

Quality of Service and Customer Satisfaction: Case Study on Vehicle Insurance Corporation

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Abstract: This research is associative in nature, carried out by bridging one varying to another in so that know, describe and forecast the level of dependence of the independent variable and the dependent variable. In its application, data was collected by means of a questionnaire survey. The unit of analysis studied is corporate customers at insurance companies in Jakarta.

This study has 4 variables where quality of service acts as an external or exogenous variable while customer satisfaction, trust and customer loyalty act as internal or endogenous variables. Service quality as an exogenous variable because insurance companies sell their products in the form of services, so it is suspected that service quality can have a direct positive effect on customer satisfaction, trust and customer loyalty. Service quality is also thought to be able to indirectly influence loyalty through customer satisfaction and trust.

This study uses Partial Least Square, PLS is an alternative method of analysis with Structural Equation Modeling based on variance. The use of PLS-SEM analysis in this study is to analyze causal relationships or causal relationships. The use of PLS-SEM can also measure a relationship that cannot be measured directly

The seven hypotheses generated by this research model are known that there are four positive and significant relationships between several relationships, namely quality of service with satisfaction of customer, quality of service with trust, quality of service with customer loyalty, and satisfaction of customer with customer loyalty. has a positive but not significant relationship, namely between trust and customer loyalty.

Keywords: Service quality, satisfaction of customer, trust, loyalty of customer, (PLS-SEM).

Introduction

The Indonesian General Insurance Association (AAUI) predicts that after the epidemic, the growth of the insurance sector in Indonesia will accelerate in step with the expansion of the country's economy."Since the majority of insurance products address risks associated with economic development, general insurance is significantly impacted by economic growth. We anticipate that as the economy grows, the general insurance market will as well. Naturally, if economic development is realized, there won't be any revisions. Understanding The insured must pay a premium under the terms of the insurance agreement between the insurer and the insured in order to satisfy the risk of loss, damage, death, or loss of anticipated profits that may result from unforeseen occurrences.

Insurance is carried out by insurance companies which are divided into three types of insurance companies. The first type of insurance firm is a loss insurance company that provides services in overcoming the risk of loss, loss of benefits, and legal liability to third parties, arising from uncertain events. Usually this type of loss insurance consists of motor vehicle insurance, coinsurance, engineering insurance, marine risks and marine liability insurance, liability insurance, professional liability insurance, miscellaneous insurance, energy insurance and credit insurance and guarantees. The second type of insurance company is life insurance that provides services in overcoming risks related to the life or death of the insured person. Life insurance is grouped into life insurance, annuity contracts and health insurance. Then the third type of insurance company is a reinsurance company that provides services in reinsurance against the risks faced by the Loss Insurance Company and or Life Insurance Company.

Insurance companies cannot be separated from the supervision of an institution that regulates national financial institutions, including the insurance industry in Indonesia, which makes various efforts to create good growth in the national financial sector called the Financial Services Authority (OJK).

OJK in the insurance sector seeks to create fair business competition so that it does not harm the insured (policy holder) and the insurer (insurance company). Business competition sportsmanship is carried out by avoiding variations in premium rates from one insurance company to another. The service factor to policyholders is carried out by setting premium rates and provisions for acquisition costs on loss insurance, one of which is motor vehicle insurance, property insurance and special types of risks.

Based on the statement of Budi Herawan as Head of Statistics, Information Technology, Research and Analysis of the Indonesian General Insurance Association (AAUI) said that "The largest market share is still dominated by motor vehicle, property, and health insurance premiums." premium to be borne by the customer. Even so, the opportunity for the motor vehicle insurance business is still open because the Indonesian economy is getting better along with changes in people's needs and lifestyles. The insurance industry can still grow high

because the business potential is still very large, which is indicated by the fact that many Indonesians have not used insurance services even though they have the ability to have them.

One of the regulatory improvements is regarding the provision of premium discounts. OJK sets the upper limit rate and lower limit tariff according to the category of motorized vehicle owned by the customer. The upper limit rate is set with the aim of protecting the public interest from excessive premium obligations. Meanwhile, setting the lower limit rate aims to prevent inadequate premium rates, causing insurance companies to be unable to pay their obligations when claims occur. The premium rate regulation in 74/PMK 010/2007 contains a single tariff which is intended as a reference for determining premium rates only. So that insurance companies can provide different premium rates to their customers from the basic reference rate.

