The Influence of Artificial Intelligence and Brand Experience on Brand Equity in the Social Security Program for Workers

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ABSTRACT

This study examines the influence of Artificial Intelligence (AI) and Brand Experience on the Brand Equity of BPJS Ketenagakerjaan. Against the backdrop of the importance of social protection in Indonesia's economic development, this study highlights how the application of AI, particularly through chatbots, can enhance service efficiency and user experience. The research method employs Structural Equation Modeling (SEM) to analyze data from 319 respondents. The results indicate that AI has a significant positive impact on Self Congruity and Consumer Empowerment, which ultimately enhance Brand Experience. Additionally, Brand Experience is proven to increase Brand Equity. These findings provide insights for BPJS Ketenagakerjaan in designing more effective and relevant service strategies in the digital age.

INTRODUCTION

Social security protection programs are an important aspect of social and economic development in Indonesia. Although significant progress has been made in the social security protection sector, challenges remain, particularly in relation to access and service quality (Pufahl et al., 2022). Additionally, Indonesia faces challenges in its social security system, one of which is the social security program for workers, which plays a crucial role in providing access to and services for social security protection for all workers (Aisyah & Anshori, 2023). The use of technology, including Artificial Intelligence (AI), particularly chatbots, has begun to be introduced to enhance efficiency and effectiveness in addressing user needs (Rymarz et al., 2023). Through the application of artificial intelligence, Social Security Administrators can analyze participation data more quickly and accurately, thereby accelerating the verification process and claim benefits. However, the application of AI also brings challenges, particularly in terms of personal data protection and ethics in data-driven decision-making (Mindigulova et al., 2023).

The survey conducted by JakPat involved 1,423 respondents, which was then narrowed down to 1,334 respondents who claimed to be familiar with AI. The respondents consisted of 52% men and 48% women. Of this group, 64% of respondents were concerned about the existence of AI because they believed it would make humans too dependent on technology. Additionally, 63% of respondents feared that AI could be misused for criminal activities such as fraud, deepfakes, and others. This was followed by 61% who believed that AI technology could reduce a person's creativity. Other concerns include the risk of unemployment (55%), difficulty distinguishing between human-made and AI-generated works (49%), security and privacy risks (48%), and the potential reduction in analytical and independent decision-making abilities (41%) (Muhamad, 2025). However, these concerns should not hinder the development and implementation of new technologies, particularly AI.

Based on previous research findings, this study adds the variable of artificial intelligence to determine its impact on self-congruity and consumer empowerment as perceived and accepted by users through social security programs, particularly those related to employment. Artificial intelligence itself is a branch of computer science focused on developing systems capable of mimicking human intelligence in performing various tasks (Lacassie, 2022). Artificial intelligence in the context of social security protection programs can improve efficiency in managing participant data, simplify the claims process, and expedite administrative handling (Barkun & Sadri, 2022). Additionally, AI can be used to predict future needs for social security protection services, assisting social security agencies in budget planning and resource allocation. In terms of service delivery, the use of AI-based chatbots can provide participants with quick and accurate information about their rights and obligations, as well as claim procedures (Chow et al., 2023).

Literature Review

Artificial Intelligence

Artificial intelligence is defined as the ability of computer systems to perform tasks that typically require human intelligence (Lacassie, 2022). AI encompasses various techniques that enable machines to perform problem solving, pattern recognition, and decision making (L. Chen et al., 2020). Meanwhile, according to Korteling et al (2021), AI can include machine learning, which enables systems to learn from data and improve their performance over time. Other researchers have also highlighted the potential ethical and social impacts of AI, given its ability to transform various aspects of human life, including work, health, and social interactions (Thiebes et al., 2021). Therefore, AI is not only viewed as a technological tool but also as a phenomenon that requires a deep understanding of its implications and challenges in modern society.

