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THEME : " *Unlocking New Marketing Strategies on ASEAN  
After Covid-19 Pandemic* "

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THE 3<sup>rd</sup> INTERNATIONAL CONFERENCE ON BUSINESS AND BANKING INNOVATIONS  
"Unlocking New Marketing Strategies on ASEAN After Covid-19 Pandemic"

**Proceeding Book of  
The 3<sup>rd</sup> International Conference on Business and Banking Innovations  
(ICOBBI) 2021**

**"Unlocking New Marketing Strategies on ASEAN After Covid-19 Pandemic"**

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## FOREWORD

Alhamdulillah, praise be to Allah Subhanahu Wa Ta'ala for granting us the opportunity to organize and publish the proceedings of the 3<sup>rd</sup> International Conference on Business and Banking Innovations (ICOBBI) with the topic "*Unlocking New Marketing Strategies on ASEAN After Covid-19 Pandemic*". This proceeding contains several researches articles from many fields in Business & Marketing, Banking & Sharia Banking, Accounting & Financial Management, Human Resources Management, Operations Management, Investasi, Insurance & Capital Market, Strategic Management, Technology Management, and Information System.

The 3<sup>rd</sup> International Conference on Business and Banking Innovations was held on 6<sup>th</sup> – 7<sup>th</sup> March 2021 by virtual (online) meeting and organized by the Master Management Study Program of STIE PERBANAS Surabaya in Collaboration with three Higher Education Institutions in Indonesia and two Universities from Asia countries. Keynote speakers in this conference were: Prof. Jessa Frida T Festijo (Lyceum of the Philippines University), Prof. Krisda Tanchaisak, Ph.D (Ramkhamhaeng University Thailand) and Burhanudin, Ph.D (Head of Undergraduate Program In Management of STIE Perbanas Surabaya, Indonesia).

I would like to give high appreciation to the Rector of STIE Perbanas Surabaya for his support at this event. Acknowledgments and thank you to all the steering and organizing committees of the ICOBBI for the extra ordinary effort during the conference until this proceeding published. Thank you very much to all presenter and delegates from various Universities. Beside it, I would like to express our gratitude to the three universities, namely Universitas 17 Agustus Surabaya, STIE 66 Kendari, Institut Institut Bisnis dan Keuangan Nitro Makassar which has been the co-host of this event.

Hopefully, the proceeding will become a reference for academics and practitioners, especially the business and banking industry to get benefit from the various results of the research field of Business and Banking associated with Information Technology. Proceedings also can be accessed online on the website <https://pascasarjana.perbanas.ac.id>.

Chair of the Master Management Study Program  
STIE Perbanas Surabaya

**Prof. Dr. Tatik Suryani, M.M.**





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## Operating Management

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# The Role of Co-Creation and Co-Creation Experience on Brand Loyalty of Kredit Multiguna Bank Jatim

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STIE Perbanas Surabaya

## ABSTRACT

*This study attempts to analyze the role of co-creation and co-creation experience on brand loyalty of Kredit Multiguna Bank Jatim. This research using 180 respondents of Kredit Multiguna Bank Jatim customer in Surabaya City, East Java Province, Indonesia as sample. Respondence response were analyze using SmartPLS 3.0. The result of the role dialogue, access and transparency has influence and supported on co-creation experience. Risk assessment has influence and no support on co-creation experience. The co-creation experience has influence and supported on brand loyalty of Kredit Multiguna Bank Jatim. The implication is to support the theory of the DART concept as a model that influences the co-creation experience for Bank's credit customers, while co-creation experience influences and supports increased brand loyalty. This implies that in Bank Jatim to encourage co-creation experiences through the DART concept and evaluated and used as skill upgrade.*

**Key words:** Dialogue; Access; Risk Assessment; Transparency; Co-creation Experience; Brand Loyalty

## 1. INTRODUCTION

Co-creation concept is collaboration with businesses to interact and communicate, to provide better service to customers (Prahalad and Ramaswamy, 2004). Co-creation is about joint creation of value by the company and the customer (Prahalad and Ramaswamy, 2004). Co-creation reflects an emerging participatory world where the products/services provided make consumers move from passive to become collaborators, involved in development and competition. Value co-creation describes how consumers interact, and companies as active players (Prahalad and Ramaswamy, 2004). The process of creating value co-creation allows consumers to personalize their products and services (Vargo *et al.*, 2008).

