The Effect Of Service Quality, Customer Satisfaction And Trust On Customer Loyalty In Pt Teleperformance Indonesia

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Abstract: The purpose of this research are to know: (1) Influence of service quality (reliability, responsiveness, assurance, empathy, tangible) to Customer Satisfact ion , Trust, and Loyalty of PT Teleperformance Indonesia . (2) Influence of Customer Satisfaction and Trust to Customer Loyalty of PT Teleperformance Indonesia. This research is taken 100 consumers of while data is collected by using questionnaire. Analysis technique use Statistical Product and Service Solutions (SPSS) and processed using software are SPSS version 22 . The result shows there are significant correlation between service quality to customer satisfaction, trust and not significant correlation between customer loyalty and there is a significant correlation between customer satisfaction and trust to customer loyalty. Service Quality Variable has no significant effect on Customer Loyalty. This is evidenced by the *probability* value of $0.532 > 0.05$ (α = 5%), so it is concluded that service quality does not have a significant effect on customer loyalty. In addition, the value of the *standardized regression weight of the* effect of service quality on customer loyalty is positive, namely 0.085

Key Words: Service quality, Customer Satisfaction, Trust, and Customer Loyalty .

INTRODUCTION

Along with an increase in a person's standard of living, the fulfillment of life's needs is no longer limited to physiological needs. However, the safety need for a sense of security and protection is now also being felt. In the hierarchy of needs, there are 5 types of levels of human needs, namely physiological needs,

safety needs, social needs, the need for respect and the need for self-actualization. Considering that humans cannot be separated from various risks that can cause harm. By having insurance is one way to fulfill the need for security and uncertainty factors that may occur in a person's life.

Basically, insurance is a form of service business where as a service industry, every insurance entrepreneur will try to provide maximum product or service for its customers,

which can be done through dimensions of service quality (*reliability, responsiveness, assurance, empathy* and *tangible*). Service quality must start with customer needs and end with customer satisfaction .

Customer satisfaction is very important for every organization but several studies show that satisfying customers is not enough because there is no guarantee that satisfied customers will become loyal customers. This also can be used as a guide by companies so that consumers can trust the products offered and make repeat purchases at the company, many companies rely on customer satisfaction as a guarantee of future success but are then disappointed to find that their satisfied customers can buy competitor's productswithouthesitation.Consumer loyalty willbe built when there is consumer confidence in the company and satisfactory service quality from the company to consumers. Trust is a statement that involves positive and convincing expectations regarding someone in something that is risky, in this case trust is the belief that consumers have in a company that the company will be kind to its customers. Partnerships with consumers are built on trust and commitment. Consumers who believe in a company, these consumers will have confidence in the company's expertise to be able to serve well, satisfactorily and reliably, it is also a belief that the company's intentions and motivations will bring benefits to consumers and will not have a negative effect and harm consumers. One of the prerequisites for being successful in competition is trying to achieve goals by creating and retaining customers. Customers will continue to stay in a product and a company when there is customer trust in the product and company and when the company can provide good service and satisfy consumers.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Marketing in a company plays a very important role, because marketing is one of the activities carried out to maintain the viability of the company's operations, develop the company and to achieve the company's goals in making a profit. Marketing is a key concept for the success of a business where marketing with attention desire and fulfillment of customer needs to achieve the sales targets set so as to have a positive impact on the business development of a company in the midst of tight business competition today. Marketing understanding for marketers is very important for identifying customer needs and wants, determining which target markets can be served, and designing the right products and programs to serve the market. Quality Assurance According to Tjiptono (201 6 , p.59) states that *service quality* is the fulfillment of customer needs and desires and the accuracy of its delivery to match customer expectations. Thus, there are two main factors that affect service quality, namely service expected (*expected service*) and services that are perceived / perceived (*perceived service*).

Service Quality Dimensions According to Parasuraman et al. in Lupiyoadi (2016 : 7) reveals that there are 22 determinants of *service quality* which are summarized into five dominant factors or better known as SERVQUAL, namely *reliability, responsiveness, assurance, empathy,* and *tangible* . Reliability the ability to provide the promised services reliably and accurately. In a broad sense, reliability means that the company delivers on its promises about supply, problem solving, and price. When viewed in the insurance service business, a reliable service is when an insurance agent is able to provide services as promised and help solve problems faced by customers quickly. Responsiveness Ability to help customers and provide services quickly. This dimension emphasizes attention and accuracy when dealing with customer requests, questions, and complaints. Then if we look more deeply at the responsive service in an insurance company, it can be seen from the ability of insurance agents who are quick to provide services to customers and quickly handle their complaints. Assurance Knowledge, courtesy, and the ability of employees to generate confidence and trust. This dimension may be very important in services that require a high level of trust. For example, such as in banks, insurance, and doctors. Therefore, in an insurance service, certainty is very important to be

