Jurnal

by Test2 Amron Amron

PRODUCT QUALITY AND PREMIUM AS THE ANTECEDENTS TO CUSTOMER'S DECISION WITH THE IMPACT ON THE LOYALTY OF EXPORT INSURANCE CUSTOMERS IN SOUTH SULAWESI

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ABSTRACT

In line with the development of export transactions and the increasing number of insurance companies that serve exporters, the challenges faced by today's insurance companies to attract and retain the loyalty of export insurance customers are increasingly stringent among insurance companies. This research analyzed the effect of product quality and premium on customer's buying decisions and analyzed the influence of buying decisions on customer loyalty. This research used the sample of 160 respondents to the research hypothesis as follows: 1) Does product quality have significant effect on customers' buying decision? 2) Does insurance premium have significant effect on customers' buying decisions? 3) Does customer's buying decisions have significant effect on customer loyalty? Based on the research results, the data obtained shows that product quality and premium have significant effect on buying decision and, on the other hand, buying decision also has significant effect on customer loyalty.

Keywords: quality, premium, exporters, loyalty.

Research Background

Insurance is a transaction of protection that involves two parties; the insurance company which is also called the insurer and the risk owner referred to as the insured. Insurer promises to guarantee the insured's risk in the event of loss that may be suffered as a result of an event which was originally not necessarily be the case or not can be determined when / the time it happens. In return, the insured pays certain amount of money to the insurer called premium. The insurance company is one of developing service industries in Indonesia, including in South Sulawesi, which is indicated by the increasing number of general insurance companies from year to year. From 2011 to 2014, there has been a growth in terms of number of general insurance companies in South Sulawesi particularly in 2014. In the year, there has been the addition of three insurance companies (AAUI, 2015). The data shows the increasing number of insurance companies, and it also makes the competition of insurance companies is increasingly stringent in South Sulawesi.

In this research, the examined insurance companies were the insurance companies of export losses in South Sulawesi, which are the insurance companies that sell general insurance products to support export, such as the insurance products of marine cargo insurance, surety bond, working capital credit insurance, fire insurance and insurance of export to overcome default. The general insurance companies in South Sulawesi have increased in line with the increase in exports of South Sulawesi province from year to year, which was indicated by the increase in premium revenue in 2013 which rose by 18%

compared to that in 2014 (AAUI, 2014). This trend is a potential market that has the marketing prospects for insurance companies of export loss in South Sulawesi.

The increase in total export insurance premiums received by the insurance companies shows that the companies were able to compete and attract new customers while retaining existing customers. Another strategy used by the export insurance company to maintain customer loyalty was to present good quality product and services by means of keeping their promises, especially in the payment claims given to the customers. The insurance company's promises to customers are related to export insurance benefits in supporting customers' exports as well as providing a good service especially in present or in the future. Companies which are committed to keep their promises all the time in services will realize customer's confidence in their buy decision and have an impact on customer loyalty (Berry in Bitner, 1995).

Insurance companies' success to develop and maintain the loyalty of their customers is influenced by many things, such as: product quality, insurance premium, and buying decisions (Lai, 2012; Goncalves and Sampio, 2012; Elissavet, 2013; Morgan and Hunt, 1994; Kennedy et al, 2002; Zeithaml and Bitner, 2004; Kotler and Keller, 2006).

Based on the aforementioned above, the aims of this research were to analyze the effect of product quality and premium on customer's buying decisions and the effect of customer's buying decisions on customer loyalty.

