

THE INFLUENCE OF CUSTOMER SATISFACTION, TRUST, AND SERVICE QUALITY ON THE LOYALTY OF CUSTOMERS WHO PURCHASE HEALTH INSURANCE AT PT ASURANSI ALLIANZ UTAMA INDONESIA

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ABSTRAK

The purpose of this research is to find out how client loyalty is to PT. Allianz Utama Indonesia Insurance is influenced by factors such as customer satisfaction, trust and service quality. This research is descriptive in nature. The 1,116 participants in this research were PT. Indonesia's Main Allianz Insurance Client. Using the Slovin formula, the research sample consisted of 92 people, and the sampling process used basic random sampling. Analysis using multiple linear regression is the statistical technique used. Research findings show that factors such as customer satisfaction, trust, and expressed service quality partially influence customer loyalty. Moreover, it reveals the relationship between client loyalty, service quality, and customer happiness all at once. Research findings show that client loyalty to PT. Allianz Utama Insurance Indonesia when purchasing health insurance is influenced simultaneously and to a certain extent by factors such as customer satisfaction, trust and service quality.

Keyword: *Customer Satisfaction, Trust, Service Quality, Customer Loyalty*

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INTRODUCTION

Products like insurance have several uses that help societies, communities, and businesses survive. Health insurance is one of the insurances included in this research. The goal of health insurance is to ensure that policyholders will be compensated for all medical expenses, including those related to hospital stays, operations, and prescription medications. This plays a huge role in society and is very important. Unfortunately, even though people are aware of the importance of insurance and its existence, they rarely make the effort to get adequate insurance to meet their needs. Many people think that obtaining insurance coverage is a difficult process. This uncertainty means that if insurance is not promoted, then society's demand for protection against monetary losses will not be met.

PT Asuransi Allianz Utama Indonesia is a competitor in the Indonesian business sector, offering services in the fields of asset management and insurance. The family is provided with security by PT Asuransi Allianz Utama Indonesia in the form of cash collateral if the policyholder suffers a critical illness or dies, which can happen at any time. With its capabilities and expertise, PT Asuransi Allianz Utama Indonesia is expected to increase customer loyalty.

Customer loyalty has decreased because PT Asuransi Allianz Utama Indonesia is not the customer's choice in purchasing health insurance policies, and customers are not yet willing to provide recommendations to PT Asuransi Allianz Utama Indonesia for other parties who purchase health insurance policies.

Low customer loyalty is caused by low customer satisfaction. Customer satisfaction is an expression of a person's feelings regarding the conformity of performance results and expectations. This is thought to be because the service provided by employees is still not good and optimal, such as employees not providing quick or responsive reactions to customers who want to submit health claims at one of the hospitals, so customers doubt that PT Asuransi Allianz Utama Indonesia is the first choice in providing health insurance. Apart from that, customers feel that the purchase price of a health insurance policy is still not in accordance with the services provided by

PT Asuransi Allianz Utama Indonesia, such as the provision of health insurance, which is still limited and can only be used in certain hospitals.

Customer loyalty can also be caused by trust. Trust arises from the attachment between one party and another. It is known that customer trust in PT Asuransi Allianz Utama Indonesia is still low because customers are not yet sure that PT Asuransi Allianz Utama Indonesia can provide maximum service according to customer wishes because employees are still not responsive when serving the process of disbursing health insurance funds to pay hospital costs, and customers are not yet convinced that employees who work at PT Asuransi Allianz Utama Indonesia have honesty in keeping promises in terms of providing health costs according to customer expectations.

Service quality can also influence customer loyalty. In a company, service is the most important element for the implementation of company operations. Service quality is an effort to meet customer needs through company performance and customer expectations. Service quality problems can be seen in the company's performance. It can be seen that PT Asuransi Allianz Utama Indonesia has not really served customers in terms of submitting health insurance claims, so there are often delays in settling health insurance claims. And PT Asuransi Allianz Utama Indonesia does not yet have employees who are ready to help with the process of disbursing health insurance funds, so the process of handling health insurance claims becomes long-winded.

