

# Mas'uliyah Society Brand Resonance: Enhancing Sustainable Marketing Performance of the National Health Insurance Program

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**ABSTRACT:** The social exchange theory emphasises the meaning of interaction, exchange, and reciprocity. This relationship will continue if the parties feel continuous profit projections in the future. Unfortunately, this theory is still oriented towards materialism. Transactional load is only due to profit and loss calculations. The meaning and scope of the exchange are not even clear. If justice is found, it is still at the psychological level, not touching spiritual needs. Along with the practice of social exchange in the implementation of the National Health Insurance program, there are so many perceptions of JKN participants' experiences. The urgency of this research lies in the resonance of the National Health Insurance program which impacts the program's sustainability. This program requires support from all Indonesian people through responsible social exchange. This study aims to develop a new conceptual model addressing limitations in previous research between brand resonance and social exchange that integrates religiosity values, called Mas'uliyah Society Brand Resonance – data collection using the survey method. The respondents in this study were JKN cadres in the Central Java region and Yogyakarta, Indonesia, with 260 respondents using purposive sampling techniques. The study results show that Mas'uliyah Society Brand Resonance has a positive and significant influence on the sustainable marketing performance of the National Health Insurance program. Mas'uliyah Appraisal Brand Resonance and Mas'uliyah Self-esteem Brand Resonance can mediate between Mas'uliyah Belonging Brand Resonance and Mas'uliyah Tangible Brand Resonance on sustainable marketing performance. By leveraging the insights from this study, the National Health Insurance program in Indonesia could potentially strengthen its connection with participants, fostering a more sustainable and ethically grounded system that benefits all stakeholders.

**Keywords:** brand resonance, exchange theory, mas'uliyah, society, sustainable marketing performance

## I. INTRODUCTION

Social exchange theories tend to be open, involving greater trust, fairness, and flexibility. The basic idea of justice in social rules provides a high-impact construct that can explain an organisation's blend of selfishness and selfless motives [1]. Generally, this rule should be relational rather than transactional [2]. Transactional exchanges determine exactly the terms of rights and obligations and only recognize foreseeable contingencies. These rules have the advantage of unambiguous enforceability and judgment when one or the other party has committed a breach, making it null and void and mandating compensation to the injured party or releasing the latter from their obligations. The disadvantage of this agreement is that there is no guidance for behavior in certain conditions or contexts.

The social exchange theory offers practical and sociological perspectives on relationships within a social network [3-5]. The social exchange theory approach has contributed to the rational interpretation of human

decision-making based on applying economic theory. Focusing on the principle of reciprocity, cost evaluation and social exchange theory emphasize the meaning of interaction, exchange, and reciprocity. This transaction can benefit both parties, both socially and economically. This relationship will continue if both parties see ongoing benefits in the future. Unfortunately, this theory of social exchange is still oriented towards materialism. Transactional load is only due to profit and loss calculations. The meaning and scope of the exchange are not even clear. If justice is found, justice is still based on worldly values. Justice is still at the psychological level, not touching spiritual needs—benefits and confidence in fair exchange [6].

Several studies on social exchange have produced findings, including there is a correlation between critical constructions in social exchange theory on satisfaction and trust and the value of co-creation behaviour [7]. Online communities experience benefits related to exchanging ideologies and bonds [5]. Research by [6] found that implementing the sharing economy can be conditioned by the positive effects of egoistic beliefs, reciprocal norms, and social values and the adverse effects of identification. Individual intellectuals in organisations can impact improving the quality of strategies and have the potential to realise the performance of public sector organisations [8]. The latest in this study is the integration of religious values in the theory of social exchange.

Along with applying the social exchange theory in the National Health Insurance (JKN) program organised by the Health Social Security Administration Agency (BPJS). Nationally, the participation of the JKN Program was recorded at more than 248 million people, of which 60.39% of JKN participants were included in the JKN Contribution Assistance Recipient Program (PBI). The JKN program is mandatory and attached. BPJS Kesehatan is positioned for all Indonesian citizens without exception. The existence of BPJS Kesehatan has positioned itself as a brand with resonance. However, the resonance of BPJS Kesehatan still requires a variety of assumptions. Some parties feel helped by the JKN program. Resonance is one of the most common metaphors in the sociology of culture, media, and social movements [9, 10]. Resonance is an experiential effect that can occur at the same time. When associated with a brand, brand resonance is closely related to consumers, where consumers feel aligned with the brand [11]. Brand resonance allows consumers to build morally guided and mutually empowering relationships. In other words, this resonance will be closely related to the horizon behind the motivation formed by values, not instrumental rationality [12]. Some studies on brand resonance have shown that there is still little research on brand resonance with a social exchange theory approach.

To perfect the gap in the theory of social exchange and brand resonance, it is necessary to integrate it with the value of Mas'uliyah religiosity. The value of al-mas'uliyah (responsibility) is a person's awareness of his behaviour or actions that are done intentionally or unintentionally as a form of awareness of his obligations [13]. The principles of mas'uliyah include accountability between individuals and individuals and accountability in society [14]. Thus, Mas'uliyah Society Brand Resonance will emerge as the latest in this research, where Mas'uliyah Society Brand Resonance is placed as a religiosity-based responsibility, delivered with education on the value of support in a community, which has consequences for improving marketing performance.

Director of RSU Anwar Medika, stated that as a partner, he felt significant developments where access to health services was getting easier. The statement of the JKN participant on behalf of Heni stated that she was fortunate for the guarantee of financing for health services received by her husband, who had to undergo dialysis therapy twice a week in his lifetime. On the other hand, there is still an assumption that the services provided by BPJS Kesehatan still do not meet expectations. Moreover, many parties do not have the trust to carry out social exchanges through mandatory contribution payments every month, even though they have never used JKN services. It appears that the public's low awareness to pay contributions in an orderly manner even though they do not get health services. Findings in the study by [15] showed that 44% of respondents did not comply with paying contributions even though respondents had good knowledge of BPJS Kesehatan products and services.

Examining the background of the problems that unravel the research gap and business phenomena that occur in the JKN program organised by BPJS Kesehatan, the problem faced is still weak social support, which results in the JKN program brand becoming a variety of frequencies. Considering this condition, an approach is needed to solve the problem by considering the role of religiosity-based social responsibility. Based on several previous research problems and phenomena that occurred in the JKN program, the formulation of the problem in this study is "How is the development model of Mas'uliyah Society Brand Resonance towards the sustainable performance of the National Health Insurance program organised by BPJS Kesehatan".

