer commitment (Selvakumar, 2015). Committed customers remain with the company as loyal customers and provide references (Afridi *et al.*, 2020). Developing brand loyalty is critical to maintaining long-term customer relationships (Cha *et al.*, 2016). Previous hospitality researchers have found commitment to be a key component in building and maintaining long-term relationships between business partners. Hence customer commitment has been identified as a critical driver of customer loyalty (Rather, 2017; Rather & Sharma, 2017). Likewise, loyal customers to the service provider will likely make optimistic WOM recommendations (Niyomsart & Khamwon, 2016). The following hypothesis is as follows:

*H15. Customer cumulative satisfaction increases customer loyalty.*

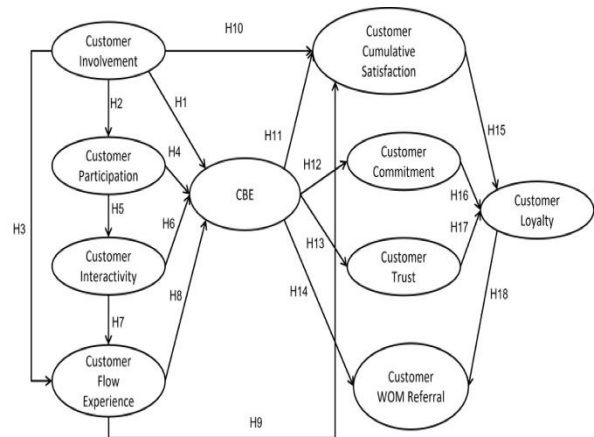
*H16. Customer commitment increases customer loyalty.*

*H17. Customer trust increases customer loyalty.*

*H18. Customer loyalty increases customer WOM referrals.*

Based on the theoretical framework above, the research model can be described in Figure 1.

Figure 1. Path Diagram



## RESEARCH METHOD

Data is collected using survey methods by spreading online questionnaires and measurements using the Likert scale of 1 - 7 (1 = strongly disagree and 7 = strongly agree). About measurements, there are four questions adapted from Cheung & To (2011) to measure Customer Involvement (CIV), such as: "This brand is better than other brands" and "This brand means a lot to me." Three questions from Muntinga, Moorman, & Smit (2011) for Customer Participation (CP), such as: "I saw other people's comments about this brand on Instagram" and "I spread information about this brand on Instagram." Three questions from Wu (2006) to measure Customer Interactivity (CIT) which include items: " I can communicate with the company directly



to ask more about this brand" and "I consider social media platforms sensitive to my need for brand information." There are three questions from Mathwick & Rigdon (2004) to measure the Customer Flow Experience (CFE), such as "When I use Instagram, I forget about other things" and "I enjoy searching for this brand on Instagram." Four questions from Kinard & Capella (2006) to measure Customer WOM referrals (WOM) include: "On Instagram, I have told more people about this brand than any other brand" and "On Instagram, I tell people about this brand in detail." Three questions from Olsen & Johnson (2003) to measure Cumulative Customer Satisfaction (CCS) such as: "On Instagram, this brand is very close to the ideal" and "On Instagram, I am satisfied with this brand." There are four questions from Ballester, Munuera, & Yague (2003) to measure Customer Trust (CT) as: "This brand name lived up to my expectations" and "This brand is a brand that has never let me down." There are six questions from Dwivedi (2015) to measure CBE (CEN), such as: "I am passionate about using this brand" and "I can continue to use this brand for a long time." The scales were taken from *Sharma & Rather (2016) and Rather (2017)* to measure Customer Commitment (CC) and Customer Loyalty (CLO). The items for Customer

Commitment (CC) such as: "I love this brand" and "I have a special relationship with this brand." Whereas the items for Customer Loyalty (CLO) include: "When I need this product, I will buy this brand" and "I intend to continue buying this brand." Total measurements are using thirty-eight questions.

