

Customer Relationship-Building Behavior and Policy Renewal Intention: The Mediating Roles of Trust and Customer Engagement

Pengaruh Customer Relationship-Building Behavior terhadap Niat Perpanjangan Polis: Peran Mediasi Trust dan Customer Engagement

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Article Info	Abstract
<i>Article History :</i> Received: 01 July 2026 Accepted: 20 August 2026 Published: September 2026 <i>DOI Number :</i> 10.33059/jseb.v17i3.14914 <i>How to Cite :</i> Anggriawan, R., & Anggoro, Y. (2026). Customer relationship-building behavior and policy renewal intention: The mediating roles of trust and customer engagement. <i>Jurnal Samudra Ekonomi dan Bisnis</i>, 17(3), 565-577. DOI: 10.33059/jseb.v17i3.14914.	This study examines the effect of customer relationship-building behavior (CRBB) on policy renewal intention through the mediating roles of trust and customer engagement among customers of PT Jasa Raharja Putera's JP-ASTOR motor vehicle insurance product. Using a quantitative approach, data were collected from 152 active policyholders and analyzed using partial least squares structural equation modeling (PLS-SEM). The results show that CRBB positively influences trust and customer engagement. trust positively affects customer engagement and policy renewal intention, while customer engagement also enhances policy renewal intention. Furthermore, trust and customer engagement mediate the relationship between CRBB and policy renewal intention. These findings highlight the importance of relationship-building behaviors in strengthening customer relationships and encouraging long-term policy renewal. Keywords: Customer Engagement, Customer Relationship-Building Behavior, Policy Renewal Intention, Trust.

Info Artikel	Abstrak
<i>Riwayat Artikel :</i> Diterima: 01 Juli 2026 Disetujui: 20 Agustus 2026 Dipublikasikan: September 2026 <i>Nomor DOI :</i> 10.33059/jseb.v17i3.14914 <i>Cara Mensitasi :</i> Anggriawan, R., & Anggoro, Y. (2026). Customer relationship-building behavior and policy renewal intention: The mediating roles of trust and customer engagement. <i>Jurnal Samudra Ekonomi dan Bisnis</i>, 17(3), 565-577. DOI: 10.33059/jseb.v17i3.14914.	<i>Penelitian ini menganalisis pengaruh customer relationship-building behavior (CRBB) terhadap policy renewal intention melalui peran mediasi trust dan customer engagement pada nasabah produk asuransi kendaraan bermotor JP-ASTOR PT Jasa Raharja Putera. Penelitian menggunakan pendekatan kuantitatif dengan data dari 152 pemegang polis aktif yang dianalisis menggunakan partial least squares structural equation modeling (PLS-SEM). Hasil penelitian menunjukkan bahwa CRBB berpengaruh positif terhadap trust dan customer engagement. Trust berpengaruh positif terhadap customer engagement dan policy renewal intention, sedangkan customer engagement juga meningkatkan policy renewal intention. Selain itu, trust dan customer engagement memediasi hubungan antara CRBB dan policy renewal intention. Temuan ini menegaskan pentingnya perilaku relationship-building dalam memperkuat hubungan dengan pelanggan dan mendorong perpanjangan polis secara berkelanjutan.</i> Kata kunci: Customer Engagement, Customer Relationship-Building Behavior, Policy Renewal Intention, Trust.

INTRODUCTION

Customer retention has become a strategic priority in the insurance industry because business sustainability depends not only on acquiring new customers but also on maintaining existing policyholders. One important indicator of customer retention is policy renewal intention, which reflects customers' willingness to continue their insurance coverage after the policy period expires. A high policy renewal rate indicates successful relationship management and strong customer loyalty, whereas a low renewal rate may signal challenges in sustaining long-term customer relationships. Furthermore, retaining existing customers is generally more cost-effective than acquiring new ones, making customer retention an essential objective for insurance companies (Gremler *et al.*, 2020).

