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## **CUSTOMER LOYALTY OF EXPORT LOSS INSURANCE IN SOUTH SULAWESI**

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### **ABSTRACT:**

*This study aims to analyze the influence of product quality, agent competency and, company trust to the customers' loyalty of export loss insurance in South Sulawesi, Indonesia. A survey method was used to question the exporters in South Sulawesi. The structural equation modeling (SEM) was used to analyse the data. The results concluded that product quality, and agent competency significantly influence to the company trust. Furthermore, product quality, agent competency, and the company trust impact on customer loyalty. Product quality and agent competency also shown an indirect influence on customer loyalty through company trust. The implication of this study show that, in the effort to increase the customers loyalty, it is necessary to increase the product quality and the agent competency.*

**Key words:** *Quality, competency, trust and loyalty*

## **INTRODUCTION**

### **Research Problem**

Product marketing of export loss insurance in South Sulawesi has been increased, the increase of export increase showed by the increase of premium in 2008 total premium received increased as many as 13% compared with 2007 (South Sulawesi in Statistic, 2007/2008). This trend outlines the potential for future market opportunities, suggesting a continuous growth trend in the future. However, it also competitive in the export loss insurance industry, with companies establishing and maintaining customers relationships.

Research shows that the success of insurance companies in attracting and establishing the customers during this time could not be released from the salesperson (agent) of the company, (Zeithaml and Bitner, p: 112, 2004). Salespeople communicate directly with prospective customers or existing customers, so that they believe in, and use the company service. Also, Welch (1982) explained that the quality considers the best guaranty to the customers loyalty in facing the competition, and one way to be a long growth and lasting income. The quality is form of totality product and service that show characteristic of good or service to satisfy clear or unseen needs (American Society for Quality Control, 1989 in Rende and Haizer, 1997). It means there are two main factors which influence the trust of customers to the company, namely agent competency and product quality; and both will influence the customers loyalty to the



company.

These concept showed that the success of the company to build and to establish the customers loyalty is influenced by many factors : product quality, agent competency, and the trust of customers to the company or brand (Zeithaml and Bitner, 2004; Moorman et al, 1992; Morgan and Hunt, 1994; Doney and cannon, 1997; Foster and Cadongan, 2000; Barnes, 2001; Kennedy et al, 2002; Jong and Nootebom, 2003; Laurent and Guenzi, 2004; Kotler and Keller, 2006; and Chernatomy, 2006).

Based on the background description, the problems in this study can be formulated as follows: (1) Do the product quality and agent competency give significant influence to the customers trust of the company? (2) Do the product quality, agent competency, and the customers trust give significant influence to the customers loyalty of the company?.

The objective to be obtained in this study are: (1) to analyze and to know the significant influence of product quality and agent competency to the customers trust of the company (2) to analyze and to know the significant influence of product quality, agent competency, and the customers trust of the company to the customers loyalty.

This study is expected to give benefit : (1) knowledge development contribution, particularly in the field of marketing service, (2) input for management of the company insurance in formulating the programmes to increase the customers loyalty, and (3) reference materials to continue study related with the results of this study.

## **Theoretical and Conceptual Framework**

### **Customers Loyalty**

The business development concept nowadays is directed to create and to establish the customers loyalty. The fundamental reason is the loyalty customers can increase the competitive power and profitability obtained by the company, on the other side the customers get warrant for the risk of product/service quality and those existing materials and reduce the seeking cost of product/service needed. However, the unloyalty customers will move to the competitor company feeling disappointed with the product quality/service and the service quality and will spread it to others or influence others in order not to buy product/service of the company, so it will give impact to the advantage level obtained by the company in long terms (Kennedy et al, 2001).

Sheath and Mittal (2004) define the customer loyalty by combining attitude and behavior elements of buyer as follows: "customer loyalty is a customers commitment to a brand, store, or supplier based on a strong favorable attitude and manifested in consistent patronage".

Zeithaml and Bitner in Bloemer et al. (1999) explain that the measurement of



customers loyalty related with four dimensions that illustrate the positive attitude and behavior of repatronage namely: (1) Purchase intention (2) Word-of-mouth, (3) Price sensitivity, and (4) Complaining behavior.

