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The Efforts to Create Relational Comitment Through Satisfaction Based on Company Image, Perceived Value and Superior Service Quality (Study On Insurance Claiments PT. Asuransi Jasa Raharja Perwakilan Semarang)

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A R T I C L E I N F O

A B S T R A C T

This study is about efforts to build a relational commitment through satisfaction based on: corporate image, service quality and value perception. Respondents in the study were as Jasa Raharja Insurance Claimants at Semarang Reperesentative, amounting to 100 respondents. The sampling method uses purposive sampling. SPSS Version 19 data processing, data analysis techniques using regression. This study proposes seven hypotheses, after being tested by regression it is evident that there are four accepted hypotheses, namely the influence of company image, service quality, perceived value of satisfaction, and the effect of satisfaction on relational commitment. While the company's image hypothesis, service quality and value perspectives on relational commitment are not significant, meaning the three hypotheses are rejected. These results prove that the satisfaction variable is a variable that mediates the influence between company image, service quality and perceived value of relational commitment.However, the variables in this study have not been able to perfectly explain the phenomena that exist in building satisfaction and relational commitment. seen from the model test value (R2 Adjusted) in this study.

1. INTRODUCTION

Establishing a harmonious relationship is one of the important factors that companies need to pay attention to, as evidence of the company's consistency in satisfying all interested parties. Public companies that serve the interests of the general public, which are monopolistic in nature, have a very strong interest in relational commitments, this is because they can make a public company into a company that makes the community welfare at large. Such as the Jasa Raharja Insurance company which works under the Law to protect the community from the risk of accidents on the road, sea and air as stated in the Republic of Indonesia Law No. Passenger Accident Compulsory Cover. The public automatically becomes Jasa Raharja insurance customer if the person concerned gets an accident on the road, whether driving (private or public) and pedestrians. So, the recipients of the Jasaraharja insurance compensation (claim) are in 3 (three) categories, namely the Beneficiary for Laka (accident) Injury, Permanent Disability Compensation Recipient and Death Beneficiary

Currently, nationally PT.Asuransi Jasa Raharja in carrying out its function as a company that provides accident compensation, the source of the funds is from transportation companies, vehicle owners and passengers of public transportation services. Based on research conducted by PT. Jasa Raharja, information was obtained that from 2014 to 2019 the national claim service satisfaction index was between 85% and 94% (Jasaraharja, 2019). There are several services that claimants still feel are lacking, namely in the aspect of job reliability in handling problems and clarity of procedures / procedures for distributing compensation. as well as clarity of administrative and technical requirements for compensation. Therefore, the level of claimant satisfaction is still not optimal nationally, so studies on claims satisfaction are important to continue.

Meanwhile, it is theoretically explained by experts that customer satisfaction and commitment should always be considered and studied as stated in the study of Fatima et al., 2014; Kharouf et al., 2014. Various antecedents of variables associated with satisfaction and relational commitment, such as service quality, trust, perceived value, corporate / brand image and other variables. Morgan and Hunt (1994) who put forward the Trust-Commitment Theory in relationship marketing is the foundation for building a harmonious relationship in a marketing relationship.

To build relational commitment can be based on various antecedent variables, such as: satisfaction and trust (Garbarino and Johnson, 1999; Palmatier et al., 2013). Several studies have suggested that too much attention is paid to the antecedents of trust so that it is necessary to explore other antecedents such as satisfaction (Geyskens et al., 1998).

So to create a relational commitment, it is necessary to achieve satisfaction from insurance service users, in this case, the person who receives insurance benefits. Customer satisfaction is a key factor in shaping customer desires for future purchases (Mittal & Kamakura, 2001). Furthermore, satisfied customers will tell others about their good experience (Mosahab, et al, 2010).

In a business context, customer satisfaction is very important to build loyalty and / or relational commitment, so that consumers can still choose a product or brand or an organization

to meet their needs. A loyal consumer will continue to establish relationships with companies that produce goods or services produced by these companies. Therefore, it is important for business people to provide various forms of satisfaction such as providing excellent service quality (Parasuraman, et al, 1994; Zeithaml and Bitner, 2002); building a good image (Krishna Moorthy et al, 2018; Ene and Özkaya, 2014), and the perceived value of Hung-Che Wu (2014).

Furthermore, according to Dobni and Zinkhan (1990), the image of a company / brand / product is defined as a consumer's rational and emotional perception of a particular company /product / brand. The better the image of the company, the greater the confidence of customers to trust in the company / product / brand, and consciously willing to pay a certain amount. If customer expectations are fulfilled, the perception of value received by the customer will be positive. However, if the expectations expected by the customer are not met, the perceived value received by the customer will be negative.

Company image is very important for Jasa Raharja insurance, because if the insurance company does not have a good image, then the customer's trust in the company will not grow and develop. The stronger the company image that is owned by the insurance company, the stronger the confidence of customers or prospective customers to trust and entrust their safety to the insurance company, so that it will have an impact on the satisfaction of insurance users.

To create customer satisfaction, good service quality is also needed. The success of providing excellent service quality to customers can be seen from how happy the customer is in a relationship with the company.

