Brand Commitment as Mediator of Brand Love-Customer Citizenship Behavior Relationship in Using Mobile Wallet in Indonesia

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Abstract:
This paper goals at examining a customer version of Citizenship behavior (CCB). mainly, the primary purpose of the paper is looking for the effect of brand love, brand commitment impacts consumer citizenship behavior in the use of mobile wallets in Indonesia in 2020 and as a component studies dissertation of the writer's dissertation for doctoral research at Brawijaya university. 460 people as respondents at some point of Indonesia using the machin formula due to the fact the variety of respondents is not identified with certainty. The end result of this research shows that Brand love has a positive effect on Customer Citizenship Behavior, with a path coefficient value of 0.064, but not significant, with a P-Values of 0.268> a significance level of 0.05 and Brand Commitment has a positive effect on Customer Citizenship Behavior, with a coefficient value pathway 0.414 and significant, with P-Values <0.001 which means <a significance level of 0.05. The locating of the examine delivers new concepts to marketing, in expertise and reasons the important factors that motivate CCB among the use of mobile wallets in Indonesia. Final and most important a thanks to LPDP as a funder / sponsor of this reseach.

Keywords: *Brand Love,brand Commitment and customer citizenship behavior*

I. Introduction

Customer Citizenship Behavior (CCB) is seen as a new concept that can support companies in the field of product marketing. CCB can also form long-term relationships between companies and consumers that involve feelings (brand love) and brand commitment based on previous customer experience. According to Jaydeep and Kasatria (2015) Customer Citizenship Behavior (CCB) is individual behavior that is willing to help, recommend to other customers and provide feedback to the company. CCB's behavior can

influence the behavior of Indonesian people in the success of the National Non-Cash Movement (GNNT).

CCB behavior will occur positive information exchange in the community known as social exchange theory (Blau, 1964). This theory explains that if one party benefits from the other party then it will in turn provide benefits to the other. This behavior occurs because there is a reason that precedes it, namely the benefits of positive information that cause responses to forward information back to the other party. This is known as Theory of Reasoned Action.

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Mobile wallet supports GNNT in Indonesia towards Industry 4.0 in technology. Mobile wallet is a technology product that provides many conveniences for customers in transactions and other forms of financial services. The development of mobile wallet in Indonesia began in 2007, t cash mobile wallet was introduced as the first e-money in Indonesia developed by Indonesian telecommunications companies, continued in 2008 with Dompetku products, in 2012 in the form of Xl Cash and in mid 2012 with Cimb mobile account, in 2013 the existence of BBM money was continued by Mandiri Ecash, in 2014 with Uangku products and in 2015 with Sakuku, continued in 2016 with the advent of Gopay and in 2017 a product called OVO.

The urgency of this research is as follows; Determine the main influence of customer citizenship behavior influenced By brand love and Brand Commitment, on existing mobile swallow products in Indonesia. This research will use an online survey with 420 respondents with machin formula because the number of respondents of mobile wallet users in Indonesia is unknown. The principle reason of this paper is to recommend a conceptual version that illustrates the antacedent customer citizenship behaviour on the relationship between Brand Love and brand Commitment.

The location of this research is all regions in Indonesia because the spread of the use of mobile wallet transactions has spread throughout Indonesia (www.liputan6.com). This research was conducted by an online survey with consideration to reach all respondents in Indonesia without borders (borderless). Evan and Mathur (2015) state that online surveys are a tool to reach respondents borderlessly and also create comfort, convenience and security of

respondent data.The unit of analysis in this study is the individual. This research is a sample research. The population used in this study is all mobile users in Indonesia. The characteristics of the study population are:

Respondents are Indonesian citizens who have used Mobile as a transaction tool. This is in accordance with previous research on brand experience by Huang (2017) which states that to examine brand experience must look for respondents who have used the product.