## II. LITERATURE REVIEW

The literature review outlines dimensions related to society's existence, brand resonance, and mas'uliyah. Referring to the dimensions of brand resonance and society produces the concept of society brand resonance. The relationship between the concept of society brand resonance and brand relationship quality forms mas'uliyah society brand resonance. Proposition relationships produce the Grand theory model. An empirical research model will be born based on research gaps and phenomena, as shown in Figure 1.

Society's existence is a condition in which this social exchange leads to beneficial exchanges for the wider community [16-18]. Brand resonance is closely related to consumers, where consumers feel aligned with the brand [19]. Brand resonance allows consumers to build morally guided and mutually empowering relationships. In other words, this resonance will be closely related to the horizon behind the motivation formed by values, not instrumental rationality [12]. Mas'uliyah is an Islamic principle that contains the value of responsibility to oneself and others. Individual mas'uliyah will ultimately lead to a joint mas'uliyah that will positively impact governance. These responsibilities are not only in the world but also in the world where each individual will be asked for everything that has been done while in the world.

Mas'uliyah society brand resonance integrates mas'uliyah, society, and brand resonance. Mas'uliyah society brand resonance has the following dimensions: Mas'uliyah Belonging Brand Resonance (MBBR), Mas'uliyah Tangible Brand Resonance (MTBR), Mas'uliyah Appraisal Brand Resonance (MABR), and Mas'uliyah Self-esteem Brand Resonance (MSeBR). This shift highlights the importance of addressing not just transactional benefits, but also the deeper, value-based connections that contribute to the program's sustainability.

### 1. MAS'ULIYAH BELONGING BRAND RESONANCE (MBBR)

A sense of belonging between the company's brand and customers will create a positive perception of judgment from customers. Customers can feel a sense of comfort, a willingness to interact and engage, and a desire to create shared value. This condition will cause the same vibration and frequency between the company's brand and the customer, giving rise to a valuable and responsible resonance.

The influence of belonging on judgment is a complex and diverse phenomenon that includes various aspects of social support and individual perception. Research has shown that the need for a prospective thwarted sense of belonging mediates the relationship between interpersonal discrimination, internalised homonegativity, and concealment motivation, which impacts social judgment [20]. Experience can lead individuals to realise that they are part of a minority group dominated by the majority group, thus highlighting the influence of the perception of ownership on identity and social judgment [21]. In addition, the influence of human resource practices, such as decent compensation, has been linked to employees' intention to stay and a sense of belonging to their institution, demonstrating the impact of organisational practices on employee ownership assessments [22]. Not only organisational support but also social support can influence health outcomes, which can influence an individual's well-being assessment and a sense of belonging [23]. This study is believed to:

**H1:** The better the implementation of Mas'uliyah Belonging Brand Resonance, the stronger the Mas'uliyah Appraisal Brand Resonance.

The influence between ownership and self-esteem involves various aspects of social support, identity, and well-being. Research consistently shows a positive and significant relationship between belonging and self-esteem [24]. Weak identity in an organisation has been associated with low individual self-esteem, emphasising the role of organisational identity and ownership in shaping individual self-esteem [25].

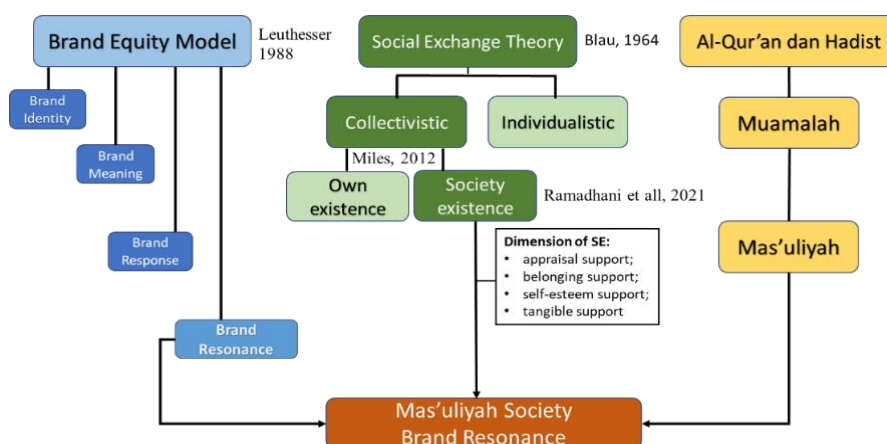


FIGURE 1. Integration of social exchange theory, brand equity model and islamic values

When customers feel tied to the brand, customers will be willing to comply with the procedures for using products and services. Supported by positive emotional involvement, this condition will impact customers' trust in themselves to continue consuming products and services continuously. This can be interpreted as brand activity in the form of resonance. Therefore, the hypothesis proposed in this study is:

**H2:** The better the implementation of Mas'uliyah Belonging Brand Resonance, the higher the Mas'uliyah Self-esteem Brand Resonance.

## 2. MAS'ULIYAH TANGIBLE BRAND RESONANCE (MTBR)

Natural brand resonance refers to the physical and sensory elements of a brand that evoke positive emotions, experiences, and associations in the minds of consumers. It encompasses the tangible aspects of a brand that customers can see, touch, feel, hear, and taste and that contribute to building a solid and memorable brand identity. This tangible element helps connect the brand and its consumers, encouraging loyalty and preferences.

Based on several previous studies, it can be seen that physical elements can affect self-esteem. Self-esteem can be affected by socioeconomic status based on physical appearance [30]. Research by [31] focuses on the influence of the physical environment of teaching on self-esteem. The research by [32] finds a potential relationship between the physical quality of the service and the customer's self-esteem. Studies conducted by [33] highlight the challenges in measuring service quality due to the intangible nature of service products, which indicates the potential impact of service quality on customer perception and self-esteem.

Some of the elements of natural brand resonance are logos and visual identity. The brand logo, colour scheme, typography, and overall visual identity are tangible elements consumers can recognise and associate with the brand. A strong brand image differentiates the brand from its competitors. Packaging, including the design, materials, and functionality of a brand's packaging, can affect consumer perception and product experience. Well-designed and aesthetically pleasing packaging can increase perceived brand value and create a positive emotional response.

