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The Effect Of Service Quality And Company Image On Customer Satisfaction At Indonesian Reasuransi Company

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ABSTRACT

In addition to profits, the thing that needs to be considered and maintained by the company is customer satisfaction. In other words, maintaining customer satisfaction, is tantamount to maintaining profits and the survival of the company. This study was conducted to analyze the reinforcing factors of customer satisfaction in Indonesian reinsurance companies. The research method uses quantitative with sub-derived survey methods. This study uses regression-based statistical analysis, with a total sample of 118 people. The results of the study stated that service quality and company image are two different things, but have an influence on customer satisfaction. Service quality is a direct factor, which occurs when customers interact with the company. While the company's image is an indirect factor that is psychological, which affects customer perceptions and ratings, the more popular the company's name is, the better it is perceived, and gives its own satisfaction as a customer.

Keywords: Reinsurance, Satisfaction, Service, Company Image

INTRODUCTION

Today, the need for insurance continues to increase. This is in line with the mindset and public awareness of the risks that will be faced in the future. For example, health risk, vehicle risk, fire risk, death risk and so on. Therefore, it is not surprising that many insurance companies have sprung up in Indonesia, as the data below shows.

Table 1. Development of Insurance Companies in Indonesia

No	Type of company	Year			Information
		2015	2016	2017	
1	Conventional Insurance	137	138	140	Increased
2	Sharia Insurance	55	56	59	Increased
3	Reinsurance	4	4	4	*Flat*
	Total	196	198	203	-

Source: Financial Services Authority Performance Report 2017, 2020

Based on the table above, it is known that the growth of insurance companies during the last 3 years has increased. In 2015 there were 137 insurance companies, then in 2016 it increased to 138 companies and in 2017 increased to 140 conventional insurance companies. Likewise with sharia insurance companies, in 2015 there were 55 insurance companies registered with the OJK, but in 2016 it increased to 56 and in 2017 increased to 59 sharia insurance companies registered with the OJK.

The increase in the above insurance companies is a response to the increasing public demand for insurance services. Specifically, it can be seen in the insurance products that are widely used by the people of Indonesia, as follows below.

Table 2. Insurance Products

No.	Type of Insurance Insurance	Products Mostly Used				
		General	Life	Mandatory	Social	Reinsurance
1	Conventional Insurance	55.4%	36.5%	4.4%	2.2%	1.5%
2	Sharia Insurance	45.4%	5.5%	34.6%	9.1%	5.4%
	Average	50.4%	21%	19.5%	5.7%	3.4%

Source: Financial Services Authority Performance Report 2017, 2020

Based on the table above It is known that the insurance products that are widely used by the Indonesian people are general insurance products with an average percentage of 50.4%, then life insurance products by 21%, mandatory insurance products by 19.5%, social insurance products by 5.7% and reinsurance insurance products by 3.4%.

The data above shows the large interest of the Indonesian people towards insurance, which linearly, this condition creates new opportunities for reinsurance companies to be able to become guarantors for insurance companies in Indonesia.

One of the leading reinsurance companies in Indonesia is PT. Indonesian Reinsurance Airlines Tbk having its address at Jalan Jenderal Sudirman Kav 76-78 Setiabudi South Jakarta DKI Jakarta, RT.3/RW.3, Setiabudi, City of South Jakarta, Special Capital Region of Jakarta 12910. PT. Airline Reinsurance Indonesia Tbk (marein) was established on June 4, 1953, was born as the first reinsurance company in the country and was registered as the first public reinsurance company by listing its shares on the Indonesia Stock Exchange (IDX) in 1989.

During its journey, PT. Airline Reinsurance Indonesia Tbk is aware of the many risks and challenges that must be faced. Among them are the level of competition between reinsurance companies in Indonesia as data from Apparindo (2017) with the category of the best reinsurance companies in terms of service, equity and finance, ranked 1st by PT. Indonesian National Reinsurance, ranked 2nd was achieved by PT. The Indonesian Reinsurance Monument, and the 3rd place was achieved by PT. Indonesian Reinsurance Airlines. This data explains that PT. Indonesian Reinsurance Airlines is still outperformed by other reinsurance companies, especially in terms of financial performance, service and investment (equity).

