

BAB IV

HASIL PENELITIAN

4.1. Pendahuluan

Analisis data merupakan bagian paling penting dari suatu penelitian, karena pada bagian inilah diungkapkan hasil-hasil penelitian yang dapat merupakan pengukuhan pendapat, rumusan-rumusan yang telah ada tetapi juga dapat merupakan pengembangan dari hasil-hasil penelitian yang telah lalu dimana hasil-hasil tersebut dapat bertahan, berkembang atau runtuh karena penemuan-penemuan terakhir.

Setiap data hasil dari suatu penelitian yang telah dikumpulkan agar dapat ditarik kesimpulan maka diperlukan penganalisaan data. Dalam buku Metode Riset dan Aplikasinya dalam Pemasaran (Supranto, 1994), disebutkan analisis data adalah sebagai berikut :

1. Menguraikan/memecahkan suatu keseluruhan menjadi bagian-bagian atau komponen-komponen yang lebih kecil agar dapat :
 - a. Mengetahui komponen yang menonjol
 - b. Membandingkan antar komponen yang satu dengan komponen yang lainnya.
 - c. Membandingkan salah satu atau beberapa komponen lainnya.

2. Memperkirakan/memperhitungkan besarnya pengaruh secara kuantitatif dari perubahan suatu atau beberapa kejadian terhadap suatu kejadian lainnya.

Sedangkan tujuan analisis data dalam penelitian adalah menyempitkan atau membatasi penemuan-penemuan hingga menjadi suatu data yang teratur dan tersusun serta lebih dapat memberikan arti. Proses analisis merupakan usaha menemukan jawaban atas pertanyaan perihal rumusan dan hal-hal yang diperoleh dalam penelitian (Marzuki, 1982).

Dengan dasar pengertian-pengertian tersebut diatas, maka dapat memberikan jalan pengarahannya di dalam analisis data sehingga dapat diperoleh suatu gambaran dalam menentukan suatu kesimpulan. Sebanyak 100 nasabah asuransi kendaraan bermotor di wilayah Yogyakarta terpilih menjadi sampel, dari informasi yang diberikan dapat diketahui profil nasabah mayoritas pria adalah sebanyak 61%, berusia sekitar 25-50 tahun adalah 45%, bekerja sebagai pegawai swasta adalah 39% dan wiraswasta adalah 41%. Diketahui juga mayoritas nasabah sudah menikah adalah sebanyak 67%, berpendidikan sarjana adalah 41% dan berpenghasilan antara dua juta lima ratus ribu rupiah sampai dengan lima juta rupiah adalah 51%.

Dominasi tersebut merupakan segmentasi nasabah perusahaan asuransi yang telah terbentuk, oleh karenanya pihak asuransi harus menyesuaikan dengan cara memberikan jenis jasa dan cara pelayanan yang sesuai karakteristik tersebut.

Tabel 4.1
Profil Nasabah Asuransi Kendaraan Bermotor

Profil	Kelompok	Frek.	% Frek.
Umur	< 25 th	24	24.0
	25 - 50 th	<u>45</u>	<u>45.0</u>
	> 50 th	31	31.0
	Total	100	100.0
Jenis Kelamin	Pria	61	<u>61.0</u>
	Wanita	39	39.0
	Total	100	100.0
Pekerjaan	PNS/TNI/POLRI	20	20.0
	P. Swasta	39	39.0
	Wiraswasta	<u>41</u>	<u>41.0</u>
	Total	100	100.0
Status Perkawinan	Belum Kawin	33	33.0
	Kawin	<u>67</u>	<u>67.0</u>
	Total	100	100.0
Pendidikan	D3	27	27.0
	Sarjana (S1)	<u>41</u>	<u>41.0</u>
	Sarjana (S2)	32	32.0
	Total	100	100.0
Penghasilan	> 1.000.000 - 2.500.000	19	19.0
	>2.500.000 - 5.000.000	<u>51</u>	<u>51.0</u>
	> 5.000.000	30	30.0
	Total	100	100.0