The overall design, features, and quality of a brand's products play a crucial role in building brand resonance. When consumers interact with well-designed, functional, and high-quality products, it strengthens positive brand associations and fosters trust and loyalty. The physical environment where consumers interact with the brand, such as a retail store or physical outlet, can contribute to brand resonance. Factors such as store layout, ambience, visual merchandising, and customer service all shape the overall brand experience and perception. Utilizing sensory elements such as sounds, scents, and touches can create a deeper connection between consumers and brands. For example, a distinctive jingle or sound logo, a distinctive scent associated

with a brand, or a touch of a product can evoke certain emotions and memories, reinforcing the brand's resonance in the form of customers' confidence to continue engaging with the brand. Therefore, the research has a hypothesis:

**H3:** The better Mas'uliyah Tangible Brand Resonance, the higher Mas'uliyah Self-esteem Brand Resonance will be.

Natural brand resonance can also be reflected through brand advertising campaigns, printed materials, brochures, and promotional items. Consistent messaging, creative design, and engaging content contribute to brand recognition and recall. By carefully designing and managing these actual brand elements, a strong brand resonance can be created that resonates with consumers and differentiates them from their competitors, creating a unique value built between the company and the customer.

Fundamental aspects can affect the assessment, as research conducted by [34] found that the reliability of service quality positively affected perceived value, indicating a potential impact on customer judgment. [35-37] Discuss how material elements of the service landscape, including tangible objects, can serve as critical informative cues that influence customer perception of service quality and other tangible service characteristics thereby demonstrating influence on customer judgment. Referring to the above study, it can be concluded that fundamental aspects of service quality, such as tangibility, can affect customer judgment, including perceived value, satisfaction, and overall perception of service quality. Therefore, the hypothesis proposed in this study is:

**H4:** The stronger the Mas'uliyah Tangible Brand Resonance, the higher the Mas'uliyah Appraisal Brand Resonance.

### 3. *MAS'ULIYAH APPRAISAL BRAND RESONANCE (MABR)*

A positive customer assessment of the program's benefits continues to resonate in customers' hearts, impacting customer loyalty. This condition will be indispensable to achieving sustainable marketing performance. Marketing performance will not be sustainable without customers' awareness and spiritual value. The impact of performance appraisal on marketing strategy is an important aspect of organisational management. Research has shown that the alignment between performance appraisal and business strategy significantly impacts company performance [38]. This shows that the assessment process must be tailored to support and strengthen the organisation's marketing strategy to improve sustainable marketing performance. The quality and effectiveness of the assessment system directly affect the company's overall operational status and benefits, indicating its potential impact on marketing strategy and organisational results [39].

The assessment process can affect various aspects of marketing strategies. The perception of the quality of the performance appraisal system has been proven to impact performance and job satisfaction, which is an essential factor in implementing an effective marketing strategy [40]. The role of government was identified as having a positive and significant influence on marketing performance, highlighting the external influences that can interact with the assessment process to shape marketing strategies and outcomes [41].

Referring to previous research, it appears that assessment influences marketing performance. The alignment between the assessment and business strategy, the quality of the assessment system, and its interaction with external factors all play an important role in shaping the marketing strategy and organisational performance, one of which is continuous marketing performance. Therefore, the hypothesis proposed in this study is:

**H5:** The better the implementation of Mas'uliyah Appraisal Brand Resonance, the higher the sustainable marketing performance of the JKN program

### 4. *MAS'ULIYAH SELF-ESTEEM BRAND RESONANCE (MSEBR)*

Brand self-esteem and resonance have been the subject of marketing research due to their potential influence on consumer behaviour and marketing performance. Several studies highlight the role of self-esteem



in shaping consumer behaviour towards brands and purchases of products and services [42]. Changes in self-esteem have been shown to indirectly affect purchasing intention by influencing the emotional state of individuals, which in turn impacts their purchasing decisions [43]. Self-esteem has been linked to ethical behaviour, corporate responsibility values, and power distance, thus showing broader implications in organisations [44, 45]. There is a close relationship between brand resonance, self-esteem, and sustainable marketing performance. Brand resonance is a variable that reflects the depth of the relationship between consumers and brands, proven to be influenced by various factors, including electronic word-of-mouth (eWOM) promotion and relationship marketing [46]. This shows that the way consumers perceive and engage with a brand can be influenced by their interactions and experiences, which can potentially impact marketing performance. Additionally, brand resonance has been identified as a driver of customer retention, demonstrating its significance in fostering long-term customer relationships [47]. This includes the influence of customer self-esteem.

Previous studies show that self-esteem plays a vital role in influencing consumer behaviour, marketing performance, and ethical behaviour that can be attached to brands. Marketers and organisations should consider the implications of self-esteem in their strategies and interactions with consumers and stakeholders to improve performance and drive positive outcomes. With involvement with a brand, interaction and experience can intervene and educate the public about the company's benefits and goals. The more the virtue of the brand can be felt by the community, the more participatory community will be created in carrying out activities with the brand so that support for achieving sustainable marketing performance can be realised. Therefore, the hypothesis proposed in this study is:

**H6:** The higher the implementation of Mas'uliyah Self-esteem Brand Resonance, the more the sustainable marketing performance of the JKN program will be improved

## 5. SUSTAINABLE MARKETING PERFORMANCE

Sustainable marketing is a key strategy that directs organisations to achieve competitive advantage through cost optimisation and environmental differentiation [48]. The concept of sustainability emphasises the alignment of three dimensions: economic, social, and environmental; sustainable companies must connect the three areas [49, 50]. This strategy involves environmentally friendly marketing practices, transparent consumer communication, and positive contributions to society and the environment.

Sustainable marketing performance is defined as performance formed from sustainability on market-oriented, macro marketing, corporate social responsibility, and environmental preservation [51]. Sustainable marketing performance refers to marketing efforts that not only focus on achieving business goals financially in the short term but also consider their impact on the environment, society, and other social aspects in the long term. Sustainable marketing is also a holistic strategy that aims to satisfy the wants and demands of customers while placing the same focus on social and environmental issues and generating responsible ways of generating revenue [52]. Achieving sustainable marketing performance involves marketing strategies that generate profits and pay attention to environmental sustainability, social justice, and the welfare of society as a whole. This continuous marketing creates long-term value for the company by considering sustainability aspects. Sustainable marketing orientation has three essential things: strategic integration, community involvement, and ethical ability [48]. Marketing performance can be measured by customer satisfaction, retention, market share, and profitability [53]. Marketing performance can also be measured through sales volume, growth, value, and new customer rate [54].

## III. MATERIAL AND METHOD

This study uses an exploratory research method with a quantitative approach. Explanatory research finds an update in grouping a symptom or a certain fact [55]. This study focuses on the causality relationship

between research variables. The research began with a survey and ethnography regarding health services and insurance conducted by Health Facilities in the Central Java and Yogyakarta region. This survey aims to explore information related to field phenomena that occur. The survey results were continued with focus group discussions and studies with the community, including JKN Cadres, BPJS Kesehatan, Universities (Center for Humanities Studies), and experts/resource persons in fiqh. By using FGDs, this study can more effectively understand the complex social interactions and perceptions, ensuring that the developed model aligns with the realities and needs of JKN participants, especially for exploring Social and Cultural Nuances. FGDs can help refine the Mas'uliyah Society Brand Resonance model before it is applied on a larger scale.