The PMK regulation which serves as a reference for premium rates makes insurance industry players free to give discounts to prospective customers. The price war that occurs between insurance companies makes them forget the best service quality that customers should get. Since the emergence of OJK regulations, the premium and discount rate ranges have been set so that there is no significant difference in premium rates between one insurance company and another.

Policyholders guaranteed by insurance companies are classified into two types, namely individual customers and corporate customers. Individual customers insure their property to an insurance company on behalf of the individual. Corporate customers are customers who insure property on behalf of the company. Corporate customers are divided into two types, namely group customers on behalf of one policyholder, consisting of several companies and corporate customers acting on behalf of the company itself.

The tariff limit which is the reference for giving discounts to customers makes general insurance companies unable to compete through premium rates so that the premium rates that must be borne by customers after OJK regulations are higher than the previous premium rates. For this reason, it is necessary to realize that the premium rate war is not a strategy that must be implemented to recruit new customers and maintain customer loyalty.

Insurance companies have the main product in the form of services so that the quality of services that match or even exceed expectations will meet customer satisfaction. This will form the customer's trust in the insurance company so as to create an emotional bond in the form of customer loyalty to the company.

Clear delivery of information regarding the terms, regulations, rights and obligations of the insured to the insurer and vice versa is the obligation of every employee of the insurance company to convey it to the customer. There will be many misunderstandings in the future when customers make transactions if this information is not conveyed clearly by employees to customers. Submission of this information is related to the quality of services provided by insurance companies to customers. Service quality is the main thing that is considered by customers to use the services of an insurance and remain loyal to the insurance company. Service quality can provide an impetus to customers to establish a strong relationship with the company. In the long term, this kind of bond allows companies to carefully understand customer expectations and their needs (Kotler, 2003: 121). Thus the company can achieve the goal, namely customer loyalty (customer loyalty) through improving the company's performance in accordance with customer expectations, so that it has high competitiveness in the market.

The amount of customers whose expectations are met, resulting in their satisfaction with the company's performance and an increase in customer loyalty to the business, is a key indicator of a company's sales success. According to Nurkholis (2004), client satisfaction and loyalty are related in that happy customers tend to stick around. These devoted customers will then develop into a strong marketing asset for the business by recommending the business and spreading good word to other prospective customers. When customers are devoted to a business, they are more likely to use and acquire its goods and services again and again. Even though there are alternatives, customers who are highly loyal can be seen by their continued use of a specific good or service.

When a business provides its customers with adequate service, it earns the trust of those customers, which results in the development of customer loyalty. Customer allegiance is impacted by trust Ratni (2009). (2009). The strength of a connection is significantly influenced by the presence of trust. Relationships with service providers will be more valuable as a result of customer confidence. In this instance, trust refers to customers' confidence in a business that it will be accountable for providing them with good, safe, and accurate cooperation. Trust is a statement that includes positive expectations to persuade someone about something that is risky. Consumers who trust an insurance provider will have faith in the firm's knowledge and ability to provide quality service. It can be said that without a large premium discount, it will be quite difficult to create corporate customer loyalty. This happens because corporate customers have a lot of company assets that must be insured to reduce ownership risk. The more the company's assets are insured, the greater the premium rate borne by the company.

OJK regulations make insurance companies unable to compete through premium rates. To get a corporate customer requires great effort due to the tender process followed by several competing insurance companies. One of the requirements to be successful in the competition without going through a premium rate war is to create customer loyalty. There has been a decrease in policy extensions from year to year. This further strengthens the researcher's assumption that corporate customer loyalty becomes very important if the tariff war cannot be carried out. Service quality becomes a variable that affects customer loyalty when insurance companies are able to provide quality services that customers can rely on, have effective responsiveness, are competent in carrying out their duties, provide sincere empathy to customers and have friendly employees and infrastructure that is able to support their needs. Customers, customer satisfaction and trust will be established when customers feel that their needs can be met by the insurance company. Customer satisfaction and trust are mediators between service quality and customer loyalty.