Self-Congruity

Self-congruity is a concept that refers to the alignment between an individual's self-image and a brand's image (Moedeen et al., 2024). Previous research has stated that self-congruity occurs when consumers feel that a brand reflects their values, personality, or identity (Usakli et al., 2022). Other researchers have also added that this level of alignment can influence consumers' attitudes toward the brand and their purchasing decisions (Šegota et al., 2022). In the context of marketing, when consumers feel that the brand they choose aligns with their self-image, they are more likely to be loyal and inclined to recommend the brand to others (Sirgy, 2019). Research by Strandberg (2023) shows that self-congruity not only influences purchasing behavior but also forms a deeper emotional connection between consumers and brands. Therefore, it can be concluded that self-congruity plays a crucial role in marketing strategies, as understanding how consumers identify with a brand can help companies create more effective and relevant campaigns.

Consumer Empowerment

Consumer empowerment is a concept that refers to the increase in power and control that consumers have in the decision-making process (Mishra et al., 2023). Previous research has noted that consumer empowerment occurs when consumers have access to the information needed to make better and more informed choices (Yang et al., 2022). Other researchers, such as Moedeen et al (2024), state that consumer empowerment will enable consumers to actively participate in interactions with brands, thereby increasing loyalty and satisfaction. Furthermore, in the digital age, consumers have the power to influence companies through feedback on social media and online platforms (Tajurahim et al., 2020). In other words, consumer empowerment is not just about providing information, but also involving consumers in the value creation process, thereby fostering better relationships between companies and customers.

Brand Experience

Brand experience is a concept that encompasses the entire range of interactions and experiences that consumers have with a brand (Sohaib et al., 2022). Brand experience consists of four main dimensions: sensory, affective, cognitive, and behavioral, which together shape consumers' perceptions and emotional relationships with the brand (Kim & Chao, 2019). Research by Maduretno & Junaedi (2022) emphasizes that positive brand experience can enhance consumer loyalty and create added value for the brand. Additionally, brand experience is considered a key factor in differentiating brands in a competitive market (Ferreira et al., 2022). In the context of social protection, brand experience is not only about the products or services offered but also involves interactions with all touchpoints, including advertising, customer service, and online experiences (Gómez-Suárez & Veloso, 2020). Therefore, it can be concluded that brand experience is important for companies as it can create deeper and more sustainable relationships with consumers, ultimately contributing to the enhancement of brand equity.

Brand Equity

Brand equity is the value that a brand has based on consumer perceptions and experiences with a brand (Sohaib et al., 2022). Brand equity consists of three main dimensions, namely brand awareness, perceived quality, and brand loyalty (Moedeen et al., 2024). Previous research has also emphasized the importance of building brand equity through the creation of strong emotional connections between consumers and brands, which can increase consumer loyalty and willingness to pay more (Haudi et al., 2022). Additionally, brand equity is considered a strategic asset that can provide a competitive advantage in the market (Ferreira et al., 2022). In the context of social protection, service providers with strong brand equity can leverage that position to introduce new products, expand markets, and increase profitability (Fong & Goh, 2021). Therefore, brand equity management is crucial as it serves to ensure sustainability and growth in the long term.

Hypothesis Development

With the research results above, the conceptual framework is as follows:

