The Effect of Digital Marketing Activities, Lifestyle, and Service Quality on Insurance Customer Loyalty through Qoala Digital Application through Trust as an Intervening Variable in Jakarta

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Abstract:- Study This aim For analyze influence activity digital marketing , style life , and quality service to loyalty customers insurance through Qoala digital app , with trust as variable intervention in Jakarta. Study This done remember the more importance role digital marketing, style life, and quality service in bind and retain customers in this digital era. The research method used is survey with collect data through distributed questionnaires _ to customers insurance use _ application Qoala in Jakarta. Research sample chosen based on purposive sampling technique, and the total number of respondents obtained is 150 people. Data analysis was performed with use Partial Least Square (PLS) approach to test connection between the variables studied.

Keywords:- *Digital Marketing, Lifestyle, Service Quality, Customer Loyalty and Trust.*

I. INTRODUCTION

➢ *Research Background*

Various industry, incl business insurance, have experience transformation substantial consequence growth digital technology. In a few year Lastly, insurance through digital applications increasingly popular and in demand society, especially in cities big like Jakarta. Qoala provides _ various product insurance through Digital applications are becoming one of the digital insurance platforms that are increasingly becoming interest. Business insurance must understand influencing elements _ commitment client they to service This along development digital insurance. In case this , it is believed that element like style life , quality services , and digital marketing plays role important in affect method customer look and like digital insurance . Growth technology insurance in Indonesia facilitate ability public For accept protection their insurance _ need. This is for candidates consumer Enough download application developer and choose level appropriate security _ with needs and budget them. For those who wish insurance, insurtech make the process very simple.

Service technology insurance (insurtech) maybe Still in stage early in Indonesia. Although amount participants few , some of them Already having a successful business model , for one is validation through investment more carry on from financier venture.

A studies named "Insurtech Ecosystem in Indonesia Report 2021" published by DSInnovate For learn more carry on How industry insurtech developing in Indonesia. There are four discussion main in it. the study containing Lots information interesting , like trend whole industry insurance For rise return with fast from pandemic . Gross Premium Income has increase very again as of June 2020, though decreased over the months beginning in 2020. In addition , since 2018 , it has there were 6 agreements financing involving 3 businesses _ insurance companies in Indonesia for a total of nearly $80 million . In addition , papers This load information interesting others , like studies case players and collaborations company , business model insurtech , and a list of insurtechs in Indonesia. Potency big use insurtechs in society Not yet fully realized . Estimated that InsurTech will promote use product more insurance _ high . Device soft digital application from Qoala become subject investigation this . Qoala , a startup in the field technology insurance or " InsurTech ", aims For increase awareness consumer will insurance with create products supported by new technologies and procedures _ claim insurance digital based and machine learning. In 2018 , Qoala run by PT. Archor Digital Technology. A number of prominent investors good inside _ nor abroad supports _ Qoala . For partners international including Central Capital, MassMutul , Genesia Ventures, Seedplus , Mirae Asset, Sequoia, Genesia Ventures, and KM.

Investment. Qoala provide various type product insurance that can customized For fulfil request customers and work The same with more of 30 companies insurance leading in Indonesia for partners national.

II. LITERATURE REVIEWS

➢ *Understanding Digital Marketing*

According to Chaffey and Chadwick (2016:11), "digital marketing is the application of the internet and related digital technologies in conjunction with traditional communications to achieve marketing objectives." So, to achieve marketing goals, digital marketing refers to the use of the internet and other digital technologies along with conventional forms of communication. By learning more about consumer profiles, behavior, values and loyalty levels,

we can better focus our online communications and services to meet everyone's needs.

➢ *Life Stlye*

The definition of a person's lifestyle, as stated by Philip Kotler and Kevin Lane Keller (2016: 187), is "a person's pattern of existence which is manifested in activities, interests, and attitudes. This applies to everyone involved with their environment. A person's lifestyle is the way they prefer to engage in activities, hobbies, and viewpoints. It determines how a person as a whole interacts with their environment.