The co-creation process provides consumers with a greater level of knowledge and expertise about the expected product, and with a higher level of confidence (Ramaswamy, 2006). Brand loyalty has contributed to the brand chosen by the customer, who is committed to the brand, including positive word of mouth and being brand supporting, consumers show behavioral roles

such as brand purchase intentions or repurchase intentions. Brand loyalty is related to a deep sense of commitment by customers to protect certain products or services consistently in the future (Izogo, 2016).

Co-creation activities in banking are a new learning perspective on consumer behavior and interactions with the production process (Nyman, 2014 in Meinardes *et al.*, 2017). The concept of co-creation has been described as a benefit for the company related to a positive influence on consumer perceptions (Bendapudi and Leone, 2003 in Meinardes *et al.*, 2017), competitive advantage through product/service innovation (Ramaswamy, 2008), stimulus for customers in taking part in the production chain and identifying with the end result (Mascarenhas *et al.*, 2004 in Meinardes *et al.*, 2017), and even positive and different perceptions of recovery services through the concept of co-creation (Dong *et al.*, 2008 in Meinardes *et al.*, 2017). Co-creation activities allow verification of the effectiveness of certain service channels, providing a new vision and new attitudes regarding the proposed concept (Medberg and Heinonen, 2014 in Meinardes *et al.*, 2017). Credit growth in Bank Jatim is dominated by

consumer credit. Kredit Multiguna Bank Jatim which is the largest contributor to credit acquisition at Bank Jatim and the product that has a very important role in credit growth and company profits (<https://bankjatim.co.id>). The acquisition of Kredit Multiguna Bank Jatim needs to be improved and optimized in terms of products, processes and services. Improvements in services need to be improved and improved over time, so it is also necessary to know whether the collaboration between customer and Bank Officers. It is need to evaluate the marketing of Kredit Multiguna Bank Jatim, especially in co-creation activities.

## 2. LITERATURE AND HYPOTHESIS DEVELOPMENT

### 2.1. Co-creation and co-creation experiences

Praharald and Ramaswamy (2004) explain that information infrastructure must be consumer-centered and encourage active participation in all aspects of the co-creation experience, including information retrieval, product and service configuration, fulfillment, and consumption. DART (dialogue, access, risk assessment, transparency) model is a conceptual model that guides the co-creation process (Prahalad and Ramaswamy, 2004). DART emerged as the basis of interaction between consumers and companies. Mansillaa *et al* (2018) show that customer perceptions of co-creation behavior have a positive and significant impact on their level of participation in creating value.

Dialogue was implied a strong communication flow between the company and the consumer. Through effective dialogue for customer, knowledge is shared between the customer and the company, essentially serving as the basis for shared value creation. Therefore, it is important to have clear rules for dialogue and to establish clear principles of engagement for both parties (Praharald and Ramaswamy, 2004). Dialogue variable does not have a positive or negative effect influence the choice of users in co-creating with the Bank studied (Mainardes *et al.*, 2017). However, dialogue with customers can generate positive reactions and contribute with companies to understand possible opportunities and generate new service development strategies (Villalba *et al*, 2019). To further discussion is dialogue supporting the co-creation experience.

H1a: *Dialogue has supported effect on the co-creation experience*

The effective dialogue is important for consumers to accessed any information about service offerings. Customers have access to service processes provides them with the opportunity to design, develop, and review quality processes over the value network (Praharald and Ramaswamy, 2004). Access consists of communication tools and procedures, which can facilitate co-creation and increase the freedom of choice for customers (Ramaswamy, 2008). Access has a positive and significant role in co-creation (Han Sen *et al.*, 2019). Information related to products or services, processes, design, policies, and new categories developed ensures and strengthens close relationships in a positive incremental path (Villalba *et al*, 2019).