The issue of policy renewal has become increasingly important in the Indonesian insurance industry due to the growing number of lapsed policies. According to IFG Progress (2023), more than one million individual life insurance policies lapsed in 2021, indicating that many customers chose not to continue their insurance coverage. This phenomenon poses significant challenges for insurance providers because policy lapses reduce premium income and may reflect weakening customer commitment and deteriorating customer-company relationships (Nunes *et al.*, 2025; Petzer & Tonder, 2019). A similar challenge is faced by PT Jasa Raharja Putera through its JP-ASTOR motor vehicle insurance product. Internal company records show that during the 2016–2024 period, only 46,717 policies were renewed out of 317,995 policies issued, resulting in an average renewal rate of 14.69 percent. This relatively low renewal rate indicates that many customers discontinue their insurance coverage after the expiration of their policies. Hence, understanding the factors influence customers' intention to renew their insurance policies has become increasingly important for the company.

Figure 1 illustrates a substantial gap between the number of policies issued and the number of policies renewed during the 2016–2024 period. Despite fluctuations in policy issuance, renewal rates remained relatively low, highlighting challenges in maintaining long-term customer relationships. This condition emphasizes the need to identify factors that can encourage customers to continue their insurance coverage and renew their policies. In the insurance industry, agents play a crucial role in shaping customer perceptions and experiences because they serve as the primary point of contact between customers and insurance companies. Through direct interactions, agents influence how customers evaluate service quality, company credibility, and relationship value. Such relationship-oriented activities are conceptualized as customer relationship-building behavior (CRBB), which refers to agents' efforts to establish, maintain, and strengthen long-term relationships through proactive communication, personalized support, and customer-oriented interactions (Gremler *et al.*, 2020; Moon *et al.*, 2025). Effective relationship-building behavior may strengthen customers' psychological attachment to the company and contribute to favorable behavioral outcomes, including policy renewal.

The influence of CRBB on policy renewal intention may occur through relational mechanisms such as trust and customer engagement. Trust reflects customers' confidence in the competence, reliability, and integrity of service providers, whereas Customer Engagement refers to customers' cognitive, emotional, and behavioral involvement in their interactions with the company. Previous studies have demonstrated that trust and customer engagement positively influence customer loyalty and retention-related outcomes (Agyei *et al.*, 2020; Mahdi *et al.*, 2019; Petzer & Tonder, 2019; Rather & Hollebeek, 2021). Customers who trust their insurance providers and actively engage with the company are more likely to maintain long-term relationships and continue their insurance coverage.

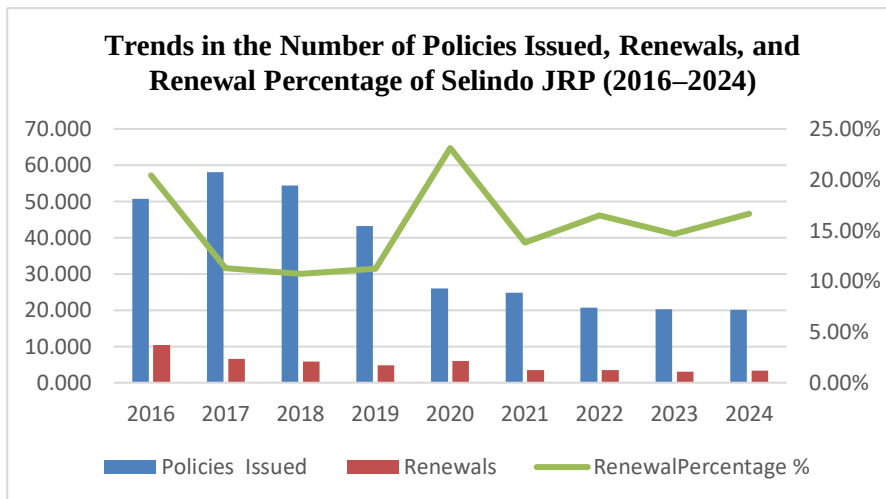


Figure 1. JP-ASTOR Policy Issuance, Renewal, and Renewal Rate (2016–2024)

Source: PT Jasaraharja Putera Internal Report (processed), 2024.