➢ *Quality Service*

Quality direct from something product , eg performance , reliability , usability , beauty , and so on , is what determines quality . kindly strategic , in the era of globalization , quality looked at as all something that can satisfying desire or desire client . According to Atmaja (2018), quality is circumstances influencing dynamics _ environment , people , processes, goods , and services that meet or exceed hope.

➢ *Trusts*

When two party do connection transactional , trust refers to the beliefs held One party to the other party that the other party will carry out all his commitment with correct and as expected . _ Business hampered by lack trust. If each party own trust One each other, transactions commercial involved _ two party or more will happened. other party or partners business No Can so just accept trust this ; That must obtained and supported by evidence . For happiness customer achieved as anticipated _ in various transaction between seller and buyer, trust has legalized as catalyst (Semuel & Wijaya, 2017: 11). Trust customer quoted as element important in maintenance connection period long between all involved parties _ in organization.

➢ *Loyalty Customer*

Although factor situational and initiative marketing can tempt customer For switch to goods another , loyalty is commitments held _ firm For buy return or subscribe product or service future choices (Kotler et al., 2016) . Loyalty customer looked at as group must business _ maintained Because help business in period long . Marketers need realize a number possible variables _ affect loyalty client , like attachments and preferences strong consumer to goods and services certain as well as ability they For with easy identify it from company competitors .
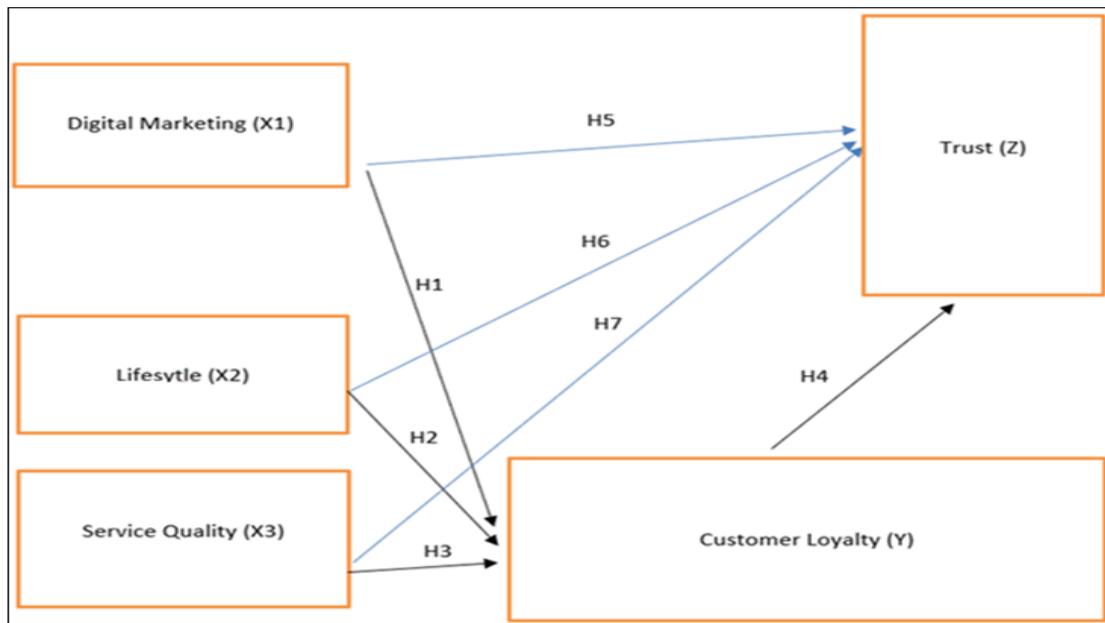

Fig 1 Framework Conceptual
Source Processed: Researchers (2023)

III. SURVEY METHODS

A. Research Design

Draft study outlines the strategy (approach) taken For overcome problem . Study This use methodology convincing research . _ Purpose of study closing is For help the makers decision choose , judge and decide action best For done in circumstances certain . Deep data analysis study conclusive characteristic quantitative and try test hypothesis as well as investigate connection between variable (Malhotra, 2009:90).

B. Population and Sample

➢ *Research Population*

Population, according Sugiyono (2014), is category the area it consists of of the item or person who owns it feature or attribute determined by the researchers _ For investigated and then concluded . Population is group of people who have characteristic features unique certain. Population study For study This chosen Because covers all user Application Qoala Digital.