Variables of access, risk assessment, transparency have sustainable competitive advantage where differentiation increasing difficult, strengthen the role of co-creation as suggested and support the assumptions associated with this construction (Mainardes *et al.*, 2017). Several assessments show significant and positive results on the access variable, so the hypothesized in this case is:

H1b: *Access has supported effect on co-creation experience*

Risk assessment includes steps that allow customers to fully evaluate the risks involved in accepting a value proposition (Praharald and Ramaswamy, 2004). Information about risks that pay attention to losses that customers need to believe in products or services as a co-creation activity. Understanding risk information can develop benefits for consumers of goods and services, and can remove possible doubts about statements or policies related to products or services (Villalba *et al.*, 2019). Risk assessment on the value of co-creation by customers does not have a significant effect on services using the web (Han Sen *et al.*, 2019). Our hypothesized is risk assessment affect the co-creation experience:

H1c: *Risk assessment has supported effect on co-creation experience*

Transparency was extent to which the information provided has succeeded in mitigating the obscurity of information in the relationship between the company and its customers (Praharald and Ramaswamy, 2004). Providing information must be shared in a transparent manner. On the other hand, transparency leads to greater trust among consumers about the company's offerings. As in a community service context, transparency and access are even more important when there is a decline in customer trust



(Saha *et al.*, 2019).

Transparency has a positive effect on customer choice, creating co-creation with the Bank, and strengthening the role of co-creation (Mainardes *et al.*, 2017). Transparency is not a good supporter in supporting loyal customers (Villalba *et al.*, 2019). Possibly, the measurements in the study must fit the contextual argument. Transparency is not a strong characteristic with companies so far. The DART concept in this study supports that co-creation produces a positive relationship with customer loyalty (except transparency). Co-creation has a positive and significant relationship with customer perceived value (CPV) and emotion, and both (CPV and emotion) have a similar reaction to customer loyalty which is the main objective of research and company. Several differences regarding the effect of transparency are hypothesized as:

H1d: *Transparency has supported effect on the co-creation experience*

## 2.2. Co-creation Experience and Brand Loyalty

The DART concept can describe the co-creation experience (Prahalad and Ramaswamy, 2004). The brands are co-created and grow with experience. Personalized co-creation experiences conclude individual interactions and experiential outcomes. Personalized co-creation experiences reflect how individuals choose to interact with corporate-facilitated environmental experiences. Co-creation enables marketers to do their own marketing, to exchange production, technology and risk information with customers, and also to offer access to brand experiences (Yudi Sutarso *et al.*, 2017).

The co-creation experience framework implies that all points of customer interaction with the company are essential for creating value. This shows the company's attitude that is ready to anticipate changes in consumer tastes in the future (Prahalad and Ramaswamy, 2004). Customers' perceptions of co-creation experiences have a positive and significant impact on their level of participation in creating value (Mansilla *et al.*, 2018).

Experience learning as a new dimension of co-creation experience and revisiting the pragmatic concept of experience by suggesting two new categories, namely confirming suggestions in the literature about the importance of hedonic and social

experiences. The value of co-creation is significantly influenced by customer loyalty, and that co-creation value is significantly influenced by customer loyalty through mediating customer satisfaction. Customer satisfaction is significantly influenced by customer loyalty Pratiwi *et al.* (2019).

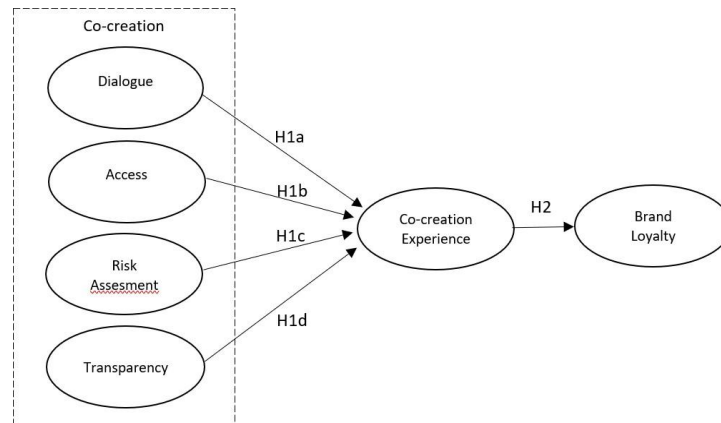
Brand loyalty is seen as the extent to which a customer shows a positive attitude towards a brand, has a commitment to a particular brand, and intends to continue to buy it in the future. This definition is based on two approaches, namely behavior and attitudinal (Mowen and Minor, 2002). Brand loyalty is an important asset for a company, as it contributes to the continuity of the consumer's life cycle and leads to positive advocacy of business offerings in the market (Erdogmus *et al.*, 2016). Brand loyalty is related to a deep sense of commitment by customers to dive deeper into a product or service consistently in the future. Brand loyalty reflects the tendency of consumers to join involved in certain brands, regardless of price adjustments or changes in product features (Ledikwe *et al.*, 2018).