Literature Review

'Marketing is a social and managerial process by which individuals and groups obtain what they need and want through creating, offering and exchanging products of value with others' Kotler (2000)

'Marketing is a function that has the greatest contact with the external environment, even though the company only has limited control over the external environment' Tjiptono (2008) Therefore, marketing plays an important role in strategy development.

'an organizational function and a set of processes for creating, communicating and delivering value to customers and for managing customer relationships in ways that benefit the organization and its stakeholders' the American Marketing Association (2009).

'services are all economic activities whose output is not a product in physical form or construction, which is usually consumed at the same time as it is produced and provides added value (such as convenience, entertainment, pleasure or health) or problem solving faced by consumers' Zeithaml and Bitner,.

According to Gronroos in Tjiptono (2005) 'Service is a process consisting of a series of intangible activities that usually (but not always) occur in interactions between customers and employees, services and resources, physical or goods, and the service provider system, which is provided. as a solution to customer problems'.

From the definitions of the experts above, it can be concluded that services are basically intangible but can be felt by the customer so that the customer feels bound to the service. This attachment leads customers to satisfaction which affects the sale of a service for the benefit of the company.

Customers judge the quality or quality generally after the customer receives the service or service from a particular company. They assess the quality of the service or services they receive with their expectations for the service or service. (Assauri, 2003 in Ratni, 2009). The same theory applies in the insurance sector, an insurance customer will feel the benefits and quality of service from an insurance company if the customer interacts with the company or makes an insurance claim. The uniformity of insurance premiums set by OJK makes insurance companies unable to compete through price. So that the spearhead of competition for insurance companies is the quality of service in order to provide satisfaction of customer and trust of customer that can create customer loyalty.

Customers of an insurance will feel confident if the policy received is in good condition. They will doubt if the policy they receive turns out to be a piece of paper with low quality. Insurance customers will feel doubt that a policy like this will guarantee them one day if they file a claim for compensation (Handi Irawan, 2009: 59). Good tangible will influence customer perception. At the same time, the tangible aspect is one of the sources that influence customer expectations. Because of good tangibles, customer expectations are higher. Tangible aspects are generally more important for new customers (Handi Irawan, 2009: 59).

Customers are primary people in a company. The customer does not depend on the company but the company that depends on the customer because the customer is the goal of a company. No company can win arguments with customers because customers are the people who lead the company to fulfill its needs. If the company can treat its customers as expected, it is very beneficial for both the customer and the company.

Sumarwan (2003) explains that customer satisfaction and dissatisfaction is the impact of the difference between customer expectations before purchase and what the customer actually gets from the purchased product. When customers buy a product, they will have expectations about how the product will function. Understanding customer satisfaction basically includes the difference between the level of importance and perceived performance. This understanding can be applied in the assessment of satisfaction or dissatisfaction with a particular company because both are closely related to the concept of customer satisfaction.

Satisfaction is a kind of comparison step between experience and evaluation results, it can produce something that is spiritually comfortable, not just comfortable because it is imagined or expected. Satisfaction or dissatisfaction is not an emotion but something that is the result of evaluation and emotion. Research on

customer satisfaction has become a central topic in the world of market research and is growing rapidly (Kotler, 2000).

Customer expectations are the reason why two organizations in the same type of business can be judged differently by their customers. In the context of customer satisfaction, generally expectations are estimates or beliefs of customers about what they will receive. Expectations themselves are formed or influenced by experiences from buyers or customers, statements or information from company sources such as, for example from advertisements, media and friends, as well as competitor information and company promises. These customer expectations from time to time develop along with the increasing customer experience (Kotler, 2000).

Customer satisfaction is highly dependent on customer expectations. Therefore, a customer satisfaction strategy must be preceded by detailed and accurate knowledge of customer expectations. Satisfaction is the result of accumulation of customers in using products and services. Therefore, every new transaction or experience will have an influence on customer satisfaction. Sometimes customer expectations can be controlled by the company but more often the company is not able to control customer expectations.