The ability of the company to establish the customers loyalty in long terms is strongly determined by many factors, such as, the customers trust the company or brand (Kennedy et al., 2001; Kotler and Keller, 2006; Chernatony, 2006). The customers loyalty to the company or certain product is influenced by some factors: Alternative power, social and emotional factors and habitual action (Shent and Mittal, 2004). Barnes (2001) states the factors influenced the customers loyalty, for instance the salesperson competency and the customers trust to the company.

### **Customers Trust to The Company (Company Trust)**

The business development concept nowadays is focused on the customers loyalty development in the long terms of the company. One of the factor that influence the customers loyalty in the long terms is "customers trust to a brand or a company" (Kotler and Keller, 2006; Chemasonry, 2006; Kennedy et al., 2001; Morgan and Hunt, 1994; Morganosky and Cude, 2001; Zeithaml and Bitner, 2004; Lau & Lee, 1999). Without high customers trust on the brand or company, the customers loyalty will not be reached.

Kennedy et al. (2001) presented that the customers loyalty to the service company is measured by four indicators: "1. the company can be trusted since it pays attention to the exit customers, 2. the company can be trusted since it pays attention to customers interest, 3. the company will not be lying to the customers although it gives advantage to the company, 4. the company has honesty and morality standards".

The customers trust to the salesperson (agent) resourced from the agent competency considers one of the concepts that influence the customers trust to the company and the customers loyalty (Holden in Kennedy et al., 2001; Wong and Sohal, 2002). The higher the customers trust to the agent the higher the customers trust to the company and it gives impact to the customers loyalty.

### **Product quality**

The insurance is a product system which is not tangible product that can be stored to be consumed in the future. The output from the system is called service that can be consumed while in a production process. The input service production of a system is the customer itself. The production process that changes the input to be an output consist of labour, technology, information, and et cetera. The output from the insurance service system is a client who feels secure from the risk that might happen (Buffa and Sarin, 1996).



Kotler (1997) explained that if the company needs to stand in the competition, moreover to obtain profit, they do not have other choice except to carry out the total quality management. In the same case, Welch (1982) explained that the quality considers the best guaranty to the customers loyalty in facing the competition, and one way to be a long growth and lasting income. The quality is form of totality product and service that show characteristic of good or service to satisfy clear or unseen needs (American Society for Quality Control, 1989 in Rende and Haizer, 1997).

Render and Haizer (1997) explains that the product quality especially influence the company in four ways: namely (1) to increase the market and cost efficiency (2) company reputation (3) company responsibility, and (4) international implication. The product quality is the key choice to determine demand.

Parasuraman, et. Al. (1985) explained the service quality determine factors are : (1) Reliability, involves the performance consistency and can be trusted, (2) Responsiveness, means mastering skill and knowledge needed to give service, (3) Access, includes nearest and easiest to be contacted, (4) Politeness, includes polite, respectful, attention, and employees hospitality, (5) Communication to the customer in an understandable language, (6) Credibility, includes trust and honest, (7) Security, means free from danger, risk and ambiguity (8) Customers need understanding (9) Tangibles, includes material fact of the services.

### **Agent Competency**

Personal competency or personal quality is "the ability and individual skill in carrying out their tasks well" (Robbins, 2003). Salesperson competency is the ability in demonstrating and presenting product/service to the customers (Kennedy et al, 2002).

The policy purchase transaction in insurance service industry, is not the end of the sales but it is the start of long term relationship with the customers (Goodwin, 1992). The role of agent in the insurance company is to look for the new customers and to establish customers loyalty through some activity phases namely: "prospecting, fact-finding, generating proposals, making the sales permutation, answering objection, closing the sale, providing follow up service". (Goodwin, 1992).

"Salesperson competency is one of the most important factors that influence the customers trust to the company" (Kotler and Keller, 2006; Holden in Kennedy et al, 2002, Goodwin, 1992; Swan dan Nolan, 1985; Wong Sohal 2002; Lau & Lee, 1999).

Salesperson competency is measured with some indicators: salesperson ability to master the discussion topic, product knowledge, the product component, types and superior benefit of bargained product to the customers so the customers trust the salesperson and company (Kennedy et al., 2002; Goodwin, 1992; Griffin, 2002; Barnes, 2001; Sutojo, 2003; Sandra, 2002; Koler and Keller, 2006).