➢ *Sample*

Because of the sample used is response from customers who have buy insurance through digital application then used simple random sampling because believed that participant population study is homogeneous . Spread questionnaire to respondent to respondent customers insurance Digital Application in progress during three week . All choice producing client _ consumer insurance Digital Applications are population research . Purposive sampling is technique taking sample used _ in approach taking sample . based on set standard or factor . In case here , sample chosen based on buying customers _ insurance in Jakarta through Application Qoala Digital. The number of people, subjects , or component demographic others used _ as sample known as size sample . Size minimum sample for A study can counted with use formula below _ this . For use estimation interpretation with the Structural Equation Model (SEM), it is suggested that the size adequate sample _ between 100 and 200 respondents (Hair, Anderson, Tatham, 2010). If size sample too small , will difficult For produce good models . Anderson, Tathan (2010).

➢ *Method of Collecting Data*

Data collection methods using questionnaire , that is something method collection information with Distribute a list of statements to the people involved direct with researched and filled in _ by the respondents themselves . this _ aim For gather information from respondent form answer Where given statement _ in accordance with subject study that is behavior consumer and digital marketing . Customer Application Qoala Digital in Jakarta sent a survey via Google Form via WhatsApp application , and the data is processed use smartpls .

For Get accurate and reliable data trusted , questionnaire involve series question shared writing _ to respondent . Closed questionnaire is questionnaire in which the respondent only need choose options that have provided ; Questionnaire type This used in study this .

IV. ANALYSIS AND DISCUSSION FROM RESULTS

➢ *Testing Average Variance Extracted*

Besides the validity test construct , reliability test was also carried out that construct be measured with *composite reliability* from block measuring indicators _ construct . Following This is results testing *composite reliability* and *cronbach's alpha* from Smart PLS:

Table 1 Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)
Quality Service (X3)	0.633
Lifestyle (X2)	0.703
Loyalty Customer (Y)	0.670
Marketing (X1)	0.626
Trust (Z)	0.678

Source: Data Processing with PLS, 2023

➢ *Composite Reliability*

Table 2 Composite Reliability

	Cronbach's Alpha	Composite Reliability
Quality Service (X3)	0.917	0.932
Lifestyle (X2)	0.916	0.934
Loyalty Customer (Y)	0.762	0.859
Marketing (X1)	0.933	0.943
Trust (Z)	0.904	0.926

Source : Management Data with PLS, 2023

➢ *R Square*

Structural models in PLS evaluated with using R2 – For variable dependent and value coefficient *paths* for variable independent then _ rated its significance based on mark *t-statistics* each *path* . R^2 obtained from calculating the PLS algorithm on the SmartPLS software . R-square only found in latent variables that are influenced by other latent variables . Latent variables are affected also called endogenous latent variables (Hussein, 2015). As for the structural model study This can seen in the picture following:

Table 3 R Square

	R Square	R Square Adjusted
Loyalty Customer (Y)	0.081	0.062
Trust (Z)	0.843	0.838

Source : SmartsPLS Data Processing , 2023

V. CONCLUSION AND RECOMMENDATIONS

A. Conclusion

Research results This give a number of conclusion as answer on formula problem from study this , is as following:

- There is influence significant positive _ variable digital marketing against loyalty customer . It means when happen improvement on digital marketing , then will impact to increasing loyalty customer Application Qoala Insurance .
- There is influence positive variable *Lifestyle* to Loyalty Customer . It means when happen improvement on *Lifestyle* , then will impact to increasing loyalty customers on the Application Qoala Insurance .
- There is influence significant negative _ variable quality service to Loyalty Customer . It means when happen improvement in quality services performed by the Application Qoala Insurance , then will impact to decreased loyalty customer Application Qoala Insurance.
- There is influence significant positive _ variable digital marketing to trust, that is to say The more tall or the more Good digital marketing provided by the Application Qoala Insurance ., then consumer will the more believe to Application Qoala Insurance .
- There is positive influence _ variable *Lifestyle* against trusts. It means when happen enhancement *Lifestyle* on the Application Qoala Insurance , then will impact on trust in the Application Qoala Insurance .