Theoretical Framework

Based on the grouping of economic fields, service sector is divided into three segments: 1) transportation and public facilities, 2) wholesale and retail, 3) finance, insurance and real estate services, 4) other services (Zeithaml and Bitner, 2004). Therefore, based on the results of service grouping above, insurance service is one of the businesses engaged in the service that assures risks. The risks are the damage or loss of property, death, sickness, and defect. Risk is always associated with the possible occurrence of an event that raises losses, such as earthquakes, fires, and riots. Insurance services are divided into: 1) general loss insurance, 2) life and health insurance (Fabozzi, 1999). Regarding the object of life and health insurance, the main event insured is person. Meanwhile, in general loss insurance, the main object insured is in the form of properties, such as houses, buildings, cars, installation of machinery, and so forth. In Indonesia, several insurance companies have developed, i.e.: 1. the company of general loss insurance, 2. the company of life and health insurance, 3. the company of reassurance, 4. the company of social insurance, and 5. The businesses supporting insurance companies (Djojosoedarso, 1999). It is in line with the definition of insurance stated in Law No. 2 of 1992.

General insurance company is an insurance company whose scope of business overcomes financial risks as a result of losses due to the events that happened to the insured properties which also include export special loss insurance, for example PT. Asuransi Ekspor Indonesia, PT. Asuransi Kredit Indonesia, PT. Asuransi Jasa Indonesia and so on. Reinsurance company is an insurance company whose scope of business copes with the risks that actually occur on the insured that has been covered by insurance companies or life insurance. In other words, reinsurance is also commonly referred to as retrocession, which is reinsuring a number of risks by an insurance company to another insurance company. Example: P.T. Re-Asuransi Umum and PT. Maskapai Re-Asuransi Indonesia. Social Insurance Company is an insurance company whose scope of business bear the financial risks of poor communities. The company is held by the government or agencies appointed/

established by the government, such as Perum Taspen, PT. Astek, PT. Askes and PT. Jasa Raharja

In this study, the type of insurance examined was export special insurance, that is, the type of insurance products related to export activities. The fundamental reason was that export loss insurance products are needed by the community, especially exporters, to protect their properties from loss during storage in warehouse, delivery, and losses due to defaults by importers abroad.

Product Quality

Marketing service is marketing in the form of ideas, processes and specific performance that can be offered by service providers to customers and the quality of marketed services is assured on the quality of the work (Gronross, 2000). The technological advances and quick change in consumer tastes become the challenges and opportunities for service providers to maintain their service quality offered to customers. Insurance company that is able to follow changes in the field of technology and in consumer tastes certainly have the opportunity to maintain their level of service quality. On the other hand, services companies which are less able to adopt technological changes and the changing tastes of their consumers will have a big challenge in maintaining their service quality offered to service customers so that it will directly impact on the declining rate in customer demand. Therefore, according to Zithaml and Bitner (2004) the application of company strategy in service sector is expanded from 4Ps to be 7Ps, i.e.: product, price, promotion, place, people, process and physical evidence.

Premium

The insurance service price is a premium. Premium price is associated with wisdom and tactical, including: price level policy, discount structure, terms of payment and the rate of price discrimination among customer groups. The factors taken into consideration for determining insurance price are production cost, buying power, competitors, profit margin to be achieved by a company, and pricing objectives (Djojosoedarso, 1999). Insurance company must understand well the price of the products offered to prospects and customers because customers, in general, ask the price of the product to insurance company.

The determination of premium rates is more specific than the determination of the price of other services. Djojosoedarso (1999) states that the components of insurance premium rate consist of: 1) The premium components to pay the losses that may occur which is determined on the basis of the probability of loss, 2) the premium components which are aimed to finance the operation of insurance company, 3) the premium components as part of profit to be achieved by insurers, 4) additional premium is a premium added to basic premium, such as the costs for field inspection for home and auto insurance, 5) premium reduction is a premium that must be returned by insurance company to customers.

Buying Decision

Consumer's decision-making to buy a product is preceded by the awareness on fulfilling the needs and desires. Furthermore, when the need and desire are realized, consumer will look for information about the product he wants (Parasuraman, 1985). The process of searching information is performed by gathering all the information related to the desired product. From some of the information obtained, consumer makes the selection of available alternatives. The selection process is called an information evaluation stage. By

using a variety of criteria that exist in consumer's minds of, one brand of products is chosen to buy. For consumers who have a high involvement of the product he wants, the decision-making process will consider various things.