4.2. Pengujian Instrumen

Penggunaan kuesioner sebagai instrumen pengumpul data sangat membantu dalam mempercepat dan memudahkan proses pengambilan data, namun juga membuka peluang terjadinya bias informasi bila tidak mampu mengungkap pendapat responden sesuai indikatornya. Hasil pengujian terhadap instrumen menunjukkan semua item dalam kuesioner mempunyai nilai koefisien

korelasi lebih dari r_{tabel} (0.239) sehingga dinyatakan valid (Sutrisno Hadi, 1991), demikian juga dengan hasil uji reliabilitasnya mempunyai nilai lebih dari r_{tabel} sehingga dinyatakan reliabel, lihat tabel 4.2. Karena sudah valid dan reliabel maka tidak ada bias informasi dalam data yang dikumpulkan, sehingga tidak perlu dilakukan perbaikan terhadap kuesioner.

Tabel 4.2
Hasil Uji Validitas dan Reliabilitas

Variabel	Alpha	Item	r-xy	r _{tab}	Keterangan
Kualitas	0.7843 (reliabel)	1	0.6648	0.239	Valid
		2	0.6648	0.239	Valid
Kepuasan	0.7297 (reliabel)	1	0.5756	0.239	Valid
		2	0.5756	0.239	Valid
Kepercayaan	0.7448 (reliabel)	1	0.5989	0.239	Valid
		2	0.5989	0.239	Valid
Rekomendasi Dan Minat Beli	0.7402 (reliabel)	1	0.4161	0.239	Valid
		2	0.4528	0.239	Valid
		3	0.6025	0.239	Valid
		4	0.4880	0.239	Valid

Sumber : hasil pengujian data primer

4.3. Analisis Deskriptif

Gambaran respon nasabah asuransi kendaraan bermotor terhadap Kualitas, Kepercayaan dan Kepuasan Perusahaan dapat dilihat dari deskripsi data yang diberikannya. Diketahui pada ketiga respon tersebut nasabah memberikan penilaian lebih dari tiga pada skala 1 (terendah) sampai 5 (tertinggi) sehingga masuk dalam kategori sedang dan tinggi. Lihat tabel 4.4.

Tabel 4.3
Batas Kategori

No	Interval	Kategori
1	1.00 – 2.33	Rendah
2	> 2.33 – 3.66	Sedang
3	> 3.66 – 5.00	Tinggi

Tabel 4.4
Tanggapan Nasabah terhadap Perusahaan dan Agen

Variabel	Perusahaan		Agen	
	Means	Kategori	Means	Kategori
Kualitas Perusahaan	3.63	Sedang	3.04	Sedang
Kepercayaan Perusahaan	3.77	Tinggi	3.41	Sedang
Kepuasan Perusahaan	3.74	Tinggi	3.38	Sedang

Terlihat pada tabel 4.4, kepercayaan dan kepuasan nasabah tergolong tinggi, berarti nasabah percaya kepada perusahaan, dan merasa puas. Namun berbeda tanggapannya terhadap kualitas perusahaan karena baru mencapai taraf sedang, berarti nasabah belum merasa puas dengan kualitas perusahaan. Sedangkan tanggapan terhadap agen semuanya masuk kategori sedang, berarti nasabah menilai agen perusahaan masih belum bisa menangani mereka dengan baik.

Meskipun tanggapan terhadap perusahaan bervariasi dari sedang sampai tinggi, namun nasabah tetap memberikan rekomendasi kepada pihak lain untuk menggunakan asuransi atau agen yang digunakannya, hal ini dijelaskan oleh skor

rekomendasi yang masuk kategori tinggi (lihat tabel 4.5). Sedangkan rencana menggunakan kembali dimasa mendatang masih belum bisa dipastikan karena jawabannya tergolong sedang, namun terhadap agennya kemungkinan besar akan tetap menggunakannya dimasa mendatang karena jawabannya tergolong tinggi.