Based on the literature study, conceptual frame of intervariable relation can be arranged in the form of frame as follows :

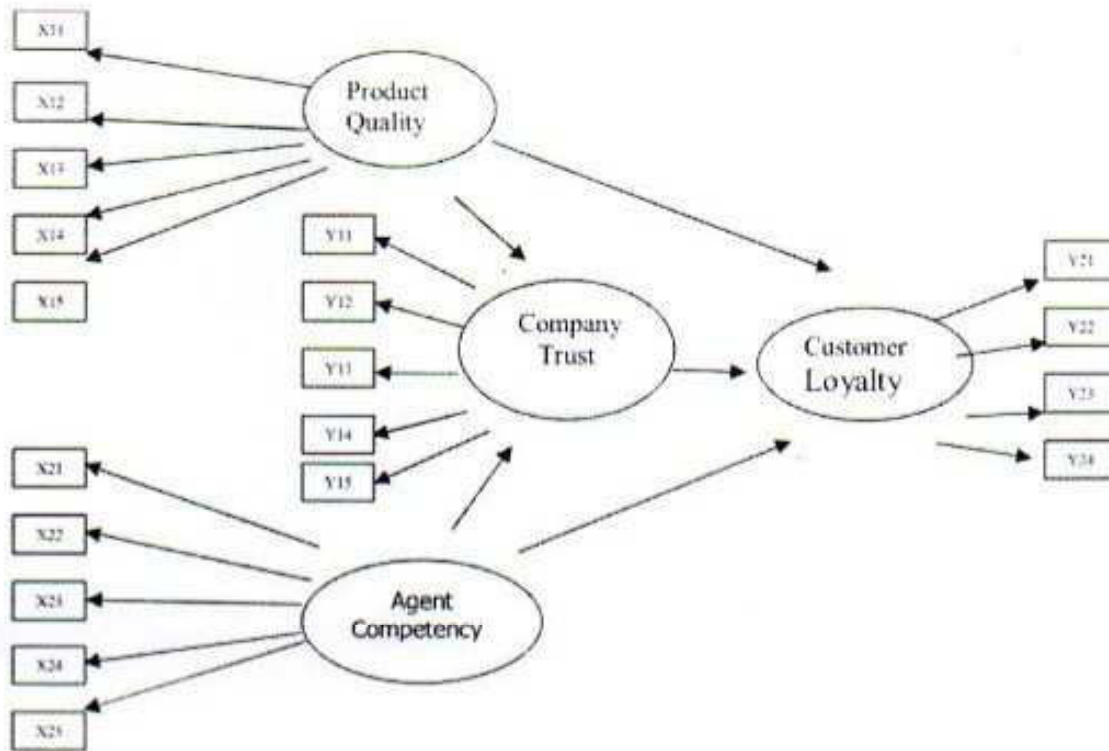


Figure 1 : The conceptual frame scheme and intervariables relation

The explanations of figure 1 :

$X_1$  = Product quality

$X_{1,1}$  = Reliability

$X_{1,2}$  = Understanding

$X_{1,3}$  = Certainty

$X_{1,4}$  = Emphaty

$X_{1,5}$  = Tangiable

$X_2$  = Agent Competency

$X_{2,1}$  = Using language ability

$X_{2,2}$  = Insurance service ability

$X_{2,3}$  = Purchasing policy procedure ability

$X_{2,4}$  = Paying claim procedure ability

$X_{2,5}$  = Customer complain solving ability



$Y_1$  = Trust to company / company trust

$Y_{1.1}$  = Trust the company to realize their hope

$Y_{1.2}$  = Trust the company to give good quick service

$Y_{1.3}$  = Trust the company to guarantee the claim payment

$Y_{1.4}$  = Trust on company personnel honesty and helpful to customer

$Y_2$  = Customer Loyalty

$Y_{2.1}$  = Rebuying services interest

$Y_{2.2}$  = Telling the advantages and giving recommendation

$Y_{2.3}$  = Reject competitor product offer

$Y_{2.4}$  = Giving complain to company

The hypothesis of this study are : Product quality and agent competency give significant influence to the customers trust of the company and Product quality, agent competency, and the company trust give significant influence to the customers loyalty.

### Methodology

This study was carried out on 18 October 2009 up to 18 March 2010 by using survey method to the customers of export loss insurance in South Sulawesi, Indonesia. The population of this study was 280 exporters customers of export loss insurance. As many as 172 exporters were taken as sample by using cluster random sampling.