given to customers, such as security guarantees and convenience in joining the insurance program. Emphaty Care and attention on a personal basis given to customers. The essence of the empathy dimension is to show customers through the service provided that customers are special, and that their needs can be understood and met. In maintaining good relations, of course the services provided by *agents* must be able to show their concern for customers. *Tangible* In the form of physical facilities , equipment, *staff* and buildings. This dimension describes the physical form and services that will be received by consumers. Example such as office facilities, cleanliness and comfort of the room used for transactions and the neatness of the *agent's* appearance . Customer Satisfaction (*Customer Satisfaction*) Customer satisfaction according to Zeithaml, Bitner and Dwayne (201 9, p.104) is a customer assessment of a product or service in terms of assessing whether the product or service has met customer needs and expectations. According to Kotler and Keller (2019), satisfaction is a feeling of pleasure or disappointment resulting from a comparison of product *performance* against their expectations. If the *performance* does not meet expectations, the customer will be dissatisfied. If *performance* meets expectations, the customer will be satisfied. If the *performance* exceeds expectations, the customer is very satisfied. A customer who has very high satisfaction will: Trust (*Trust)* Customer trust in a product or service usually arises because customers judge the quality of the product by what they see, understand, or how they feel. Because it is important for companies to build customer trust in the products or services they offer, so that the level of customer trust in the company is higher and customer satisfaction is created.

Anderson and Narus define belief as follows: " *Trust as a belief that another company will perform actions that will result in positive outcomes for the firm while not taking actions that would result in negative outcomes* ". Based on the above definition Trust is a company's belief in other companies that these other companies will provide positive outcomes for the company. Meanwhile, Moorman put forward a definition of trust that is not much different from the definition above and explained the existence of a statement between the two parties involved in a relationship. One party is considered to have a role as *controlling assets* (owning sources, knowledge) while the other party considers that sharing the use of these resources in a bond will provide benefits. One party's belief in the other will lead to interactive behavior that will strengthen relationships and help sustain them. The behavior will increase the length of the relationship by strengthening the commitment in the relationship. Ultimately, trust will be a valuable component of creating a successful relationship. This trust also reduces the risk of partnering and builds long-term relationships and increases commitment in relationships.

METHODS

Population is a combination of all elements, that is has a similar set of characteristics, covering the universe for the sake of marketing research problems (Malhotra, 201 5 : 314). Meanwhile, according to Sugiyono (2018: 115), population is a generalization area consisting of objects / subjects that have certain qualities and characteristics that are applied by researchers to study and then draw conclusions. The population in this study are all customers who use insurance from Indonesian teleperformance.

The sample is a group of population elements selected to participate in the study (Malhotra, 2014: 314). According to Sugiyono, (2012: 116), population is part of the number and characteristics possessed by the population. If the population is large and it is impossible for the researcher to learn everything that is in the population, for example, limited funds, energy and time, the researcher can use a sample drawn from that population. What is learned from the sample, the conclusions will be applicable to the population. For this reason, the sample taken from the population must be truly representative (representing). The sample of this study is Manulife Indonesia's life insurance customers who have an active policy with a minimum term of 1 year.

Data Analysis Techniques uses a multivariate statistical technique which is a combination of factor analysis da n regression analysis (correlation). SPSS aims to examine the relationships between variables in a model, both between individuals.

RESULT AND DISCUSSION

It is known that all indicators on customer loyalty have a value of CR> 2 x SE, with a *standardized regression weight value* > 0.5 and a *probability* value < 0.05, so that these indicators have met *convergent validity* . You also know the value

It is known that the R-Square value for customer satisfaction is 0.365, which means that the percentage of customer satisfaction which can be explained by service quality is 36.5%. The R-Square value for customer trust is 0.593, meaning that the percentage is big customer trust which can be explained by the quality of service amounted to 59.3%. The R-Square value for customer loyalty is 0.955, meaning that the percentage of customer loyalty which can be explained by service quality, customer satisfaction and customer trust is 95.5%.

CONCLUSIONS

Service Quality Variable has a significant effect on Customer Satisfaction, This is evidenced by n use values *of probability* of 0.000 <0.05 (α = 5%). This can explain that the services provided by PT Teleperformance Indonesia are already good, so that in terms of services received by customers, it will shape customer satisfaction with the company Service quality variables have a significant effect on customer trust, this is evidenced by the *probability* value of 0.000 <0.05 (α = 5%). This can explain that the service that has been provided properly will make customers feel confident. Customer satisfaction variable has a significant effect on customer loyalty, this is evidenced by the *probability* value of 0.000 <0.05 (α = 5%). 0.085.

The suggestions that can be given by researchers based on the results of this study are as follows:

1. PT Teleperformance Indonesia is expected to continue to grow and develop by referring to the variables of service quality, satisfaction, trust, and customer loyalty so that later PT Teleperformance Indonesia can compete with its competitors.
2. To improve the quality of services in its insurance services, PT Teleperformance Indonesia needs to evaluate the quality of services that have been carried out. By looking at the results of the study, on each indicator of service quality there is an indicator that gets the lowest score compared to other indicators, namely customers feel that employees have not been able to establish good relationships with them. Therefore, PT Teleperformance needs to provide personal direction or guidance on how to build good long-term relationships with customers. them to their employees. For example: Employees give attention starting from small things such as congratulating or givin.

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