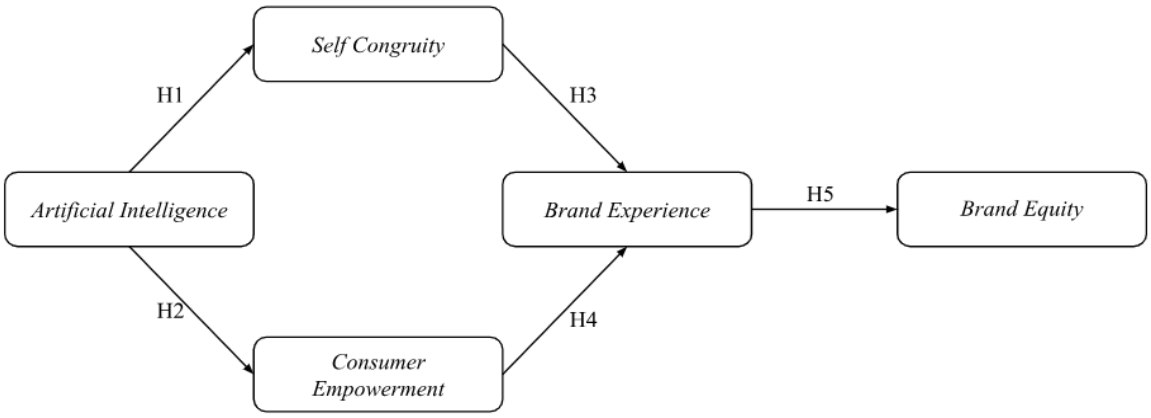

Figure 1. Conceptual Framework
Source: Data Processed, 2024

From this framework, a hypothesis can be formulated:

The Influence of Artificial Intelligence on Self-Congruity

Artificial intelligence enables companies or service providers to analyze their users' data in depth, allowing them to better understand a user's preferences and values (Yin et al., 2023). With this information, service providers can tailor their offerings to better suit consumers' identities and expectations (Elshaer et al., 2022). Research by Hess et al (2020) also shows that personalized experiences through AI, such as

relevant product recommendations, can increase users' sense of connection with service providers. This will create an experience that is more in line with users' self-image, which will ultimately strengthen self-congruity Shah et al (2024). Furthermore, AI is not only a technological tool but also a key factor in building stronger emotional connections between users and service providers, making it important to enhance user loyalty and satisfaction (Q. Chen et al., 2023). Based on the discussion above, the following hypothesis is proposed:

H_1: Artificial Intelligence has a positive influence on Self-Congruity

The Influence of Artificial Intelligence on Consumer Empowerment

Artificial intelligence can help service users access more and more relevant information, enabling them to make better and more informed decisions (Gonçalves et al., 2024). In addition, research by Meza Jimenez & Perez Gonzalez (2022) emphasizes that AI provides users with the opportunity to actively interact with brands, both through digital platforms and social media, thereby increasing their engagement. With features such as chatbots and personalized product recommendations, users feel more empowered to choose products that suit their needs and preferences (Jiang et al., 2022). This not only enhances user satisfaction but also fosters stronger and more sustainable relationships with service providers (Alfarizi & Ngatindriatun, 2022). Therefore, AI serves as a tool that empowers consumers, enabling them to have a greater voice in the value creation process (Rawat et al., 2023). Based on the discussion above, the following hypothesis is proposed:

H_2: Artificial Intelligence has a positive influence on Consumer Empowerment

The Influence of Self-Congruity on Brand Experience

Self-congruity indicates that the alignment between a user's self-image and the service provider's image can significantly influence the user's experience (Chieng et al., 2022). When users perceive that the service provider reflects their personal values and identity, they are more likely to develop a more positive and meaningful experience with the service (Moedeen et al., 2024). Previous research by L. Chen et al (2021) also revealed that a high level of congruence between self-image and brand image can increase users' emotional engagement, thereby strengthening the overall experience received from a brand. When users feel emotionally connected to a service provider, they are more likely to engage in positive behaviors, such as recommending it to others and demonstrating loyalty (Pu et al., 2023). Additionally, self-congruity serves as a key factor in shaping and enriching brand experience, creating a stronger connection between users and the brand (Klabi, 2020). Based on the discussion above, the following hypothesis is proposed:

H_3: Self-Congruity has a positive influence on Brand Experience

The Influence of Consumer Empowerment on Brand Experience

Consumer empowerment has a significant influence on brand experience, where users who feel empowered by service providers tend to have a more positive brand experience (Mostafa & Sobhy Temerak, 2024). When users have greater access to information and tools to interact with a brand, they feel more involved in the decision-making process (Ben Ameur & Ben Rached, 2022). This allows users to tailor their brand experience to their preferences and needs. Previous research by Moedeen et al (2024) also shows that empowering users through digital platforms and social media can increase interaction between brands and users, thereby creating a more personal and relevant experience. When users feel that their voices and choices are taken into account, it creates a tendency to develop emotional connections that increase their satisfaction and loyalty (Hsieh et al., 2022). Based on the discussion above, the following hypothesis is proposed:

H_4: Consumer Empowerment has a positive influence on *Brand Experience*

The Influence of Brand Experience on Brand Equity

Brand experience is a series of interactions that users receive from a brand, which can include several aspects (Sohaib et al., 2022). Previous research shows that a positive brand experience can enhance users' emotional and cognitive associations and contribute to their perception of the brand (Ferreira et al., 2022). Pleasant and relevant experiences not only increase user satisfaction but also encourage loyalty, which is a crucial component of brand equity (Moedeen et al., 2024). Additionally, research conducted by Beig & Nika (2019) emphasizes that when users have positive experiences, they are more likely to perceive the brand as high-quality and increase its value in the market. Furthermore, it was found that consistent and meaningful interactions with the brand can build trust and credibility, further strengthening brand equity (Rahmawati & Hidayati, 2023). Therefore, brand experience serves as a key factor in creating and strengthening deeper brand equity for users (Jeon & Yoo, 2021). Based on the discussion above, the following hypothesis is proposed:

H_5: Brand Experience has a positive influence on Brand Equity

RESEARCH METHOD

The research design is quantitative in nature, using census sampling. In addition, Structural Equation Modelling (SEM) data analysis techniques were used with AMOS software. The data used in this study is primary data obtained from social security service users in Central Jakarta, Indonesia, aged 17-60 years old who had used the service within the last year. The data collection technique used in this study was to distribute questionnaires online via Google Forms. The sample obtained from the online questionnaire distribution was 319 respondents. The data will be processed to test the validity and reliability of the constructs, as well as to test the hypotheses made by the researcher.

Respondent Information

Based on the data listed in Table 1, out of 319 respondents who are social security service users, the following information was obtained: The gender of respondents was dominated by males, with 183 respondents or 57.4%, the age group of respondents was predominantly 40-49 years old, the highest level of education among respondents was predominantly bachelor's degree (S1) with 157 respondents or 49.2%, and the occupation of respondents was predominantly private sector employees with 156 respondents or 48.9%. Additionally, the job position was predominantly staff, with 156 respondents or 48.9%, and 130 respondents had an income exceeding Rp.11,000,000. For the service programs, death insurance was the most dominant, with 176 respondents or 54.9% of the total respondents.

Table 1. Demografis Profile of Respondents

Category	Description	Frequency	Presentase(%)
Gender	Male	183	57.4%
	Female	139	42.6%
Ages	17 - 30 Years	58	18.2%
	31 - 39 Years	89	27.9%
	40 - 49 Years	118	37%
	50 - 59 Years	49	15.4%
	> 60 Years	5	1.6%
Education	SMA/SMK	110	34.5%
	D1/D3	19	6%
	Bachelor (S1)	157	49.2%
	Magister(S2)	22	10.3%
Job	Private Employee	156	48.9%
	Student	3	0.9%
	Entrepreneurship	12	3.8%

Category	Description	Frequency	Presentase(%)
	Teacher/Lecturer	1	0.2%
	Others	147	46%
Position/Title	Manager	57	17.9%
	Staff	156	48.9%
	CEO	15	4.7%
	Driver OJOL	10	3.1%
	Others	81	25.4%
Income	< Rp.5.000.000	95	29.8%
	Rp.5.000.001 - 7.000.000	51	16%
	Rp. 7.000.001 - 9.000.000	21	6.6%
	Rp. 9.000.001 - 11.000.000	22	6.9%
	> Rp.11.000.001	130	40.8%
Length of Participation	< 1 Years	39	12.2%
	1-2 Years	26	8.2%
	3-5 Years	49	15.4%
	6-10 Years	58	18.2%
	> 10 Years	147	46.1%
Warranty program	Old Age Insurance	55	17.2%
	Life Insurance	176	54.9%
	Work Accident Insurance	50	15.7%
	Retirement Guarantee	35	11%
	Others	2	1.3%

Source: Data Processed, 2024

RESULTS AND DISCUSSION

Validity Test

Validity testing can be defined as whether the indicators measuring a variable measure what they are intended to measure, or in other words, whether the indicators measuring the variable are valid (Hair et al., 2019). Furthermore, decision-making in validity testing requires factor loading values. The value of factor loadings is determined based on the size of the sample used in a study. The following are the results of the validity test in this study.