Participation action research is carried out as a feasibility test for draft models prepared to obtain an appropriate and accessible model for implementation. For the restoration, a joint study was carried out with the community. This study tests the hypothesis using the relationship between the studied variables (56). In this case, the correct data analysis is structural equation modelling (SEM) operated through AMOS software. By using SEM, this study can more effectively identify and understand the complex and dynamic relationships among variables that contribute to the sustainable marketing performance of the JKN program.

The determination of the sample size in this study uses the formula of the number of samples depending on the number of indicators multiplied by 5-10. Based on these guidelines, the sample in this study amounted to 260 respondents. The survey was carried out covering the work area of the Semarang Branch Office, Pekalongan, Purwokerto, Magelang, Boyolali, Surakarta, Kudus, Yogyakarta, Tegal, Kebumen, Pati, Ungaran, and Sleman Indonesia. Sampling in this study uses a purposive sampling technique. Purposive sampling is a sampling technique based on specific characteristics with the consideration of having a close relationship with previously known characteristics. The criteria used are as follows:

- Respondents are active JKN cadres in the work area of Central Java and Yogyakarta;
- Respondents have served as JKN Cadres for at least two years;

JKN cadres dominated the respondents in this study with an age range of 36 - 45 years. The age of 36-45 can be identified as the period in which individuals have higher emotional maturity. This age also tends to be more emotionally stable, able to manage stress better, and have a broader perspective in dealing with problems. The majority of respondents had female gender, which was 59.6 per cent. Not only that, the average female gender has a service period of five years or more. This condition indicates that women have resilience in terms of work dynamics, adaptation to changes and developments in JKN program regulations, and socio-economic factors that affect them while serving as JKN Cadres.

This study uses validity and reliability tests to ensure that the instruments used for this data are worthy of analysis. The validity test is a step to test the variable indicator to be measured. Validity tests, especially new variables derived through novelty, include Content Validity, Face Validity, and Convergent Validity. The reliability test is a test of the consistency of the respondents in answering questions on the research indicators. The respondent's answer is reliable because it shows a Construct Reliability (CR) value of  $> 0.7$ . Before running data, it is ensured that it meets all SEM assumptions by conducting normality tests, multicollinearity tests, and outliers. The instrument test results are shown in Tables 1 and 2, showing that all instruments in this study are suitable for measuring instruments.

Hypothesis testing is intended to determine whether there is a significant influence between exogenous and endogenous variables. In testing this hypothesis, the researcher determined using a significance test with the criteria of a CR value of more than 1.64 and a significance value of less than 0.05. The analysis of indirect influences in this study was used to see the role of mediation variables. This analysis is a test used to determine an influence through a mediating variable.

**Table 1.** Instrument test results

	CR	AVE	MSV	MaxR(H)	MBBR	MTBR	MABR	MSeBR	SMP
MBBR	0,938	0,792	0,697	0,952	0,89				
MTBR	0,968	0,882	0,624	0,97	0,790***	0,939			
MABR	0,963	0,867	0,663	0,973	0,744***	0,764***	0,931		
MSeBR	0,952	0,834	0,697	0,968	0,835***	0,764***	0,720***	0,913	
SMP	0,978	0,898	0,663	0,979	0,779***	0,695***	0,814***	0,793***	0,947

**Table 2.** Assumption test results

Fornell-Larcker Criterion	1	2	3	4	5
MBBR	0,890				
MTBR	0,790***	0,939			
MABR	0,744***	0,764***	0,931		
MSeBR	0,835***	0,764***	0,720***	0,913	
SMP	0,779***	0,695***	0,814***	0,793***	0,947
HTMT Ratio	1	2	3	4	5
MBBR					
MTBR	0,787				
MABR	0,748	0,764			
MSeBR	0,834	0,762	0,720		
SMP	0,775	0,692	0,811	0,795	

#### IV. DATA ANALYSIS

The study results show that Mas'uliyah Belonging Brand Resonance positively and significantly affects Mas'uliyah Appraisal Brand Resonance. The first hypothesis can be accepted because the critical ratio value is above the threshold of 1.64 with a probability below 0.05. The better the implementation of Mas'uliyah Belonging Brand Resonance, the stronger the Mas'uliyah Appraisal Brand Resonance.

Mas'uliyah's belonging to brand resonance positively and significantly affects Mas'uliyah's self-esteem and brand resonance. This condition states that the second hypothesis is accepted because the critical ratio value is above the threshold of 1.64 with a probability below 0.05. The better the implementation of Mas'uliyah Belonging Brand Resonance, the higher the Mas'uliyah Self-esteem Brand Resonance.

Mas'uliyah's Tangible Brand Resonance positively and significantly affects Mas'uliyah's Self-esteem and Brand Resonance. It can be interpreted that the third hypothesis is accepted because the critical ratio value is above the threshold of 1.64 with a probability below 0.05. The better the Mas'uliyah Tangible Brand Resonance, the higher the Mas'uliyah Self-esteem Brand Resonance.

The fourth hypothesis in this study is that Mas'uliyah Tangible Brand Resonance has a positive and significant effect on Mas'uliyah Appraisal Brand Resonance. This hypothesis is accepted because the critical ratio value is above the threshold of 1.64 with a probability below 0.05. The stronger the Mas'uliyah Tangible Brand Resonance, the higher the Mas'uliyah Appraisal Brand Resonance.