Brand loyalty can be defined and measured by the components of behavior and attitudes (Huang, 2017). Nyadzayo *et al.* (2018) support this opinion, and prove that true brand loyalty only exists when behavior and attitudes are considered when determining future consumer purchase intentions. Behavioral loyalty refers to customer preferences to keep using the same brand, even after consumption and evaluation is not favorable (van Esterik-Plasmeijer *et al.*, 2017).

H2: *The co-creation experience has supported effect on brand loyalty of Kredit Multiguna Bank Jatim.*

Value co-creation is a form of collaborative creativity, initiated by companies and customers to enable innovation, not just to satisfy their customers (Prahalad and Ramaswamy, 2004). The value of co-creation can be realized, when the involvement of at least two active parties, integration of resources that create mutually beneficial value, willingness to interact, has the potential to collaborate.

The hypothesis framework in this study is described as follows:



**Figure 1.** Hypothesis Framework

### 3. RESEARCH METHOD

#### 3.1. Population and Sample

The population is all of Kredit Multiguna Bank Jatim customers in the work area of Bank Jatim Main Branch Surabaya and some of its Sub Branch Surabaya, East Java, Indonesia. In this study, used a sample of customer's who were using the actives facility with predetermined criteria. This research took a sample of 180 respondents, who had met the criteria that had been set. This research period on October - December 2020.

This study using non probably sampling, which does not provide equal opportunities for every member of a population to be selected as a sample (Sugiyono, 2015: 218). Non probably sampling technique is use because there only gets information on the name and phone numbers of the customer from Bank Jatim. Allegedly some phone numbers have WhatsApp application and or mobile phone number has changed. Another reason for this technique that it is suspected that several facilities have been paid off, and paid early. Some of these things may not be distributed or provide the same opportunity for every member in the population, so that at the time of sampling, the exact phone number of the population is not known.

#### 3.2. Data Collection and Measurement

The population in this study is all customers of Kredit Multiguna Bank Jatim in the area of Bank Jatim Main Branch Surabaya and some of its Sub Branch. Samples use 180 respondents who had met the criteria that had been set. This research period on October - December 2020. The questionnaire has been distributed and evaluate with a Likert scale with a seven-point Likert

which describes the answer if 1 = "strongly disagree" and 7 = "strongly agree". The respondent then chooses only one answer, by filling in or selecting one of the numbers (1 - 7) that describes his choice of the question.

Questionnaire method is to collect a list of questions to respondents online and offline. Data collection in this questionnaire was carried out online using Google Form and shared using WhatsApp application to selected respondents. Offline data retrieval through distributing questionnaires to customer who are applying for a loan or through the agency representatives because due to large-scale social restrictions and work from home (WFH) activities, and avoiding direct contact with respondents.

Research instrument uses 27 questions quoting from several previous studies from Mainardes et al., (2017), Mathis et al., (2016), Huanget al., (2017), Villalba et al., (2019) that were processed. Analyze process data using SmartPLS 3.0 which two test results, outer model (measurement model) it is more reflective which includes validity and reliability test. The indicators seen from reliability with Cronbach's Alpha indicator is at least 0.7, AVE indicator of at least 0.5, loading factor indicator more than 0.6 VIF value less than 10. Inner model (structural model) towards regression is to assess the influence of one variable on another variable, or the relationship between latent variables. Outer model. Indicators among on P less than 0.05,  $R^2$  and VIF value is less than 3.3. Path diagram (Robust Path Analysis), which describes the path relationship between construct variables and supporting variables. Bootstrapping, using the entire original sample tore-sampling.