Tabel 4.5
Rekomendasi kepada Pihak Lain

Variabel	Perusahaan		Agen	
	Means	Kategori	Means	Kategori
Rekomendasi 1	3.81	Tinggi	3.63	Tinggi
Rekomendasi 2	3.95	Tinggi	3.60	Tinggi
Minat Membeli Kembali	3.04	Sedang	3.67	Tinggi

4.4. Analisis Regresi

Pengaruh kualitas pelayanan, kepuasan dan kepercayaan terhadap pembentukan perilaku konsumen meliputi rekomendasi kepada orang lain dan pembelian ulang diketahui melalui uji regresi yang hasilnya dipaparkan dalam bentuk:

1. Koefisien korelasi yang menjelaskan besarnya hubungan semua variabel independen terhadap variabel dependen.
2. Koefisien determinasi yang menjelaskan besarnya pengaruh variabel independen kepada variabel dependen dalam prosentase.
3. Persamaan garis lurus atau persamaan regresi yang menjelaskan pengaruh variabel independen terhadap variabel dependen dalam bentuk persamaan garis.

Hasil dari perhitungan regresi diringkas pada tabel 4.6 dan 4.7.

Tabel 4.6
Hasil Pengujian Regresi pada Perusahaan

Dependen	Model	Variabel	β	T_{hit}	p	R (R ²)	F (p)
RC1	1	Konstan	1.528	3.791	.000s	0.518 (0.269)	11.764 (0.000)
		CQ	0.191	2.541	.013s		
		CT	0.224	2.711	.008s		
		CS	0.198	2.572	.012s		
	2	Konstan	1.104	2.439	.017s	0.613 (0.376)	7.912 (0.000)
		CQ	-1.084	-2.597	.011s		
		CT	1.552	3.724	.000s		
		CS	1.639	3.651	.000s		
		CQ.CS	.241	2.291	.024s		
		CQ.CT	.186	2.001	.048s		
		CS.CT	-.013	-.139	.890ns		
		CQ.CS.CT	-1.461	-3.248	.002s		
RC2	1	Konstan	1.754	4.247	.000s	0.497 (0.247)	10.499 (0.000)
		CQ	.208	2.693	.008s		
		CT	.189	2.225	.028s		
		CS	.195	2.476	.015s		
	2	Konstan	2.120	4.399	.000s	0.553 (0.305)	5.780 (0.000)
		CQ	.951	2.140	.035s		
		CT	-.601	-1.354	.179ns		
		CS	-.669	-1.401	.165ns		
		CQ.CS	-.233	-2.088	.040s		
		CQ.CT	-.138	-1.394	.167ns		
		CS.CT	.031	.319	.750ns		
		CQ.CS.CT	.880	1.838	.069s		
RPI	1	Konstan	1.796	4.738	.000s	0.482 (0.232)	9.670 (0.000)
		CQ	.156	2.207	.030s		
		CT	.226	2.910	.004s		
		CS	.121	1.671	.098s		
	2	Konstan	1.755	3.841	.000s	0.494 (0.244)	4.232 (0.000)
		CQ	.076	.181	.857ns		
		CT	.317	.754	.453ns		
		CS	.218	.482	.631ns		
		CQ.CS	-.027	-.251	.802ns		
		CQ.CT	.108	1.148	.254ns		
		CS.CT	-.057	-.609	.544ns		
		CQ.CS.CT	-.105	-.232	.817ns		