Despite the growing literature on relationship marketing in the insurance industry, limited studies have examined the integrated roles of CRBB, trust, customer engagement, and policy renewal intention within a single framework, particularly in the context of Indonesia's motor vehicle insurance industry. Furthermore, the sequential mediating roles of trust and customer engagement remain underexplored. Therefore, this study aims to examine the direct and indirect effects of CRBB on policy renewal intention through trust and customer engagement among JP-ASTOR customers of PT Jasa Raharja Putera. The findings are expected to contribute to the development of relationship marketing literature while providing practical insights for insurance companies in designing more effective customer relationship and retention strategies.

LITERATURE REVIEW

Relationship Marketing Theory and Social Exchange Theory

Relationship marketing theory (RMT) emphasizes the importance of developing and maintaining long-term relationships with customers rather than focusing solely on individual transactions. According to Morgan & Hunt (1994), trust and commitment are fundamental elements that determine the success and sustainability of customer relationships. In service industries such as insurance, relationship-oriented interactions between agents and customers can strengthen trust, enhance customer engagement, and encourage long-term behavioral outcomes, including policy renewal.

Social exchange theory (SET) explains that relationships are maintained when individuals perceive that the benefits obtained from the relationship exceed the associated costs (Cropanzano *et al.*, 2017). In the insurance context, customers continuously evaluate the value generated from their interactions with insurance agents. When agents demonstrate relationship-building behaviors that provide relational and emotional benefits, customers are more likely to develop trust, become engaged in the relationship, and maintain their relationship with the company through policy renewal.

This study is grounded in RMT and SET, which emphasize the importance of long-term relationships built on trust, commitment, and reciprocal value. In the insurance context, customer relationships are shaped through ongoing interactions between agents and customers. CRBB is expected to strengthen trust and customer engagement, which subsequently influence policy renewal intention. As mediating variables, trust and customer engagement explain how relationship-building

efforts by insurance agents encourage customers to maintain their relationship with the company through policy renewal. Based on the theoretical foundation and hypothesis development, this study proposes that CRBB influences policy renewal intention directly and indirectly through the mediating roles of trust and customer engagement. These theoretical relationships form the basis for the hypotheses tested in this study.

Hypothesis Development

RMT suggests that relationship-building activities help establish trust by creating positive relational experiences and reducing perceived risk. Recent empirical studies also support this relationship. Moon *et al.* (2025) found that insurance agents' relationship-building behaviors positively influence customer trust. Similarly, Agyei *et al.* (2020) demonstrated that relationship-oriented interactions strengthen customer trust in the insurance industry, while Nunes *et al.* (2025) reported that relationship quality is a key antecedent of customer trust and long-term customer relationships. Therefore, the following hypothesis is proposed:

H1: CRBB has a positive and significant effect on trust.

Customer engagement reflects customers' cognitive, emotional, and behavioral involvement in their relationship with a company. In the insurance context, engagement develops when customers perceive meaningful interactions and feel valued by the service provider. Agents who actively maintain communication, understand customer needs, provide personalized support, and respond promptly to customer concerns can create more positive customer experiences. Such relationship-building activities strengthen customers' sense of connection with the company and encourage them to participate more actively in the relationship. According to RMT, customers who experience positive relational interactions are more likely to become engaged and maintain stronger relationships with service providers. This argument is supported by recent empirical studies. Islam *et al.* (2019) found that meaningful service interactions enhance customer engagement by strengthening customers' emotional and cognitive involvement. Similarly, Petzer & Tonder (2019) reported that relationship quality positively influences customer engagement and loyalty intentions in the insurance industry. More recently, Moon *et al.* (2025) demonstrated that relationship-building behaviors performed by insurance agents strengthen customer engagement through continuous communication and personalized interactions, while Nunes *et al.* (2025) highlighted customer engagement as a key mechanism linking relationship quality to customer loyalty. Therefore, the following hypothesis is proposed:

H2: CRBB has a positive and significant effect on customer engagement.