LITERATURE REVIEW

According to Hasan (2016, p. 68), consumer satisfaction is the level of a person's feelings after comparing the product's performance with his expectations. Indicators of consumer satisfaction, according to Hasan (2016, p. 68), are: 1. confirmation of expectations; 2. intention to repurchase; and 3. Willingness to recommend.

According to Priansa (2017, p. 125), trust is all the knowledge possessed by consumers and all the conclusions consumers make about objects, attributes, and benefits. Trust indicators, according to Priansa (2017, p. 125), are: 1. benevolence; 2. integrity; and 3. competence.

According to Firmansyah & Haryanto (2019, p. 44), service quality is something that consistently meets or exceeds customer expectations. Service quality indicators, according to Firmansyah & Haryanto (2019, p. 44), are: 1. reliability; 2. guarantee; 3. responsiveness; 4. empathy; and 5. tangibility.

According to Yuniarti (2015, p. 241), consumer loyalty is about the percentage of people who have purchased within a certain time frame and made repeat purchases since the first purchase. Indicators of customer loyalty, according to Yuniarti (2015, p. 241), are: 1. saying positive things about the company to other people; 2. recommending the company to other people who ask for advice; 3. considering that the company is the first choice in purchasing services; and 4. carrying out more business or purchases with the company in the next few years.

A hypothesis is a temporary answer to the formulation of a research problem. H1: Customer satisfaction has a significant effect on the loyalty of customers who buy health insurance at PT Asuransi Allianz Utama Indonesia. H2: Trust has a significant effect on the loyalty of customers who buy health insurance at PT Asuransi Allianz Utama Indonesia. H3: Service quality has a significant effect on the loyalty of customers who buy health insurance at PT Asuransi Allianz Utama Indonesia. H4: Customer satisfaction, trust, and service quality have a significant effect on customer loyalty who purchases health insurance at PT Asuransi Allianz Utama Indonesia.

METHOD

The research place is PT Asuransi Allianz Utama Indonesia, with a location on Jl. Imam Bonjol No. 9, Medan, North Sumatra. February 2023–MMay 2023 is a careful time. Descriptive research is used in this research approach. The aim of descriptive research, according to Syahza (2021, p. 28), is to provide a methodical, factual, and precise description of the facts and characteristics of a particular population or location.

Hermawan and Yusran (2017, p. 95) state that population refers to all individuals, events, or items that are the focus of researchers' research. Participants in this research were 1,116 clients of PT Asuransi Allianz Utama Indonesia, which purchased health insurance packages in 2022. "The sample is a portion (subset) of the

population," claim Hermawan and Yusran (2017, p. 97). Thus, 92 respondents who purchased health insurance from PT Asuransi Allianz Utama Indonesia using a basic random sampling approach were obtained by applying the Slovin formula.

This collection technique was carried out by distributing questionnaires to PT Asuransi Allianz Utama Indonesia. A questionnaire is a data collection technique that is carried out by giving a set of questions or written statements to respondents to answer (Sugiyono, 2014, p. 230).

The type of data used by the author is in the form of quantitative data, where the data in this research will present the results of the questionnaire for each variable studied. According to Wahyudi (2017, p. 11), data based on the source is divided into primary data using instruments such as questionnaires and lists of questions and secondary data, namely in the form of history, organizational structure, or other information related to PT Asuransi Allianz Utama Indonesia.

RESULTS AND DISCUSSION

The analytical model used in the research is a multiple linear regression analysis. The results of the multiple linear regression analysis can be seen as follows:

Table 1 Results of Multiple Linear Regression Analysis
Coefficients^a

Model		Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Coefficients Beta		
1	(Constant)	1.143	1.513		.755	.452
	Customer satisfaction	.415	.095	.306	4.379	.000
	Trust	.450	.147	.333	3.073	.003
	Service quality	.257	.084	.326	3.065	.003

a. Dependent Variable: Customer Loyalty
Source: Research Results, 2023 (Data processed)