Sumber : Data diolah dalam lampiran

Tabel 4.7
Hasil Pengujian Regresi pada Agen

Dependen	Model	Variabel	β	T_{hit}	p	R (R ²)	F (p)
RA1	1	Konstan	2.032	5.222	.000s	0.451 (0.204)	8.190 (0.000)
		AQ	-.034	-.569	.571ns		
		AT	.300	3.888	.000s		
		AS	.201	2.644	.010s		
	2	Konstan	1.708	4.020	.000s	0.562 (0.315)	(0.000)
		AQ	1.110	2.790	.006s		
		AT	-.753	-1.866	.065ns		
		AS	-.975	-2.337	.022s		
		AQ.AS	-.018	-.203	.840ns		
		AQ.AT	.162	2.100	.038s		
		AS.AT	.027	.265	.792ns		
		AQ.AS.AT	1.115	2.682	.009s		
RA2	1	Konstan	2.283	6.325	.000s	0.431 (0.185)	7.286 (0.000)
		AQ	-.054	-.966	.336ns		
		AT	.259	3.616	.000s		
		AS	.177	2.508	.014s		
	2	Konstan	1.870	4.565	.000s	0.493 (0.243)	4.211 (0.000)
		AQ	-.259	-.676	.501ns		
		AT	.552	1.418	.160ns		
		AS	.428	1.063	.290ns		
		AQ.AS	.198	2.339	.021s		
		AQ.AT	.048	.640	.524ns		
		AS.AT	-.001	-.009	.993ns		
		AQ.AS.AT	-.293	-.731	.467ns		
RPI	1	Konstan	3.808	9.582	.000s	0.121 (0.015)	0.476 (0.700)
		AQ	.002	.031	.976ns		
		AT	.043	.546	.586ns		
		AS	-.086	-1.107	.271ns		
	2	Konstan	3.713	8.173	.000s	0.267 (0.071)	1.006 (0.432)
		AQ	.806	1.894	.061ns		
		AT	-.722	-1.673	.098ns		
		AS	-.925	-2.074	.041s		
		AQ.AS	-.074	-.785	.434ns		
		AQ.AT	.108	1.311	.193ns		
		AS.AT	.014	.134	.893ns		
		AQ.AS.AT	.805	1.811	.073ns		

Sumber : Data diolah dalam lampiran

Keterangan :

CQ	: Kualitas Perusahaan
CT	: Kepercayaan Perusahaan
CS	: Kepuasan Perusahaan
AQ	: Kualitas Agen
AT	: Kepercayaan Agen
AS	: Kepuasan Agen
RC1 & RC2	: Rekomendasi konsumen terhadap perusahaan asuransi
RA2 & RA2	: Rekomendasi konsumen terhadap agen
RPI	: Minat konsumen untuk membeli ulang

4.4.1. Koefisien Korelasi Berganda

Diketahui pada tabel 4.6, besarnya hubungan variabel kualitas perusahaan (CQ), kepercayaan perusahaan (CT), dan kepuasan perusahaan (CS) dengan perilaku konsumen (RC1,RC2,RPI) pada perusahaan berkisar antara 0.482 sampai dengan 0.613. Hubungan ini bila dikategorikan berdasarkan klasifikasi koefisien korelasi (Suharsimi,1993) termasuk dalam klasifikasi cukup sampai tinggi.

Sedangkan dalam tabel 4.7, besarnya hubungan variabel kualitas agen (AQ), kepercayaan agen (AT), dan kepuasan agen (AS) dengan perilaku konsumen (RA1,RA2,RPI) pada agen berkisar antara 0.121 sampai 0.562.

Hubungan ini dikategorikan dalam klasifikasi sangat rendah sampai cukup.

Tabel 4.8
Klasifikasi Koefisien Korelasi

Interval	Kategori
0.00 – 0.20	Sangat rendah
> 0.20 – 0.40	Rendah
> 0.40 – 0.60	Cukup
> 0.60 – 0.80	Tinggi
> 0.80 – 1.00	Sangat tinggi

4.4.2. Koefisien Determinasi

Koefisien determinasi menunjukkan berapa persen pengaruh variabel independen secara bersama terhadap variabel dependen, atau kualitas perusahaan (CQ), kepercayaan perusahaan (CT) dan kepuasan perusahaan (CS) terhadap perilaku konsumen (RC1, RC2, RPI). Pada agen, kualitas agen (AQ), kepercayaan agen (AT) dan kepuasan agen (AS) terhadap perilaku konsumen (RA1, RA2, RPI). Koefisien determinasi merupakan kuadrat dari koefisien korelasi berganda, sehingga dengan korelasi berganda berkisar dari 0.482 sampai dengan 0.613 memberikan determinasi antara 0.232 sampai 0.376 atau 23.2 % sampai 37.6 %. Untuk hasil persamaan regresi terhadap agen, korelasi berganda berkisar dari 0.121 sampai dengan 0.562 memberikan determinasi antara 0.015 sampai 0.315 atau 1.5% sampai 31.5%.

