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Customer Satisfaction Analysis Reviewed From Quality Of Service Factors And Positive Image In Indonesia Reinsurance Companies

Dian Widiarti¹⁾; Eka Rosilawati²⁾; Marchienda Werdany³⁾; Suwarsi⁴⁾; and Winda Sari Adelyna Simanjuntak⁵⁾

Universitas Pamulang, Tangerang Selatan, Indonesia

*Email: ^{a)}dw.dianwidiarti@gmail.com; ^{b)}ekarosilawati19@gmail.com; ^{c)}marchienda@gmail.com; ^{d)}aisuwarsi@gmail.com; ^{e)}windasari1994sari@gmail.com

Abstract: Customer satisfaction is inexorable, and there is no better way than to strive for it either by providing service or by guaranteeing trust (image). In fact, for a company to satisfy customers is an inevitability, an obligation that must be fulfilled as a consequence of the goals to be achieved. Theoretically this research wants to examine how the contribution of service quality and company image in affecting customer satisfaction, either in partial testing or together. The scientific manifestations used from this study are quantitative, research that reveals findings through a series of statistical tests. In collecting the data, the study established accidental techniques to 118 customers at Indonesian reinsurance companies. In descriptive tests known findings, that the service is considered not optimal in terms of guarantees, while the image has not been optimal in terms of social activities, and satisfaction has not been optimal in terms of willingness to recommend products. Statistical tests showed that the company's image had a dominant influence with a regression value of 0.450, while service was 0.297, and simultaneously by 0.417. From these findings it can be concluded that 1) satisfaction can be explained by service variables and imagery. 2) Satisfaction will be better if the company improves its image. 3) the importance of presenting other factors to maximize customer satisfaction.

Keywords: Quality of Service, Company Image, Customer Satisfaction

INTRODUCTION

In the modern era, insurance is becoming one of the undeniable necessities of life. This occurs in line with the increase in life risks that cannot be estimated and ignored arrival, such as the risk of accidents, risk of damage, risk of death, health risks, educational risks, and so on. This prompted many insurance companies to appear, in response to the opportunities that exist. Data from the Financial Services Authority (OJK) in 2018 reported, over a span of 3 years, between 2015-2017 the growth of the insurance business was quite significant,

namely as many as 140 companies that offer insurance products, and the most widely offered products were health insurance.

The number of companies that offer insurance products is a form of response to the increasing needs of the community to the needs of insurance. OJK in 2018 reported that conventional insurance dominates the market share, compared to Sharia insurance, and the most widely traded products are general products, especially health by 50.4%. While life insurance products 21%, mandatory insurance 19.5%, social insurance 5.7% and reinsurance 3.4%.

The data is proof that the need for insurance in the modern era is an inevitability. Especially in the world of work, insurance has been regulated as a right that must be given to every employee. In response to this opportunity, PT. Indonesian Reinsurance Airline is present as one of the reinsurance companies, which accommodates the need for insurance guarantees, especially in the corporate sphere. The company realizes, in selling products, it requires a marketing strategy, one of which provides satisfaction to customers.

In marketing theory, satisfaction is a manifestation of what is offered, then getting an evaluation from the customer. Simply put, satisfaction is emotionally born in the form of pleasure for the needs or desires that are fulfilled. Furthermore, satisfaction is a result born on all marketing attributes given, including:

1. Obtain a quality product;
2. Obtain added value / benefits;
3. Obtain good service; And
4. Obtain an effective experience

In many studies, customer satisfaction can occur due to satisfactory service. Yuriyanto & Dewi (2021) stated, the quality of service has a very large regression value compared to other variables. This confirms that services in the process of buying and selling have a dominant influence, so it needs to be of special concern. In their research, Hildayanti, Marnisah & Dinata (2018) also stated, service becomes one of the benchmarks in purchasing decisions, even good service can form a positive perception in the minds of consumers or customers.