Customers' consideration in choosing insurance is not only fixed on the image of the company / brand and the quality of service provided by the insurance company. However, satisfaction can also be formed from how far the customer / insurance benefit recipient assesses the company, both with regard to the sacrifice and the perception of the value contained in the number of sacrifices incurred by the prospective customer are feasible and in accordance with expectations. An overview of the premium price is also increasingly important, because each price set by the company will result in a different level of demand for products. If the price set by the company is right and in accordance with the purchasing power of consumers, then the selection of a certain service product will be imposed on the service product (Swastha and Irawan, 2005). If the perceived value contained in the amount of costs that must be incurred is not equivalent to what is obtained, then the customer will not be satisfied and will withdraw the insurance from another insurance that is more feasible in accordance with the customer's expectations.

There are several research gaps from previous research that are a problem in this research, including a study conducted by Sari (2016) on the effect of brand image on satisfaction which has a positive effect while another study states that brand image has no effect on satisfaction (Probowo, 2012), this could possibly happen because the object under study is different (Sari, 2016) examines convenience store customers while the Parbowo study, 2016 examines magazine customers. Other studies on service quality have various results which state that Service Quality has a positive impact on satisfaction, and relational commitment or customer loyalty as in the study of Parasuraman et al (1988, 1990, 1994), the study of Alimuddin-Rizal et al (2014); Fajarianto, 2013) which proves that service quality has a positive effect on customer

satisfaction and loyalty. While other researchers, such as that conducted by Yasenia and Siregar (2014), prove that the quality of KFC fried chicken customers does not significantly affect customer satisfaction, consumers say that their satisfaction is prioritized by product quality and appropriate prices.

The next gap is a study on perceived value conducted by several researchers such as: Subagio and Saputra (2012) who examined Perceived Service Quality, Perceived Value, Satisfaction and Image on Garuda Air Lines customer loyalty which found that perceived value has a positive impact on satisfaction and loyalty. customer. This means that positive value perceptions have an impact on satisfaction and loyalty to continue using the Garuda Air lines services as well as the establishment of a relational commitment for the airline passengers. Meanwhile, a study conducted by Wijaya and Hendoko (2010) found that perceived value does not have an impact on passenger satisfaction of TransJogja bus users as well as the desire to switch to other transportation.

The study of relational commitment (Alimuddin Rizal, 2010) states that many variables can form a long-term harmonious relationship, such as satisfaction and trust. As well as a study conducted by Morgan and Hunt (1994) that satisfaction and trust are determinants of relational commitment and the importance of relational commitment as a determinant of the outcomes of continued marketing activities. Even so, there are also studies that find that not always satisfied consumers will have a positive impact on loyalty or relational commitment, as the results of the study of Rachmawati and Sanaji, 2015 which prove that satisfaction does not significantly affect loyalty and intention to repurchase, this is because consumers tend to looking for diversity or new experiences with other products. So this study is focused on how to build relational commitment through the creation of claimants' satisfaction based on the company's image, service quality and perceived value of the claimants of PT. Asuransi Jasa Raharja Representative Semarang.

The Influence of Company Image on Satisfaction

Image has been defined as a mental image of a person (society / consumer) about their association with something (organization / company), a particular product or brand and how the goods, services contribute and includes symbolic meanings that are meaningful to consumers, or consumer associations towards contribution. specifics of the product or service (Salinas and Pérez, 2009; Bibby, 2011).

Image is a very important thing, because a good image will have the power to influence the public or potential consumers / consumers to buy. Even if a good / service is not good, it will be covered if a company has a good image. It is often said that image has the ability to add strength to goods and or services produced by a company according to Kotler and Amstrong (2012).

A good image can increase sales, increase customer satisfaction and loyalty (Andreassen and Lindestad, 1998. A bad image creates a bad perception of product quality, so it will affect customer satisfaction in consuming the product.

Zeithaml, V.A, et al (1988) defines image as an impression of a product, the brand of a company or the company itself which is stored in the memory of a person or group that is produced through past experiences. Thus, if the experience of the service received is good, it will

form a good image for the company. Conversely, if the service received is bad it will form a bad image too.

Smith and Barclay in (Wibowo, 2007) stated that corporate image is determined by the company's reputation and professionalism, ethical standards and customer orientation. Thus, the image is a description of the company's performance or success which will have an impact on the company's efforts in conducting marketing activities. A good corporate image will be reflected in the company's bona fides, management capabilities, and corporate commitment. Image becomes positive when associated with customer satisfaction (Heung, et, al in Wibowo, 2007).

Various studies that examine the effect of corporate image or brand image on satisfaction, such as research by Ene and Ozkaya (2014) which examines the corporate image of retail stores and customer satisfaction. This study by Ene and Ozkaya (2014) proves that corporate image has a positive effect on satisfaction, meaning that there is a suggestive relationship between company image and satisfaction. Tuetal's research (2012) also proves that company image with customer satisfaction / claims has a positive and significant effect. Furthermore, research conducted by Wu et al. (2011) also proved that a good transportation company image has a positive effect on customer satisfaction. Roche's research (2014) aims to determine the antecedents of service quality for customer satisfaction with internet banking. As a result, company image is the main variable of customer satisfaction shown in a study. The aim of the research conducted by Sukaisih et al. (2015) is to examine the impact of functional service quality on customer satisfaction and company image, as well as its effect on repurchase intention. The results of the study reveal that company image significantly affects customer satisfaction.