#### 3.3. Validity and Reliability

Validity is a measure of the extent as an indicator used

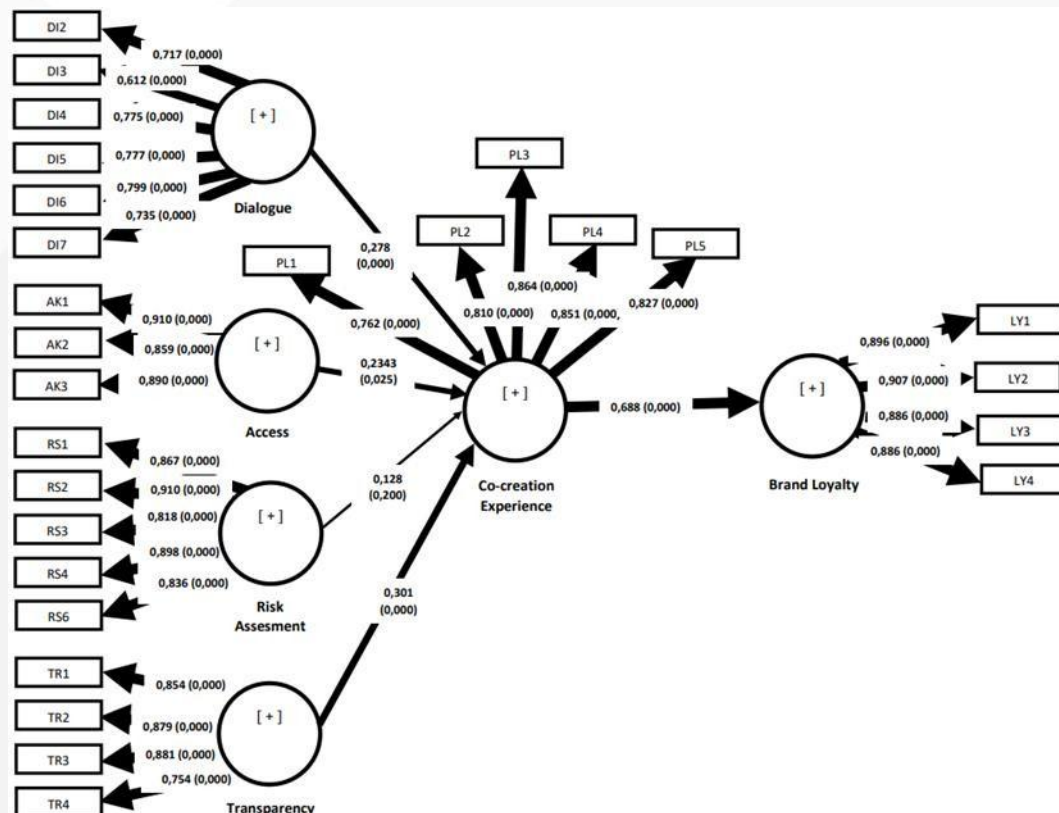
accurately, for measuring how an indicator is able to reflect its theoretical latent construct. Loading factor uses more than 0,5 (loading factor > 0,5) and average variance convergent (AVE) more than 0,5 (AVE > 0,5) is minimum require (Imam Ghazali, 2013). Reliability is a measure of the internal consistency of the indicators used by a variable of formation that shows an increase where each indicator indicates a common variable (Imam Ghazali, 2013). Cronbach's Alpha more than 0,7 (Cronbach's Alpha > 0,7) is minimum require the reliability requirements.