Data collection used questionnaire technique and documentation. The use of documentation technique was aimed to get secondary data, namely general condition and the development of export loss insurance in South Sulawesi based on the Statistical Centre Agency (STA) data of South Sulawesi Province. The use of questionnaire was aimed to find out primary data from the subject of study (exporters) about must be-measured variables.

Data Analysis method in this study was using SEM (Structural Equation Modelling) analysis technique with AMOS (Analysis of Moment Structural) version 7 program. The model that has been developed for further test in this study are:

$$Y_1 = \alpha_0 + \alpha_1 X_1 + \alpha_2 + \varepsilon_1$$

$$Y_2 = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 Y_1 + \varepsilon_2$$

$$= \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 (\alpha_0 + \alpha_1 X_1 + \alpha_2 X_2 + \varepsilon_1) + \varepsilon_2$$

$$= (\beta_0 + \beta_3 \alpha_0) + (\beta_1 + \beta_3 \alpha_1) X_1 + (\beta_2 + \beta_3 \alpha_2) X_2 + \beta_3 \varepsilon_1 + \varepsilon_2$$

$$= \delta_0 + \delta_1 X_1 + \delta_2 X_2 + \mu_1$$

Where:  $X_1$  = product quality;  $X_2$  = agent competency;  $Y_1$  = company trust;  $Y_2$  = customers loyalty;  $\alpha_0 - \alpha_2$ ;  $\beta_0 - \beta_3$ ; dan  $\delta_0 - \delta_2$  are the parameter;  $\varepsilon_1$  = error term  $Y_1$ ;  $\mu_1$  = error term  $Y_3$ ;  $\delta_0 = (\beta_0 + \beta_3 \alpha_0)$ ;  $\delta_1 = (\beta_1 + \beta_3 \alpha_1)$ ;  $\delta_2 = (\beta_2 + \beta_3 \alpha_2)$

$$+ \beta_3 \alpha_2); \text{ and } \mu_1 = (\beta_3 + \varepsilon_1 + \varepsilon_2).$$

## RESULTS AND DISCUSSION

Based on the structural model at the mind map by using primary data obtained from the results of study to 172 exporters that was processed by using AMOS version 7 program, structural equation modeling (SEM) has been obtained. Goodness of fit test results like in Table 1 concludes this SEM model fulfill cut-off.

**Table 1. Goodness of fit test results overall structural model**

No.	Indeks	Cut-off	Results	Information
1.	Chi-Square	Small	125.891	Small
2.	Probabilitas Chi-Square	$\geq 0.05$	0.884	Fit
3.	CMIN/DF	$\leq 2.00$	0.862	Fit
4.	RMSEA	$\leq 0.08$	0.000	Fit
5.	TLI	$\geq 0.90$	1.011	Fit
6.	CFI	$\geq 0.90$	1.000	Fit
7.	HOELTER	$\geq 2.00$	238	Fit
	Generally			Fit

Source: Ferdinand (2002); Hair et al. (2002); Solimun (2005) and the analysis results.

Based on the structural equation modeling analysis results that has been fulfilled the goodness of fit criteria, significant test of functional relation between independent intervariables with dependent variables can be performed.

The testing was done partially by using critical ratio (c.r) values and probability (p) on the weight regression, as presented on table 2.

**Table 2. The estimations Results of structural model**

Dependent variables	Independent variables	Estimate	S.E	C.R	P
Company Trust	Product Quality	0.529	0.094	5.618	***
Company Trust	Agent Competency	0.384	0.064	6.044	***
Customers Loyalty	Product Quality	0.205	0.077	2.654	0.008
Customers Loyalty	Agent Competency	0.266	0.058	4.612	***
Customers Loyalty	Company Trust	0.505	0.081	6.272	***

Source: Analysis results of primary data, 2009



### **The Product quality Influence to the Company Trust**

SEM analysis resulted on coefficient direct line influence for the product quality of exporters trust to the company as big as 0.529 with critical ratio value as big as 5.618 and probability 0.000.

It means that the higher the product quality, the higher the exporters trust to the company. Otherwise, the lower the product quality, the lower the exporter trust to the company, by using the other assumption that influence the exporters trust to the company is considered constant.

