

The Influence of Relationship Marketing Dimensions on Customer Loyalty of PT. Prudential Life Assurance Agency Kendari 2

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Abstract

This study aims to test and analyze empirically the influence of relationship marketing dimensions on customer loyalty at PT. Prudential Life Assurance Agency Kendari 2. This research is explanatory in nature which intends to explain the position of the variables studied and the relationship and influence between one variable and another. The results showed that: (1) Relationship marketing has a significant and positive direct effect on customer loyalty at PT. Prudential Agency Kendari 2. (2) Trust directly has a positive and significant effect on customer loyalty at PT. Prudential Agency Kendari 2. (3) Commitment directly has a positive and significant effect on customer loyalty at PT. Kendari Prudential Agency. (4) Communication directly has a positive and significant effect on customer loyalty at PT. Prudential Agency Kendari 2. (5) Direct handling has a positive but significant effect on customer loyalty at PT. Prudential Agency Kendari 2.

Keywords Influence of Relationship, Marketing Dimensions, Customer Loyalty

INTRODUCTION

Over the past few years, the development of insurance in Indonesia has shown quite good progress. Insurance companies are showing stretching growth in the businesses they run, where more and more customers are using insurance services in their lives.

Public awareness of the importance of protection against various risks that can occur and befall them at any time is one of the reasons for the recent high number of insurance users. This is of course a distinct advantage for insurance companies that provide insurance services, where there will be a wider market that can be processed and used as sales targets for the products they have.

In addition to improving services to its customers, insurance companies also carry out various kinds of efforts to be able to continue to expand and advance the business they have been running so far. One of the steps taken is to release a variety of new and more innovative products for its customers.

Currently, insurance products are not only limited to types of life insurance and health insurance, because basically these two products are the most widely used by the wider community. In its development, insurance companies also issue a variety of products that can be selected and used according to the needs of the customer concerned. This is intended so that more and more customers use insurance services, and more sales can be created.

With the large number of products issued by insurance companies, there will be many choices and considerations that can be taken by customers who will use the insurance. This also creates a sense of good competition among insurance service providers, where they will certainly compete to provide the best service in the products they have. This is what is



happening in the insurance business, where more and more people want a guarantee/protection against various kinds of risks that they will face in the future.

Seeing that there are many competitors who are able to provide better service through their marketing activities, it will have an impact on increasing competition in attracting loyal customers and will also influence the customers themselves in choosing an insurance brand. This competitive condition has made it believed that business players in other insurance industries will be more active in marketing life insurance products in order to reach customers.

The current marketing concept is more directed at the concept of customer retention and fostering an attitude of loyalty to the products offered. The change in marketing orientation from focusing on what we sell to what customers buy, presumably becomes a consideration that organizations or companies must maintain relationships with their customers.

Relationship marketing theory is a marketing philosophy that focuses on efforts to maintain long-term relationships with existing customers in the form of loyalty while trying to attract new customers. So, the essence of relationship marketing is to build and maintain customer loyalty.

Relationship marketing is basically a fundamental correction to pre-existing marketing thinking and practices that emphasize more on the principle of transactions (one-time transactions). This concept is concerned with sales that have occurred and are ongoing. The marketing concept that adheres to transaction marketing views the marketing process as ending when the transaction is completed. Whereas relationship marketing pays attention to ongoing transactions and uses them as the basis for ongoing relationship marketing. In other words, relationship marketing will always try to extend the life and time of life of consumers as individuals who transact (Berman, 1996:204).

According to Zeithaml and Bitner in Tjiptono (2005) Relationship Marketing is a strategic orientation focused on maintaining and increasing existing customers. Relationship marketing can be done in various forms, one of which encourages the formation of Relationship Marketing according to Ndubisi (2007), namely communication, trust, commitment and complaint handling which have a direct impact on loyalty.

The research results of Husnia Hanny, Imam Suroso, HN Ari Subagio (2014) show that Relationship Marketing has a significant effect on Prudential insurance customer loyalty. This means that relationship marketing has a direct effect on customer loyalty, which means that indicators of the relationship marketing variable have a positive impact on the level of customer loyalty, meaning that customers already have the trust and confidence to continue using Prudential insurance services.