The results of research by Feiby Tombokan, et al. (2015) who examined savings customers at BNI Taplus Manado, found that brand image has a positive and significant effect on customer satisfaction. Likewise with the research results of F.X. Sulistiyanto W.S and Euis Soliha (2014) who also prove that Price Perception, Company Image and Brand Image have a positive effect on satisfaction and loyalty of pharmacy customers. Based on the description above, the hypotheses proposed in this study are: **H1: Company image has a positive effect on satisfaction**

Effect of service quality on customer satisfaction

According to Parasuraman, Zeithamal & Berry (1990), service quality is a fundamental strategy in a company's efforts to achieve success and sustainability in the right business environment. Then further explained by Parasuraman et al (1994) that a company that is able to provide better service quality than its competitors will be able to win the competition so that it has higher and normal market share growth.

Furthermore, Parasuraman et al (1994) explained that the quality of service to customers is very beneficial for a company. His research shows that this is a more profitable strategy than increasing market share or reducing production costs.

Churchill. J.R. and Gilbert, A (1996), also said that the high quality of service received by customers will have a stronger effect on company profits than the scale of production, market share, cost per unit and many other factors that are usually associated with competitive ad-

vantage. If customers actually get poor service, this is an indication for them to leave the company or spend very little money on the company.

Further described by Murdick et. al (1990) service quality is a dynamic condition related to products, services, people, processes and the environment that meet or exceed expectations. Meanwhile, according to Holfbrook and Corfnman (1985), service quality is a global assessment of the superiority or superiority of a product. Service quality is defined as a measure of perfection in terms of perception that it is not sufficient according to Langevin (1998). Because the most important issue of service quality is understanding the consumer's wishes and fulfilling their needs.

Service quality is defined as a form of evaluation of activities and strategies in terms of services related to products, services, people, processes and the environment, so this study adopts the dimensionalization of service quality in the research of Roth & Jackson III (1995), namely: politeness, consistency, general impression, conformity with standards, empathy, accuracy of information, and responsiveness to a problem.

One of the factors that determine the level of success and quality of the company, as well as the increase in company profits, is largely determined by the approach used. The service quality approach that is often used as a reference in marketing research is the SERVQUAL (service quality) model developed by Parasuraman, Zeithmal and Berry (1994). SERVQUAL is built on two factors, namely customers' perceptions of the service they receive with the service they actually expect / want. Parasuraman, et, all (1994) service quality is seen as how far the difference is between reality and customer / consumer expectations for the services they receive.

In one of the studies on SERVQUAL by Parasuraman, et, al (1988,1994) it was concluded that there are five SERVQUAL dimensions and 22 indicators as follows:

1. Tangible (physical / tangible evidence)

The purpose of physical evidence is physical facilities, equipment, and appearance of personnel. The indicators contained in this dimension include:

      1) Latest equipment

      2) Attractive physical facilities

      3) Neat-looking employees

      4) Physical facilities according to the type of service offered

2. Reliability (reliability)

The purpose of reliability is the ability to perform the promised service appropriately and reliably. The indicators contained in this dimension include:

      1) Doing something at the specified time

      2) Be sympathetic

      3) Correct service delivery

      4) Service delivery according to the promised time

5) Accurate recording system

3. Responsiveness (responsiveness)

The purpose of responsiveness is the willingness to help customers and provide prompt service. The indicators contained in this dimension include:

1) The certainty of service delivery time

2) Prompt service

3) Always willing to help

4) Responding to requests quickly

4. Assurance (guarantee and certainty)

Assurance and assurance mean the knowledge and courtesy of employees and their ability to inspire a sense of trust and confidence. The indicators contained in this dimension include:

1) Trusted employees

2) Safe transactions

3) Be polite

4) Knowledgeable

5. Empathy (empathy)

The point of empathy is caring, the individual attention that the company provides for its customers. The indicators contained in this dimension include:

1) Individual attention

2) Suitable uptime

3) Give personal attention

4) Attention to customer interests

5) Understand customer specific needs

One of the factors that determine the level of success and quality of a company, is the company's ability to provide quality services to its customers, the achievement of high market share, and an increase in company profits, which is largely determined by the approach used. The service quality approach that is often used as a reference in marketing research is the SERVQUAL (service quality) model developed by Parasuraman, Zeithmal and Berry. SERVQUAL is built on two factors, namely customers' perceptions of the service they receive with the service they actually expect / want. Parasuraman, et, all (1994)) that service quality is seen as how far the difference is between reality and customer / consumer expectations for the services they receive.

Quality that is formed from the customer's point of view can provide more value to the product being offered (Adinugroho, 2002). One of the important factors that make consumers satisfied is quality (Private, 1998). Whether or not the quality depends on the interaction of the suit provider and the customer, because this is an important factor that determines customer satisfaction.

According to Rangkuti (2006) "Service quality is influenced by two variables, namely the perceived service (persieved service) and the expected service (expected service)". When the perceived service is smaller than expected, customers are not interested in the service provider concerned. Meanwhile, if what happens is if the perceived service is greater than expected, there is a possibility that customers will use the service provider again. Therefore, whether the quality of service is good or not depends on the ability of service providers to meet customer expectations.

The concept of service quality is defined as a form of evaluation of activities and strategies in terms of services relatedto products, services, people, processes and the environment, so this study adopts the dimensionalization of service quality in the research of Roth & Jackson III (1995).