In addition to service, the image becomes one of the other factors that make a consumer or customer happy or satisfied. We often see, many people feel proud if they have famous branded goods, use reputable services, and so on. This is a proof that imagery has an important role in purchasing decisions and customer satisfaction. Husda (2020) explained, based on correlation calculations, that imagery has a very close relationship with satisfaction. The increase in satisfaction is inseparable from the image factor as one of the factors that affect it. Utari, Agus, & Azhar (2020) added, in the insurance industry the image or reputation becomes a major factor in the decision to buy insurance products.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

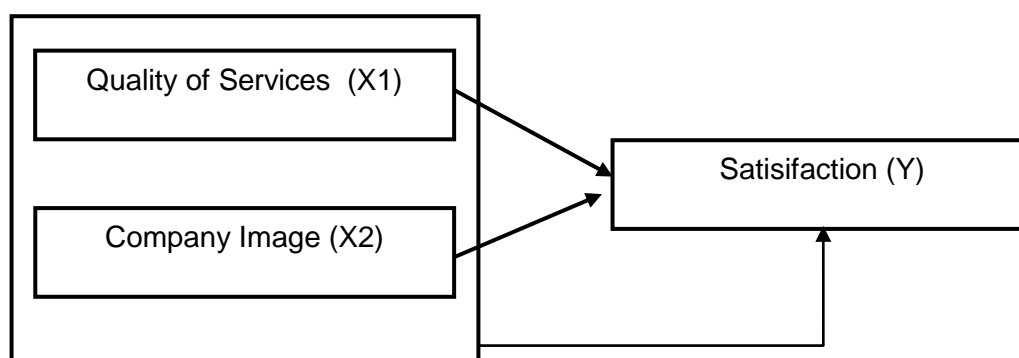
Marketing management as a branch of economics is a science that can be very dynamic and widely applied in any related agency or company that carries out marketing activities in getting maximum profit successful, marketing depends on the expertise and experience of management in the field of marketing, production, human resources, finance and depends on the ability to combine marketing functions.

According to Kotler and Armstrong (2012:18), "Service is an activity benefit or satisfaction offered for sale that is essentially intangible and does not result in ownership of anything, its production may or may not be tied to a physical product. Kotler and Keller (2012:214) also stated that "A service is any act or performance that one party can offer to another that is essentially intangible and does not result in ownership of anything. Its production may or may not be tied to a physical product. Based on those definition, quality of service can be interpreted as something intangible, involving actions through processes and performance offered by one party to another.

According to Kotler and Keller (2012:274) image is a set of beliefs, ideas, and impression that a person holds regarding an object. Image is the main goal and at the same

time is the reputation and achievements that public relations want to achieve. The company's image is also a reflection of a company's identity. Tjiptono (2012: 113) provides a definition of image is of how the other party views a company, a person, a committee, or an activity. In other words, the imagery as an image formed in the community (consumers / customers) about the good and bad of the company. Based on this explanation, it can be concluded that the image is the result of evaluation in a person based on understanding of stimuli that have been processed, organized, and stored in one's mind with the aim of knowing exactly what is in each individual's mind to reach an object, how they understand it and what they like or dislike about the object.

Tjiptono (2012: 146), said that consumer satisfaction is a after-sales evaluation where the chosen alternative at least gives the same results (outcomes) or exceeds consumer expectations, while dissatisfaction arises if the results obtained do not meet customer expectations. Based on this understanding can be concluded, that consumers are the expectations and performance or perceived results. Generally, a customer's expectations are the customer's estimates or beliefs about what they will receive if they buys or consumes a product (goods or services). While the perceived performance is the customer's perception of what they receives after consuming the purchased product.



Picture 1. Research Framework

METHODS

Observations were made on customers of PT. Indonesian Reinsurance Airlines Tbk. It can be seen from the purpose of this study, that it was conducted to determine the effect of service quality and company image on customer satisfaction at PT. Indonesian Reinsurance Airlines Tbk. The research method used is associative quantitative. According to Sugiyono (2016:11) associative research is a type of research that is asking the relationship between two or more variables and in this case the relationship is causal where the independent variable affects the dependent variable.

According to Sugiyono (2016: 80) population is a generalization area consisting of objects/subjects that have certain qualities and characteristics that are determined by researchers to be studied and then drawn conclusions. The population includes all the characteristics / properties possessed by the subject or object. The population in this study were all customers of PT.Maskapai Reasuransi Indonesia Tbk as many as 167 customers.