Satisfied customers are customers who will share satisfaction with producers or service providers. In fact, satisfied customers will share their taste and experience with other customers. The perceived satisfaction will be a reference for the company concerned. Therefore, both customers and producers, will both benefit if satisfaction occurs. By looking at this relationship, customer satisfaction should be the goal of every company

So through some of the theories above, it can be concluded that customer satisfaction is a feeling of pleasure or disappointment felt by customers arising from customer expectations before use of the performance of a product produced during use. The company's efforts to provide satisfaction to customers is a way to establish new relationships with customers or strengthen and maintain relationships with potential customers so that the satisfaction felt by customers can become customer satisfaction to make repeat purchases and form word of mouth recommendations that are very beneficial for the company in creating loyalty. customers and increased sales which led to an increase in company profits.

Assessment of customer satisfaction has three different forms, namely:

- a. Positive disconfirmation, where performance is better than customer expectations.
- b. Simple confirmation, where performance equals customer expectations.
- c. Negative disconfirmation, where performance is worse than expectations.

Methodology

The research approach used in this study is descriptive research, which is a technique frequently employed in studies that seek to explain events. Specifically, "descriptive research is a study that seeks to provide or describe a situation or phenomenon that is happening by using scientific procedures to answer actual problems," as stated by Sugiyono (2011) in Indar (2013).

In this associative study, variables are linked together in order to determine, clarify, and forecast the degree of reliance between the independent and dependent variables (Supriyanto, 2009 in Indar, 2013).

Corporate customers at insurance firms in Jakarta are the subject of the analysis. This study has 4 variables where service quality acts as an exogenous variable while customer satisfaction, trust and customer loyalty act as endogenous variables. Service quality as an exogenous variable because insurance companies sell their products in the form of services so it is suspected that service quality can have a direct positive effect on customer satisfaction, trust and customer loyalty. Service quality is also thought to be able to indirectly influence loyalty through customer satisfaction and trust.

Customer satisfaction and trust are endogenous variables because they are thought to have a direct positive effect on customer loyalty. Customer satisfaction is also thought to be able to act as an intervening variable because it can be a mediator between service quality and customer loyalty. Likewise, trust is thought to be able to act as an intervening variable because it can be a mediator between service quality and customer loyalty.

This study uses Partial Least Square (PLS). PLS is an alternative method of analysis with Structural Equation Modeling (SEM) based on variance. The use of PLS-SEM analysis in this study is to analyze causal relationships or causal relationships. The use of PLS-SEM can also measure a relationship that cannot be measured directly. One of the advantages of PLS-SEM is that it is able to measure a study with a small sample below 100. Therefore, the selection of PLS-SEM as an analytical tool is considered appropriate because it is able to explain the complex relationships in this study.

Through the literature review above, a theoretical framework can be developed as shown in the figure: Through the literature review above, a theoretical framework can be developed Analysis using Partial Least Square-Structural Equation Modeling Marketing Policy Recommendations Tough competition between general insurance companies The Influence of Service Quality, Customer Satisfaction and Trust on Customer Loyalty.

- H₁ : “Service quality has a positive effect on customer satisfaction”
 H₂ : “Service quality has a positive effect on customer trust”
 H₃ : “Service quality has a positive effect on customer loyalty”
 H₄ : “Customer satisfaction has a positive effect on customer loyalty”
 H₅ : “Trust has a positive effect on customer loyalty”
 H₆ : “Customer satisfaction as a mediator between service quality and customer loyalty”
 H₇ : “Trust as a mediator between service quality and customer loyalty”

A statistical method known as structural equation modeling (SEM) is used to evaluate and estimate causal relationships using statistical data and causal hypotheses. Confirmatory and exploratory models are both acceptable in SEM because they can be used to evaluate and develop theories. Confirmatory models typically begin with one model-represented theory. (Nidjo, 2011). A multivariate analysis method called structural equation modeling (SEM) was created to address the shortcomings of earlier analytical models that had been widely applied in statistical research. Regression analysis, path analysis, and confirmatory factor analysis are among the models in issue (Hox and Bechger, 1998).

Structural Equation Modeling is a multivariate analysis that can analyze the relationship between variables more complexly. This technique allows researchers to examine the relationship between latent variables and manifest variables (measurement equations), the relationship between one latent variable and another latent variable (structural equation) and explain measurement errors. Latent variables are variables that cannot be measured directly and require several indicators as proxies (Ghozali and Fuad, 2008) while manifest are indicators used in these measurements.