Borneo (2011) suggests that the better the relationship marketing is carried out by a company, the greater the loyalty given by consumers. In addition, the purpose of relationship marketing is to provide value to customers and the measure of success is customer loyalty, so customer loyalty is a priority for every company. According to Darsono (2004) a loyal customer is a very valuable asset for the company. Loyal customers will reduce the

company's efforts to find new customers and they always provide positive feedback to the company.

Customer loyalty is a strong positive attitude towards a brand or company followed by a consistent buying pattern (Hasanuddin, 2009:29). Loyal customers are customers who hold attitudes that will come from the company, agreements to repurchase goods or services and recommend products to others.

The existence of PT. Prudential Life Assurance is marked by the level of customer loyalty, especially PT. Prudential Life Assurance Agency Kendari 2, where one of the most popular products is the Unit Link product. To be able to survive in the midst of competition, companies are required to create strategies that can strengthen customer loyalty because products that are able to compete to seize and dominate the market. Such situations and conditions lead to no guarantee that customer loyalty will last long. Even though at PT. Prudential Life Assurance Agency Kendari 2 is an insurance brand that is more trusted in the minds of the public as one of the leading life insurance companies in Indonesia, and customers can repurchase insurance products at any time, provide positive recommendations and are willing to inform the company if an error occurs in the operational implementation. Companies must be able to retain these customers through the implementation of relationship marketing.

METHOD

Based on the nature of the problem and the objectives to be achieved, this research is explanatory in nature and generally aims to explain the position of the variables studied and the relationship and influence between one variable and another (Sugiono, 2002).

This study uses primary data collected by purposive sampling. In this model expectations and perceptions are measured after the service is provided. This approach assumes that the expectation before the service is given are the same as the expectations after the service is given and does not explain the fact that expectations always change before/after the service is given (Babacus and Boller, 1992; Finn and lamb, 1999; Parasuman, Zethalm and Berry, 1980).

The explanatory research typology is the influence of the relationship marketing dimension on customer loyalty which provides an explanation of the causal relationship between variables through hypothesis testing.

RESEARCH RESULT

Data Multicollinearity Test

One of the ways to detect the presence of multicollinearity is by looking at the VIF (Variance Inflation Factor) value and its tolerance value. If the VIF value < 10 and the tolerance value is close to 1, then multicollinearity does not occur.



Table of Data Multicollinearity Test Results

Coefficientsa

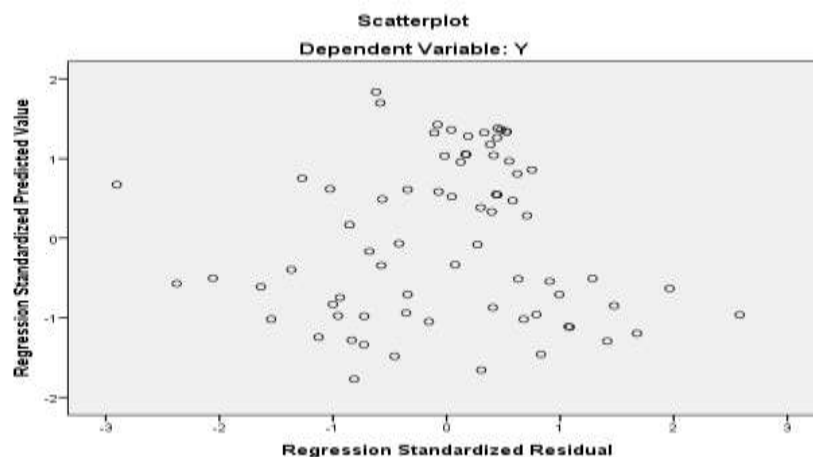
Model	Unstandardized Coefficients		Standardized Coefficients	Q	Sig.	Collinearity Statistics	
	B	std. Error	Betas			tolerance	VIF
(Constant)	1,261	3,307		,381	,704		
X1	,271	,096	,252	2,823	,006	,397	2,517
X2	,367	,116	,325	3,153	,002	,297	3,364
X3	,668	,072	,669	9,238	,000	,603	1,660
X4	,164	,120	,141	1,367	,176	,298	3,351

a. Dependent Variable: Y

Based on the results of processed data using the SPSS program to see whether there is multicollinearity in the regression model, it shows that from the results of multicollinearity calculations, the VIF value is less than 10, namely 3.351 and the tolerance value is close to 1, namely 0.298. So that it can be said that there is no multicollinearity between independent variables in the regression model in this study.