Respondents are determined using the purposive sampling method in Indonesia, with sample criteria being those with an Instagram account. They are at least active for one year on Instagram, have an age range of 20 to 60 years, and are attached to products with well-known brands in the upper-middle-class product group. Factor analysis is done for validity and reliability tests with SPSS 24 and subsequent validity tests by looking at Kaiser-Meyer-Olkin measurement values (KMO) and Measure of Sampling Adequacy (MSA). The results of KMO (0.567 to 0.818) and MSA (0.543 to 0.883) are more significant than 0.5, which means the factor analysis is appropriate. Internal reliability tests of the factors identified showed a strong Cronbach's Alpha, where the result was between 0.724 to 0.934 (Hair *et al.*, 2014). For quantitative analysis, we use the SEM (Structural Equation Model) with Lisrel 8.8, where the number of samples is at least five

times the number of questions (Hair *et al.*, 2014).

## RESULT AND DISCUSSION

### *Result*

More than half of the respondents (56%) were aged 17 to 31, and 54% were female customers. It is slightly different from the previous testing on Facebook social media, which showed 78.3% of respondents aged between 18 to 30 years, and 71.5% of them are female customers (Carvalho & Fernandes, 2018). In this case, 57 different brands are represented. Among the brands chosen by customers, the most mentioned (more than five times) are Nike (17%), Adidas (16%), Apple (16%), H&M (9%), Uniqlo (9%), Executive (4%), Gucci (4%), Buccheri (3%) and Zara (3%).

The construct validity measurements are acceptable and declared valid, as most indicators on each variable have a loading factor of more than 0.50 (Hair *et al.*, 2014). There is only 1 (one) indicator, the first and second indicators of the Customer Interactivity variable (CIT1 and CIT2) have loading factors below 0.50, namely 0.46 and 0.48. The results of the calculation of construct reliability (CR) and variable extracted (VE) are good, where the construct

reliability value must meet reliability requirements with CR above 0.60 and VE values above 0.50 (Hair *et al.*, 2014).

Table 1. Validity and Reliability Test

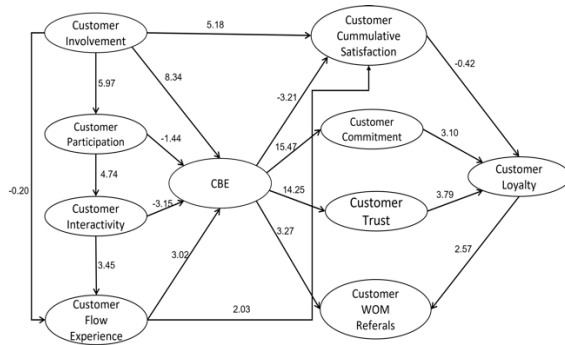
Variables	CR	VE
CIV	0.766	0.450
CP	0.806	0.584
CIT	0.604	0.351
CFE	0.832	0.634
WOM	0.866	0.619
CCS	0.887	0.723
CT	0.918	0.737
CC	0.819	0.603
CBE	0.940	0.723
CLO	0.908	0.713

Table 2. Goodness of Fit

Items	Result	Items	Result
X <sup>2</sup> /df	2.07	AIC	1448.5
df	585	CAIC	1954.51
Chi-Square	1212.5	NFI	0.96
RMSEA	0.074	Critical N	115.24
ECVI	7.35	GFI	0.75

Based on the conformity test analysis, most showed an excellent fit (Table 2). Thus, it is an overall fit for the model, although some are at the marginal fit level. The path results are in Figure 2 and Table 3.