THEORETICAL BASIS

Satisfaction is a feeling of pleasure that is born as a result of a good treatment or getting good things (De Leon, et, al., 2020; Flores, et, al., 2020). Therefore not infrequently, if someone gets satisfaction he will tend to be loyal. In the business world, customer satisfaction is one of the company's priority aspects (Soebandhi, et, al., 2020). Various efforts are made and given to customers so that they feel satisfied and then they will become loyal consumers. This is what every company expects, where they get regular customers which in turn are customers who provide benefits for the company (Hassan, et al., 2015). So not infrequently in various efforts the company does various ways in order to satisfy customers.

One aspect that influences customer satisfaction is service quality. Service quality is an effort given by the company in order to meet consumer needs to achieve satisfaction. Research results Cristo, et, al. (2017) explained that the actual strength of the organization is in the image, but the *image* can be built by a service effort. According to Rusmahafi & Wulandari (2020) view service quality as the power to build emotional relationships with consumers, while image is the glue that strengthens relationships.

Referring to the notion of service quality, the meaning of the concept of service quality is a responsiveness and reality of the services provided by the company. Good service quality usually first looks at the needs of new customers after which adjustments are made to what services are right for consumers and how the implementation of

services can give birth to customer satisfaction (Furoida & Maftukhah, 2018; Vierdwiyani & Syafarudin, 2020). Some simple things that can be done are by establishing a friendly attitude policy from employees such as greetings, greetings, smiles, responsiveness to consumer needs, responsiveness to consumer complaints and a friendly attitude to customers. If the service attitude of the company is getting better, it will foster a sense of customer satisfaction and in the end will shape the attitude of consumers who make decisions to make purchases at the company (Gunawan & Wahyuni, 2018).

Another factor that influences customer satisfaction is the company's image.brand cellular phones *Iphone* and *Samsung*. There are even some who feel happy if they get service from a well-known company, for example using the Garuda airline. This is also the case in the world of reinsurance. Many companies feel happy if they use a well-known reinsurance company and become a reference for many people (Rusmahafi & Wulandari, 2020). This is related to the integrity and trust that has been built by the company, so it is not uncommon for people/companies to feel happy if they use the company (Hariyanto, et al., 2019; Riyadh & Nikmah, 2019; and Fakhrudin, 2019).

METHOD

Several research methods are used to strengthen the concepts that have been built, including:

1. The research approach uses quantitative.
2. The method of analysis using causal associative.
3. The method of explanation uses descriptive and inferential.
4. The object of research is PT Airline Reinsurance Indonesia Tbk.
5. The number of samples used was 118 with the *Accidental Sampling*.
6. The data collection method used a *Likert* questionnaire with closed-ended questions.
7. The method of analysis used multiple linear regression.

RESULTS

Table 3. Results of Statistical Analysis of

Model	Observation	Coefficient	t	Sig.	F	Adjusted R Square
	Constants	11.606	.001	41.210	0.407	Service
Customer satisfaction		3.464				
	Quality	0.297	3.412	.001		
	Company Image	0.450	5,834	000		

Source: Research data, 2020

Effect of service quality on customer satisfaction

The results of the validity test show , that all service quality variable instruments have a_r *Pearson Correlation* greater than r_{table} 0.179. This explains that all instruments (questions) can explain service quality variables. While the results of the reliability test, the service quality variable has a value of 0.894 > 0.6. This explains that all statements have been answered correctly by the respondent, and the answers can be confirmed (consistent).

Furthermore, the results of the descriptive analysis showed that the service quality variable had an average score of 4.01, entered in the good category. This means that the overall service quality is good, especially in terms of physical evidence. However, the quality of service still needs to be improved, especially in terms of guarantees, namely providing 24-hour service (*customer care*) and providing convenience for insurance claims (application system).

Furthermore, the results of the regression analysis show that service quality has a significant effect on customer satisfaction with a $t\text{-}_{count}$ greater than t_{table} (3.412 > 1.980) and a significant value less than 0.05 (0.001 < 0.05). This finding strengthens the theory and previous research, that it is true that the quality of service is very influential on customer satisfaction, especially its direct effect on emotional. By paying attention to and fulfilling all their desires, customers will feel happy and satisfied. As the results of research conducted by Alnaser, et, al. (2017) suggest that service quality has a significant effect on customer satisfaction.