### 3.4. Hypothesis

**Table 1.** Path Coefficients and Hypothesis Testing

Variable	Original Sample	P Values	VIF	R <sup>2</sup>	Conclusion
Dialogue -> Co-creation Experience	0,278	0,000	1,725	0,626	Influential, Supported
Access -> Co-creation Experience	0,234	0,025	2,414		Influential, Supported
Risk Assessment -> Co-creation Experience	0,128	0,200	2,641		Influential, No Supported
Transparency -> Co-creation Experience	0,301	0,000	2,716		Influential, Supported
Co-creation Experience -> Brand Loyalty	0,688	0,000	1,131	0,504	Influential, Supported

The results as being the control variable test on brand loyalty (LY) are the sampling method (GR1), the



**Figure 2.** The Role of Hypothesis

Table 1 and Figure 2 concluded while dialogue (DI)

age of the respondent (GR3), the frequency of using respondent credit (GR6) does not have a significant effect on brand loyalty. Respondent gender (GR2) as the control



variable has influence and supported on brand loyalty with a P value  $< 0,05$  ( $0,049 < 0,05$ ), and a original sample of 0.112. Based on the inner models test, it was found that the VIF value  $< 3,3$  and the outer models obtained a VIF value  $< 10$ , so that all question items did not multicollinearity effect.

## 4. DISCUSSION

### 4.1. The Role Co-creation on the Co-Creation Experience

The results of this study indicate that dialogue has influence and supported on experience, where the significance value of P value is 0,000 ( $0,000 < 0,05$ ) and  $R^2$  is 0,626 which indicates a strong influence. The more intense the dialogue, the higher the co-creation experience. Dialogue has an effect on the co-creation experience, because the solution for fulfilling Debtor's credit needs is very much determined by dialogue using various means, such as meeting directly, telephone, email, WhatsApp, SMS. In addition, comfort in providing solutions is part of the co-creation.

This study supports the opinion of David Prócel Villalba *et al.* (2019) in his research, which found that dialogue sessions have positive values and contributions for companies in developing their products and services, as well as in improving their service strategy. According to Mainardes *et al.* (2017), the dialogue variable does not have a positive or negative effect on customer choices to create co-creations with the Bank. It is likely that clients perceive dialogue as irrelevant for creating their own co-creation experience. There are differences in the sample used by researchers with Mainardes *et al.* (2017), namely on the specific sample used. Researchers use a more specific sample of customers who are credit customer respondents. The dialogue hypothesis has supported and confirmed co-creation experience.

Access significantly influences the co-creation experience. The significance value of P values of 0,025 ( $0,025 < 0,05$ ) and  $R^2$  of 0,626 indicates a relationship that access influential and supported on the co-creation experience. This means that the more facilitated the customer's wishes, the more the co-creation experience will be. The results of the respondents' answers indicated that access has an effect on the co-creation experience, due to the Bank's ability to provide good choices for how to get its services, and to be able to facilitate needs (Mainardes *et al.*, 2017). The hypothesis

of the access variable supported on co-creation experience is confirmed.

Risk assessment has influence and not supported on co-creation experiences. This can be seen from the significance value of the P value of 0,200 ( $0,200 > 0,05$ ), which indicates that there is no relationship between these variables. The results of this study support the opinion of Mainardes *et al.* (2017) that the low level of response to risk assessments can be accounted for by the quality of information provided by the Bank at the time of providing services. The relationship between the risk assessment and the co-creation experience shows that there is no influence, which means that the customer does not attention risk. For a Bank there is a moral hazard consideration, which if submitted will cause the customer to have bad faith and harm the Bank/Bank Officer later, even for the customer himself. The risk assessment hypothesis has a significant effect on co-creation experience is not confirmed.

The transparency variable has influence and supported on the co-creation experience. The significance value of the P value is 0,000 ( $0,000 < 0,05$ ). Conclusion on the effect of transparency on the co-creation experience, because customers can receive an explanation from Bank's regarding the various risks that occur with their choices, knowing the benefits and uses, as well as various aspects of the risks that accompany it. Customers can access information free of charge in fulfilling their needs which will enhance the co-creation experience, even though they may not be aware of any free costs (applicable promotions). Transparency allows consumers to obtain information with a high level of credibility (Han Sen *et al.*, 2019). The transparency hypothesis has influential and supported on the confirmed co-creation experience.