The fifth hypothesis in this study is that Mas'uliyah Appraisal Brand Resonance has a positive and significant effect on sustainable marketing performance. Referring to Table 2, it can be interpreted that the fifth hypothesis is acceptable because the critical ratio value is above the threshold of 1.64 with a probability



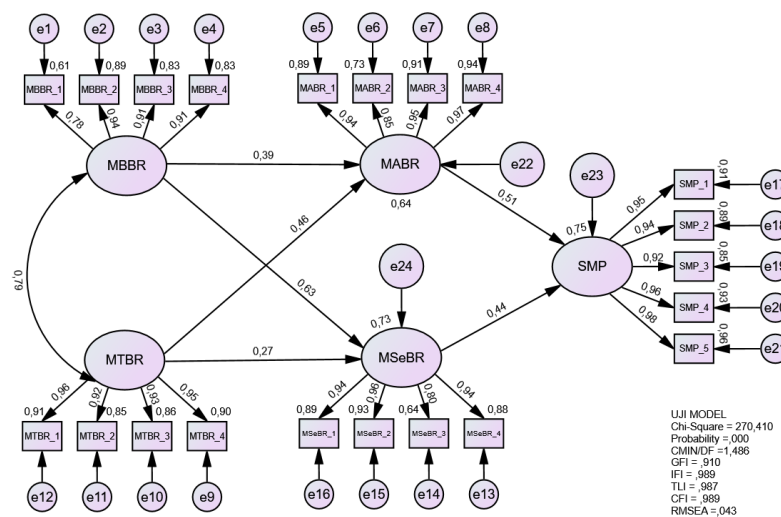
below 0.05. The better the Mas'uliyah Appraisal Brand Resonance, the higher the sustainable marketing performance will be.

Mas'uliyah Self-esteem Brand Resonance positively and significantly affects sustainable marketing performance. The sixth hypothesis is acceptable because the critical ratio value is above the threshold of 1.64 with a probability below 0.05. The better Mas'uliyah Appraisal Brand Resonance, the higher the sustainable marketing performance will be. The study's results are shown in Figure 2 and Table 3. The Data Analysis section is a pivotal segment within the research, elucidating the systematic processes employed to interpret, organize, and derive meaningful insights from the collected data. It outlines the methodologies, techniques, and tools utilized to analyze the gathered information, aiming to uncover patterns, trends, relationships, or associations relevant to the research objectives. This section not only expounds on the specific analytical approaches but also elucidates the reasoning behind their selection and their alignment with the research questions or hypotheses. Through transparent documentation of the analytical procedures, this section contributes to the rigor and credibility of the study's findings, offering a clear understanding of how data was processed and interpreted to draw conclusions.

**Table 3.** Regression weight structural equation model

Hypothesis	Std Estimate	Estimate	ONE	C.R	P	Conclusion
H1: MBBR --> MABR	0,391	0,624	0,116	5,370	***	Hypothesis Accepted
H2: MBBR --> MSeBR	0,628	0,609	0,069	8,806	***	Hypothesis Accepted
H3: MTBR --> MSeBR	0,267	0,247	0,058	4,246	***	Hypothesis Accepted
H4: MTBR --> MABR	0,456	0,695	0,107	6,482	***	Hypothesis Accepted
H5: MABR --> SMP	0,510	0,602	0,057	10,563	***	Hypothesis Accepted
H6: MSeBR --> SMP	0,437	0,852	0,093	9,123	***	Hypothesis Accepted

Indirect influence analysis is used to conduct mediation testing. This procedure is used with the consideration that in this study, the MABR and MSeBR variables become related mediating variables so that the indirect effects of the independent variable on the dependent variable must be taken into account through all possible pathways. The mediation test model is presented in Table 4. It can be interpreted that MABR and MSeBR can mediate between MABR and MTBR on sustainable marketing performance.



**FIGURE 2.** Full model of structural equations

**Table 4.** Indirect Influence

Indirect Influence	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P - values	Information
MBBR -> MABR -> SMP	0,177	0,177	0,036	4,934	0,000	MABR can act as a mediator
MBBR -> MSeBR -> SMP	0,238	0,240	0,050	4,716	0,000	MSeBR can act as a mediator
MTBR -> MABR -> SMP	0,229	0,228	0,042	5,464	0,000	MABR can act as a mediator
MTBR -> MSeBR -> SMP	0,139	0,139	0,031	4,487	0,000	MSeBR can act as a mediator

This study states that the better the implementation of Mas'uliyah Belonging Brand Resonance, the stronger the Mas'uliyah Appraisal Brand Resonance. With a sense of belonging between the company's brand and the customer, this can create a positive perception of judgment from the customer. Customers will feel comfort, a desire to interact and participate, and a desire to create shared value. This will result in a harmonious vibration and frequency between the company's brand and the customer, thus creating a valuable and responsible resonance. The development of the Mas'uliyah Society Brand Resonance model addresses a critical gap in traditional social exchange theory, which has been largely materialistic and transactional. By incorporating religiosity and ethical considerations, this model suggests a more holistic approach to engagement, particularly in contexts where spiritual and moral values play a significant role. Strategically, programs like JKN could enhance participant loyalty and satisfaction by aligning their messaging and practices with these deeper values.

The influence of belonging on judgment is a complex and diverse phenomenon involving various aspects of social support and individual perception. This research supports [20], which suggests that the unmet need for belonging can mediate the relationship between interpersonal discrimination, internalised homonegativity, and the motivation of concealment, which impacts social judgment. Similarly, [21] state that experience can make individuals realise that they are part of a group, thus highlighting the influence of perception of ownership on identity and social judgment. This is reflected through public concern in understanding the JKN program, which is a program designed by the government to work together among fellow citizens.

The existence of a feeling of voluntariness to comply with the applicable law mirrors the implementation of the JKN program, as the research results by [22] state the need for willingness between individuals in a group. Social support in the form of transparent community participation and willingness to have an attachment to the JKN program by morals can also affect health outcomes, which in turn can affect individual assessments of well-being and belonging, where these results support the statements delivered by [23].

This research states that the better the implementation of Mas'uliyah Belonging Brand Resonance, the higher the Mas'uliyah Self-esteem Brand Resonance. The influence between ownership and self-esteem encompasses various aspects of social support, identity, and well-being. This supports the results of the research by [24], which states that there is consistently a positive and significant relationship between a sense of belonging to the organisation and self-esteem. This condition is reflected in the JKN program by being marked by public awareness to become JKN participants even though several provisions are bound to mandatory requirements in the management of state documents, such as buying and selling land and managing driver's licenses.

The study also supports the statement of [25] that a weak identity in an organisation has been associated with the low self-esteem of individuals in it. The JKN program organised by BPJS Kesehatan was able to show

that BPJS Kesehatan is an organisation that has a strong identity, as evidenced by the award of the 6th Top Digital Corporate Brand Award 2024 Special Achievement for Financial Industry in the awarding ceremony InfoEkonomi.ID. When JKN participants feel tied to the JKN program, they tend to comply with the procedures for using products or services. They were supported by positive emotional engagement. This condition will increase customer confidence in using the JKN program health services sustainably. This can be interpreted as a brand activity that produces resonance.