Trust plays an important role in encouraging customers to become actively involved in their relationships with service providers. Customers who trust an insurance company and its agents tend to feel more secure in their interactions and are more willing to maintain communication, seek information, and participate in relationship-building activities. SET suggests that individuals are more likely to invest time and effort in relationships that are perceived as reliable and beneficial. As trust reduces perceived risk and uncertainty, customers become more comfortable engaging with the company and strengthening their relational ties. This relationship is supported by recent empirical studies. Agyei *et al.* (2020) found that trust significantly enhances customer engagement in the insurance industry. Likewise, Rather & Hollebeek (2021) demonstrated that customer trust strengthens customers' emotional and behavioral engagement, while Nunes *et al.* (2025) identified

trust as an important antecedent of customer engagement and long-term customer loyalty. Therefore, the following hypothesis is proposed:

H3: Trust has a positive and significant effect on customer engagement.

Trust is widely recognized as a key determinant of relationship continuity because customers are more likely to maintain relationships with service providers they perceive as reliable and trustworthy. In the insurance industry, customers face uncertainty regarding future claims, service quality, and the fulfillment of policy commitments. When customers trust their insurance agents and companies, they feel more confident that the company will act in their best interests and deliver the promised benefits. This confidence reduces perceived risk and increases customers' willingness to continue their relationship with the company. RMT suggests that trust serves as a foundation for long-term customer retention and loyalty. This relationship is supported by recent empirical studies. Petzer & Tonder (2019) found that customer trust strengthens loyalty intentions through higher relationship quality. Similar evidence was reported by Putra *et al.* (2025) who found that customer trust contributes to customers' repurchase intentions through relational mechanisms in digital banking services. Mofokeng (2023) demonstrated that trust positively influences customer loyalty intentions, while Moon *et al.* (2025) and Nunes *et al.* (2025) confirmed that trust significantly increases customers' intentions to continue using insurance services. Therefore, the following hypothesis is proposed:

H4: Trust has a positive and significant effect on policy renewal intention.

Customer engagement reflects the extent to which customers are emotionally, cognitively, and behaviorally involved in their relationship with a company. Customers who are highly engaged tend to interact more frequently with the company, develop stronger emotional connections, and perceive greater value from the relationship. In the insurance context, engaged customers are more likely to remain committed to the company because they view the relationship as beneficial and meaningful. SET suggests that customers who derive positive experiences from a relationship are more likely to maintain that relationship over time. This relationship is supported by recent empirical studies. Petzer & Tonder (2019) found that customer engagement strengthens loyalty intentions in the insurance industry. Likewise, Rather & Hollebeek (2021) demonstrated that higher customer engagement leads to stronger behavioral intentions, while Kwee & Aruan (2024) and Nunes *et al.* (2025) confirmed that customer engagement positively influences repurchase and continuation intentions. Therefore, the following hypothesis is proposed:

H5: Customer engagement has a positive and significant effect on policy renewal intention.

The influence of CRBB on policy renewal intention may occur indirectly through trust. In the insurance industry, relationship-building activities such as maintaining regular communication, providing accurate information, and demonstrating concern for customer needs can strengthen customers' confidence in both the agent and the company. As trust develops, customers become more willing to maintain long-term relationships and continue their insurance coverage. RMT suggests that relationship-building efforts contribute to favorable behavioral outcomes through the development of trust. This mediating relationship is supported by recent empirical studies. Moon *et al.* (2025) found that relationship-building behaviors strengthen customer trust, which subsequently increases renewal intention. Similarly, Petzer & Tonder (2019) identified trust as an important mechanism linking relationship quality to customer loyalty, while Nunes *et al.* (2025) demonstrated that trust enhances

customers' intention to maintain long-term relationships. Therefore, trust is expected to mediate the relationship between CRBB and policy renewal intention. Thus, the following hypothesis is proposed:

H6: CRBB has a positive and significant indirect effect on policy renewal intention through trust.