Service quality for service companies is very important, because consumer interactions are very close to various service activities provided by business people. Parasuraman et al (1990), Zeithaml and Bitner (2002) explain that service quality is the main form of customer satisfaction and customer loyalty. As a study conducted by Bayu Fajarianto, et al, (2013); Rizal, Alimuddin et al (2013) who explain that satisfaction can be influenced by service quality.Then the Fony Pangandaheng (2015) study also examines the effect of service quality on satisfaction and its impact on customer loyalty states that service quality has a positive and significant effect on customer satisfaction. Based on the description above, the hypotheses proposed in this study are: **H2: Service quality has a positive effect on customer satisfaction**

The Effect of Value Perceptions (Perceived Value) on Satisfaction

Zeithaml (1988) states that consumer perceived value is the overall consumer assessment of the usefulness of a product (goods or services) for what the product receives and provides. Kuo, et al. (2009) define customer value perceptions from the perspectives of money, quality, benefits, and social psychology. Then Flint, et al (2002) suggested that perceived value is a consumer's assessment of the value created for them by a supplier that provides a transaction between all the associated benefits and tradeoffs in a specific use situation.

Perceived value is not only a long-term determinant in maintaining long-term customer relationships, but also plays a key role in influencing purchase intentions (Chang and Chen, 2012). According to Sweeney and Soutar (2001), perceived value consists of 4 dimensions, namely:

1) Emotional value
   Namely the utility that comes from feeling or affective / positive emotions arising from the product.
2) Social value
   Namely the utility obtained from the product's ability to enhance the consumer's social self-concept.
3) Quality performance
   Namely obtained from perceptions of expected quality and performance.
4) Price / value for money

Namely the utility of the product due to the reduction of short-term and long-term costs.

Measurement of perceived value is based on indicators from Kuo, et al. (2009) which include:

1) Feeling comfortable with the company

2) Make everyone proud to be associated with the company or be the person who buys goods or services from the company.

3) The company can always meet consumer expectations

4) The company always works professionally

The perception of value is how the organization is perceived by consumers by considering the benefits obtained from the company or product consumed and the sacrifices that have been issued. Sacrifices in the form of material and immaterial, including psychological and sociological sacrifices. Furthermore, the results of a study by Yuniarti and Gunistiyo (2009) which examined customers at the Tegal Indonesian Restaurant, proved that the perception of value and image had a positive effect on customer satisfaction. This study is also supported by Mohamad Iqbal's (2008) research which proves that perceived value has a positive effect on consumer satisfaction. Furthermore, the study of Naili Farida and Elia Ardyana (2018) also proves that perceived value can have a positive impact on satisfaction. Based on the description above, the hypotheses proposed in this study are: **H3: Perceived Value has a positive effect on customer satisfaction**

The Influence of Corporate Image on Relational Commitment

Relational commitment is the determination of two or more people / entities to bind themselves to a formal or informal agreement (written or unwritten) to establish a relationship (Alimuddin-Rizal, 2010). Meanwhile, corporate image is how an organization is perceived by a person in terms of its reputation, professionalism and the seriousness of the organization to provide what is needed and desired by its customers. Various studies have examined the relationship between image and relational commitment, as well as customer loyalty as a study conducted by Naili and Elia (2018), which proves that to create long-term relationship values including customer loyalty and relational commitment can be created by Citra good company. The Wei-Ming Ou study, 2014 which explains that there are many variables that can be antecedents and consequences of relational commitment such as service quality, perceived value, company image, trust and satisfaction which are proven to positively affect relational commitment. Thus, the following hypothesis can be proposed: **H 4: Corporate Image has a positive effect on Relational Commitment**

Effect of Service Quality on Relational Commitment

Commitment Various studies examining service quality and perceived value prove that service quality and perceived value can influence other consequent variables such as satisfaction, loyalty and relational commitment. The influence is positive. Sugito's study (2013) proves that service quality and perceived value have a significant and positive effect on customer satisfaction and relational commitment. RA.Marlien et al (2014) who examined the quality of Puskesmas services on satisfaction and relational commitment also proved that service quality had a positive impact on relationship satisfaction and commitment. This study is also supported by the results of Luciyana's (2016) research which examines the effect of service quality, perceived value on long-term relationships, proving that the better the quality of service, the better customer relationship orientation will be. Based on these empirical studies, this study

also hypothesized as follows: H5: Service Quality has a positive effect on Relational Commitment The Effect of Value Perceptions on Relational Commitment Perception of value as a consumer association of goods and or services and the companies that have a relationship with them. If, consumers think that the value of the company is good, it will have an impact on the better commitment of service users or buyers of certain products to the company. Various studies examining consumer value perceptions such as studies conducted by Yoon et al. (1993) confirmed that the positive role of corporate reputation is similar to brand equity or consumer value perceptions, especially in identifying the identity of a reputable organization / company. Previous studies have also stated that positive corporate reputation, emotional attractiveness (trust, perceived value, image) and intention to buy are closely related to customer relationship commitment (Abratt and Mofokeng, 2001; Balmer and Wilson, 1998; Dibb and Simkin, 1993; Dodds et al., 1991; Dowling, 2004; Grewal et al., 1998; Nguyen and Leblanc, 2001) Therefore, in this study the following hypotheses are proposed: **H6: Perceived Value has a positive effect on Relational Commitment**

**The Effect of Satisfaction on Relational Commitment**

According to Kotler and Armstrong (2008), satisfaction is a person's perception of the performance of a product, service or something that can be evaluated as a whole, whether the expectations of the object meet or do not meet expectations. If the performance of the product (goods or services) does not meet expectations, the customer will feel disappointed, but if the product performance is in accordance with expectations, the customer will be satisfied.