This study believes that the better the Mas'uliyah Tangible Brand Resonance, the higher the Mas'uliyah Self-esteem Brand Resonance. Tangible brand resonance refers to the physical and sensory elements of a brand that can evoke positive emotions, experiences, and associations in the minds of consumers. It includes tangible aspects of the JKN program that customers can see, touch, feel, hear, and utilise, contributing to building a strong and memorable JKN program identity. These elements help create a relationship between the JKN program and participants, encouraging loyalty and preference for the JKN program.

This research supports previous research by [44], which states that physical elements can affect self-esteem. Self-esteem can be affected by socioeconomic status based on physical appearance. Research by [31] focuses on the influence of the physical environment on self-esteem. This condition appears to be the respondent's answer that increasing the use of mobile JKN can increase the self-esteem of participants. In the queue process at the hospital, there is no distinction between JKN participants and general patients.

Potential relationships between the physical quality of services and customer self-esteem [32]. Some tangible elements of brand resonance include logos and visual identity. Respondents understood the meaning of the colour blue, which symbolises honesty and peace, and the meaning of the colour green, which symbolises purity and health. This shows that the strong image of the JKN program distinguishes it from other health insurance.

The overall design, features, and quality of JKN programs play a crucial role in building brand resonance. When participants interact with well-designed, functional, and high-quality health services, it will strengthen positive associations with the JKN program and foster trust and loyalty. The physical environment where participants interact with healthcare services, such as first-level healthcare facility services, also contributes to brand resonance.

This study shows that the stronger the Mas'uliyah Tangible Brand Resonance, the higher the Mas'uliyah Appraisal Brand Resonance. Tangible brand resonance can be reflected through advertising campaigns, printed materials, brochures, and promotional items. Consistent messaging, creative design, and engaging content contribute to brand recognition and recall. By carefully designing and managing these actual brand elements, BPJS Kesehatan, as the organiser of the JKN program, can create a strong brand resonance, which can resonate with participants, differentiate JKN services from other health insurances, and build unique value between BPJS Kesehatan and participants.

Tangible aspects can influence the assessment, and research by [34] demonstrates that the quality of the service that can be physically perceived positively influences perceived value, indicating a potential impact on customer judgment. Material elements of the service environment, including tangible objects, can serve as critical informative cues that influence customer perceptions of service quality and other tangible service characteristics, thereby influencing customer judgment [35, 36]. This study found that the easy-to-contact care centre 165 and reliable JKN voice interactive service could influence the assessment of JKN participants that BPJS Kesehatan listened to complaints and followed up with follow-up problem resolution.

This study proves that the better Mas'uliyah Appraisal Brand Resonance, the higher the sustainable marketing performance. The positive assessment of JKN participants on the program's benefits that continues to resonate in participants' hearts will impact participant loyalty, which is indispensable to achieving sustainable marketing performance. Without the awareness and spiritual value of the participants, marketing performance will not be sustainable.

The impact of performance appraisal on marketing strategy is an essential aspect of organisational management. This study supports the research by [38], which shows that the alignment between performance appraisal and business strategy significantly impacts the company's performance. This signifies that the assessment process must be tailored to support and strengthen the organisation's marketing strategy, thereby contributing to the continuous improvement of marketing performance. The JKN program has been considered good and valuable by participants, as evidenced by the JKN program being able to provide certainty of health insurance with a variety of comprehensive health services, such as complete social security.

The quality and effectiveness of the assessment system directly affect the company's overall operational status and benefits, demonstrating its potential impact on marketing strategy and organisational results [57]. This study supports this statement. Participants who have given a good assessment of the JKN program will build brand resonance with other participants and encourage other participants to remain obedient in paying contributions. This will impact the sustainability of the JKN program. The perception of the quality of the performance appraisal system has been proven to impact the performance and satisfaction of participants, which is an essential factor in implementing effective marketing strategies, as [40] researched.

This study shows that the better Mas'uliyah Appraisal Brand Resonance, the higher the sustainable marketing performance. Brand self-esteem and resonance have been the focus of marketing research because of their potential to influence consumer behaviour and marketing performance. This study supports several previous studies that highlight the role of self-esteem in shaping consumer behaviour towards brands and the purchase of products and services [42, 58]. Changes in self-esteem are proven to affect the intention to become a JKN participant by affecting the individual's emotional state, which then impacts the decision to remain a JKN participant, as conducted by [43].

Self-esteem is also associated with ethical behaviour, corporate responsibility values, and power distance, suggesting broader implications in an organisational context [44, 45]. There is a close relationship between brand resonance, self-esteem, and sustainable marketing performance. The resonance of the JKN program reflects the depth of the relationship between participants and the JKN program and is proven to be influenced by relationship marketing, which supports the results of the study by [46].

The association of responsible self-esteem and sustainable marketing performance that JKN participants' views and engagement with health care programs can be influenced by their interactions and experiences, potentially affecting sustainable marketing performance. Additionally, brand resonance has been identified as a driver of participant retention, demonstrating its importance in fostering long-term relationships with participants, including the influence of customer self-esteem in the study [47]. BPJS Kesehatan, as the program organiser, must consider the implications of participants' self-esteem in BPJS Kesehatan's strategy and interaction with participants to improve performance and encourage positive results. With the involvement of participants in the JKN program, interaction and experience can help educate the community voluntarily about the benefits and goals of the JKN program. The community feels that the more virtues of the JKN program, the more community participation is created in activities with brands, thereby supporting the sustainable marketing performance of the JKN program.

This study adheres to the results of the research that has been outlined in the previous discussion. These findings provide several implications in developing the theory used in this study, namely the theory of social exchange related to brand resonance and the value of religiosity in the form of Mas'uliyah. The first implication is the acceptance of the hypothesis regarding the relationship between Mas'uliyah Society Brand Resonance and sustainable marketing performance, proving that there is a relationship in a social network [3, 5, 59] with a contribution to the rational interpretation of human decision-making. Mas'uliyah Society Brand Resonance is a brand's ability to build customer relationships with social support based on profound responsibility to oneself, others, and Allah SWT. The relationship between BPJS Kesehatan and JKN Participants in the form of mutual support will increase brand trust. It will impact the sustainable performance of the JKN program.

The second implication refers to proving and discussing that a reciprocal relationship with a brand is positive enough to support the brand [60]. This is evident in the acceptance of the hypothesis that Mas'uliyah Appraisal Brand Resonance influences sustainable marketing performance. This means that a good and responsible assessment of a brand will improve sustainable marketing performance.

The third implication of accepting the Mas'uliyah Self-esteem Brand Resonance hypothesis has a positive and significant effect on sustainable marketing performance. According to the theory of social exchange, social existence is defined as the rational actions of individuals conditioned by a sense of nationality and sacrifice to support human survival [17]. This condition shows that the JKN program is a national program that requires support and cooperation from all Indonesian citizens. The support of all components of the nation will create social welfare as mandated by the Constitution.