Figure 2. Result Path Diagram



H14	CBE increases WOM referrals	3.27	Supported
H15	Customer cumulative satisfaction increases customer loyalty	-0.42	Not supported
H16	Customer commitment increases customer loyalty	3.79	Supported
H17	Customer trust increases customer loyalty	3.10	Supported
H18	Customer loyalty increases customer WOM referrals	2.57	Supported

Table 3. Hypotheses Testing

	Hypothesis Statement	T-Value	Results
H1	Customer involvement increases CBE	8.34	Supported
H2	Customer involvement increases customer participation	5.97	Supported
H3	Customer involvement increases customer flow experience.	-0.2	Not supported
H4	Customer participation increases CBE.	-1.44	Not supported
H5	Customer participation increases customer interactivity	4.74	Supported
H6	Customer interactivity increases CBE.	-3.15	Not supported
H7	Customer interactivity increases the customer flow experience	3.45	Supported
H8	Customer flow experience increases CBE	3.02	Supported
H9	Customer flow experience increases cumulative customer satisfaction.	2.03	Supported
H10	Customer involvement increases cumulative customer satisfaction.	5.18	Supported
H11	CBE increases cumulative customer satisfaction.	-3.21	Not supported
H12	CBE increases customer commitment	14.25	Supported
H13	CBE increases customer trust	15.47	Supported

**Discussion**

This research aims to identify and examine the main drivers of CBE processes and integrate them into a comprehensive model. In Figure 1, customer involvement is independent, while other variables are dependent. According to previous studies, customer involvement and customer flow experience are the main drivers of CBE (Carvalho & Fernandes, 2018; France *et al.*, 2016). The main driver of CBE is customer involvement and customer flow experience. In this case, when customers increasingly feel that a brand is attractive, better, and necessary, they will be more excited and continue using it.

CBE increases customer commitment and customer trust and increases customer WOM referrals. Thus, it supports that close brand engagement generates customer trust and commitment and encourages customers to

spread it on social media. (Carvalho & Fernandes, 2018; France *et al.*, 2016; Niyomsart & Khamwon, 2016). Someone who feels enthusiastic, proud, and enjoys interacting with a brand that never disappoints will find it difficult to switch to another brand, even if it is cheaper. They will also voluntarily tell others via Instagram about the good impression of the brand.

Customer involvement increases customer participation and interactivity and further encourages the formation of a customer flow experience. For example, brand-related customer involvement in content perceives higher participation and interactivity with the brand community. Similarly, customers who actively participate in the community are more likely to feel better interactivity with Instagram's virtual social community and consequently experience flow, i.e., become entirely immersed in Instagram's virtual social gathering and enjoy it.

Customer flow experience increases cumulative customer satisfaction, which aligns with previous studies (Abdirahman *et al.*, 2018; Altunel & Kocak, 2016; Khan *et al.*, 2015). Customer involvement increases cumulative customer satisfaction and has been proven to support previous research

(Altunel & Kocak, 2016). The test results found that cumulative customer satisfaction is greater, informing cumulative customer satisfaction compared to customer involvement. Customers who increasingly feel that a brand is better, attractive, and means a lot to them will feel more satisfied. Likewise, customers are also increasingly happy when getting their experience about the brand through Instagram social media.

Figure 1 shows that customer trust significantly influences the loyalty (Afriani *et al.*, 2019; Ellonen *et al.*, 2010). Likewise, committed customers will increase their loyalty to a brand. Compared to customer trust, it turns out that customer commitment is more significant in increasing customer loyalty. It shows that customers already attached to the brand will trust or commit. It can lead customers to make repeat purchases or use the brand continuously. In addition, customer loyalty increases customer WOM referrals (H18 accepted). Customers who have made purchases continually will tell more people through Instagram social media about this brand than any other brand in detail, give a good impression, and proudly tell others that they have used it. It follows the theory and studies before (Niyomsart & Khamwon, 2016).

Customer participation did not increase CBE, and customer participation turned out to have a negative but not significant effect on CBE. Contrary to the previous invention, customer participation increased CBE (Chen & Raab, 2014; Dessart, 2015; Solem & Pedersen, 2016). It supported who conducted his research on Facebook social media that explained the nature of fluctuations in customer participation in the brand hence participation does not directly increase CBE (Carvalho & Fernandes, 2018). It also supports Quach *et al.* (2019) in their research in America, which found that customer participation did not significantly affect customer engagement. Customer participation refers to customer engagement in product development, including information, resources, consumer-provided efforts, and cooperation with companies on Instagram. When customers see other people's comments about a brand, contribute to brand content, and spread information about a brand on Instagram, it turns out that it does not necessarily make customers bond with a brand. For example, some customers give a negative statement about one of the products, such as the Zara brand, on their Instagram accounts. All Instagram members of the Zara brand community can see it.