CRBB may also influence policy renewal intention through customer engagement. When insurance agents establish meaningful interactions, provide personalized support, and maintain continuous communication, customers are more likely to feel connected to the company and become actively involved in the relationship. Such engagement strengthens customers' emotional attachment and commitment to maintaining long-term relationships. RMT suggests that positive relational experiences foster customer engagement, which subsequently contributes to favorable behavioral outcomes. This mediating relationship is supported by recent empirical studies. Moon *et al.* (2025) found that relationship-building behaviors enhance customer engagement, which contributes to renewal intention. Similarly, Petzer & Tonder (2019) demonstrated that customer engagement mediates the relationship between relationship quality and loyalty intentions, while Nunes *et al.* (2025) confirmed that customer engagement serves as an important mechanism linking relationship quality to customer loyalty. Therefore, customer engagement is expected to mediate the relationship between CRBB and policy renewal intention. Thus, the following hypothesis is proposed:

H7: CRBB has a positive and significant indirect effect on policy renewal intention through customer engagement.

The effect of CRBB on policy renewal intention may occur through a sequential process involving trust and customer engagement. Relationship-building activities performed by insurance agents first strengthen customer trust by reducing uncertainty and creating positive relational experiences. Once trust is established, customers become more comfortable interacting with the company and are more willing to invest time and effort in the relationship, leading to higher levels of customer engagement. Increased engagement subsequently strengthens customers' commitment and intention to continue their relationship with the company. SET suggests that beneficial and trustworthy relationships encourage greater relational involvement and long-term relationship continuity. This sequential relationship is supported by recent empirical studies. Agyei *et al.* (2020) demonstrated that trust positively influences customer engagement in the insurance industry. Likewise, Moon *et al.* (2025) confirmed that relationship-building behaviors strengthen trust and subsequently encourage renewal intention, while Nunes *et al.* (2025) highlighted the sequential roles of relationship quality and customer engagement in fostering customer loyalty. Therefore, the following hypothesis is proposed:

H8: CRBB has a positive and significant indirect effect on policy renewal intention through the sequential mediation of trust and customer engagement.

Trust may influence policy renewal intention not only directly but also indirectly through customer engagement. Customers who trust their insurance providers are more likely to feel comfortable interacting with the company, receiving information, and participating in relationship-building activities. This trust encourages customers to become more involved in their relationship with the company and develop stronger emotional connections. As engagement increases, customers tend to demonstrate greater commitment and willingness to maintain long-term relationships with the company. SET suggests that trust encourages individuals to invest in relationships that are perceived as beneficial and reliable. This mediating relationship is supported by recent empirical studies. Agyei *et al.* (2020) found that trust significantly enhances customer engagement, which subsequently

strengthens customer loyalty. Similarly, Petzer & Tonder (2019) demonstrated that customer engagement mediates the relationship between relationship quality and loyalty intentions, while Nunes *et al.* (2025) confirmed that customer engagement serves as an important mechanism linking trust and relationship quality to customer loyalty. Therefore, the following hypothesis is proposed:

H9: Trust has a positive and significant indirect effect on policy renewal intention through customer engagement.

METHOD

This study employed a quantitative approach with a causal research design to examine the relationships among CRBB, trust, customer engagement, and policy renewal intention. A quantitative approach was considered appropriate because the study aimed to test theoretically derived hypotheses and evaluate the causal relationships among the proposed constructs (Sekaran & Bougie, 2020). The study adopted a cross-sectional survey design, whereby data were collected from respondents at a single point in time.

The population of this study consisted of customers of PT Jasa Raharja Putera who held JP-ASTOR motor vehicle insurance policies. Given the specific objectives of the study, a purposive sampling technique was employed to ensure that respondents possessed sufficient experience and knowledge relevant to the research context (Sekaran & Bougie, 2020). To be eligible for participation, respondents were required to hold an active JP-ASTOR policy, have direct interaction experience with an insurance agent, and be at least 18 years old. Based on these criteria, a total of 152 valid responses were obtained and included in the final analysis. Primary data were collected through a structured questionnaire distributed online using Google forms.