From the statistics above, the multiple regression equation can be seen in the Unstandardized Coefficients column, Part B, with the formula, namely:

$$\text{Customer Loyalty} = 1.143 + 0.415 \text{ Customer Satisfaction} + 0.450 \text{ Trust} + 0.257$$

Service Quality The constant 1.143 states that if there is no change in the variables of customer satisfaction, trust, and service quality, then customer loyalty will

increase by 1.143 units. For every 1 unit increase in customer satisfaction, the change in customer loyalty will increase by 0.415 units, assuming the other variables are constant. For every 1 unit increase in trust, the change in customer loyalty will increase by 0.450 units, assuming the other variables remain constant. For every 1 unit increase in service quality, the change in customer loyalty will increase by 0.257 units, assuming other variables remain constant.

The coefficient of determination aims to predict the relationship between independent variables by explaining the dependent variable seen in the adjusted R square value.

Table 2 Coefficient of Determination Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.858 ^a	.736	.727	2.432

a. Predictors: (Constant), Service Quality, Customer Satisfaction, Trust
Source: Research Results, 2023 (Data processed)

The coefficient of determination shows a value of 0.727, which means that 72.7% of customer loyalty can be explained by the variables of customer satisfaction, trust, and service quality, and the remainder (100% - 72.7% = 27.3%) is explained by the variables others that have not been examined in this research, such as promotion or location.

The results of simultaneous hypothesis testing (F test) are:

Table 3 Results of F Test

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1449.293	3	483.098	81.693	.000 ^b
	Residual	520.392	88	5.914		
	Total	1969.685	91			

a. Dependent Variable: Customer Loyalty
b. Predictors: (Constant), Service Quality, Customer Satisfaction, Trust
Source: Research Results, 2023 (Data processed)

The table above can show the F table value, namely 2.71. From these test criteria, it is concluded that the Fcount value is 81.693 > Ftable 2.71 and the significant value is 0.000 < 0.05, so the decision is to accept H4, which means that simultaneously customer satisfaction, trust, and service quality have a significant effect on customer

loyalty who buy health insurance at PT Asuransi Allianz Utama Indonesia.

The partial test results (t test) are:

Table 4 Results of t test

		Coefficients ^a				
		Unstandardized Coefficients	Standardized Coefficients			
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.143	1.513		.755	.452
	Customer satisfaction	.415	.095	.306	4.379	.000
	Trust	.450	.147	.333	3.073	.003
	Service quality	.257	.084	.326	3.065	.003

a. Dependent Variable: Customer Loyalty

Source: Research Results, 2023 (Data processed)

The ttable value can be seen from the error ($\alpha = 0.05$) using a 2-sided test to obtain a ttable value (89; 0.05) of 1.98698.

Based on the SPSS results above, it shows that customer satisfaction has a tcount value of $4.379 > ttable$ of 1.98698 and a significant value of $0.000 < 0.05$, so the decision is to accept H1, which means that partially customer satisfaction has a significant effect on customer loyalty who buy health insurance at PT Asuransi Allianz Utama Indonesia.

Trust has a t-count value of $3.073 > ttable$ of 1.98698 and a significant value of $0.003 < 0.05$, so the decision accepts H2, which means that partially trust has a significant effect on customer loyalty who buy health insurance at PT Asuransi Allianz Utama Indonesia.

Service quality has a tcount value of $3.065 > ttable$ of 1.98698 and a significant value of $0.003 < 0.05$, so the decision is to accept H3, which means that partially service quality has a significant effect on customer loyalty who buy health insurance at PT Asuransi Allianz Utama Indonesia.

CONCLUSION

This conclusion is the first test, namely that partially customer satisfaction has a significant effect on customer loyalty who buy health insurance at PT. Allianz Utama Insurance Indonesia. The second test is that partial trust has a significant effect on the

loyalty of customers who buy health insurance at PT. Allianz Utama Insurance Indonesia. The third test is that partially service quality has a significant effect on customer loyalty who buy health insurance at PT. Allianz Utama Insurance Indonesia. The fourth test is that simultaneously customer satisfaction, trust, and service quality have a significant effect on customer loyalty who buy health insurance at PT. Allianz Utama Insurance Indonesia.

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