Table 2. Validity Test Results

Variables	Items	*Outer Loading*
Artificial Intelligence	AI1	0.850
	AI2	0.796
	AI3	0.902
	AI4	0.915
	AI5	0.891
Variables	**Items**	***Outer Loading***
Self-Congruity	SC1	0.800
	SC2	0.829
	SC3	0.715
Variables	**Items**	***Outer Loading***
Consumer Empowerment	CE1	0.825
	CE2	0.813
	CE3	0.882
	CE4	0.847
	CE5	0.865
Variables	**Items**	***Outer Loading***
Brand Experience	BEX1	0.823
	BEX2	0.835

Variables	Items	*Outer Loading*
	BEX3	0.809
	BEX4	0.828
	BEX5	0.856
	BEX6	0.863
	BEX7	0.834
	BEX8	0.869
	BEX9	0.868
	BEX10	0.851
	BEX11	0.846
	BEX12	0.878
Variables	**Items**	***Outer Loading***
Brand Equity	BE1	0.889
	BE2	0.915
	BE3	0.903
	BE4	0.934
	BE5	0.879
	BE6	0.900
	BE7	0.832
	BE8	0.848
	BE9	0.834
	BE10	0.874
	BE11	0.862

Source: Data Processed, 2024

Based on the table above, the value of each factor loading was obtained for all indicators of each variable, where all factor loading values were > 0.5, meaning that validity in this study was fulfilled and interpreted as valid.

Reliability Test

This study uses a reliability test analysis can be used to measure the consistency of the measurement results of the questionnaire in repeated use. In conducting reliability testing, the desired Cronbach's alpha value must be more than 0.6 and the composite reliability value must be more than 0.7 (Hair et al., 2019). The composite reliability value shows how well a variable is reliable, while the Cronbach's alpha value is the lowest reliability measure of the variable.

Table 3. Reliability Test Results

Variabel	*Cronbach's Alpha*	Keterengan
Artificial Intelligence	0.939	Reliabel
Self-Congruity	0.873	Reliabel
Consumer Empowerment	0.926	Reliabel
Brand Experience	0.969	Reliabel
Brand Equity	0.976	Reliabel

Source: Data Processed, 2024

Based on the table above, the Cronbach's alpha value for each latent variable are obtained where all values are greater than 0.7, meaning that the reliability test in this study is fulfilled.

Descriptive Statistics

Descriptive Statistical Test can provide an overview of the data seen from the minimum, maximum, average (mean) and standard deviation values generated from this study. The variables used in this study include transformational leadership, training and development, and job satisfaction as

independent variables, and job performance as the dependent variable. These variables will be tested descriptively as shown in the table below.