The questionnaire consisted of measurement items adapted from established studies to ensure content validity and consistency with previous research (Hair *et al.*, 2021). CRBB was measured using ten indicators adapted from Moon *et al.* (2025), Trust was measured using scales adapted from Moon *et al.* (2025), customer engagement was measured using scales adapted from Agyei *et al.* (2020), and policy renewal intention was measured using validated scales adapted from Petzer & Tonder (2020). All items were assessed using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

Partial least squares structural equation modeling (PLS-SEM) was employed to analyze the data using SmartPLS 4 because it is suitable for simultaneously examining multiple relationships among latent constructs, including direct and indirect effects within complex research models (Hair *et al.*, 2021). Following the recommendations of Hair *et al.* (2021), the analysis was conducted in two stages. First, the measurement model was evaluated by assessing indicator reliability, internal consistency reliability, convergent validity, and discriminant validity. Second, the structural model was assessed by examining the coefficient of determination (R^2), path coefficients, and hypothesis testing through a bootstrapping procedure. This approach enabled the study to evaluate both the direct effects among constructs and the mediating roles of trust and customer engagement in influencing policy renewal intention.

RESULTS

A total of 152 valid responses were obtained from active JP-ASTOR customers. Most respondents were male (66.4 percent), aged between 25 and 35 years (56.6 percent), had used JP-ASTOR for 1–3 years (61.2 percent), and interacted quite often with insurance agents (48.0 percent).

These characteristics indicate that respondents possessed sufficient experience to evaluate CRBB, trust, customer engagement, and policy renewal intention.

Descriptive Statistics

Descriptive statistics were analyzed to provide an overview of respondents' perceptions regarding CBBR, trust, customer engagement, and renewal intention. The statistics indicate favorable respondent perceptions across all constructs. All mean values exceeded 4.00, indicating that respondents generally reported positive perceptions of CRBB, trust, customer engagement, and renewal intention (Hair *et al.*, 2021). Among the constructs, renewal intention recorded the highest mean score, suggesting respondents demonstrated a strong intention to renew their insurance policies.

Reliability, Convergent Validity and Discriminant Validity Results

All constructs achieved composite reliability values above the recommended threshold of 0.70, indicating satisfactory internal consistency reliability (Hair *et al.*, 2021). Furthermore, all AVE values exceeded the recommended threshold of 0.50, confirming adequate convergent validity.

Discriminant validity was assessed using the Fornell-Larcker criterion. The results indicate that the square root of the average variance extracted (AVE) for each construct exceeded its correlations with other constructs. Specifically, the diagonal values for CRBB (0.875), customer engagement (0.904), renewal intention (0.936), and trust (0.929) were all higher than the corresponding inter-construct correlations. These findings confirm that each construct is empirically distinct and satisfies the discriminant validity requirement (Hair *et al.*, 2021).

Coefficient of Determination (R^2)

The coefficient of determination (R^2) indicates the proportion of variance explained by the exogenous constructs (Hair *et al.*, 2021). CRBB explains 81.2 percent of the variance in trust, while CRBB and trust explain 77.2 percent of the variance in customer engagement. In addition, trust and customer engagement explain 72.8 percent of the variance in renewal intention. These results indicate that the proposed model demonstrates substantial explanatory power (Hair *et al.*, 2021).

Table 1. Results of Descriptive Statistics

Variables	Indicators	Mean	Std. Deviation	Variables	Indicators	Mean	Std. Deviation
Customer Relationship Building Behaviour (CRBB)	CRBB1	4.38	.812	Trust	T1	4.35	.816
	CRBB2	4.39	.772		T2	4.33	.761
	CRBB3	4.39	.772		T3	4.35	.766
	CRBB4	4.30	.829	Customer Engagement	CE1	4.36	.758
	CRBB5	4.28	.801		CE2	4.18	.823
	CRBB6	4.38	.796		CE3	4.30	.717
	CRBB7	4.25	.791	Renewal Intention	RI1	4.44	.795
	CRBB8	4.26	.803		RI2	4.38	.884
	CRBB9	4.26	.803		RI3	4.46	.754
	CRBB10	4.28	.823				

Sumber: Data primer (diolah), 2026.

Table 2. Results of Reliability and Convergent Validity

Variable	Composite Reliability	AVE
CBBR	.970	.765
Trust	.931	.817
Customer Engagement	.955	.877
Renewal Intention	.950	.863

Sumber: Data primer (diolah), 2026.