Gender of the respondents in this study were men and women aged between 18 and 30 years because they tended to emphasize diversity, experience, lifestyle and brand values than at other ages (Nusair et al., 2011) and ages between 18- 30 years has long been the target of companies that want to grow, by maintaining company and customer relationships that involve emotions or feelings towards the brand (Bush et al., 2004)

The population of this study is not known with certainty, sampling frames cannot be arranged at the proposal stage. The difficulty in compiling the sampling frame causes this study to not be able to use random sampling techniques. The sampling technique that can be used is non-random sampling technique. The sample size in this study is based. The sample size in this study was determined using the formula of Machin and Campbell (1989). The use of this formula is because the study population is unknown. The formula for calculating the number of samples is as follows:

The first iteration formula:

$$U\rho = \frac{1}{2}\ln\left(\frac{1+\rho}{1-\rho}\right)$$

$$n = \frac{[Z(1-\alpha)+Z(1-\beta)]2}{U\rho^2}$$

The second iteration formula:

$$U\rho = \frac{1}{2} \ln\left(\frac{1+\rho}{1-\rho}\right) + \left(\frac{\rho}{2(n-1)}\right)$$

Information:

$U\rho$ = standardized normal random variable corresponding to particular vaue of the correlation coefficient P

$Z1-\alpha$ = Constants obtained from normal distribution tables with a predetermined α

$Z1-\beta$ = Constants obtained from normal distribution tables with β that have been determined

 P = estimated price correlation coefficient

Based on the consideration that the lowest p value is estimated to be p = 30, then α = 0, 0005 (Z1-α = 3.9205) in two-way measurements and β = 0.0025 (Z1-β = 2.8070). Based on this formula, the sample taken was 420 respondents. The calculation can be seen below:

Up = 1/2 In ((1 + 0.3) / (1-0.3)) = 0.30951960

The first iteration formula:

$$n = \frac{(3,9205 + 2,807)^2}{(0,3095196\ 0)^2} + 3 = 419,410029$$

 1)   1) To calculate the second iteration, look for it first

$$U^2\rho = \frac{1}{2}\ln\left(\frac{1+03}{1-03}\right) + \frac{03}{2(419)} = 0,310$$

TheSecond iteration formula:

$$n = \frac{(3,9205 + 2,8070)^2}{(0,31021)^2} + 3 = 419,123$$

Based on the calculation of the Machin formula above, it shows that the result of the first iteration is 419.4 and the result of the second iteration is 419.1. In this study, the biggest iteration is 419.4 rounded up. So the sample of this study is 420 but this research collect 460 .

The sampling technique used in this study was purposive sampling, which is the method of determining samples based on certain criteria. The intended sample is in accordance with the requirements or as a source of data needed in research. Sample requirements or criteria are referring to the target population or target.

The sampling technique is done online with the stages of online sampling are as follows: 1. Entering into social media that is often used by Indonesian people such as YouTube, Facebook, WhatsApp, Instagram, LINE and Twitter (www.nataconnexindo.com) 2. Entering regional or provincial communities in social media such as buying and selling East Java, Central Java, etc. 3. Provide online questionnaire links to all of these social media4. Respondents' data will be collected online, over-lap data of respondents can be overcome by looking back at the identity of existing respondents.

This research is a survey research, so the data used are primary data. Primary data is the main data that can be directly explored by research respondents who will be analyzed in this study. Primary data in this study were obtained from respondents, namely consumers who are Mobile swallow users in Indonesia

The instrument used to retrieve data in this study was a questionnaire. The questionnaire was prepared relevant to the data needed by researchers which contained a number of written questions that were closed in nature and asked consumer responses or perceptions about indicators related to brand experience, brand trustand customer citizenship behavior. The primary data collection steps for this study are as follows: 1. arranging a research questionnaire covering the characteristics of respondents and items for each research variable based on Sugiyono (2011), 2. Conducting a research instrument test that includes validity and reliability tests by distributing questionnaires to 30 respondents (Sugiyono, 2011) .3. If the research instruments are valid and reliable then continue to distribute questionnaires totaling 420 respondents.4. Filling out the questionnaire is done online through social media

This analysis is used with the aim of testing the research hypothesis from the sample data obtained.In this research the data analysis method used is structural equation modeling-partial least squares (SEM-PLS) using WarpPLS software.

2. Literature Review

2.1 Brand love and Customer Citizenship Behaviour.

Love of one product will motivate consumers to behave voluntarily to help other customers, provide recommendations and, feedback. Groth (2005) argues that customer citizenship behavior is formed from the brand love of consumers. The higher the brand love, the higher the customer citizenship behavior. Supporting brand love has a significant effect on customer citizenship behavior significantly positive effect studied was Jaydeep and Kataria (2015) who tested the effect of brand love and Customer Citizenship Behavior (CCB) on consumer brand goods in India. The results of this study indicate a significant positive relationship between brand love and Customer Citizenship Behavior (CCB).