4.4.3. Persamaan Regresi

Besarnya perubahan pada variabel dependen akibat perubahan pada variabel independen secara parsial dapat dijelaskan melalui persamaan regresi yang diperoleh. Berdasarkan tabel 4.6 dan 4.7 dapat disusun persamaan regresi dari fungsi

$$RC1 = f(CQ, CT, CS)$$

$$\text{yaitu } RC1 = 1.53 + 0.191CQ + 0.224CT + 0.198CS$$

Persamaan tersebut menjelaskan :

- Bila pihak asuransi meningkatkan satu persen kualitas perusahaannya akan memberikan dorongan kepada nasabah sebesar 0.191 satuan untuk memberikan rekomendasi kepada pihak lain menjadi nasabah asuransinya, dengan anggapan variabel kepercayaan dan kepuasan tidak mengalami perubahan.
- Peningkatan satu persen variabel Kepercayaan Perusahaan memberikan dorongan kepada nasabah sebesar 0.224 satuan untuk memberikan rekomendasi kepada pihak lain menjadi nasabah asuransinya, dengan anggapan variabel kualitas dan kepuasan tidak mengalami perubahan.
- Peningkatan satu persen variabel Kepuasan Perusahaan memberikan dorongan kepada nasabah sebesar 0.198 satuan untuk memberikan rekomendasi kepada

pihak lain untuk menjadi nasabah asuransinya, dengan anggapan variabel kualitas dan kepercayaan tidak mengalami perubahan.

Berdasarkan penjelasan tersebut dapat diketahui bahwa variabel kepercayaan perusahaan memberikan kontribusi paling besar terhadap perilaku konsumen dalam bentuk merekomendasikan kepada pihak lain untuk menggunakan asuransi yang dimiliki. Dengan cara yang sama, persamaan lainnya dibaca untuk mengetahui secara parsial bagaimana kontribusi setiap variabel independen.

Tabel 4.9
Rangkuman Persamaan Regresi pada Semua Model

Perusahaan	1	$RC1 = 1.53 + 0.191 CQ + 0.224 CT + 0.198 CS$ (sig 5%) (sig 5%) (sig 5%)
	2	$RC2 = 1.75 + 0.208 CQ + 0.189 CT + 0.195 CS$ (sig 5%) (sig 5%) (sig 5%)
	3	$RPI = 1.80 + 0.156 CQ + 0.226 CT + 0.121 CS$ (sig 5%) (sig 5%) (sig 10%)
	4	$RC1 = 1.10 - 1.08 CQ + 1.55 CT + 1.64 CS + 0.241 CQ.CS + 0.186 CQ.CT$ (sig 5%) (sig 5%) (sig 5%) (sig 5%) (sig 5%) $- 0.0128 CS.CT - 1.46 CQ.CS.CT$ (non sig) (sig 5%)
	5	$RC2 = 2.12 + 0.951 CQ - 0.601 CT - 0.669 CS - 0.233 CQ.CS - 0.138 CQ.CT$ (sig 5%) (non sig) (non sig) (sig 5%) (non sig) $+ 0.0314 CS.CT + 0.880 CQ.CS.CT$ (non sig) (sig 10%)
	6	$RPI = 1.76 + 0.076 CQ + 0.317 CT + 0.218 CS - 0.027 CQ.CS + 0.108 CQ.CT$ (non sig) (non sig) (non sig) (non sig) (non sig) $- 0.0568 CS.CT - 0.105 CQ.CS.CT$ (non sig) (non sig)

Agen	7	RA1 = 2.03 - 0.0341 AQ+ 0.300 AT + 0.201 AS (non sig) (sig 5%) (sig 5%)
	8	RA2 = 2.28 - 0.0537 AQ + 0.259 AT + 0.177 AS (non sig) (sig 5%) (sig 5%)
	9	RPI = 3.81 + 0.0019 AQ+ 0.0430 AT + 0.8595 AS (non sig) (non sig) (non sig)
	10	RA1 = 1.71 + 1.11 AQ - 0.753 AT - 0.975 AS -0.0178 AQ.AS + 0.162 AQ.AT (sig 5%) (sig 5%) (sig 5%) (non sig) (sig 5%) + 0.027 AS.AT + 1.12 AQ.AS.AT (non sig) (sig 5%)
	11	RA2 = 1.87 -0.259AQ + 0.552 AT + 0.428AS +0.198AQ.AS + 0.0476 AQ.AT (non sig) (non sig) (non sig) (sig 5%) (non sig) - 0.0009 AS.AT - 0.293 AQ.AS.AT (non sig) (non sig)
	12	RPI = 3.71 + 0.806AQ- 0.722 AT - 0.925 AS -0.0736 AQ.AS + 0.108 AQ.AT (sig 10%) (sig 10%) (sig 5%) (non sig) (non sig) + 0.014 AS.AT+ 0.805 AQ.AS.AT (non sig) (sig 10%)