Table 4. Descriptive Statistics

Artificial Intelligence	**Mean**	**Min**	**Max**	***Std.Deviation***
AI1	4.27	2	5	0.875
AI2	4.20	2	5	0.902
AI3	4.23	2	5	0.856
AI4	4.18	3	5	0.901
AI5	4.08	3	5	0.931
Total rata-rata	**4.146**			
Self-Congruity	**Mean**	**Min**	**Max**	***Std.Deviation***
SC1	4.28	3	5	0.789
SC2	4.24	3	5	0.775
SC3	4.05	3	5	0.883
Total rata-rata	**4.192**			
Consumer Empowerment	**Mean**	**Min**	**Max**	***Std.Deviation***
CE1	4.22	2	5	0.829
CE2	4.01	3	5	0.899
CE3	4.18	3	5	0.838
CE4	4.25	3	5	0.834
CE5	4.29	2	5	0.815
Total rata-rata	**4.188**			
Brand Experience	**Mean**	**Min**	**Max**	***Std.Deviation***
BEX1	4.24	4	5	0.769
BEX2	4.24	3	5	0.781
BEX3	4.14	3	5	0.853
BEX4	4.42	3	5	0.776
BEX5	4.23	3	5	0.839
BEX6	4.25	3	5	0.827
BEX7	4.09	3	5	0.903
BEX8	4.16	3	5	0.898
BEX9	4.18	3	5	0.875
BEX10	4.26	3	5	0.792
BEX11	4.39	3	5	0.760
BEX12	4.38	3	5	0.775
Total rata-rata	**4.247**			
Brand Experience	**Mean**	**Min**	**Max**	***Std.Deviation***
BE1	4.35	2	5	0.817
BE2	4.38	2	5	0.775
BE3	4.37	2	5	0.770
BE4	4.36	2	5	0.792
BE5	4.32	2	5	0.841
BE6	4.31	2	5	0.806
BE7	4.27	2	5	0.815
BE8	4.34	2	5	0.768
BE9	4.37	2	5	0.777
BE10	4.45	2	5	0.754
BE11	4.45	2	5	0.750
Total rata-rata	**4.359**			

Source: Data Processed, 2024

Based on the results in the table above, it shows that Artificial Intelligence in social security providers in Central Jakarta is in the average category of 4.146 (agree). These results show that the lowest average is 4.08 and the highest is 4.27, assuming that they agree. Additionally, for the Self-Congruity variable in social security service providers, it falls into the average category of 4.192 (agree). This result shows that the lowest average is 4.05 and the highest is 4.28, assuming they agree. Furthermore, Consumer Empowerment in social security service providers falls into the average category of 4.188 (agree). This result shows that the lowest average is 4.01 and the highest is 4.29, assuming that they agree. Brand Experience in social security service providers falls into the average category of 4.247 (agree). This result shows that the lowest average is 4.09 and the highest is 4.42, assuming that they agree. Furthermore, brand equity in social security service providers falls into the average category of 4.359 (agree). This result shows that the lowest average is 4.27 and the highest is 4.45, assuming that they agree.

Hypothesis Test

From the table of hypothesis test results below, it is obtained that each t-statistic value and p-value is 0.000 for each hypothesis, which means that all hypotheses in this study are accepted or supported. more details can be seen in the following table.

Table 5. Hypothesis Test Results

Hypothesis	Estimate	P Values
Artificial Intelligence has a significant positive effect on Self Congruity	0.646	0.000
Artificial Intelligence has a significant positive impact on Consumer Empowerment	0.714	0.000
Self-congruity has a significant positive effect on brand experience	0.419	0.000
Consumer Empowerment has a significant positive effect on Brand Experience	0.457	0.000
Brand Experience has a significant positive impact on Brand Equity	0.968	0.000

Source: Data Processed, 2024

H_1: Artificial Intelligence has a positive influence on Self-Congruity

The results of data analysis for hypothesis 1 obtained a p-value of 0.000 < 0.05 and an estimated value of 0.646, which means that the high level of influence of artificial intelligence will increase self-congruity towards labor social security program services and vice versa. Therefore, it can be concluded that the null hypothesis (Ho) is rejected and the alternative hypothesis (Ha) is accepted, meaning that the hypothesis stating that artificial intelligence has a positive influence on self-congruity is supported. The results of this study are consistent with and supported by research conducted by Hess et a (2020), which shows that personalized experiences through AI, such as relevant product recommendations, can enhance users' sense of connection with service providers. This creates an experience that aligns more closely with users' self-image, ultimately strengthening self-congruity (Shah et al., 2024).

H_2: Artificial Intelligence has a positive influence on Consumer Empowerment

The results of data analysis for hypothesis 2 obtained a p-value of 0.000 < 0.05 and an estimated value of 0.714, which means that the high level of influence of artificial intelligence will increase consumer empowerment towards labor social security program services and vice versa. Thus, it can be concluded that Ho is rejected and Ha is accepted, which means that the hypothesis stating that artificial intelligence has a positive effect on consumer empowerment is supported. The results of this study align with research stating that artificial intelligence can help service users access more and relevant information, enabling them to make better-informed decisions (Gonçalves et al., 2024). Additionally, research by Meza Jimenez & Perez Gonzalez (2022) emphasizes that AI provides users with the

opportunity to actively interact with brands, both through digital platforms and social media, thereby increasing their engagement.