According to Riduwan and Engkos (2013: 40) adding the sampling technique is a way of taking a representative sample of the population. Sampling must be done very carefully, so that samples are obtained that can truly represent and can describe the actual state of the population.

The sampling technique used in this study is the Accidental Sampling technique. Sugiyono (2016:122) explains that this incidental sampling technique is a sample determination based on chance, that is, anyone who coincidentally meets a researcher can

be used as a sample, if it is deemed that the person who happened to be met is suitable as a data source.

Guidelines for determining the number of samples in this study refer to the minimum sample size requirements. In this study, the technique for determining the number of samples used the formula from Slovin in Umar Husein (2012: 108). Based on these calculations, the number of samples used as respondents in this study amounted to 118 respondents.

According to Sugiyono (2016:137) what is used as a reference regarding data sources, namely data collection can use primary data sources and secondary data. The data obtained directly include company documents in the form of the history of the company's development, organizational structure and others related to research. Primary data was obtained by distributing questionnaires to customer respondents of PT.Maskapai Reasuransi Indonesia Tbk. As for the technical aspect, the author first applied for a research permit. Secondary data is data needed to support research results from literature, articles and various other sources related to research. The secondary data of this research was obtained by reading, studying and understanding through other media.

The data analysis method used in this research is quantitative descriptive analysis. This method aims to describe the nature of something that is ongoing at the time the research is being conducted and examine the causes of a certain symptom (Sugiyono, 2016:147). The data to be analyzed is data from field research and library research, followed by testing of research hypotheses, then statistical analysis is carried out to draw conclusions, namely multiple linear regression.

RESULTS AND DISCUSSIONS

Respondent Profiles

The research data showed that most of the respondents were 68 male or 58% and 50 were female or 42%. This shows that the respondents who filled out the questionnaire were in accordance with the specified number of samples, which were 118 people. Then based on the age aspect, it appears that respondents are dominated by respondents aged between 36-45 years were 41 people or 35%, then respondents aged 30 years were 15 people or 13%, respondents aged 31-35 years were 25 people or 21 % and respondents aged 46 years were 37 people or 31%. This shows that customers/customers at PT Airline Reasuransi Indonesia come from various aspects, both young and adult. Furthermore, viewed from the status background, it is known that the customers/customers of PT Airline Reasuransi Indonesia with the status of a leader are 8 people, 67 people are employees and 42 people who didn't mention their status (others).

Analysis & opinion

Questionnaire data showed that the quality of service was perceived well with an average score of 4.01. The quality of service that is perceived as high by customers / customers is an indicator of Physical Evidence with an average answer of 4.16. While the quality of service perceived as the lowest is the Guarantee indicator with an average answer of 3.87.

Questionnaire data showed, known company image perceived well with an average answer of 3.73. The image of the company that is perceived as high by customers / customers is a Management indicator with an average answer of 3.80. While the image of the company that is perceived as the lowest is the Moralities indicator with an average answer of 3.68.

Questionnaire data showed that customer satisfaction in general was perceived well with an average answer of 4.03. The customer satisfaction that is perceived as high by the customer / customer is an indicator of conformity of expectations with an average answer of 4.08. While the lowest perceived customer satisfaction is the willingness to recommend indicator with an average answer of 3.99.

Validity and Reliability of Data

The results of data processing show that:

1. It is known that all statements (questionnaires) of service quality, corporate image, and customer satisfaction variables have an rcount value greater than rtable 0.179, so it can be concluded that the service quality variable questionnaire proposed in this study is valid. In other words, the questionnaire that was made was actually able to measure the variables being studied.
2. It is known that all variables (service quality, company image, and customer satisfaction) have a Cronbach alpha value greater than 0.60, so it can be concluded that the variable questionnaire in this study is reliable and can be continued in the next analysis (regression analysis). In other words, the data in this study are consistent, where the truth can be justified.

Regression Analysis

Below are the outputs of the data processing and explanations of the research hypotheses.