Discussion Results

There are 12 indicators of service quality variables that have a value of <0.6. The indicators that must be iterated are X_{1.3} which is an indicator of Reliability, X_{1.16} is an indicator of Assurance, X_{1.19} and X_{1.22} is an indicator of Empathy (Emphaty) and X_{1.23}, X_{1.24}, X_{1.25}, and X_{1.26} which are indicators of Tangible Evidence. it is necessary to iterate on the 8 indicators on the service quality variable so that it is necessary to repeat the validity test in order to obtain a valid indicator value,

Value Composite Reliability Composite

	Reliability
customer trust	0.940
customer satisfaction	0.883
Service quality	0.960
customer loyalty	0.945

Cronbach,s Alpha Cronbachs Alpha

customer trust	0.915
customer satisfaction	0.802
Service quality	0.955
customer loyalty	0.927

The results of the calculations in the table above show that the variables with the highest values are customer loyalty (0.927), service quality (0.955), trust (0.915) and customer satisfaction (0.802) where the four variables have a reliability score higher than 0.6. shows that the instrument to measure the construct or variable is reliable.

In Partial Least Square (PLS), after going through the validity test, the reliability test was then carried out through two stages of the method, namely Composite Reliability and Cronbach's Alpha. The value generated from both methods is higher than the predetermined value so that the data from the study is valid and reliable.

The basis for making decisions for testing the hypothesis of this research are:

- If the probability value is > 0.5 or $-t_{table} < t_{count} < t_{table}$, then H_0 is not rejected.
- If the probability value is < 0.5 or $-t_{count} < -t_{table}$ or $t_{count} > t_{table}$ then $H_0 = 0$ is rejected. T_{table} then H_0 is not rejected.
- By using = 5%, the t_{table} value is 1.96
- By using = 10%, the t_{table} value is 1.65

a. Hypothesis Testing 1

The table demonstrates that there is a substantial correlation between customer satisfaction and service quality, with a $T_{\text{-statistic}}$ of 35,468 (>1.96). The initial sample estimate value, which is positive and equal to 0.903, shows that there is a positive relationship between customer satisfaction and service quality. As a result, the study's hypothesis H_1 , according to which "Service quality has a positive impact on customer satisfaction," is accepted.

b. Hypothesis Testing 2

As can be seen from the table above, there is a strong correlation between service quality and trust, with a $T_{\text{-statistic}}$ of 54,839 (>1.96). The original sample estimate value, which is positive and equal to 0.924, shows that there is a positive directionality between service excellence and trust. As a result, the study's hypothesis H_2 , which reads, "Service quality has a favorable impact on customer trust," is accepted.

c. Hypothesis Testing 3

The aforementioned table shows that there is a substantial correlation between customer loyalty and service quality, with a $T_{\text{-statistic}}$ of 3,661 (>1.96). The initial sample estimate value, which is positive and equal to 0.460, shows that there is a positive relationship between customer loyalty and service quality. As a result, the study's hypothesis H_3 , which reads, "Service quality has a positive impact on customer loyalty," is accepted.

d. Hypothesis Testing 4

The table shows the relationship between satisfaction and customer loyalty is significant with a $T_{\text{-statistic}}$ of 2254 (>1.96). The original sample estimate value is positive, which is 0.216 which indicates that the direction of the relationship between customer satisfaction and customer loyalty is positive. Thus the hypothesis H_4 in this study which states that "Customer satisfaction has a positive effect on customer loyalty" is accepted.

e. Hypothesis Testing 5

The aforementioned table shows that there is a substantial correlation between customer loyalty and service quality, with a $T_{\text{-statistic}}$ of 3,661 (>1.96). The initial sample estimate value, which is positive and equal to 0.460, shows that there is a positive relationship between customer loyalty and service quality. As a result, the study's hypothesis H_5 , which reads, "Service quality has a positive impact on customer loyalty," is accepted.

Trust does not have a positive effect on loyalty can be caused by many factors. Factors that can occur are statements in the questionnaire instrument that must be corrected so as not to make respondents ambiguous in answering. Another factor is a different phenomenon regarding the effect of trust on customer loyalty that can occur in insurance company customers. Corporate customers have the perception that the trust variable is not the dominant factor, a corporate customer continues to be loyal to using insurance products from insurance companies.