By buying particular brand of a product, the evaluation process has not ended because consumers will conduct post-buy evaluation. This evaluation process will determine whether consumers are satisfied or not for their buying decision. If consumers feel satisfied, they might rebuy in the future; meanwhile if consumers are not satisfied with their buying decision, they will seek other various product information they need. This process will be repeated until consumers feel satisfied on product buying decisions.

Customer loyalty

Customer loyalty is something to be achieved by a company; for the purpose, one of the factors that must be considered is increasing buying decisions (Parasuraman, 1985). Besides, companies must also pay attention to a variety of product attributes that accompany them such as product quality (Kotler, 2007) and insurance premiums (Djojosoedarso, 1999). In order for such marketing attributes can be well communicated to customers, marketers / insurance agencies as the spearheads of a company must understand the essence of marketing and corporate marketing strategies.

The concept of insurance business development today is directed to create and maintain customer loyalty. The fundamental reason is that loyal customers can enhance company's competitiveness and profitability achieved by the company. On the other hand, customers feel secure on the risk of goods / service quality, the procurement of goods, and reducing the search costs of goods/ services needed (Kennedy et al, 2002). Instead, disloyal customers or switching to rival insurance companies because of disappointment with the quality of products / services and the quality of service will tell the disappointment to others or influence people not to buy the product / service of the company that will have an impact on the level of profit achieved by the company in a long period of time.

The definition of customer loyalty, especially in services, is always associated with one or a combination of elements of customer's attitudes and buying behavior (Sheath and Mittal, 2004). For the definition of brand loyalty in this case, it is generally emphasized from the viewpoint of behavior, which is insurance customer's buying behavior consistently to a particular brand (insurance products). Therefore, based on the definition, brand loyalty is then measured by the proportion of buying, the series of buying and the probability of insurance buying.

Conceptual Framework

The conceptual framework of this research can be seen in the figure below:
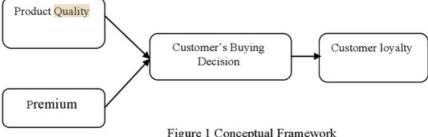

Figure 1 Conceptual Framework

Research Method

This research object is the Exporter Company in South Sulawesi where the population in this research included the policy holders of export loss insurance in South Sulawesi amounted to 160 exporters. The research sampling technique used was purposive sampling with sample criteria of: 1) as decision makers, 2) current premium payments, 3) interacting with agents or insurance company staffs, and 4) at least one year to be insurance customers. The total samples of this research were 160 exporters. The definitions and sizes of the variables examined were as follows: 1) product quality is defined as overall characteristics of insurance services which show their ability to meet customers' needs. Product quality is measured by: reliability; the ability to provide services in accordance with the promised ones, reliable, accurate, consistent and service appropriateness, responsiveness (the willingness of employees and employers to help customers, to provide services quickly, and to hear and resolve the complaints filed by consumers), assurance (employee's ability to generate confidence and trust in the promises that have been presented to consumers), empathy (the willingness of employees and employers to be more concerned about giving personal attention to customers), and tangible (in the form of the appearance of physical facilities, equipment, and various communication materials. 2) Insurance Premium, regarding the amount of premium to be paid, payment terms and systems, and premium incentive given. Insurance premium is measured by: the percentage of premiums to the insured amount, payment terms and systems and premium incentive given. 3) Buying decision is defined as the process of decision making by exporters to buy export insurance starting from their attention to export insuranc, the interest to buy export insurance, the desire to buy export insurance, to the action of buying export loss insurance. Buying decision is measured by: attention to export insurance, interest in export insurance, the desire to buy export insurance, and the action of buying export insurance. 4) Customer loyalty is defined as the possibility of customers to make repeat buys, communicating and giving recommendations to others, rejecting the offer of competitors' products and the possibility that customers do not feel awkward and reluctant to submit their complaints to the company. Customer loyalty is measured by: the possibility of customers to make repeat buys of products / services of the same company, the possibility of communicating the good of the company and making recommendations to others, the possibility of rejecting competitors' offering even though their products are at low prices, the possibility that customers do not feel awkward and reluctant to submit complaints to the company because there has been a relationship of familial harmony between customers and company.