Based on the description, the research hypotheses that can be arranged are:H9=*Brand love* berpengaruh signifikan terhadap *customer citizenship behaviour*

Proposition 1: Brand Love is significantly related to customer citizenship behaviour.

2.2 Brand Commitment and Customer Citizenship Behaviour.

Brand commitment is the emotional and psychological attitude that consumers have towards a brand that no other brand is attractive or thinks that the costs are too high if they switch and maintain a valuable influence between consumers on the brand. This emotional attitude motivates consumers to behave voluntarily to help other customers, provide recommendations and feedback. According to Bettencourt (1997), customer citizenship behavior is formed from consumer brand commitment. The higher the brand commitment, the higher the customer citizenship behavior. Supporting the effect of brand commitment and customer citizenship behavior significantly positive effect is Sidi and Shaari (2017) who examined the effect of brand commitment and Customer Citizenship Behavior (CCB) on the car user community in Malaysia. The results of this study indicate the influence of brand commitment and Customer citizenship behavior (CCB).

Based on the description, the research hypotheses that can be arranged are:

Proposition 2: Brand commitment is significantly related to customer citizenship behavior.

3. Findings and Discussion

The profile of the respondents is presented in table 1. Table 1 shows that the majority of the respondents are male (51.4%) state in Jakarta (19%) aged between 26–35 years (40.2%)

student (37%), Income 1-2,9 Million IDR (35%),How long have linkaja more than 3 years (26.1%), Number of transactions in 1 month 1 time (32.6%), Place often uses,commerce (10.9%) What's interesting is the use of LinkAjaProduct Discounts (32.6%). Most of the respondents are from Jakarta.

Table 1: Respondent's Profile

Category	Frequency	Percentage %
Gender		
Male	234	51
Female	226	49
State		
Bali	37	8
Jakarta	88	19
Jawatengah	30	7
Jawatimur	35	8
Riau	60	13
Sulawesi selatan	50	11
Sulawesi tengah	34	7
Sulawesi utara	44	10
Sumatra barat	38	8
Sumatra utara	44	10
Age		
15-25	150	32.6
26-35	185	40.2
36-45	75	16.3
Above 45	50	10.9
Job		
Student	170	37.0
Student University	155	33.7
Businessman	70	15.2
Civil servant	50	10.9

Etc	15		3.3

Income

1-2,9 Million IDR	164	35.7
3- 5.9 Million IDR	160	34.8
6-8.9 Million IDR	132	28.7
Above 9 Million IDR	4	0.9

How long have LinkAja

Less a year	70	15.2
2 years	50	10.9
3 Years	160	34.8
more than 3 years	180	39.1

Number of transactions in 1 month

1 time	150	32.6
2 time	100	21.7
3 time	90	19.6
more than 3 time	120	26.1

Place often uses

E commerce (Agoda.com, Blibli.com etc)	50	10.9	
Transportation (bus, train and plane)	189		41.1
Restaurat	83		18.0
Cinema	76		16.5
Indomaret	40		8.7
Alfamidi	10		2.2
Alfamaret	4		0.9
Post Office	3		0.7
Drugstore	5		1.1

What's interesting is the use of LInkAJA

Product Discounts	150	32.6
Transactional security	130	28.3
Comfort transaction	120	26.1
Ease of Trading	55	12.0
Lifestyle	2	0.4
Looking for new experiences	3	0.7

Table 2 Validation and reability test

Indikator	X	Y1	Y2	SE	P	AVE	CR
X.1	(0.896)	-0.087	0.077	0.052	<0.001		
X.2	(0.894)	-0.005	0.043	0.050	<0.001	0.773	0.931
X.3	(0.887)	0.072	-0.092	0.059	<0.001		