Despite actively participating, customers who are members of the brand feel they need a bond to continue using it. Although customer participation increases, it will not make the customer brand bound if it does not provide benefits as expected.

Likewise, with customer interactivity proven not to increase CBE, customer interactivity negatively affected CBE. It differs from previously stated, where customer interactivity is proven to increase CBE (Carvalho & Fernandes, 2018; France *et al.*, 2016). However, it supports Soares *et al.* (2019), where high activity levels negatively influence customer engagement in the number of likes and comments of social media users. In addition, when customers interact by responding to other people's posts to build relationships and social interactions, it encourages them to respond and share additional information in the brand community. For example, a customer's post or question can immediately get a reply from someone else. In that case, this seamless set of responses will make the customer subjectively feel the enjoyment, engagement, and time distortion. However, if the opposite happens, as Zhao (2019) said, if marketers respond lowly, customers assume the brand community ignores their needs and may feel

less happy not to form attachments with customers. Although customers interactively communicate with brands on Instagram social media and consider it sensitive to their needs, it does not increase their bond with the brand. This is likely because the company provides a place for customers to interact with the brand. Still, the company does not plan the foundation for customers to participate and interact well, consequently providing random and unsystematic feedback handling over time that makes customers feel disappointed, resulting in no bond to the brand and can even decrease attachment to the brand.

Customer involvement does not increase customer flow experience. Customer involvement has a negative but insignificant effect on customer flow experience, not following previous findings (Altunel & Kocak, 2016). It states that customer involvement increases the customer flow experience. Actively engaged customers will think the brand is better, meaningful, engaging, and essential. Still, even though active on social media, Instagram is not necessarily getting a stream of positive experiences. Positive effects include increasing satisfaction, improving exploratory behaviour, and motivating

instinctive interest, while adverse effects contain excessive involvement and even addiction (Wang *et al.*, 2015). It turns out that studies conducted for well-known brands of the upper-middle class in Indonesia showed that through social media (Instagram), customers get a negative stream of experiences. It may happen because when customers surf social media, Instagram makes them complacent or too engrossed, so they forget other things, including their original thoughts, to find a brand.

CBE does not increase cumulative customer satisfaction, and it turns out that CBE negatively affects cumulative customer satisfaction. It is not in line with the previously said that CBE increases cumulative customer satisfaction (Carvalho & Fernandes, 2018; Solem & Pedersen, 2016). Still, it supports Chen & Tsai (2008), who has observed that customers with high engagement at some point will reduce their level of satisfaction. For someone proud, enthusiastic, happy, and has used a particular brand for a long time, happiness can eventually decrease. It can happen because it is influenced by several things, such as economic and social factors, boredom, a sense of challenge to try a new brand, and so on, that motivate customers to use a brand.

So, the effect of satisfaction on different engagement levels may differ in all service contexts; it may depend on the customer engagement experience that motivates the customer. Customers can feel excited and proud to engage in Instagram social media about a brand, but not necessarily by getting attached to satisfaction. For example, customers are very fond of Rolex watches and have used them for a long time. When it appears, other watch brands where friends use the brand will be affected to switch to the new brand due to social considerations.