Satisfaction is a comprehensive evaluation of an object that has been purchased or that someone has consumed to meet their needs (Oliver, 1999). Furthermore, Subagio and Saputra (2012) explain that satisfaction is the level of a person's feelings after comparing the performance or results he feels with his expectations. So, the level of satisfaction is a function of the difference between perceived performance and expectations (Kotler & Garry, 2008). Kaur and Negi (2010) state that customer satisfaction is a measure of how the products and services provided by a company meet or exceed customer expectations.

In competitive markets where businesses compete for customers, customer satisfaction is seen as a key differentiator and is increasingly becoming a key element of business strategy (Kaur and Negi, 2010). Thus, satisfaction is the main result of marketing activities and serves as a linking process culminating in purchasing and consumption with post-purchase phenomena such as changing attitudes, repurchasing, and relational commitment (Kaur and Negi, 2010).Satisfaction is a consequence of a comprehensive evaluation from consumers of goods and or services that have been consumed by someone, if the evaluation is good then that person will be satisfied and vice versa. Oliver 1997, stated that satisfaction is a determining variable for the continuation of the next relationship between consumers and producers. As in studies conducted by (Anderson and Srinivasan, 2003; Chen and Mau, 2009; De Ruyter et al., 2001; Hennig-Thuran et al., 2002; Lovblad et al., 2012; Moliner et al., 2007; Morgan and Hunt, 1994; Ou et al., 2012; 2011; Wong and Sohal, 2002, Rizal, Alimuddin et al, 2013), proving that many variables are antecedents of one-of-a-kind relational commitment is customer satisfaction. Based on the description above, the hypotheses proposed in this study are:

H7: Claims Satisfaction has a positive effect on Relational Commitment

This research framework illustrates the effect of three independent variables, namely brand image, service quality, and perceived value on the dependent variable, namely relational commitment through the mediating variable (intervening), namely customer satisfaction. Based on the development of hypotheses and reviewing previous research, the following framework can be formulated.
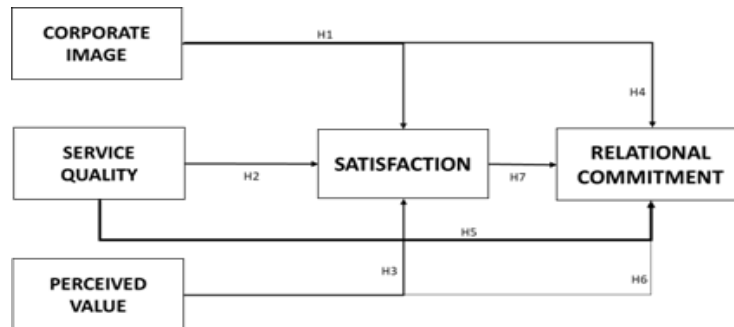
Figure 1. Graphic Research Model
Source: Researcher Data, 2020

2. RESEARCH METHODS

The population in the study were all people who received compensation who made transactions at the representative office of PT Asuransi Jasa Semarang in 2019. Meanwhile, the sampling technique in this study is purposive sampling, namely recipients of compensation or those who are filing insurance claims at Jasa Raharja Insurance Representatives from November to December 2019, with a total of 100 respondents.

Operationalization of Variables

The variables and indicators used in this study are based on various previous studies, which were elaborated for this study, which are as follows:

1. Company image is the perception of an organization that is recorded in the memory of consumers and works as a filter that affects the perception of the company. Image shows the impression of an object on another object which is formed by processing information at any time from other objects that are formed by processing information at any time from various reliable sources, with 8 (eight) indicators (Webster and Keller, 2004; Davis, et al, 2009; Harrison, 1995; Davis, et al, 2009, Safitri, 2016)

2. Service Quality is the organization's ability to meet or exceed customer expectations of the overall service provided, with 22 (twenty two) indicators (Parasuraman et al., 1988)

3. Value perception is a description of a company or a product (goods / services) which consists of the perspective of sacrifice, benefits, quality, professionalism and social psychology perceived by other parties with 4 (four) indicators (Kuo, et al, 2009)

4. Satisfaction is a measure of how the products and services provided by the company meet customer feelings or exceed customer expectations, with 4 (four) indicators (Russell, 1980; Oliver, 1997; Kaur and Negi, 2010).

5. Relational Commitment is a pledge / promise of the two related parties to collaborate continuously, either implicitly or explicitly. Or, it can also be interpreted as an agreement between two or more people / entities to bind themselves in a relationship and strive to maintain, develop this relationship for a long time (Alimuddin-Rizal, 2010), with 7 (seven) indicators elaborated from (Alimuddin-Rizal, 2010; Anderson & Weitz 1992; Morgan and Hunt, 1994; Dweyr, et al 987; Prittchard 1999).

Method of collecting data

The method of collecting data in this study using a questionnaire. The questionnaire was given directly to the respondents.

Analysis Plan

Descriptive Analysis

Descriptive analysis is used in this study to provide an overview or description of the research variables. This study uses a frequency distribution table that shows the theoretical range, actual range, mean value, and standard deviation (Ghozali, 2011).

Instrument Test

The data quality test is intended to determine the level of consistency and accuracy of the data collected from the use of research instruments. Testing of data quality is done by testing the validity and reliability.

Multiple Regression Analysis

Multiple linear regression is a linear regression model in which the dependent variable is a linear function of several independent variables. Multiple linear regression is useful for examining the effect of several correlating variables with the tested variable.