The effect of corporate image on customer satisfaction

The results of the validity test show that all instruments of the corporate image variable have a_r *Pearson Correlation* greater than r_{table} 0.179. This explains that all

instruments (questions) can explain the corporate image variable. While the results of the reliability test, the corporate image variable has a value of 0.866 > 0.6. This explains that all statements have been answered correctly by the respondent, and the answers can be confirmed (consistent).

Furthermore, the results of the descriptive analysis show that the corporate image variable has an average score of 3.73, which is in the good category. This means that the overall image of the company is good, especially in terms of corporate governance (management). However, the company's image still needs to be improved, especially in terms of *moralities*, namely the company regularly and invites its customers to be involved in social activities carried out by PT Airline Reasuransi Indonesia.

Furthermore, the results of the regression analysis show that corporate image has a significant effect on customer satisfaction with a t_{count} greater than t_{table} (5,834 > 1,980) and a significant value less than 0.05 (0.000 < 0.05). This finding strengthens the theory and previous research, that it is true that the company's image is very influential on customer satisfaction, especially its direct effect on customer perceptions. By involving customers/customers in social activities, a sense of empathy will be born for the company to continue using its reinsurance (Ismoyo, et, al., 2017).

The findings above, in fact, have been strengthened by the results of research conducted by Cristo, et, al. (2017) suggesting that corporate image has a significant effect on customer satisfaction.

The effect of service quality and corporate image on customer satisfaction

The results of the validity test show that all instruments of customer satisfaction variables have a_r *Pearson Correlation* greater than r_{table} 0.179. This explains that all instruments (questions) can explain customer satisfaction variables. While the results of the reliability test, the customer satisfaction variable has a value of 0.880 > 0.6. This explains that all statements have been answered correctly by the respondent, and the answers can be confirmed (consistent).

Furthermore, the results of the descriptive analysis showed that the customer satisfaction variable had an average score of 4.03, entered in the good category. This means that overall customer satisfaction is good, especially in terms of conformity to expectations.marketing occurs*word of mouth*.

Furthermore, the results of regression analysis show that service quality and company image simultaneously have a significant effect on customer satisfaction with F_{count} of 41.210 greater than F_{table} of 3.08 (41.210 > 3.08), a significance value of 0.000 less than 0.05 (0.000). <0.05) and the coefficient of determination is 0.417. This means that service quality and corporate image simultaneously have the ability to explain the customer satisfaction variable by 41.7% while the remaining 58.3% is explained by other variables outside of this study. This finding strengthens the theory and previous research, that it is true that service quality and company image greatly affect customer satisfaction, especially the direct effect on customer behavior.

The above findings have been empirically corroborated by previous research, Ghani (2020) suggest that service quality and company image both partially and simultaneously have a significant influence on customer satisfaction. Similar findings were also stated by Alnaser, et, al. (2017) explaining that customer satisfaction is an emotional factor that is easily influenced by a human touch such as service and a good image.

CONCLUSION

The results of the analysis show that service quality has a positive and significant effect on customer satisfaction with a regression coefficient of 0.297. This means that if the quality of service increases by 1 unit then customer satisfaction will increase by 0.297.

The results of the analysis show that corporate image has a positive and significant effect on customer satisfaction with a regression coefficient of 0.450. This means that if the company's image increases by 1 unit then customer satisfaction will increase by 0.450.

The results of the analysis show that service quality and corporate image simultaneously have a significant effect on customer satisfaction with F_{count} of 41.210 greater than F_{table} of 3.08 (41.210 > 3.08) and the coefficient of determination of 0.417. This means that service quality and corporate image simultaneously have the ability to explain the customer satisfaction variable by 41.7% while the remaining 58.3% is explained by other variables outside of this study.

The interpretation of the statistical results is that customer satisfaction does not stand alone or occurs by itself, that customer behavior is influenced by marketing factors, including service quality and image. Service quality affects behavior indirectly, where service will touch the satisfaction dimension and after that it will affect behavior. While image affects customer perception, meaning that the role of image occurs at the beginning, whether someone wants to be a customer or not depends on consumer perception.

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