Tabel 1. Regression Analysis

Hypothesis	Estimated Value	Decision	Direction Influence
Constant	11.606		
Quality of Service > Customer Satisfaction	0.297	<i>Ha Accepted</i>	Positive
Company Image > Customer Satisfaction	0.450	<i>Ha Accepted</i>	Positive
Quality of Service and Company Image > Customer Satisfaction	0.417	<i>Ha Accepted</i>	Positive

Source: Research Data

Clearly the results of the regression statistical test show the equation $Y = 11.606 + 0.297X_1 + 0.450X_2$, with the following explanation:

1. The fixed value of customer satisfaction is 11,606, meaning that in a statistical review this explains that the characteristics of customers in the insurance industry have a tendency to be satisfied even though the influence of service and image factors does not yet exist.
2. The value of the influence of service on satisfaction is 0.297 with a significant positive influence. It means, if the service is presented with good procedures and implementation, it is possible to increase customer satisfaction by 0.297 and apply multiples. In other words, if service continues to be improved, customers will continue to be satisfied with an increase of 0.297. This finding theoretically confirms the theory put forward by Wijaya Tony (2011), satisfaction is personal and inherent in the heart, so that when someone gets a touch of comfort and warmth through service actions, that person will show a loyal attitude to the company.
3. Company image has a positive influence with a regression value of 0.450. This means that if the company continues to maintain a good name, for example by presenting quality insurance products, easy claims, and so on, then the possibility of increasing customer satisfaction is very high with a mathematical value of 0.450. In addition, the meaning of significant influence is that the company's image will be perceived as an attribute of satisfaction that is inherent in the heart. This finding explains that PT Airline Reasuransi Indonesia has been well perceived, and with a good image that customers/customers feel satisfied. Satisfied means, PT Airline Reinsurance Indonesia

is legally proven to be a leading insurance company, whose actions cannot be doubted. Then, PT Airline Reinsurance Indonesia is a trusted insurance company, namely by being proven as a company registered with the OJK and on the Indonesia Stock Exchange.

4. Simultaneous test results show a contribution value of 0.417. This finding confirms that customer satisfaction is the main thing to stay loyal. However, the consequence that must be presented by the company is to provide good service and provide a positive image together. In other words, it is estimated that customer satisfaction will increase by 0.417 if the company is able to provide quality services and guarantee trust/credibility (image).

CONCLUSION

Some things that can be stated from the results of the study are:

1. Either individually or together, quality of service and brand image have a significant correlation with the direction of a strong positive relationship. This means that customer satisfaction cannot be separated from a good service and a positive company image.
2. In the partial test the quality has a significant effect on customer satisfaction with a possible value of 0.297. In a statistical sense, it means that the services provided by the company, whether in physical or non-physical form, directly or indirectly, are possible to provide satisfaction of 0.297. In an implicit sense, this finding confirms that customers feel happy if they are given a pleasant service, whether it is easy, profitable or so on.
3. In the partial test the company's image has a significant effect on customer satisfaction with a predictive value of 0.450. In a mathematical context, this finding means that customers are satisfied and more satisfied if the company's credibility is maintained. Meanwhile, in a theoretical sense the value of 0.450 means that the company's image has a dominant impact on the pride and pleasure of customers. This indicates that the company can be trusted.
4. The simultaneous test indicates that service and image make a positive contribution to customer satisfaction. This explains, if in the insurance industry service and image are factors that must be considered, because mathematically they have a significant influence value in maintaining relationships with customers. So providing services and maintaining the company's value in society is a necessity.

In addition, the results of the study show that there are several things that need to be improved, including:

1. The service that is deemed not optimal is related to the guarantee and speed of claim. This requires reinsurance companies to improve the form of these services so that customer trust in the company is maintained. A 24-hour service guarantee and easy handling of insurance claims, will make customers feel satisfied because their wishes are resolved.
2. In addition, the company's image indicators are still weak in terms of morality. It is expected that the company will regularly organize social activities, both health social activities, humanitarian aid social activities and social activities providing assistance to underprivileged people, so that the company gains sympathy from its customers.
3. Indicators of customer satisfaction are still weak in terms of willingness to recommend. It is expected that the company can build partnerships with customers, so that word of mouth marketing occurs.

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