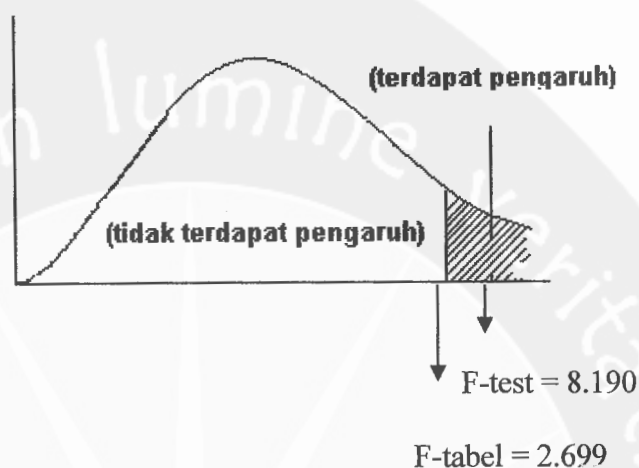
4.5. Pembuktian Hipotesis

Hasil pengujian regresi yang telah dipaparkan diatas selanjutnya diuji signifikansinya untuk membuktikan hipotesis yang diajukan. Pengaruh secara simultan yang diwakili oleh kofesien determinasi dibuktikan signifikansinya dengan uji F, dan pengaruh secara parsial yang diwakili oleh persamaan regresi dibuktikan signifikansinya dengan uji t. Untuk model no 1 pada perusahaan dapat dijelaskan ;

4.5.1.Uji F

Uji F membuktikan signifikansi dari koefisien korelasi berganda, dan koefisien determinasi, keduanya dibuktikan sekaligus karena koefisien determinasi

merupakan kuadrat dari korelasi berganda, sehingga bila korelasi berganda signifikan maka otomatis determinasi juga signifikan.



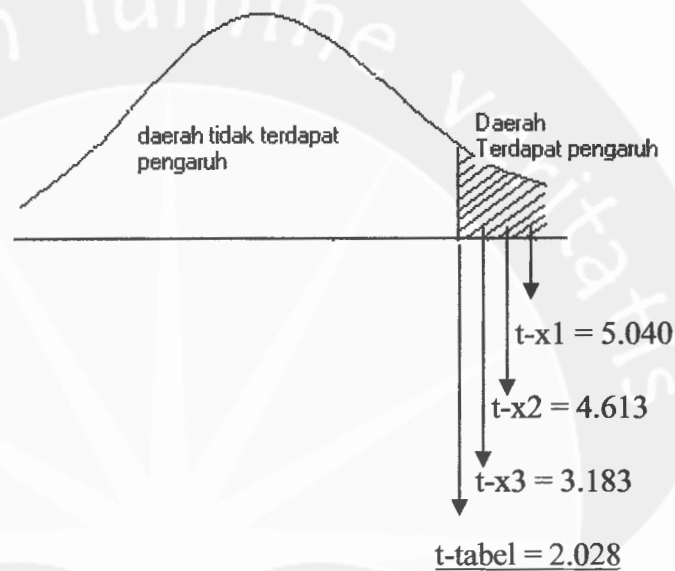
Gambar 1. Signifikansi Korelasi Berganda

Gambar 1 menunjukkan F_{hitung} berada di daerah pengaruh atau signifikan, dengan demikian hipotesis penelitian pertama terbukti.