This research used multiple regression analysis with simultaneous regression model (two-stage regression) (Ferdinand, 2013).

Results and Discussion

A total of 160 questionnaires were distributed to the respondents, and the data obtained was 153. The remaining 7 questionnaires could not be used because they were incomplete. Based on the data of 153 respondents, the information obtained from the respondents was that the respondents were mostly aged between 41-45 years. It means that the exporters in South Sulawesi in general were still in very productive age. By education, most of the respondents were bachelor graduates, and, by sex, the respondents were dominated by male (91.5%). Based on the validity test, the data obtained shows that the value of R count of each indicator is greater than the value of R table. It shows the indicators of all the variables were valid as a measuring tool in the research variables, in accordance with the following table:

Table 1 Validity Test Result

Variable	R Count	><	R Table	Remark
Product Quality (X₁)				
Indicator 1	0.684	>	0.134	Valid
Indicator 2	0.670	>	0.134	Valid
Indicator 3	0.716	>	0.134	Valid
Indicator 4	0.779	>	0.134	Valid
Indicator 5	0.673	>	0.134	Valid
Premium (X₂)				
Indicator 1	0.613	>	0.134	Valid
Indicator 2	0.643	>	0.134	Valid
Indicator 3	0.677	>	0.134	Valid
Buying Decision (Y₁)				
Indicator 1	0.735	>	0.134	Valid
Indicator 2	0.652	>	0.134	Valid
Indicator 3	0.689	>	0.134	Valid
Indicator 4	0.609	>	0.134	Valid
Customer Loyalty (Y₂)				
Indicator 1	0.676	>	0.134	Valid
Indicator 2	0.631	>	0.134	Valid
Indicator 3	0.649	>	0.134	Valid
Indicator 4	0.629	>	0.134	Valid

Source: processed primary data, 2015

On the other hand, based on the reliability test, the data obtained shows that all variables have *cronbach alpha* > 0.60, so all variables are reliable as shown in the table below:

Table 2 Reliability Test Result

Variable	Cronbach's Alpha	><	Reliability Standard	Remark
Product Quality (X₁)	0.875	>	0.600	Reliable
Premium (X₂)	0.799	>	0.600	Reliable
Buying Decision (Y₁)	0.838	>	0.600	Reliable
Customer Loyalty (Y₂)	0.822	>	0.600	Reliable

Source: processed primary data, 2015

The reliability test results show that each Cronbach's alpha of each indicator is greater than the reliability standard. It shows that the indicators of the variables of product quality, premium, buying decision, and customer loyalty are reliable as a measuring tool in the research variables.

Based on the regression analysis, the data obtained are as follows:

Table 3 Multiple Regression Result of Stage 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.443	.927		3.715	.000		
	KP	.135	.051	.177	2.658	.009	.836	1.196
	PR	.815	.094	.575	8.635	.000	.836	1.196

a. Dependent Variable: KPT

a. The regression coefficient of product quality is 0.135 meaning that product quality has positive effect on buying decisions with the significance level of 0.009> 0.05. Thus, it indicates that the variable of product quality has significant effect on the variable of buying decision.

b. The regression coefficient of premium is 0.815 meaning that premium has positive effect on buying decision with the significance level of 0.000> 0.05. Thus, it indicates that the variable of premium has significant effect on the variable of buying decision.

Table 4 Regression Analysis Result 2

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	12.484	.263		47.467	.000		
	Unstandardized Residual	.580	.099	.431	5.867	.000	1.000	1.000

a. Dependent Variable: LN

a. The regression coefficient of buying decision is 0.580 meaning that buying decision has positive effect on customer loyalty with the significance level of 0.000> 0.05. Thus, it indicates that the variable of buying decision has significant effect on the variable of customer loyalty.