Customer cumulative satisfaction does not result in customer loyalty. It turns out that cumulative customer satisfaction has a negative but not significant effect on customer loyalty, so it does not support some previous observations that get cumulative customer satisfaction results in the customer loyalty (Abdirahman *et al.*, 2018; Khan *et al.*, 2015; Kim & Lee, 2017; Nurlitasari & Syah, 2016; Ramaseshan *et al.*, 2017; Saulina & Syah, 2018; Seesaiprai, 2016; Suhendar & Ruswanti, 2019). It is in line with Thakur (2019) when testing mobile apps for shopping and travel planning, where the satisfaction-loyalty relationship is not linear. Similarly, customer satisfaction does not guarantee customer loyalty (Mittal *et al.*,

1998). It can happen if customers see no improvement in brand service based on their input which then does not form customer bonds with the brand, so customers do not become loyal. For example, a satisfied customer provides feedback for improvement through the brand community on Instagram social media but has yet to respond as expected. The customer could finally stop using the brand and switch to another brand.

In addition, Schiffman & Kanuk (2007), in their book on Customer Behavior, divides customer segmentation related to satisfaction into five types, namely (a) loyalist: the type of customer who is very satisfied, trusts the brand, has a positive word of mouth promotion and also attracts other customers (b) defectors: who are almost dissatisfied and change or switch to another brand (c) terrorist: People who are below the level of satisfaction and are a source of negative word of mouth for brand (d) hostages: these are customers who are unwilling to relate to being forced to deal with a brand due to a particular brand monopoly or company (e) mercenaries: the kind of customers who are satisfied with the brand but they can switch to another brand if it seems profitable or out of a strong desire towards another brand. Simply put, they do not care about any brand

but keep switching to other brands based on other benefits or reasons. From the results of testing on H14, the type of satisfaction of middle to upper-class customers who use products such as Zara, Nike, H&M, Adidas, Gucci, Apple, Bucerri, Uniqlo, Rolex, Executive, and other brands and are active on Instagram social media in Indonesia is among the types of satisfied customers. However, they will quickly switch to other products that feel more valid or if there are other reasons to be loyal customers. For example, little change in price results in consumer satisfaction, and as a result, customers remain faithful to the brand. However, if the product is offered at a low price but fails to meet the desired product needs, it will not build customer loyalty to a brand.

This study's results align with the opinion that the dimensions of customer loyalty are cognitive, conative, affective, and action (Allan & Raharso, 2008). Cognitive loyalty is a loyalty based on brand trust alone. Conative loyalty is a state of loyalty that contains a commitment to buy, which is the definition of loyalty. Affective loyalty is a fondness or attitude toward a brand developed based on cumulatively fair use opportunities. Finally, loyalty action is the commitment to the act of buying back or reusing a product or service.

Thus, customers in Indonesia are primarily grouped in cognitive and active loyalty, prioritising trust and commitment over likes or satisfaction with certain products. For example, customers are satisfied with Apple brand phones because Apple is in line with their expectations, but they will not necessarily be loyal and use Apple brand products continuously. It can happen because of various things, such as cheaper brands or customers being disappointed with the Apple brand. So, to be loyal and make continuous purchases, middle to upper-class customers in Indonesia need trust and commitment to a brand.

The study's findings have important implications concerning brand-building strategies, shaping satisfaction, trust, and commitment to brand loyalty in the short and long term through disseminating information on social media such as Instagram. Especially for the middle-high product brands in Indonesia, such as Zara, Nike, H&M, Adidas, Gucci, Apple, Bucerri, Uniqlo, Rolex, Executive, and others. I have added table 3 to explain the hypotheses. In increasing the dissemination of information on Instagram about the product, marketers should not expect too much for the long-term effects of customer participation and customer



interactivity. However, it is necessary to focus on customer interactivity and creating a flow of customer experience to become engaged to form WOM referrals on Instagram social media. In addition, it will develop customer trust and commitment, making customers more loyal to the product. Customers willing to participate and interact in brand relationships (e.g., state their needs, suggest service improvements, and provide feedback) are sometimes brand-bound. Therefore, when a company offers a customer participation option, it must decide carefully about a customer participation strategy based on understanding the product and the likelihood of failing or exceeding customer expectations. The dissemination of information or WOM referrals by customers through social media, Instagram, will be very effective. The reach can be extensive and, of course, cheaper than placing ads.