Ho1: $\beta_1 = \beta_2 = \beta_3 = 0$ Dinyatakan ditolak	Tidak terdapat pengaruh Kualitas Perusahaan, Kepercayaan Perusahaan dan Kepuasan Perusahaan terhadap Perilaku konsumen - merekomendasikan kepada orang lain.
Ha2: $\beta_1 = \beta_2 = \beta_3 \neq 0$ Dinyatakan diterima	Terdapat pengaruh Kualitas Perusahaan, Kepercayaan Perusahaan dan Kepuasan Perusahaan Perilaku konsumen - merekomendasikan kepada orang lain

4.5.2. Uji t

Uji t membuktikan pengaruh variabel independen secara parsial, dinyatakan signifikan bila nilai $t_{hitungnya}$ lebih besar dibandingkan t_{tabel} , secara visual ditunjukkan pada gambar 2.



Gambar 2. Signifikansi variabel secara parsial

Terlihat pada gambar 2 semua variabel berada pada daerah pengaruh atau penolakan H_0 , berdasarkan hasil ini peneliti menyatakan semua variabel independen terbukti berpengaruh signifikan secara parsial terhadap dependen.

Dikaitkan dengan hipotesis yang diajukan :

$H_0: \beta_1 = 0$ Dinyatakan ditolak	Tidak terdapat pengaruh variabel Kualitas Perusahaan terhadap Perilaku konsumen - merekomendasikan kepada orang lain
$H_a: \beta_1 \neq 0$ Dinyatakan diterima	Terdapat pengaruh variabel Kualitas Perusahaan terhadap Perilaku konsumen - merekomendasikan kepada orang lain

Ho1: $\beta_2 = 0$ Dinyatakan ditolak	Tidak terdapat pengaruh variabel Kepercayaan Perusahaan terhadap Perilaku konsumen - merekomendasikan kepada orang lain
Ha1: $\beta_2 \neq 0$ Dinyatakan diterima	Terdapat pengaruh variabel Kepercayaan Perusahaan terhadap Perilaku konsumen - merekomendasikan kepada orang lain
Ho1: $\beta_3 = 0$ Dinyatakan ditolak	Tidak terdapat pengaruh variabel Kepuasan Perusahaan terhadap Perilaku konsumen - merekomendasikan kepada orang lain
Ha1: $\beta_3 \neq 0$ Dinyatakan diterima	Terdapat pengaruh variabel Kepuasan Perusahaan terhadap Perilaku konsumen - merekomendasikan kepada orang lain

Pembuktian hipotesis juga dapat dilakukan dengan menggunakan nilai probabilitas (p) yang diperoleh. Semakin besar nilai probabilitas menunjukkan semakin besar kekeliruan prediksi yang diberikan oleh model sehingga dinyatakan tidak signifikan. Berdasarkan nilai probabilitas yang ditunjukkan pada tabel 4.6 diketahui pada semua model dalam perusahaan mempunyai probabilitas uji F kurang dari 0.05 (5%), sehingga dinyatakan terbukti. Demikian juga secara parsial semua modelnya terbukti meskipun terdapat sebuah variabel yang signifikannya lemah karena signifikan pada 0.1 atau 10 %.

Terlihat pada tabel 4.9 semua model yang tidak melibatkan interaksi pada kelompok perusahaan mempunyai nilai probabilitas kurang dari 0.05, berarti signifikan. Dengan demikian dapat dinyatakan semua hipotesis pada kelompok perusahaan terbukti.

Hasil berbeda terjadi pada kelompok agen, disini variabel kualitas tidak terbukti mempengaruhi rekomendasi, hanya variabel kepercayaan dan kepuasan yang terbukti signifikan. Bahkan untuk pembelian kembali tidak ada yang terbukti signifikan. Perbedaan hasil ini menunjukan variabel yang sama belum tentu memberikan kontribusi yang sama terhadap perusahaan dan agen.



masyarakat termasuk kita di dalamnya belum mengenal jaminan lain selain asuransi, sehingga mekanisme asuransi masih dipandang satu-satunya cara menjaga dari segala bentuk kerusakan atau kehilangan.