Heteroscedasticity Test

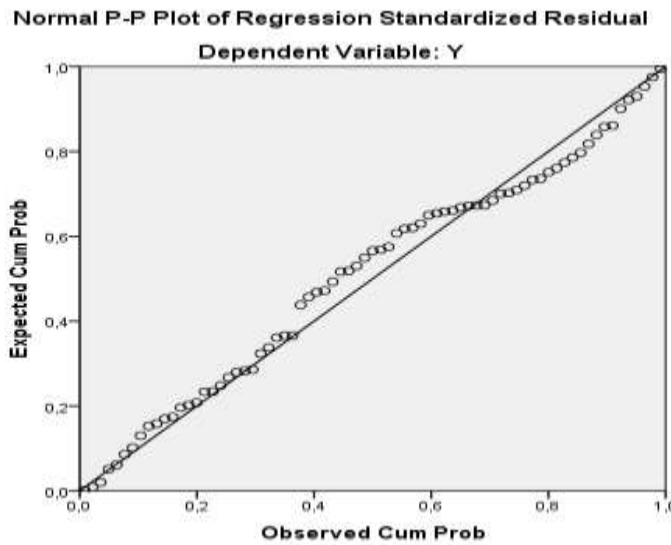
Heteroscedasticity test is done by seeing whether there is a pattern particular on the Scatterplot graph between SRESID and ZPRED where the base the analysis is: (1) if the existing dots form a certain pattern regular, wavy, widened then narrowed it happened heteroscedasticity, and if (2) there is no clear pattern where the points spread above and below the number 0 on the Y axis, then no symptoms occur heteroscedasticity. As for the test chart heteroscedasticity can be presented as follows:



From the Scatterplot graph in this study it can be seen that the dots spread randomly and spread both above and below the number 0 on the Y axis. This shows that there is no heteroscedasticity in regression model, so that the regression model is feasible to use to explain the effect between variables.

Data Normality Test

The normality test aims to determine the distribution of data in the variables used in the study. Good data in research is data that has a normal distribution. Normality can be seen from the P plot curve, where the t line is balanced and in the same direction as the line can be said to be normally distributed. The data normality test chart can be presented as follows:



Based on the graph above, it can be seen that the data used in this study are normally distributed. This can be seen in the graph which shows that all data has a normal distribution because it can be shown that the t line is balanced and in the same direction as the line.

Correlation Auto Test

The autocorrelation test can be seen from the Durbin-Watson (DW) value, with the test criteria namely:

1. DW numbers below -2 mean there is a positive autocorrelation.
2. DW numbers between -2 to +2 means there is no autocorrelation.
3. A DW number above +2 means that there is a negative autocorrelation.

Table of autocorrelation test results

Summary modelb

Model	R	R Square	Adjusted R Square	std. Error of the Estimate	Durbin-Watson
1	,886a	,785	,772	4.49737	,828

a. Predictors: (Constant), X4, X3, X1, X2

b. Dependent Variable: Y



Based on the table above, it can be seen that the value of DW = 0.828. This means that there is no autocorrelation.

Results of Analysis and Hypothesis Testing

Simultaneous Regression Model Testing Results

To prove the research hypothesis proposed in this study, multiple linear regression methods are used with the following analysis results:

Table of Multiple Linear Regression Analysis Results

Independent Variable (X)	Regression Coefficient (β)	tCount	tSignificant	Information
Trust (X1)	0.252	2,823	0.006	Significant
Commitment (X2)	0.325	3.153	0.002	Significant
Communication (X3)	0.669	9,238	0.000	Significant
Complaint Handling (X4)	0.141	1,367	0.176	Not significant
Constant (β_0) = 1.261 with a significant t of 0.704				N = 73 $\alpha = 0.05$
R Square = 0,785				
R = 0,886				
F count = 62,007				
F significant = 0.000				
Standard error = 4,497				

Based on the results of these calculations, the following explanation can be put forward:

1. Based on the results of the coefficient of determination in the table, it can be seen that the value of Adjusted R² is 0.772. Where this means that 77% of variations in customer loyalty can be explained by variations of the four independent variables, namely, trust, commitment, communication and problem solving. While the rest (100% - 77% = 23%) is explained by other variables that are not included in the regression model used in this study.
2. The calculated F value is 62.007 with a significance value of F_{sig} = 0.000 which means that (F_{sig} < 0.05), statistically the variables of trust (X1), commitment (X2), communication (X3) and complaint handling (X4) simultaneously (together with) has a significant effect on loyalty (Y) at the 95% level of confidence. Therefore, the resulting regression model can be said to be a "fit" model or can be a good estimator model in explaining the effect of trust, commitment, communication and complaint handling on customer loyalty.PT. Prudential Agency Kendari 2. On this basis, the resulting regression model serves as an explanatory model for the influence of trust, commitment, communication and complaint handling on customer loyaltyPT. Prudential Agency Kendari 2can be stated as follows:

$$Y = 1.261 + 0.252 X_1 + 0.325 X_2 + 0.669 X_3 + 0.141 X_4 + 4.497$$

Where: Y = Loyalty

$$\beta_0 = 1.261 \quad \beta_1 = 0,252$$

$$X_1 = \text{Trust} \quad \beta_2 = 0,325$$

$$X_2 = \text{Commitment} \quad \beta_3 = 0,669$$

$$X_3 = \text{Communication} \quad \beta_4 = 0,141$$

$$X_4 = \text{Complaint Handling} \quad \varepsilon(\text{standard error}) = 4.497$$

Partial Regression Model Testing Results

The results of the regression analysis above can be interpreted as follows:

1. The significance of the influence of variable X1 (trust) on Y (loyalty) obtained a tcount of 2.823 with a significance value of $t_{sig} = 0.006$ which means it is smaller than the value $\alpha = 0.05$. Because of that the trust variable (X1) partially has a significant effect on loyalty (Y). It is also on this basis that the trust variable (X1) can be included as one of the estimating variables for loyalty to PT. Prudential Agency Kendari 2.
2. The significance of the influence of variable X2 (commitment) is obtained by a tcount of 3.153 with a t_{sig} value = $0.002 < 0.05$). Therefore, the commitment variable (X2) partially has a significant effect on loyalty (Y). It is also on this basis that the commitment variable (X2) can be included as one of the estimating variables for loyalty to PT. Prudential Agency Kendari 2.
3. The significance of the influence of variable X3 (communication) obtained a tcount value of 9.238 with a t_{sig} value = $0.000 < 0.05$). Because of that the communication variable (X3) partially has a significant effect on loyalty (Y). It is also on this basis that the communication variable (X3) can be included as one of the estimating variables for loyalty to PT. Prudential Agency Kendari 2.
4. The significance of the effect of variable X4 (complaint handling) was obtained by a tcount of 1.367 with a t_{sig} value = $0.176 > 0.05$). Because of that, the complaint handling variable (X4) partially has a positive but not significant effect on loyalty (Y). It is also on this basis that the complaint handling variable (X4) cannot be included as one of the estimating variables for customer loyalty PT. Prudential Agency Kendari 2.

CONCLUSION

Based on the analysis of the results of the study and discussion of the effect of Relationship Marketing on customer loyalty at PT. Prudential Life Assurance Kendari 2 Agency Office, it can be concluded that:

1. Dimensions of Relationship Marketing simultaneously have a significant and positive effect on customer loyalty. Changes in the increase in Relationship Marketing in a positive direction towards increasing customer loyalty at PT. Prudential Agency Kendari 2.
2. This fact shows that a good Relationship Marketing strategy has contributed to increasing customer loyalty.



2. Trust has a positive and significant effect on customer loyalty. Changes in increasing trust in a positive direction towards increasing customer loyalty at PT. Prudential Agency Kendari 2. This means that customers' trust in PT. Prudential Agency Kendari 2 has an effect on customer loyalty in the future.
3. Commitment has a positive and significant effect on customer loyalty. This means that the customer's commitment to PT. Prudential Agency Kendari 2 has an effect on customer loyalty in the future. This fact shows that good commitment has a contribution to increasing customer loyalty.
4. Communication has a positive and significant effect on customer loyalty. Changes in increasing positive one-way communication on increasing customer loyalty at PT. Prudential Agency Kendari 2. This means that customer communication at PT. Prudential Agency Kendari 2 has an effect on customer loyalty in the future.

Complaint handling has a positive but not significant effect on customer loyalty. This means handling complaints at PT. Prudential Agency Kendari 2 has no effect on customer loyalty. This fact shows that complaint handling has no contribution in increasing customer loyalty.

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