H_3: Self-Congruity has a positive influence on Brand Experience

The results of data analysis for hypothesis 3 obtained a p-value of 0.000 < 0.05 and an estimated value of 0.419, which means that a high level of self-congruity will increase brand experience with social security programs for workers and vice versa. Therefore, it can be concluded that the null hypothesis (Ho) is rejected and the alternative hypothesis (Ha) is accepted, meaning that the hypothesis stating that self-congruity has a positive influence on brand experience is supported. This research finding is also supported by previous studies indicating that self-congruity demonstrates that the alignment between users' self-image and the service provider's image can significantly influence the experience users perceive (Chieng et al., 2022). When users feel that the service provider reflects their personal values and identity, they are more likely to develop a more positive and meaningful experience with the service (Moedeen et al., 2024). Previous research by L. Chen et al (2020) also revealed that a high level of alignment between self-image and brand image can enhance users' emotional engagement, thereby strengthening the overall experience they receive from a brand.

H_4: Consumer Empowerment has a positive influence on Brand Experience

The results of data analysis for hypothesis 4 obtained a p-value of 0.000 < 0.05 and an estimated value of 0.457, which means that the high level of consumer empowerment will increase brand experience towards social security programs for workers and vice versa. Thus, it can be concluded that Ho is rejected and Ha is accepted, which means that the hypothesis stating that consumer empowerment has a positive effect on brand experience is supported. The findings in this study are consistent with previous research indicating that consumer empowerment has a significant influence on brand experience, where users who feel empowered by service providers tend to have a more positive brand experience (Mostafa & Sobhy Temerak, 2024). When users have greater access to information and tools to interact with a brand, they feel more involved in the decision-making process (Ben Ameur & Ben Rached, 2022). This allows users to tailor their experience with the brand to their preferences and needs. Previous research by Moedeen et al (2024) also shows that empowering users through digital platforms and social media can increase interaction between brands and users, thereby creating a more personalized and relevant experience.

H_5: Brand Experience has a positive influence on Brand Equity

The results of data analysis for hypothesis 5 obtained a p-value of 0.000 < 0.05 and an estimated value of 0.968, which means that the high level of influence of brand experience will increase brand equity for social security programs for workers and vice versa. Therefore, it can be concluded that Ho is rejected and Ha is accepted, which means that the hypothesis stating that brand experience has a positive effect on brand equity is supported. The findings of this study align with or are supported by research indicating that positive brand experiences can enhance users' emotional and cognitive associations and contribute to their perception of the brand (Ferreira et al., 2022). Pleasant and relevant experiences not only enhance user satisfaction but also foster loyalty, which is a crucial component of brand equity (Moedeen et al., 2024).

CONCLUSION

Based on the results of research conducted to analyze the influence of artificial intelligence on self-congruity and consumer empowerment or stimuli felt by participants in the social security program for workers. Furthermore, these stimuli will have a direct impact on brand experience or organisms, which will ultimately have an impact on increasing brand equity from the organizers of the social security program for workers or responses. The following are the findings of this study: Artificial intelligence has a significant effect on self-congruity and consumer empowerment. Furthermore, self-congruity and

consumer empowerment significantly influence brand experience, which ultimately impacts the increase in brand equity social security service providers in Indonesia.

Further research is expected to expand the research object so that it can be more generalized, such as other service providers (insurance). Further research can add another variable, namely Customer Trust (Salminah & Kurniawati, 2024). This is because the trust that users feel towards an industry or brand can create confidence in themselves, which will have an impact on their decisions and interests. By incorporating this customer trust variable, future research can provide a comprehensive overview and approach to the influence of various factors in enhancing brand equity, as well as how insurance service providers can leverage customer trust to create a better user experience.

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