The regression equation used is as follows:

$$Y1 = \alpha + \beta1x1 + \beta2x2 + \beta3X3 + \varepsilon1\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots(1)$$

$$Y2 = \alpha + \beta4x1 + \beta5x2 + \beta6X3 + \beta7Y1 + \varepsilon2\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots.(2)$$

Information :

Y1 = Satisfaction

Y2 = Relational Commitment

X1 = Company Image

X2 = Service Quality

X3 = Perceived Value

α = Constanta

β1-7 = regression coefficient of each variable

e = standard error

The technique used to analyze the data is descriptive qualitative, namely the technique of analyzing which is done by using descriptions of sentences to describe the phenomenon under

study. The purpose of research using descriptive qualitative is to reveal facts, circumstances, phenomena, variables and circumstances that occur when the research is running and present it as it is.

3. RESULTS & DISCUSSION

Respondent Description

Respondents of this study were recipients of compensation (claims) from Jasa Raharja insurance in Semarang representatives who were studied during November - December 2019, the number was 100 people. Based on statistical data, it is known that the largest number of respondents in this study were male, amounting to 79 respondents and the rest were female (21 respondents). When viewed by age, 34 respondents were less than 30 years old, 23 people 30 to 39 years old, 24 people 40 to 49 years old and the rest 50 years and over were 19 respondents.

Furthermore, the claimants who were respondents in this study could be categorized based on the latest education, namely those who were high school and below were 64 people while higher education D3 and S1 were 36 respondents. Meanwhile, seen from the classification of claims status, there are 34 people who take care of their own insurance claims and 66 respondents who manage claims for their families. For the classification based on education as much as 52 percent are students and university students, 37 percent are private employees and the rest are civil servants, the TNI and Polri as well as entrepreneurs.

Because Jasa Raharja's insurance claims are related to accidents, the classification is divided into 3 (three) types according to the provisions of Law No. 33 and 34 of 1964, namely Accidents due to public transportation (36), private transportation (38) and pedestrians (hit) as many as 26 people.

Then the classification based on the claim category (compensation given) is death as much as 23%, wound care 54% and permanent disability as much as 23% of the 100 respondents studied. Furthermore, the characteristics of respondents based on when the accident occurred were classified into 3 (three) categories, namely less than 1 month as many as 39 respondents, between 1 to 3 months as many as 47 respondents, and more than 3 months as many as 14 respondents.

Instrument Testing

The validity test is used to test the extent to which the accuracy of the measuring instrument can reveal the concept of the symptoms / events being measured. Factor analysis can be performed if the KMO-MSA value is> 0.5, on the other hand, if KMO-MSA <0.5, the factor analysis cannot be performed. Furthermore, to find out whether an indicator is valid or not through the loading factor value, if the loading factor value is <0.4 then the item in question is invalid, and if the loading factor value> 0.4 then the item in question is valid.

Table 1. Validity Test

Indikator	KMO	KMO	Loading Factor	Explanation
Validity Test				
Corporate Image				
X1.1			.822	Valid
X1.2			.769	Valid
X1.3			.785	Valid
X1.4	0,857	sufficient sample	.739	Valid
X1.5			.647	Valid
X1.6			.852	Valid
X1.7			.819	Valid
X1.8			.706	Valid
Service Quality				
X2.1			.428	Valid
X2.2				UnValid
X2.3			.532	Valid
X2.4			.675	Valid
X2.5			.508	Valid
X2.6			.548	Valid
X2.7			.702	Valid
X2.8			.602	Valid
X2.9			.555	Valid
X2.10			.646	Valid
X2.11	0,844	sufficient sample	.750	Valid
X2.12			.666	Valid
X2.13			.682	Valid
X2.14			.548	Valid
X2.15			.584	Valid
X2.16			.479	Valid
X2.17			.735	Valid
X2.18			.731	Valid
X2.19			.677	Valid
X2.20			.686	Valid
X2.21			.513	Valid
X2.22			.607	Valid
Perceived Value				
X3.1			0,785	Valid
X3.2	0.752	sufficient sample	0,768	Valid
X3.3			0,812	Valid
X3.4			0.726	Valid
Satisfaction				
Y1.1			0,796	Valid
Y1.2	0,695	sufficient sample	0,864	Valid
Y1.3			0,762	Valid
Y1.4			0,743	Valid
Relational Commitment				
Y2.1			.677	Valid
Y2.2			.762	Valid
Y2.3			.615	Valid
Y2.4	0.814	sufficient sample	.783	Valid
Y2.5			.741	Valid
Y2.6			.742	Valid
Y2.7			.624	Valid

Source: Primary data statistic, 2020.

From table 1, it is known that the sample in this study is sufficient because the KMO value for each variable of brand image, service quality, perceived value, customer satisfaction, and rela-

tional commitment is greater than 0.5. Furthermore, the loading factor value in table 1 shows that there is only one invalid indicator, namely the X2.2 indicator. which is an indicator of the service quality variable (X2). The loading factor value of the indicator X2.2. less than 0.4 so invalid. Therefore, a recalculation is carried out to find the results of the new validity processing as shown in table 1.

Furthermore, for other indicators of the variable Corporate Image (X1), Perceived Value (X3), Satisfaction (Y1) and Relational Commitment (Y2) all indicators are greater than 0.4 meaning that all of them are valid. So then it can be interpreted that all indicators are valid measuring devices to measure each variable to be tested, then a reliability test is carried out.