### 4.2. Co-creation on Brand Loyalty

The co-creation experience variable has a significant effect on brand loyalty. The significance value of the P value of 0,000 ( $0,000 < 0,05$ ) indicates a strong signification. The occurrence of a significant influence between the co-creation experience on loyalty is possible because customers can interact well, customers can receive explanations from Bank officers, so that customers feel comfortable in dealing with the Bank. The effect of the increased co-creation experience is expected by the Bank to make customers loyal. The increased experience of co-creation creates increased loyalty. Increased loyalty will make customers make



repeat purchases and continue to use the Bank's credit services in the future, will recommend their experiences to others, say positive things about services and products, even encourage and invite others to use them as solutions. co-creation in CPV and emotion can increase customer loyalty in all types of markets (Villalba et al., 2019). Yudi Sutarso et al. (2017) also explained that co-creation has a positive effect on student satisfaction with lecturers, and satisfaction affects loyalty. Hypothesis Co-creation experience has supported and confirmed on brand loyalty Kredit Multiguna Bank Jatim.

### 4.3. Managerial Implications

The occurrence of dialogue between customers and bank officers in Bank's services has the most important aspect. Understanding each other's customers' needs is something that must be done while maintaining the integrity of officers. Several communication channels can be an alternative in the co-creation experience, such as messaging via WhatsApp, SMS, email, or other electronic media. Descriptively, customers agree to provide suggestions and input for the sake of creating a co-creative experience. Customer problems and disappointments can be immediately resolved and the right solutions are provided in the dialogue, although not all ideas from customers are correct. The ability of officers to fulfill customer desires is a factor that has an influence on the creation of co-creation experiences. The customer may not take into account this aspect of risk assessment. For them as long as their salary or income meets installments, the facilities will be used maximally. Although comprehensive information is available, risk assessment does not enhance the co-creation experience. This means that in the creation of co-creation, risk assessment is not the reason. From the banking side, there are indeed several things related to free fees and incentives that do not need to be conveyed so that moral hazard does not occur and indeed there are rules that must be applied both to customers. In the future, it is necessary to convey the rules and requirements in a language that is easy to understand and avoid submitting ambiguous information. The creation of an increased co-creation experience that is felt by customers, then customer loyalty will increase and repurchases occur so that customers can influence their environment to use the credit facilities.

## 5. CONCLUSIONS, LIMITATIONS AND IMPLICATIONS

### 5.1. Conclusion

The role of DART shows that dialogue, access, risk assessment, transparency can enhance the customer co-creation experience, while the risk assessment does not support the increase in customer co-creation experience. The role of dialogue initiated by a Bank Officer can be a solution to fulfill customer credit needs, which is largely determined by dialogue using various means, such as in person, telephone, email, Whatsapp, SMS. In addition, the convenience of providing solutions is a part of enhancing the co-creation experience. Easy access to customers in providing explanations and receiving input from their customers can be a good choice for customers to get their services, and is able to facilitate customer needs as part of the initial collaboration between customers and the Bank. Transparency of information to customers, such as being able to access information for free in fulfilling their needs will enhance the co-creation experience, although perhaps ignoring the existence of free costs (applicable promotions) can enhance the co-creation experience.

Risk assessment aspect influence and not supported in enhancing the co-creation experience. There is consideration of information that can create moral hazard, which if submitted will cause the customer to have bad faith and harm the Bank/Bank Officer in the future, even the customer himself is not conveyed, so that the customer does not consider risk assessment as a consideration for collaboration.

An increased co-creation experience can influence increased brand loyalty Kredit Multiguna Bank Jatim. Increased brand loyalty will make customers make repeat purchases and continue to use Bank's credit services in the future, will recommend their experiences to others, say positive things about services and products, even encourage and invite others to use Bank's as a solution. Friendly staff, communicative information delivery, and the ability of officers to provide solutions can create a co-creation experience that can increase brand loyalty Kredit Multiguna Bank Jatim.

This research can be used as input in upgrade skill in training for marketing personnel or Bank Officers, and for the best service side for the Bank. The occurrence of dialogue, access, transparent information can enhance the customer's co-creation experience. As the co-creation experience increases, the brand loyalty that is in the minds of customers will also increase. The occurrence of

repeated purchases and customer invitations to other prospective customers who have not used the Bank's services through WOM can increase their customers and loyal.