X.4	(0.838)	0.022	-0.030	0.052	<0.001		
Y1.1	-0.051	(0.825)	-0.034	0.065	<0.001		
Y1.2	-0.027	(0.845)	-0.000	0.062	<0.001		
Y1.3	0.017	(0.875)	-0.055	0.060	<0.001	0.723	0.940
Y1.4	-0.011	(0.852)	-0.039	0.054	<0.001		
Y1.5	0.027	(0.878)	0.040	0.063	<0.001		
Y1.6	0.045	(0.823)	0.091	0.061	<0.001		
Y2.1	-0.003	0.079	(0.888)	0.058	<0.001		
Y2.2	0.010	0.000	(0.872)	0.057	<0.001	0.771	0.910
Y2.3	-0.006	-0.081	(0.873)	0.050	<0.001		

Validity Testing based on Loading Factors and Average Variance Extracted (AVE) and Reliability Testing based on Composite Reliability (CR)

Table 2: Indicator Test

Variable X1, there are 4 indicators. It is known that all indicators on variable X1> 0.7, which means the indicators on variable X1 are valid in terms of reflecting variable X1, variable Y1, the number of indicators is 6 indicators. It is known that all indicators on variable Y1> 0.7, which means the indicators on variable Y1 are valid in terms of reflecting variable Y3.

Table 3 validity and reliability test

	X1	Y1	Y2
R-squared		0.423	0.399
Composite reliab	0.955	0.917	0.910
Cronbach's alpha	0.948	0.887	0.851
Avg.varextrac.	0.638	0.689	0.771

Thevalidity test results are based on the AVE value, known to all AVE values> 0.5. The recommended AVE value is above 0.5 (Mahfud and Ratmono, 2013). So that it has met the validity requirements based on AVE.

Based on Table 4.2 and Figure 4.2, the results of reliability testing based on CR

values are known to all CR values> 0.7. The recommended CR value is above 0.7 (Mahfud and Ratmono, 2013). It is known that all CR values> 0.7, which means that they have met the reliability requirements based onCR. from the table it can also be concluded that X1 can affect Y1 by 0.423 % and X1, Y1 and affect y2 by 0.399%.

Table 4 : Result of analysis

Variables	Path coefficient	p- value	Meaning
Brand Experienceto CCB	-0.005	0.474	**No significant effect**
Brand	0.229	0.	Signific
Experience to Brand Trust	0.013		ant effect
BrandTrust to CCB	0.246	0.029	Significant effect

Note:<significance level of 0.05

Brand Love and Customer Citizenship Behavior.

Brand love has a positive effect on Customer Citizenship Behavior, with a path coefficient value of 0.064, but not significant, with a P-Values of 0.268> a significance level of 0.05. A person's love for a brand cannot encourage CCB because the behavior of someone who lives in a big city is more closed, Team P (2010)

Brand Commitment and Customer Citizenship Behavior

Brand Commitment has a positive effect on Customer Citizenship Behavior, with a path coefficient value of 0.414 and significant, with P-Values <0.001 which means <a significance level of 0.05. When someone has committed to the brand, it will indirectly do the Customer Citizenship Behavior (CCB)

4. Contribution of thestudy

The objective of this study is to examine the factors that influence CCB among mobile wallet links communities in Indonesia 2020. The findings indicate that Brand love has a positive effect on Customer Citizenship Behavior, with a path coefficient value of 0.064, but not significant, with P-values 0.268> a significance level of 0.05. And Brand Commitment has a positive effect on Customer Citizenship Behavior, with a path coefficient value of 0.414 and significant, with a P-Values <0.001 which means <a significance level of 0.05.

Limitation and Future Research

Several limitations in this study need to be acknowledged. First, the sample of this study is limited to the brand community

LinkAja. Future studies need to consider other brand communities, such as OVO as trending mobile wallet nowdays and other international mobile wallet brands in order to generalise the developed framework. Future research could also consider other determinants including brand satisfaction as other factors to influenceCCB.

5. Conclusions

Therefore, the basic contributions of this paper lie in Brand love have a positive effect on Customer Citizenship Behavior, with a path coefficient of 0.064, but not significant, with a P-Values of 0.268> a significance level of 0.05. and Brand Commitment has a positive effect on Customer Citizenship Behavior, with a path coefficient value of 0.414 and significant, with P-values <0.001 which means <a significance level of 0.05. Again, Final and most important a thanks to LPDP as a funder / sponsor of this reseach.

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