Reliability Test

The reliability test is carried out by using the Cronbach Alpha test, if the Cronbach alpha value > 0.7 (Ghozali, 2015), then the reliability of the research instrument is sufficient or it can be said to be reliable (reliable). Reliability test results on the variables of corporate image, service quality, perceived value, satisfaction, and relational commitment are in table 2 below:

Table 2. Reliability Test Results

Variabel	Cronbach Alpha	Cut of Value	Explanation
Company image	0,897		Reliabel
Service Quality	0,914		Reliabel
Perceived Value	0,774	0,7	Reliabel
Satisfaction	0,780		Reliabel
Relational Commitment	0,831		Reliabel

Source: Primary data processed, 2020.

Testing Models and Hypotheses

The analytical tool used in this test using multiple regression test and Sobel Test (Mediating Test). This study tested two regression equations with the following results:

Table 3. Results of Regression Analysis

Model	R^2Adjusted Test	ANOVA Test		t-Test			Explanation
		F	Sig.	Var	B	Sig.	
Regression Model 1 (Y1=Satisfaction) $Y=\alpha_1+\beta_1X_1+\beta_2X_2+\beta_3X_3 + e_1$	0,424	25.268	0,000	X1	.265	.041	The hypothesis is not rejected
				X2	.185	.037	The hypothesis is not rejected
				X3	.319	.013	The hypothesis is not rejected
Regression Model 2 (Y2=Relational Commitment) $Y=\alpha_1+\beta_4X_1+\beta_5X_2+\beta_6X_3 + \beta_7Y_1 + e_2$	0.621	41.594	0,000	X1	-.083	.434	The hypothesis is rejected
				X2	.064	.381	The hypothesis is rejected
				X3	-.048	.648	The hypothesis is rejected
				Y1	.843	.000	The hypothesis is not rejected

Source: Primary data processed, 2020.

Model Test - Coefficient of Determination

The results of the test of determination in the regression model I obtained Adjusted R2 = 0.424 or 42.4%, this means that the independent variables of company image, service quality, and perceived value in influencing customer satisfaction are 42.4% while the remaining 57.6% (100% - 42.4%) influenced by other variables outside the model. This regression equation model is still not good because the value of Adjusted R2 Square is below 0.5 (50%). Meanwhile, simultaneously this model is declared significant to affect satisfaction (significant F test).

The results of the second regression model determination test showed that the value of Adjusted R2 Square was 0.621. This shows the magnitude of the ability to explain the antecedent variables of research model II: company image, service quality and perceived value and satisfaction with relational commitment of 62.1% while the remaining 27.9% (100% - 62.1%) is explained by variables. -Other variables that can affect relational commitment. Meanwhile, based on the Anova Test (F-Test) the influence of these antecedent variables simultaneously (together) or the effect is significant simultaneously in influencing relational commitment (significant F test). So based on these two tests, regression models I and II in this study are fit.

Hypothesis Test (t test)

The t test was used to partially test and analyze the effect of each antecedent and consequent variable.

1. The first hypothesis is that company image has a positive effect on accepted satisfaction, because the significance value is smaller than the predetermined α of 5%, (0.041 <0.05) The hypothesis is accepted.

2. The second hypothesis is that service quality has a positive effect on accepted satisfaction. Significance value 0.037 <0.05. The hypothesis is accepted.

3. The third hypothesis is that perceived value has a positive effect on customer satisfaction is accepted, the significance value is 0.013 <0.05, the hypothesis is accepted.

4. From table 3, in model II it can be seen that the fourth hypothesis, five and six, is rejected because the significance value is greater than 0.05. Only one hypothesis is accepted, namely hypothesis 7 which states that satisfaction affects relational commitment because the significance value is smaller than the specified alpha (0.000 <0.05).

Discussion

The Influence of Company Image on Satisfaction

The results of this regression test indicate that company image has a significant effect on the satisfaction of PT. Asuransi Jasa Raharja, Semarang representative. This is indicated by a significance value that is smaller than the value of α = 0.05 (0.041 <0.05), with a coefficient value of 0.265 and is positive. This shows that the company image has a positive direction towards satisfaction. This result means that the corporate image variable has a significant effect on satisfaction at the 5% significance level. This is supported by the respondents' responses to this variable indicator, the most frequently chosen by respondents is agree, which means that respondents agree that the statement indicators on the company image (popular, reputable companies, maintain good relations with claimants) Claimants believe in the reliability of the company, the company provides quality service with high standards consistently when com-

pared to competing companies, customers and prospective customers have more respect for the company when compared to other companies, the company has long experience in doing business with customers). These results support the study conducted by Ene and Ozkaya (2014).

The Effect of Service Quality on Satisfaction

The results of this regression statistical test indicate that service quality has a significant effect on customer satisfaction at PT. Asuransi Jasa Raharja Semarang branch. This is indicated by a significance value smaller than the value of $\alpha = 0.05$ (0.0185 <0.05), then seen in the coefficient degree value (0.185) shows that service quality has a positive direction towards customer satisfaction. This result means that service quality has a positive value and has a significant effect on customer satisfaction. These results are also supported by the frequency of respondents' answers about service quality variables where the answer most often chosen by respondents is agree, which means that respondents agree that the service quality indicators in this study (employees who are neat, are sympathetic to customers (claimants), correct service delivery, trusted employees, understanding the specific needs of the customer / claimant) can affect the level of customer / claimant satisfaction. So these results prove that the second hypothesis in this study which states that service quality has a positive effect on accepted satisfaction. Then the better the quality of service provided by the company to customers, the higher the level of satisfaction. The results of this study are supported by previous research conducted by Parasuraman (1994); RA.Marlien, et al, 2014; Bayu Fajarianto et al (2013) and Fony Pangandaheng (2015) which state that service quality has a positive and significant effect on satisfaction.