The results of this study inform academics about the influence of customer involvement, participation, interactivity, and flow experience on CBE, which will result in cumulative satisfaction, trust, and commitment directly from WOM referrals or indirectly through loyalty. In addition, it is hoped that this research will be helpful for the development of science in consumers.

Besides that, this research provides input to management or marketers in determining market strategies to increase customer engagement so that customers become loyal and spread good information about these products through Instagram social media.

## CONCLUSION

This study recognises that customer involvement and customer flow experience are the main drivers of CBE, which then becomes a potential driver of WOM customer referral, customer commitment, and customer trust. Besides that, customer commitment and trust will generate customer loyalty, leading to WOM referrals on Instagram social media.

Research on Instagram users in Indonesia proves that active customers on Instagram will voluntarily and unconsciously spread their opinion. By disseminating this information, marketers in Indonesia can use Instagram as a marketing tool. Of course, it must be carefully managed to form trust and commitment and increase loyalty and word-of-mouth. By knowing these customers' characteristics, marketers can implement an effective marketing strategy on Instagram social media.

This study has limitations and shows some directions to improve the following research. The first limitation is that the research data only relies on one social networking site (Instagram) in Indonesia. In comparison, social media users still have more users in Indonesia like Facebook and YouTube. In the future, researchers should investigate this topic on other social media networks. The second limitation is that the study focused on

middle to upper-class and above-class tangible product brands.

Meanwhile, there are service brands that have different characteristics. In the future, other research can investigate service brands. Third, in this case, it has yet to discuss the age difference. Further research can analyse and compare millennial and older customers' behaviour because they have different interests in using social media.

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## Appendix

### Measurement Items

*Customer involvement from Cheung & To (2011):*

- This brand is better than other brands.
- This brand is attractive compared to other brands
- This brand means a lot to me
- This brand is important to me

*Customer participation from Muntinga, Moorman, & Smit (2011):*

In the social media platform Instagram about the brand, ...

- I saw other people's comments about this brand on Instagram.
- I contribute to this brand's content on Instagram.
- I spread information about this brand on Instagram.

*Customer interactivity from Wu (2006):*

- When I search for this brand, I am not influenced by others through Instagram and social media platforms.
- I can communicate with the company directly to ask more about this brand.
- I consider social media platforms sensitive to my need for brand information.

*Customer flow experience from Mathwick & Rigdon (2004):*

- When I use Instagram, I need to remember other things.
- I enjoy searching on Instagram for this brand.
- I enjoy searching for this brand on Instagram.

*Customer word-of-mouth (WOM) referrals from Kinard & Capella (2006):*

- I have told more people about this brand on Instagram than any other.
- On Instagram, I tell people about this brand in detail.
- On Instagram, I have a good impression of this brand.
- On Instagram, I am proud to say to others that I use this brand.

*Customer cumulative satisfaction (CCS) from Olsen & Johnson (2003):*

- On Instagram, this brand is very close to the ideal.
- On Instagram, I am satisfied with this brand.
- On Instagram, my expectations were met by this brand.

*Customer Brand Engagement from Dwivedi (2015)*

- I am passionate about using this brand
- I can continue to use this brand for a long time.
- I feel enthusiastic about this brand
- I am proud of this brand
- I get carried away when I interact with this brand.
- I enjoy interacting with this brand.

*Customer commitment from (Sharma & Rather, 2016) and (Rather, 2017):*

- I love this brand.
- I have a special relationship with this brand.
- It will be challenging for me to switch from this brand.
- Other brands are more expensive than this brand.

*Customer Loyalty from (Sharma & Rather, 2016) and (Rather, 2017):*

- When I need this product, I will buy this brand.
- I intend to continue buying this brand.
- I am loyal to this brand.
- I am willing to pay a higher price for this brand than other brands.

*Customer Trust from Ballester, Munuera, & Yague (2003):*

- This brand name lived up to my expectations.
- This brand is a brand that has never let me down.
- This brand is honest and sincere in dealing with my interests.
- This brand will try its best to satisfy me.