Hypothesis Testing
Simultaneous Hypothesis Testing (F test).
F test is done to find out the significance of independent variable effect simultaneously on dependent variable or frequently called linearity test of regression equation.

Table 5 F-test Result

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	866.381	2	433.191	59.964	.000[a]
	Residual	1083.619	150	7.224		
	Total	1950.000	152			

a. Predictors: (Constant), PR, KP

b. Dependent Variable: KPT

In Anova table, it is obtained the value of F = 59.964 and the significance value = 0.000 < 0.05. It means that the independent variables of product quality and premium simultaneously have significant effect on the variable of buying decision. In other words, the research model is fit.

Partial Hypothesis Testing (t-test)

T-test is conducted to determine whether independent variables partially affect dependent variable significantly or not. The output from SPSS is as follows:

Table 6 t-test result

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.443	.927		3.715	.000		
	KP	.135	.051	.177	2.658	.009	.836	1.196
	PR	.815	.094	.575	8.635	.000	.836	1.196

a. Dependent Variable: KPT

The statistical test results of t-test using SPSS on the variable of product quality(X1) show the significance value 0.009 < 0.05, so Ho is rejected. This means that the independent variable of product quality statistically has significant effect on the dependent variable of buying decision. In the variable of premium (X2), the significance value obtained is 0.000 < 0.05, so Ho is rejected. This means that the variable of premium statistically has significant effect on the dependent variable of buying decision.

From the regression analysis results 2 based on the statistical testing results of t-test using SPSS on buying decision variable, it is obtained that the significance value 0.000 < 0.05, so Ho is rejected. This means that the independent variable of buying decision statistically has significant effect on the dependent variable of customer loyalty.

Determination Coefficient (R^2)

To find out the contribution/ ability of the independent variables in explaining the dependent variables, it can be seen in the table below:

Table 7 Determination Coefficient Result 1

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.667[a]	.444	.437	2.688	.719

a. Predictors: (Constant), PR, KP

b. Dependent Variable: KPT

Table 8 Determination Coefficient Result 2

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.431[a]	.186	.180	3.253	1.324

a. Predictors: (Constant), Unstandardized Residual

b. Dependent Variable: LN

In table 7 above, the adjusted value is $R^2 = 0.437 = 43.7\%$. This means that the variables of product quality and premium are able to explain the variable of buying decision by 43.7% and the remaining 56.3% is explained by other variables whicih are not included in this research.

In table 8 above, the adjusted value is $R^2 = 0.180 = 18\%$. This means the buying decision variable is able to explain the variable of customer loyalt by 18% and the remaining 82% is explained by other variables which are not included in this research.

Discussion

The Effect of Product Quality on Buying Decision

From the analysis results to the respondents, the variable of product quality has significant and positive effect on buying decision. The significance of the effect of product quality on buying decisions of insurance policy by the exporters is one of the answers in an effort to increase exporters' buying decision to the company. The previous descriptive analysis results concluded that the management of the company has the opportunity to improve product quality to very high level of exporters' perception. Therefore, the efforts to increase exporters' buying decisions to the company can be performed through the management of product quality dimensions optimally.

The significance of the effect of product quality on buying decision of insurance policy by exporters as the findings of this research is in line with the theoretical concepts referenced in this study (Lai, 2012; Zethaml and Bitner, 2004). The effect of product quality on buying decision of insurance policy by the exporters can be seen with regard to the dimension of product quality, as proposed by Parasuraman (1985), i.e.: reliability, responsiveness, assurance, empathy and tangible.