## 5.2. Limitations and Implications

This study has several limitations. Therefore, it is necessary to combine it with others research. This research will later be combined with collaborative research, which combines brand loyalty and brand identity, conducted by the research team. Limitations on credit customer respondents need to be deepened by including control variables, in order to further investigate, there may be other variables outside the main variable that affect brand loyalty. By knowing the variables that affect experience and brand loyalty, the company under study can serve as a reference in carrying out training for service personnel, about what things need to be improved to increase brand loyalty. For other researchers, the role of co-creation in the credit sector is unique, considering that several studies have examined non-credit services. So that it can be developed for further research.

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## APPENDICES

### Appendices 1. Question Grids

VARIABLE	CODE	TRANSFORMATION ITEM
<b>Dialogue</b> (Mainardes <i>et al.</i> , 2017)	DI2	Interest communication in landing services
	DI3	I use several communication channels (such as direct meet, call by phone, email, Whatsaps, SMS)
	DI4	I am active in dialogue with Bank Jatim on provision credit services
	DI5	I incentive to communicate on the relationships
	DI6	I got the opportunity to share ideas
	DI7	Easy to communicate credit service ideas to Bank Jatim
<b>Access</b> (Mainardes <i>et al.</i> , 2017)	AK1	BankJatimprovidesseveralwaystoreceivethecreditservicesoffered
	AK2	Bank Jatim provides credit service options
	AK3	Bank Jatim facilitates credit services according to my wishes
<b>Risk Assessment</b> (Mainardes <i>et al.</i> , 2017)	RS1	Bank Jatim provides complete information about credit risk
	RS2	BankJatimprovidescompleteinformationaboutthebenefitsofcredit
	RS3	Bank Jatim informed how to make decisions in applying for credit
	RS4	Bank Jatim clearly informed the positive or negative risk of credit
	RS6	Bank Jatim informed all risk aspects in making credit decisions
	TR1	Bank Jatim full disclosure of the information I needed
<b>Transparency</b> (Mainardes <i>et al.</i> , 2017)	TR2	Bank Jatim provides free access to informations
	TR3	Bank Jatim encourages cooperation in sharing information
	TR4	Bank Jatim full disclosure of information related to free fees
	PL1	I enjoyed interactions with Bank Jatim while dealing with credit matters
<b>Co-creation Experience</b> (Mathis <i>et al.</i> , 2016)	PL2	I felt comfortable with Bank Jatim
	PL3	AsupportiverelationshipallowedmetocollaboratewithBankJatim
	PL4	My experience in applying for credit was enhanced because of my participation in Bank Jatim credit services
	PL5	I felt confident in my ability to collaborate with Bank Jatim
<b>Brand Loyalty</b> (Oliver, 1980atMathis <i>et al.</i> , 2016; Carroll dan Ahuvia, 2006; Batra <i>et al.</i> , 2012 at Huang <i>et al.</i> , 2017; Villalba <i>et al.</i> , 2019)	LY1	I'llrecommendBankJatimtoothers
	LY2	I'lltellotherpeopleabouthowgoodBankJatim
	LY3	IhaveencourageotherswhoneedcredittoBankJatim
	LY4	I'll consider myself to use Bank Jatim for credit in the future

### Appendices 2. Validity and Reliability

#### Construct Reliability and Validity

	onbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Dialogue	0,831	0,835	0,877	0,545
Access	0,864	0,872	0,917	0,786
Risk Assesment	0,917	0,925	0,938	0,751
Transparency	0,864	0,869	0,908	0,712
Co-creation Experience	0,881	0,885	0,913	0,679
Brand Loyalty	0,916	0,921	0,941	0,799



### Appendices 3. Discriminant Validity of Construct

	Access	Brand Loyalty	Co-creation Experience	Dialogue	Risk Assement	Transparency
Access	0,887					
Brand Loyalty	0,499	0,894				
Co-creation Experience	0,684	0,700	0,824			
Dialogue	0,622	0,446	0,644	0,738		
Risk Assement	0,699	0,551	0,660	0,559	0,867	
Transparency	0,626	0,494	0,675	0,495	0,711	0,844