The amount of influences according to the statistic on the 1% significant level. So, the hypothesis declare that the product quality direct significantly to the company trust in the positive direct influence, based on the empirical facts of this study.

The signification of product quality influence to exporters trust to the company, agrees with theoretical concept that becomes reference in this study (Swan and Nolan 1985; Bitner, 1995) and also agrees with the study results : Kennedy et al. (2002); Wong and Sohal (2002); Caruana (2000).

The influence signification product quality of exporters trust to the company considers one of the answers in the effort to increase the exporters trust to the company. The implication of this study shows that the important product quality factor to be considered or it can be used as policy instrument in influencing the exporters trust to the company.

Confirmatory factor analysis shown that five indicator for product quality were positive and met cut off convergent validity test, that means all of indicators have got positive relations and enough validity level to explain product quality. Empathy factor have got higher loading factor as much as 0,866. So, empathy factor was important factor for exporter to determine product quality.

### **The Agent Competency Influence to the Company Trust**

SEM analysis resulted on coefficient direct line influence for the agent competency of exporters trust to the company as big as 0.384 with critical ratio value as big as 6.044 and probability 0.000.

It means that the higher the agent competency, the higher the exporters trust to the company. Otherwise, the lower the agent competency, the lower the exporter trust to the company, by using the other assumption that influence the exporters trust to the company is considered constant.

The amount of influences according to the statistic on the 1% significant level. So, the hypothesis declare that the agent competency direct significantly to the exporters trust of the company in the positive direct influence, based on the empirical

facts of this study.

The signification of agent competency influence to exporters trust to the company agrees with theoretical concept that becomes reference in this study (Boles and Barksdale, 2000; Swan and Nolan, 1985; Goodwin, 1992; Rober and Wang, 2004; Lauren and Guans 2004; Park et al. 2005; Kotler and Keller, 2006; Othman et al., 2006; Chen, 2006) and also agrees with the study results of Kennedy et al. (2002), Bua (2008).

The influence signification agent competency of exporters trust to the company considers one of the answers in the effort to increase the exporters trust to the company. The implication of this study shows that the important agent competency factor to be considered or it can be used as policy instrument in influencing the exporters trust to the company.

Confirmatory factor analysis shown that five indicator for agent competency were positive and met cut off convergent validity test, that means all of indicators have got positive relations and enough validity level to explain agent competency. customer complain solving ability factor have got higher loading factor as much as 0,921. So, customer complain solving ability factor was important factor for exporter to determine product quality.

### **The Product quality Influence to the Customers Loyalty**

SEM analysis resulted on coefficient direct line influence for the product quality to the customer loyalty as big as 0.205 with critical ratio value as big as 2.654 and probability 0.008.

It means that the higher the product quality the higher the customers loyalty. Otherwise, the lower the product quality, the lower the customers loyalty to the company, by using the other assumption that influence the customers loyalty to the company is considered constant.

The amount of influences according to the statistic on the 1% significant level. So, the hypothesis declare that the product quality direct significantly to the customer loyalty in the positive direct influence, based on the empirical facts of this study.

The signification of product quality influence to customer loyalty, agrees with theoretical concept that becomes reference in this study (Zeithmal and Bitner dalam Bloomer et al. 1999; Reynolds and Arnold, 2000; Barnes, 2001; Wong and Sohal (2002); and also agrees with the study results : Kennedy et al. (2002). Astuti (2001); and Bloemer et. Al. (1998).

Base on analysis results and the test of the first and the second hypothesis, it can be concluded that change of product quality will influence directly to customer loyalty



with coefficient direct influence as big as 0.205 and indirect influence through company trust with indirect coefficient as big as 0.267. Thus, product quality total influence to customer loyalty as big as 0.473 in a positive influence.

The influence signification product quality to customer loyalty considers one of the answers in the effort to increase the exporters loyalty to the company. The implication of this study shows that the important product quality factor to be considered or it can be used as policy instrument in influencing the exporters loyalty to the company.

### **The Agent Competency Influence to the Customers Loyalty**

SEM analysis resulted on coefficient direct line influence for the agent competency to the customer loyalty as big as 0.266 with critical ratio value as big as 4.612 and probability 0.000.

It means that the higher the agent competency, the higher the customers loyalty. Otherwise, the lower the agent competency, the lower the customers loyalty to the company, by using the other assumption, that influence the customer loyalty to the company is considered constant.