Referring to the findings in this study, the priority is the managerial implications of the Mas'uliyah Society Brand Resonance development model towards the sustainable marketing performance of the JKN program with a social exchange theory approach. Hypothesis testing has answered the research question, resulting in four priorities, as described below. First, Mas'uliyah Belonging Brand Resonance and Mas'uliyah Tangible Brand Resonance were improved in realising Mas'uliyah Appraisal Brand Resonance. Sustainable marketing performance can be improved by improving Mas'uliyah Belonging Brand Resonance and Mas'uliyah Tangible Brand Resonance. Stakeholders of the JKN program, such as the National Social Security Board (DJSN) and the leadership of BPJS Kesehatan, can implement policies by increasing public awareness of the essence of the JKN program. One of the media that can be used is marketing through social media. Social media marketing can increase brand loyalty by increasing brand awareness and perceived quality.

Maintaining a strong brand identity through digital marketing communications is essential for building brand awareness. Brand positioning as a national program can also strengthen brand image and awareness, especially among consumers aware of their obligations as citizens. Purpose-related marketing campaigns have been shown to positively impact brand image, quality perception, awareness, and willingness to continue consuming. It is no less important to increase the positive assessment of the JKN program through education from an early age in the educational curriculum regarding the importance of cooperation as a national identity. This cooperation is manifested in the JKN program—gotong royong as a national self-image that has become character education in Indonesia.

To increase public awareness and understanding of the JKN program visually, a strategy that concentrates on integrating eye-catching visual elements, effectively utilising audiovisual cues, optimising the promotion of the JKN program in online video, and utilizing social networks for visual brand promotion with the suitable duration and not prolonged is needed. By implementing this strategy, the JKN program can increase brand recognition and visual understanding among the public, leading to increased awareness and engagement in the JKN program.

Second, Mas'uliyah's Belonging Brand Resonance and Mas'uliyah Tangible Brand Resonance were improved in realising Mas'uliyah's Self-Esteem Brand Resonance. To increase community involvement in morally safe JKN programs, it is important to implement strategies that are aligned with ethical principles and are positively accepted by the community. Integrating corporate social responsibility (CSR) initiatives can be crucial in encouraging morally safe brand engagement. CSR activities can positively impact people's perception and behaviour towards the JKN program. By aligning CSR efforts with ethical values and sustainable practices, BPJS Kesehatan can improve its reputation and build public trust. It is important to ensure that CSR initiatives are aligned with the JKN program and create an emotional attachment to the JKN program to increase participant satisfaction.

Maintaining the authenticity and transparency of JKN program services is very important to foster community involvement in the JKN program. The authenticity of brand activism, characterised by moral competence, integrity and religiosity, can increase the credibility of the JKN program and be positively



accepted by the community. It is necessary to ensure honest communication and avoid moral violations to build the trust and involvement of JKN participants.

To improve MSeBR, it is important to understand the relationship between self-esteem, social relationships, and brand associations based on religiosity. There is a reciprocal relationship between social relationships and self-esteem at all stages of development, which illustrates the existence of positive feedback. This emphasises the importance of fostering positive social interactions.

The perceived value of quality and dignified service can influence brand relationships with participants, demonstrating how brand strategies can align with participants' self-orientation, including self-esteem, to drive favourable emotional and behavioural outcomes. By adapting the brand strategy to the participant's self-orientation, the JKN program can strengthen the bond between individual identity and brand, fostering a sense of belonging and resonance.

The existence of various digital services provided by BPJS Kesehatan has made it easier for participants to access information and submit complaints. However, it is necessary to consider that there are different feelings related to self-esteem when submitting questions about information and complaints directly. So, it is still necessary to provide participants with direct access to interact directly with BPJS Kesehatan officers.

Third, the improvement of Mas'uliyah Appraisal Brand Resonance in realising the sustainable marketing performance of the National Health Insurance program organised by BPJS Kesehatan. To improve MABR and achieve sustainable marketing performance, focusing on sustainable brand equity, digital marketing innovation, and brand articulation capabilities is essential. Sustainable marketing assets positively impact program organisers' performance, highlighting the importance of incorporating sustainability into brand strategies to improve performance. Integrating sustainable marketing practices can improve the image of the JKN program and contribute to the sustainability of contribution payments. This underscores the importance of aligning marketing strategies with sustainability initiatives to increase the perception of the JKN program and attract participants to have awareness.

An effective digital word-of-mouth (eWOM) promotion strategy and relational marketing can increase brand resonance, positively assessing the JKN program and BPJS Kesehatan as the organiser. Increased brand loyalty, engagement, community, and engagement need to be built. By leveraging eWOM and fostering strong participant relationships, JKN programs can foster loyalty and a sense of belonging, contributing to brand resonance and sustainable marketing performance.

Brand engagement is in line with morals and religiosity; it is important to consider the influence of religiosity on people's behaviour and brand loyalty. The JKN program, with benefits such as religious teachings, namely doing good among fellow humans, can foster brand loyalty among participants, even when faced with morally controversial situations such as diligent contributions but never taking advantage of health services. In addition, the authenticity of brand activism is very important in conveying the moral competence of a brand, which includes moral sensitivity, vision, and awareness of responsibility to oneself, others, and Allah SWT. Islam has taught that as a human being, you must benefit others, and everything you do will be accounted for.

Religious beliefs can positively impact brand love and loyalty, with love for the brand acting as a mediator between brand experience and loyalty. It is necessary to make the public aware of the importance of emphasising the role of religious beliefs in brand engagement. Education is not only in civic education but also in the religious curriculum regarding the importance of being responsible to others through the JKN program towards *ukhuwah Islamiyah* and *fastabiqul khoirot*.

Religious leaders need to support brand assessment to instil the importance of the JKN program for religious people. This will lead to an increase in participant loyalty driven by the belief that this health insurance is not included in the *gharar* category. Understanding religion's moral and ethical dimensions is essential, as adherence to religious moral teachings can contribute to healthier lifestyles and foster stronger participant relationships.

Fourth, the improvement of Mas'uliyah Self-esteem Brand Resonance in realising the sustainable marketing performance of the National Health Insurance program organised by BPJS Kesehatan. To improve MSeBR for sustainable marketing performance, it is important to focus on sustainable brand equity, love of the brand, and self-conformity. It is necessary to underline the importance of a sustainable marketing strategy that integrates authenticity, popularity, and self-expression to increase participants' love and loyalty, thereby contributing to sustainable marketing performance. This shows that aligning the message around sustainability issues can align with people's values and increase brand loyalty.