If the relationship between trust and customer loyalty uses a probability of 10%, the results are significant with a $T_{\text{-statistic}}$ of 1.861 (> 1.65). By using = 10% hypothesis H_5 in this study states that "Trust has a positive effect on customer loyalty" is accepted.

f. Hypothesis Testing 6

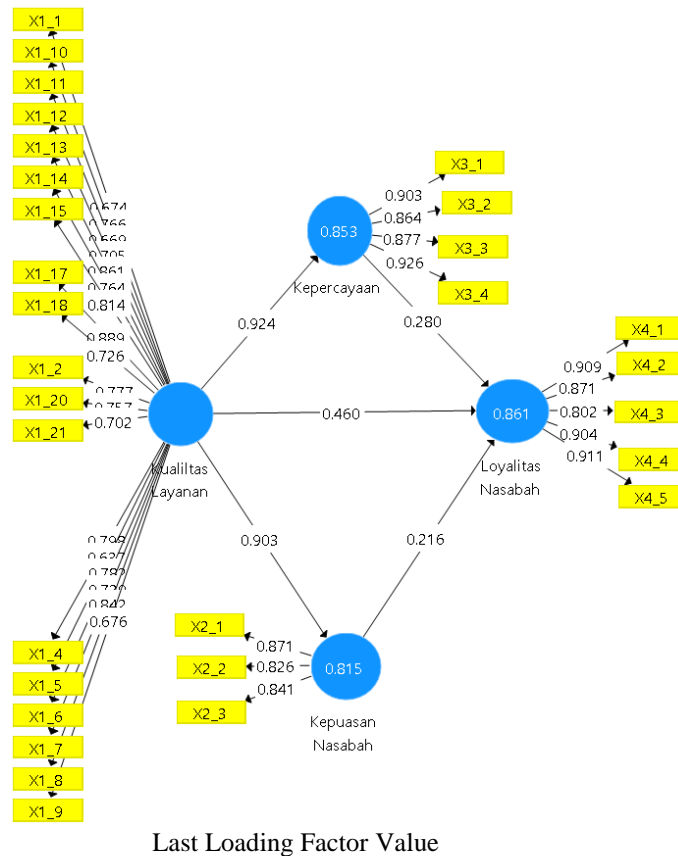
Customer satisfaction acts as a mediator between service quality and customer loyalty, according to hypothesis H_6 in this research. Based on H_1 , it is acknowledged that service quality positively and significantly affects customer happiness, and H_4 acknowledges the positive and significant relationship between customer satisfaction and customer loyalty. H_6 in this study, which says that "Customer satisfaction as a mediator between service quality and customer loyalty," is accepted because H_1 and H_4 have been accepted. This indicates that there is a strong correlation and significant impact between customer happiness, which serves as a mediator between customer quality and customer loyalty. There are numerous reasons why devotion does not benefit from trust. Statements in the form are potential factors.

g. Hypothesis Testing 7

Trust as a mediator between service quality and client loyalty is the study's H_7 . Using a 5% probability, H_5 is rejected, while H_2 is accepted as true and showing that service quality has a positive and significant impact on confidence. H_7 in this study, which says that "Trust as a mediator between service quality and customer loyalty" is rejected, is made by accepting H_2 but rejecting H_5 . That is, there is a positive relationship between the function of trust as a mediator between service quality and customer loyalty, but the impact is not very strong. In this case study, corporate customers assume that service quality and customer satisfaction are more dominant variables when compared to trust to make a corporate customer loyal to insurance companies.

However, if using a 10% probability in H₅ then trust has a positive and significant effect on customer loyalty so that H₂ and H₅ are accepted, then H₇ which states that "Trust as a mediator between service quality and customer loyalty" is accepted.

After nine indicators are iterated, these indicators have a loading factor > 0.60. with the smallest indicator value is 0.637. So there are 30 valid indicators to measure the construct so that it has met convergent validity. The largest loading factor value describes the indicator that best reflects the construct



	R Square Adjusted
customer satisfaction	0.812
customer trust	0.851
customer loyalty	0.855

Based on the table above, it is known that:

With the structural similarities between service quality and customer satisfaction, namely:
 $Customer\ Satisfaction = 0.903 * Service\ Quality$

Customer Satisfaction has an R Square Adjusted value of 0.812 which indicates that 81.2% of the variance of customer satisfaction can be explained by changes in service quality variables so that the other 18.8% is caused by other factors.