The amount of influences according to the statistic on the 1% significant level. So, the hypothesis declare that the agent competency direct significantly to the customer loyalty in the positive direct influence, based on the empirical facts of this study.

The signification of agent competency to customer loyalty, agrees with theoretical concept that becomes reference in this study (Zeithmal and Bitner dalam Bloomer et al. 1999; Swan and Nolan (1985); Goodwin (1992); Robert and Wang (2004); Laurent and Guans (2004); Park et al (2005); Kotler and Keller (2006); Othman et al (2006); Chen (2006) and also agrees with the study results : Kennedy et al. (2002), Bua (2008).

Base on analysis results and the test of the first and the second hypothesis, it can be concluded that change of agent competency will influence directly to customer loyalty with coefficient direct influence as big as 0.226 and indirect influence through company trust with indirect coefficient as big as 0.194. To the sum up, agent competency total influence to customer loyalty as big as 0.460 in a positive influence.

The influence signification agent competency to customer loyalty considers one of the answers in the effort to increase the exporters loyalty to the company. The implication of this study shows that the important agent competency factor to be considered or it can be used as policy instrument in influencing the exporters loyalty to the company.



### **The Company Trust Influence to the Customers Loyalty**

SEM analysis resulted on coefficient direct line influence for the company trust to the customer loyalty as big as 0.505 with critical ratio value as big as 6.272 and probability 0.000.

It means that the higher the company trust, the higher the customers loyalty. Otherwise, the lower the company trust, the lower the customers loyalty to the company, by using the other assumption that influence the customer loyalty to the company is considered constant.

The amount of influences according to the statistic on the 5% significant level. So, the hypothesis declare that the company trust direct significantly to the customer loyalty in the positive direct influence, based on the empirical facts of this study.

The signification of company trust to customer loyalty, agrees with theoretical concept that becomes reference in this study : Zeithmal and Bitner dalam Bloomer et al. (1999); Swan and Nolan (1985); Goodwin (1992); Robert and Wang (2004); Laurent and Guans (2004); Park et al (2005); Kotler and Keller (2006); Othman et al (2006); Chen (2006) and also agrees with the study results : Kennedy et al. (2002), Bua (2008).

The influence signification company trust to customer loyalty considers one of the answers in the effort to increase the exporters loyalty to the company. The implication of this study shows that the important company trust factor to be considered or it can be used as policy instrument in influencing the exporters loyalty to the company.

Over all, model relation of customer loyalty to the company show that the product quality and agent competency give direct significant influence to the customers loyalty and give indirect influence through customer trust in a positive influence. The implication from the results of this study is that the product quality and agent competency can be used as instrument or policy variable in influencing the customer loyalty to the company, either partial or simultaneously. Intensity using of both independent variables depends on the level customers loyalty target can be reached by the company.

Confirmatory factor analysis shown that five indicator for company trust were positive and met cut off convergent validity test, that means all of indicators have got positive relations and enough validity level to explain company trust. Customer complain solving ability factor have got higher loading factor as much as 0,897. So, customer complain solving ability factor was important factor for exporter to determine company trust.

Confirmatory factor analysis shown that four indicator for customer loyalty



were positive and met cut off convergent validity test, that means all of indicators have got positive relations and enough validity level to explain customer loyalty. Giving complain to company factor have got higher loading factor as much as 0,782. So, Giving complain to company factor was important factor for exporter to determine customer loyalty.

## CONCLUSIONS

Based on the previous analysis results, the conclusion of the study are: firstly, Product quality and agent competency give direct positive significant influence to the customers trust, it means the higher the product quality and/or agent competency, the higher customers trust to the company and vice versa. Secondly, product quality, agent competency, and the customer trust to the company give direct positive significant influence to the customer loyalty, it means the higher the product quality, agent competency and/or customers trust, the higher customers loyalty to the company and vice versa. Thirdly, product quality and agent competency give indirect positive influence to the customers loyalty through the customers trust.

Based on the conclusion of this study results, it can be presented some suggestions related with the management of customers loyalty ; firstly, to the insurance company management, it is suggested to manage product quality and agent competency optimally, because both factors give influence to the trust and loyalty of the customers to the company. Secondly, to the interested researchers of trust and loyalty of the company topic, it is suggested to continue this study by trying to input psychological variables of employees.

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