The Effect of Perceived Value on Customer Satisfaction

The results of this regression statistical test indicate that perceived value has a significant effect on customer satisfaction at PT. Asuransi Jasa Raharja Semarang branch. This is indicated by a significance value smaller than the value of $\alpha = 0.05$ (0.013 <0.05), then seen in the coefficient degree value (0.319) shows that the perceived value has a positive direction towards satisfaction. This means that perceived value has a positive value and has a significant effect on satisfaction. This result is also supported by the respondent's answer about the value perception variable where the answer most often chosen by the respondent is agree, which means that the respondent agrees that the indicators of perceived value in this study (claimants get good service compared to the sacrifices incurred by the claimants). These results prove that the better the perceived value that the company gives to beneficiaries or customers, the greater the satisfaction level of the claimants. The results of this study support studies conducted by Yuniarti and Gunistiyo (2009), Mohamad Iqbal (2008), which prove that perceived value has a positive effect on satisfaction.

Results of the Empirical Model II Statistical Test

The results of statistical tests with regression analysis (table 3) show that the Company Image, Service Quality and Value Perception do not significantly affect Relational Commitment. In model II, only satisfaction has a significant effect on relational commitment, with a beta coefficient value of (0.843). The results of this statistic are also supported by the Mediation Test which is carried out using the Sobel Test, which shows that all the results of the indirect effect

of each variable are Corporate Image, Service Quality and Perception. The significance value is 0.000 <0.05. These results can be interpreted that satisfaction fully mediates between the influence of these variables on Relational Commitment.

So to create and build a claimant's Relational Commitment, Jasa Raharja's insurance company must be able to achieve the satisfaction of these claimants when receiving company services, a good corporate image and building a positive perception of value. The results of this study are in line with the studies conducted by R.A. Marlien et al (2014); Hatane Samuel and Foedjiawati (2005), Azizah and Widyastuti (2013) which state that customer satisfaction has a positive and significant effect on relational commitment.

4. CONCLUSION & SUGGESTION

Conclusion

1. This study has obtained the results that in the two proposed models, the first model consists of 3 (three) hypotheses, the three hypotheses are accepted (not rejected). While for model II, there are three hypotheses that are rejected and only one hypothesis is accepted.

2. The first model proves that to create claims satisfaction can be obtained from a good corporate image, excellent service quality and a positive perception of value to the company.

3. Model II proves that satisfaction significantly affects relational commitment in a positive direction. Meanwhile, the hypothesis that tests the direct effect of corporate image, service quality and perceived value on relational commitment is not significant. This result is corroborated by the results of the indirect effect test, proving that the indirect effect of the three variables is significant, so statistically it can be concluded that satisfaction is the variable that mediates the relationship between the variables of corporate image, service quality and perceived value.

4. So, overall the results of this study prove that to create relational commitment, it is necessary to build the satisfaction of the claimants. Meanwhile, this satisfaction also needs to build a good corporate image, excellent service quality and a good value perception in the eyes of the claimants.

Theoretical Implications

The results of this study have supported various previous studies related to the effect of corporate image, service quality and perceived value on satisfaction, and their impact on relational commitment. Like a study conducted by RA Marlien et al (2014), Rahmawati, Evi & Sanaji. (2015); Krishna Moorthy, (2018); Ene, S.and Özkaya, B., (2014); Hung-Che Wu, 2014 and supports previous theories and research on satisfaction and loyalty (Dick and Basu, 1994; Oliver, 1998), about relational commitment by Morgan and Hunt (1994) and Alimuddin Rizal (2010) about The Commitment-Trust Theory.

Managerial Implications

Managerially, the results of this study corroborate the various research findings conducted by the head office regarding the claims satisfaction index. In practical terms it can be explained that the Jasa Raharja insurance company as an accident insurance company that has a monopoly on loss insurance due to transportation accidents needs to maintain the satisfaction of the

claimants (people who receive compensation) by maintaining excellent service quality, company image and perceived value of the company. Management must continue to maintain harmonious relationships with its various stakeholders, both for claimants or users of roads, sea and air transportation and other business partners (such as hospitals, transportation companies and other partners). This can be synergized with PT Jasa Raharja's slogan, namely PRIME (Proactive, Friendly, Sincere, Easy, Empathic).

Research Limitations

The limitations of this study include:

1. The research results obtained are only for the scope of PT. Asuransi Jasa Raharja, Semarang branch, because between companies provides different experiences for their claimants.

2. The adjusted R square (R2) value for the first regression model (brand image, service quality, and perceived value on customer satisfaction) is 0.424 and for the second regression model (customer satisfaction on relational commitment) is 0.621. This value means that there are many other variables that affect claim satisfaction and relational commitment.

Further Research Recommendations

The five variables and indicators in this study can also be used to identify and solve research problems in other service companies, not limited to insurance service companies, which means that the five variables in this study are very flexible when used in solving problems with other companies in accordance with the conditions. existing in the company.

It is necessary to add other variables that can increase the ability to explain antecedent or independent variables in similar studies, such as variables of product knowledge, past experience, product / company information (product knowledge, prior experience, product or corporate information).

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