Table 3. Results of Direct and Indirect Effect

Hypothesis	Paths	β	t- statistics	p- values	Result
H1	CRBB -> Trust	.901	32.337	.000	Accepted
H2	CRBB -> Customer Engagement	.577	5.425	.000	Accepted
H3	Trust -> Customer Engagement	.322	3.052	.002	Accepted
H4	Trust -> Renewal Intention	.547	6.788	.000	Accepted
H5	Customer Engagement -> Renewal Intention	.340	4.334	.000	Accepted
H6	CRBB -> Trust -> Renewal Intention	.493	6.299	.000	Accepted
H7	CRBB -> Customer Engagement -> Renewal Intention	.196	3.105	.002	Accepted
H8	CRBB -> Trust -> Customer Engagement -> Renewal Intention	.099	2.646	.008	Accepted
H9	Trust -> Customer Engagement -> Renewal Intention	.110	2.685	.007	Accepted

Sumber: Data primer (diolah), 2026.

Hypothesis Testing Results

The structural model was evaluated using the bootstrapping procedure in SmartPLS 4. Following the recommended significance criteria, a hypothesis is supported when the path coefficient is statistically significant ($p < 0.05$) and the t -statistic exceeds 1.96 (Hair *et al.*, 2021). As presented in Table 3, all nine proposed hypotheses (H1–H9) were supported, as each relationship demonstrated a positive path coefficient, t -statistic greater than 1.96, and p -value below 0.05. Among the direct effects, CRBB showed the strongest influence on trust ($\beta = 0.901$, $t = 32.337$, $p < 0.001$), followed by its effect on customer engagement ($\beta = 0.577$, $t = 5.425$, $p < 0.001$). Trust also had significant positive effects on customer engagement and renewal intention, while customer engagement significantly influenced renewal intention. Furthermore, all indirect effects (H6–H9) were statistically significant, confirming the mediating roles of trust and customer engagement in strengthening policy renewal intention.

Discussion

The positive relationship between CRBB and trust suggests that customers develop greater confidence when insurance agents consistently demonstrate effective communication, responsiveness, personalized attention, and a genuine understanding of customer needs. This finding supports RMT, particularly the Commitment-Trust Theory proposed by Morgan & Hunt (1994), which emphasizes trust as a fundamental determinant of successful long-term relationships. The finding is also consistent with recent empirical studies by Moon *et al.* (2025), Agyei *et al.* (2020),

and Nunes *et al.* (2025), which reported that relationship-building behaviors positively influence customer trust by fostering stronger relational interactions and reducing perceived risk. In the context of PT Jasa Raharja Putera, where the policy renewal rate remains relatively low, relationship-building behaviors can reduce customers' uncertainty and strengthen their confidence in both the insurance agent and the company.

CRBB encourages customers to become more emotionally, cognitively, and behaviorally engaged when insurance agents maintain regular communication, provide personalized interactions, and offer continuous support throughout the customer relationship. This finding supports RMT, which emphasizes that continuous relational interactions foster stronger customer relationships over time. It is also consistent with recent empirical studies by Moon *et al.* (2025), Petzer & Tonder (2019), Islam *et al.* (2019) and Nunes *et al.* (2025), which reported that relationship-building activities positively influence customer engagement by encouraging customers to participate more actively in their relationships with service providers. In the insurance industry, these relationship-building activities help customers feel valued and connected to the company, thereby strengthening customer engagement.

Trust encourages customers to maintain closer relationships with insurance providers by reducing perceived risk and increasing confidence in the company's ability to deliver its promised services. This finding supports SET, which suggests that individuals are more likely to invest in relationships they perceive as trustworthy and beneficial. The finding is also consistent with recent empirical studies by Agyei *et al.* (2020), Mahdi *et al.* (2019), Rather & Hollebeek (2021), and Nunes *et al.* (2025), which identified trust as an important antecedent of customer engagement across service contexts. When customers trust both the insurance company and its agents, they are more willing to maintain communication, seek information, and participate in relationship-building activities, thereby strengthening customer engagement.