With the structural equation between service quality and trust, namely:
 $Trust = 0.924 * Service\ Quality$

Trust has an R Square Adjusted value of 0.851 which indicates that 85.1% of the confidence variance can be explained by changes in service quality variables so that the other 14.9% is caused by other factors.

With the structural similarities between service quality, customer satisfaction and trust, namely:
 $Loyalty = 0.280 * Trust + 0.216 * Satisfaction + 0.460 * Service\ Quality$

Customer Loyalty has an R Square Adjusted value of 0.855 which indicates that 85.5% of the variance of customer loyalty can be explained by changes in service quality variables so that the other 14.5% is caused by other factors.

Conclusion

General insurance firms are no longer permitted to use price war tactics to attract new clients or hold onto current ones. This makes a customer's loyalty extremely valuable, particularly for corporate clients who are permitted to have multiple policies. General insurance businesses must understand the direct and indirect effects that factors like service caliber, client satisfaction, and trust have on customer loyalty in order to succeed in the insurance industry. Then used the variance-based PLS-SEM (Partial Least Square-Structural Equation Modeling) technique. PLS-SEM is employed because it can measure indirect relationships, evaluate causal relationships, and measure research with small samples. The Outer Model (Measurement Model) and Interior Model (Structural Model) are used in this study's PLS-SEM analysis. So that after going through hypothesis testing, the results of hypothesis testing are as follows:

1. With a T-statistic of 35,468 (>1.96) and an original sample estimate value of 0.903, Hypothesis 1—"Service quality has a positive impact on customer satisfaction"—indicates that there is a positive and significant relationship between the two variables. According to the R Square Adjusted value, variations in service quality variables can account for 81.2% of the variance in client satisfaction, leaving other factors to blame for the remaining 18.8%.
2. According to Hypothesis 2, "Service quality has a positive impact on customer confidence," the direction of the relationship between service quality and trust is significant and positive, with a T-statistic of 54,839 (>1.96) and an original sample estimate value of 0.924. According to the R Square Adjusted value, variations in the service quality variable can account for 85.1% of the confidence variance, leaving 14.9% of the variance unaccounted for.
3. With a T-statistic of 3.661 (>1.96) and an original sample estimate value of 0.460, Hypothesis 3—"Service quality has a positive impact on customer loyalty"—indicates that there is a positive and significant relationship between the two variables. According to the R Square Adjusted value, changes in service quality variables can account for 85.5% of the variance in client loyalty, leaving other factors to blame for the remaining 14.5%.
4. With a T-statistic of 2.254 (> 1.96) and an initial sample estimate of 0.216, Hypothesis 4—"Customer satisfaction has a positive impact on customer loyalty"—indicates that the relationship between customer satisfaction and customer loyalty is both positive and significant.
5. Hypothesis 5 which states "Trust has a positive effect on customer loyalty", using $\alpha = 5\%$ then the T-statistic of 1.861 (<1.96) is not significant even though the original sample estimate value moves in a positive direction of 0.280 so that H5 is rejected. This means that although it has a positive relationship, trust does not have much effect on customer loyalty. Many factors can occur if trust does not have a significant effect on customer loyalty. The first factor is the statement in the questionnaire instrument whose statement makes the respondent ambiguous to answer. The second factor is the phenomenon in this case study that the trust variable is not the dominant factor for a corporate customer to continue to be loyal to using insurance products. However, if the relationship between trust and customer loyalty uses $\alpha = 10\%$, the results are significant with a T-statistic of 1.861 (> 1.65) so that H5 can be accepted.
6. Hypothesis 6 which states "Customer satisfaction as a mediator between service quality and customer loyalty". Acceptance of H1 and H4 makes H6 in this study the accepted one.
7. Hypothesis 7 which states "Trust as a intermediary between service quality and customer loyalty". By using $\alpha = 5\%$, acceptance of H2 but rejection of H5 makes H7 rejected. However, if we use $\alpha = 10\%$, then the acceptance of H2 and H5 causes H7 to be accepted. In this case study, corporate customers assume that service quality and customer satisfaction are more dominant variables when compared to trust to make a corporate customer loyal to general insurance companies.

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