- There is influence positive influence quality service against trusts. It means between quality services performed _ Application Qoala Insurance , then will impact on trust in the Application Qoala Insurance .
- There is the influence of trust on loyalty customer . It means when happen improvement in quality services performed _ Application Qoala Insurance , then will impact to increasing loyalty customers on the Application Qoala Insurance .

B. Recommendations

Writer try identify a number of recommendation Which Possible can help And become input for Application Qoala assurance For maintain And increase loyalty customer based on analysis Which done during study And results Which has mentioned . Recommendation This including Which following :

➢ *Suggestion for Researcher Furthermore*

Findings research , that is show connection Which profitable And substantial between style life , quality service , and factor digital marketing against loyalty consumer through trust , no fully consistent . For compare findings research , suggested so that study furthermore get sample study from various branch object study Application Qoala . order results study can give description Which more clear , expected study furthermore can do experiment with use model Which more growing . this _ intended so that business can do research , analysis , development , and work repair on Application Insurance Qoala at the time future , as well set price And create perception risk in a manner periodically Which customized with scenario problem Which faced . For evaluate impact factor in a manner effective And appropriate time , researcher hope For add more many independent variables And expand amount sample Which they learn .

➢ *Suggestions for Companies*

Findings study This can made as opportunity at a time guide For more concentrate on innovation products , especially in the era of revolution Where is Industry 4.0 ? has emerging sophisticated financial technologies and approval processes very credit _ fast , so party Insurance Qoala application the Still can compete on the market and the possibilities will caught up with him as market leader . In order build loyalty customers period long and made Application Insurance Qoala as choice main solution insurance consumers , actors business can too concentrate on improvement quality service order more good and capable become solution for customer . Ability For provide business with Application Insurance Qoala estimated will develop For offer more service _ good and have different benefits _ For interesting more Lots client , won trust them , and coax they For more often use Application Insurance Qoala.

➢ *Practitioner's Advice*

- Statistical value more than 3,703 big from t- table value of 1.962 indicates that mark initial H is 0.371 with significance below 5 % . estimate mark sample positive original and evidence _ that digital marketing influence loyalty consumer in a manner positive and significant (P value 0.000 0.05). hypothesis First accepted , got concluded from findings regression .
- Statistical value of 0.078 which is more small from t- table value of 1.962 indicates that initial H2 value of 0.014 with significance below 5 % . Because of value estimation sample beginning positive (P value 0.007 0.05), Lifestyle apparently own beneficial impact on loyalty _ client . hypothesis second can concluded from findings regression as right .
- Statistical value of 1.025 which is more small from mark the show that original H3 value of 0.361 has significance below 5 % . T- table 1962. Estimated value sample First is positive , shows that quality service own impact to loyalty customer in a manner positive and significant (Pvalue 0.006 0.05). hypothesis third can accepted , got concluded from regression data .
- Original price . T- statistical value of 0.078 which is more small from t- table value of 1.962 indicates that H4 is . of 0.150 with significance below 5 % . Approximate value sample original is positive , shows that impact digital marketing against trust is profitable and substantial (P value 0.007 0.05). hypothesis fourth can accepted , p This can concluded from findings regression .
- *Original H5* value is of 0.081 with significance below the 5% indicated with the t- statistic value is 0.588 more small from t- table value of 1.962. *The original sample estimate* value is positive indicates that satisfaction customers No influential positive and significant to loyalty customer with (P value 0.027 <0.05) **.** Based on results regression the can concluded that hypothesis fifth accepted .
- Original H6 value is 0.0746, and the t- statistic value is 5.257 which is more tall from t- table value of 1.962 shows that own level significance below 5 % . Estimated Value from the Original Sample Proof that quality services provided _ own impact positive and substantial to trust (P value 0.000 0.05). hypothesis sixth can concluded from findings regression as accepted .
- Statistical value of 1,080 which is more small from t- table value of 1.962 indicates that mark initial H7 of 0.310 with significance below 5%. With P value of 0.028 – 0.05, the original sample forecast value is positive show that quality service influential positive and substantial to trust . hypothesis seventh can concluded from findings regression accepted .

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