The Effect of Insurance Premium on Buying Decision

From the analysis to the respondents, the variable of premium has positive and significant effect on buying decision. The significance of the effect of insurance premium on buying decision of insurance policies by exporters is one of the answers in an effort to increase exporters' buying decision to the company. The previous descriptive analysis concluded that the management of the company has the opportunity to increase premium to the excellent level of exporter's perception. Therefore, the efforts to increase exporter's buying decision to the company can be performed through the management of insurance premium dimension optimally. The significance of the effect of insurance premiums on exporter's buying decision of insurance policy as the findings of this research is in line with

the theoretical concepts referenced in this research (Kotler and Keller (2009), and the research of Goncalves and Sampio (2012). In the determination of premium, premium payments system, as well as the appropriate premium incentives that meet customer's expectations, will affect the decision of customers to use the services of the company. The theoretical concept is proven empirically as the findings of this research.

The Effect of Buying Decision on Customer Loyalty

From the analysis to the respondents, the variable of buying decision has positive and significant effect on customer loyalty. The significance of the effect of buying decision on customer loyalty is one of the answers in an effort to increase the loyalty of export insurance customers to the company. The previous descriptive analysis concluded that the management of the company has the opportunity to increase the variable of insurance customer's loyalty to the excellent level of exporter's perception. Therefore, the efforts to increase the loyalty of export insurance customers can be performed through the management of buying decision dimension optimally.

The significance of the effect of buying decision of insurance policy on customer loyalty as the findings of this research is in line with the theoretical concepts referenced in this research (Kotler dan Lane, 2006; Elissavet et al., 2013 2002). It is very reasonable if the buying decision of insurance policy by exporters has significant effect on customer loyalty. The indicators that make up the buying decision of insurance policy by exporters are: attention to the product of export insurance, interest in export insurance policy, desire to buy export insurance policy, action to buy export insurance policy (Kotler and Lane, 2006). All of them lead to the emergence of exporters' interest in the company's products, which in turn will encourage customer loyalty to the company.

Theoretical Contributions of Research Results

Principally, the variables in this research had been widely studied previously, but the testing of the functional relationship of these variables in insurance businesses, particularly export insurance, is still very limited. The research on loyalty was one of the studies that examined the functional relationship of the variables of product quality, insurance premium, buying decision, and customer loyalty which was integrated in the equation models with the relevance tested in the business of export insurance. Based on the testing results of the model, there are some findings resulted and can be considered as the theoretical contributions to the research results.

There are functional relationships of product quality and insurance premiums to buying decision. According to the results of data analysis and hypothesis testing, it is found that product quality and insurance premiums significantly have the effect on buying decision in the direction of positive relationship. Similarly, the functional relationship of buying decision has significant and positive effect on customer loyalty. Basically, this finding is not something new because previously some researchers tried to construct a model of functional relationship of buying decision by using a variety of independent variables. However, in this resesrch, a better functional relationship model of buying decision is successfully constructed in terms of the significance level of the independent variables used which tends to be better than the functional model developed earlier. In addition, the model testing conducted in the field of export insurance is still relatively rare in previous studies. Therefore, the development of buying decision level can be better predicted through the management policies of product quality and insurance premium. This also applies in the functional relationships of buying decisions and customer loyalty in which a better functional relationship model of customer loyalty is successfully constructed in terms of the significance level used which tends to be better than the functional models developed previously.

Conclusion

Based on the research results conducted by evaluating the results of regression analysis, it can be concluded as follows:

1. There is a positive and significant effect of product quality on customer's buying decision.
2. There is a positive and significant effect of premium on customers' buying decision.
3. There is a positive and significant effect of buying decision on customer loyalty.

Recommendation

Product quality and insurance premium have significant effect on customers' buying decision. Both of these variables have a quite high level of significance in predicting the level of customer's buying decision. Therefore, product quality and insurance premium can be used as the instruments or policy variables in increasing customer's buying decision. Similarly, buying decision has significant effect on customer loyalty so that the insurance companies which are making customer loyalty improvement programs may consider buying decision variable as a variable to be considered in making the policy to increase customer loyalty.

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