Trust plays a fundamental role in encouraging customers to maintain long-term relationships with insurance providers by reducing perceived risk and strengthening confidence in the company's ability to fulfill its commitments. This finding supports Commitment-Trust Theory (Morgan & Hunt, 1994), which emphasizes trust as a key determinant of long-term relationship continuity. It is also consistent with recent empirical studies by Petzer & Tonder (2019), Mahdi *et al.* (2019), Mofokeng (2023), Moon *et al.* (2025), and Nunes *et al.* (2025), which reported that customer trust positively influences loyalty, relationship continuity, and renewal intentions. This finding is also consistent with Sakinah & Heruwasto (2024) who reported that trust plays an important role in strengthening customer loyalty within the service context. In the context of PT Jasa Raharja Putera, where the policy renewal rate remains relatively low, strengthening customer trust may encourage customers to continue their insurance coverage.

Customer engagement encourages customers to maintain long-term relationships because emotionally, cognitively, and behaviorally engaged customers perceive greater value from their interactions with the company. This finding supports RMT and Customer Engagement Theory, which emphasize that meaningful customer involvement strengthens long-term relationship continuity. The finding is also consistent with recent empirical studies by Petzer & Tonder (2019), Rather & Hollebeek (2021), Kwee & Aruan (2024) and Nunes *et al.* (2025), which reported that customer engagement positively influences customer loyalty, repurchase intention, and relationship continuity. In the insurance context, customers who actively engage with the company are more likely to remain committed and continue their insurance coverage.

The mediation analysis demonstrates that Trust serves as the strongest mediator, followed by customer engagement. The results further indicate that CRBB enhances renewal intention through a sequential process in which relationship-building efforts first build customer trust, which subsequently fosters greater customer engagement and ultimately encourages policy renewal. Moreover, trust also exerts an indirect influence on renewal intention through customer engagement, underscoring the complementary roles of these relational constructs in promoting long-term customer retention.

These results are particularly relevant to PT Jasa Raharja Putera, where improving policy renewal requires more than transactional interactions. Rather, sustaining policy renewal depends on cultivating customer trust and encouraging continuous engagement throughout the customer lifecycle. From a theoretical perspective, these results support RMT (Morgan & Hunt, 1994) and SET (Blau, 1964), which suggest that customers are more likely to maintain long-term relationships when they perceive interactions as trustworthy, beneficial, and mutually valuable.

The results are also consistent with recent studies by Moon *et al.* (2025), Agyei *et al.* (2020), Petzer & Tonder (2019), Mahdi *et al.* (2019), and Nunes *et al.* (2025), which emphasize the joint roles of trust and customer engagement in strengthening customer loyalty and relationship continuity. Furthermore, this study contributes to the relationship marketing literature by demonstrating that trust and customer engagement operate not only as individual mediators but also as sequential mediators linking CRBB to renewal intention within the Indonesian motor vehicle insurance industry.

CONCLUSION

This study examined the influence of CRBB on renewal intention among JP-ASTOR motor vehicle insurance customers of PT Jasa Raharja Putera, with trust and customer engagement serving as mediating variables. The findings demonstrate that CRBB positively influences trust and customer engagement, both of which significantly enhance renewal intention. In addition, trust and customer engagement were found to mediate the relationship between CRBB and renewal intention, both independently and sequentially. These results highlight the importance of relationship-building strategies in strengthening customer trust, encouraging customer engagement, and improving long-term policy renewal.

This study has several limitations. First, the research was conducted using a cross-sectional design, which limits the ability to capture changes in customer perceptions and renewal intentions over time. Second, the study focused solely on customers of the JP-ASTOR motor vehicle insurance product at PT Jasa Raharja Putera, which may limit the generalizability of the findings to other insurance products or industries. Future studies are encouraged to employ longitudinal designs, examine different insurance products or service sectors, and incorporate additional variables such as customer satisfaction, perceived value, or switching costs to provide a more comprehensive understanding of customers' renewal intentions.

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