The role of pride in increasing sustainable behaviour intentions when prioritising the values of self-improvement highlights the relationship between positive emotions, self-esteem, and sustainable behaviour. Bringing pride to life through brand experiences can foster a sense of self-worth and connection, resulting in sustainable marketing performance. The MSeBR concept emphasises the psychological impact of image alignment between brands, sustainability initiatives, and self-concept in increasing brand equity and consumer evaluation of nationhood programs. This shows that encouraging sustainability initiatives that align with people's self-concept can positively affect brand resonance and sustainable marketing performance.

Communities can be used to strengthen brand equity and drive sustainable marketing performance. By integrating sustainable practices into JKN programs, brands can increase brand equity and attract people to know their obligations as citizens, resulting in sustainable marketing success. Strategically, this means that marketing efforts should be tailored to address these specific dimensions, emphasizing how the JKN program not only provides tangible health benefits but also aligns with the participants' sense of self-worth and moral values.

The availability of resources is also a matter that needs to be a particular concern, as BPJS Kesehatan and partners as health service providers own these resources. Access to natural resources in the health service network (first-level and advanced health facilities) can encourage service retention. In contrast, the absence of these resources can increase participants' self-release likelihood. Tangible resources will result in greater engagement than access to intangible resources. This underscores the importance of tangible ownership in encouraging consumer engagement.

In healthcare, strategies such as building resilience and reducing moral pressure among healthcare professionals have been linked to increased engagement, thus highlighting the importance of addressing psychological well-being and resource management to encourage engagement. Leadership involvement and psychological safety are important work resources that facilitate job recovery and well-being and ease work demands, thus contributing to employee engagement. BPJS Kesehatan employees are also involved in contributing to sustainable marketing performance. Providing tangible support, reducing administrative burdens, and ensuring effective communication are important tactics for encouraging engagement in clinical practice. In the context of an organisation, human resource management practices that align with the goals of the JKN program and prioritise employee engagement are essential to improve the organisation's overall effectiveness. Ethical leadership has also been shown to significantly influence employee engagement by encouraging relational identification and establishing an ethical climate, which underscores the role of moral obligation and belief in driving engagement.

The research highlights the importance of responsible social exchange, where the community's support is crucial for the program's sustainability. Strategically, this underscores the need to engage the community as beneficiaries and active participants who share a sense of responsibility for the program's success. This could involve more participatory approaches in program design and implementation, ensuring that the community's voice and values are integral to the process. The strategic implication for policymakers is the necessity of embedding religiosity and ethical values within the framework of public programs like JKN. This approach could lead to higher levels of trust, commitment, and participation from the public, ultimately leading to better health outcomes and more effective use of resources.

This study focuses on specific geographic areas such as Central Java and Yogyakarta. Central Java and the Special Region of Yogyakarta (DIY) have the highest number of participants in this study, which might include population density, data availability, social and economic variation, cultural and religious context. Considering these factors, Central Java and DIY are significant and relevant regions where researchers can gather valuable data on the JKN program and related aspects.

## V. CONCLUSION

This study is intended to develop a Mas'uliyah Society Brand Resonance development model for the sustainable performance of the National Health Insurance program organised by BPJS Kesehatan. Here are four answers to the research questions based on the research results. First, Mas'uliyah Belonging Brand Resonance and Mas'uliyah Tangible Brand Resonance influence realising Mas'uliyah Appraisal Brand Resonance. Mas'uliyah Appraisal Brand Resonance can mediate between Mas'uliyah Belonging Brand Resonance and Mas'uliyah Tangible Brand Resonance on sustainable marketing performance.

Second, Mas'uliyah's Belonging Brand Resonance and Mas'uliyah Tangible Brand Resonance influence the realisation of Mas'uliyah's Self-Esteem Brand Resonance. Mas'uliyah Self-esteem Brand Resonance can mediate between Mas'uliyah Belonging Brand Resonance and Mas'uliyah Tangible Brand Resonance on sustainable marketing performance. Third, Mas'uliyah Appraisal Brand Resonance in realising the sustainable marketing performance of the National Health Insurance program organised by BPJS Kesehatan. Finally, Mas'uliyah Self-esteem Brand Resonance realises the sustainable marketing performance of the National Health Insurance program organised by BPJS Kesehatan. This study emphasizes the importance of understanding and applying brand resonance in sustainable marketing and health insurance contexts to enhance engagement, satisfaction, and program sustainability.

This research has a limited sample of JKN Cadres, who tend to be JKN Participants and have a sense of responsibility for the sustainability of the JKN program. It is necessary to conduct an in-depth study on a sample of JKN participants who tend not to have the awareness to be responsible, for example, participants who have been in arrears of contributions for more than six months. This study only covers the Central Java and Yogyakarta regions with significant populations, diverse characters, and relatively affordable health services. Research needs to be expanded to all regions of Indonesia to obtain differences in behaviour and assessment of health services. This includes, for example, participants who do not have access to the nearest health facilities. For further research, it would be valuable to explore the role of brand resonance in other public health programs or sectors, such as conducting research in diverse geographic or cultural contexts to examine how brand resonance varies across different populations. This could help identify cultural or regional factors that influence the effectiveness of brand resonance strategies.

This study, although non-statistically feasible, is still not in accordance with statistical assumptions. Determination of the right number of samples to improve the quality of the research model statistically. Squared multiple correlation on continued marketing performance by 75.2 percent. The remaining 34.8 percent is an area for future research agendas which are a continuation of research and grand theories that have been prepared. Addition of brand trust variables between MSBR and sustainable marketing performance. Integration of religiosity values in brand trust to explore indicators based on Islamic values that are more supportive of the research model.

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## Author Contribution

Conceptualization: Dina Lusianti, Data curation: Dina Lusianti, Formal analysis: Widodo, Mulyana, Investigation: Dina Lusianti, Methodology: Widodo, Mulyana, Dina Lusianti, Project administration: Dina Lusianti, Resources: Dina Lusianti, Supervision: Widodo, Mulyana, Validation: Widodo, Mulyana, Writing – original draft: Dina Lusianti, Writing – review & editing: Widodo, Mulyana, Dina Lusianti, we declare that there is no conflict of interest in connection with this research. All analyses, data interpretation, and conclusions drawn in this study have been conducted independently and without any influence from external parties with vested interests in the research outcomes.

## Conflict of Interest

The authors declare no conflicts of interest.

## Data Availability Statement

Data are available from the authors upon request.

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