Pembahasan berdasarkan hasil deskripsi di atas baru menjelaskan karakteristik nasabah terhadap kualitas pelayanan, kepercayaan dan kepuasan terhadap produk asuransi, belum mengevaluasi ketiga variabel tersebut terhadap perilaku nasabah (rekomendasi kepada orang lain dan pembelian ulang jasa asuransi). Perusahaan dan agen dinyatakan berhasil bila dapat mengelolanya sehingga mendorong nasabah melakukan rekomendasi kepada orang lain untuk menggunakan perusahaan asuransi yang dipilihnya atau paling tidak berniat menggunakannya kembali dimasa depan.

Hasil regresi yang mengungkapkan lebih banyaknya variabel signifikan pada perusahaan dibandingkan pada agen menunjukkan bahwa perusahaan lebih berhasil dibandingkan agen. Kualitas pelayanan, kepercayaan dan kepuasan konsumen yang signifikan menjelaskan perusahaan telah memberikan tindakan yang tepat dalam menyelesaikan klaim nasabah, sehingga nasabah memutuskan menggunakannya kembali dimasa yang akan datang, bahkan secara sukarela akan memberikan rekomendasi kepada teman atau orang lain yang kebetulan sedang mencari jasa perusahaan asuransi mobil.

Kebanyakan perusahaan asuransi melakukan kerja sama dengan agen dalam operasional pemasarannya, oleh karenanya agen harus mampu mewakili

perusahaan asuransi yang diageninya. Hasil yang berbeda antara agen dan perusahaan menunjukkan bahwa adanya ketidakseimbangan antara agen dengan perusahaannya. Bila perbedaannya menunjukkan agen lebih baik tentu tidak menjadi masalah bahkan merupakan keuntungan, namun hasil penelitian ini justru menemukan bahwa : kualitas, kepercayaan dan kepuasan yang telah berhasil dikelola oleh perusahaan telah memberikan pengaruh positif terhadap perilaku nasabah ternyata di tingkat agen variabel kualitas menjadi tidak signifikan. Perbedaan ini menjelaskan adanya gap, sehingga harus dilakukan perbaikan dikemudian hari.

Bertitik tolak dari tujuan tersebut maka secara garis besar perusahaan lebih berhasil dibandingkan agen, kualitas yang signifikan menjelaskan perusahaan telah memberikan tindakan yang tepat dalam menyelesaikan klaim nasabah, sehingga nasabah percaya (signifikan) kepada janji asuransi yang dimilikinya, pada gilirannya membuat nasabah merasa puas (signifikan). Keberhasilan perusahaan memberikan atau mengelola kualitas, kepercayaan dan kepuasan tersebut membuat nasabah memutuskan menggunakannya kembali dimasa yang akan datang, bahkan secara sukarela akan memberikan rekomendasi kepada teman atau orang lain yang kebetulan sedang mencari perusahaan asuransi mobil.

Hasil yang berbeda antara agen dan perusahaan menunjukkan bahwa agen

belum “*match*” atau belum mampu sepenuhnya menyuarakan atau mewakili perusahaan. Bila perbedaannya menunjukkan kinerja agen lebih baik tentu tidak menjadi masalah, namun hasil penelitian ini justru ditemukan bahwa kualitas, kepercayaan dan kepuasan yang telah berhasil dikelola oleh perusahaan sehingga memberikan pengaruh positif terhadap nasabah ternyata di tingkat agen, kualitas menjadi tidak signifikan. Perbedaan ini menjelaskan adanya gap, yaitu bila terhadap perusahaan, kualitas yang diberikan dinilai dapat mempengaruhi keputusan nasabah untuk membeli, namun terhadap agen, kualitas yang diberikan dinilai tidak dapat mempengaruhi keputusan nasabah. Perbedaan-perbedaan hasil pada beberapa model regresi yang telah diuraikan diatas semuanya menjelaskan adanya perbedaan antara perusahaan dan agen.

Tabel 5.1
Perbedaan Hasil Perusahaan dan Agen

Dependen	Model	Variabel	Perusahaan	Agen
RC	1	CQ	Sig	Non Sig
		CT	Sig	Sig
		CS	Sig	Sig
	2	CQ	Sig	Sig
		CT	Sig	Sig
		CS	Sig	Sig
		CQ.CS	Sig	Non Sig
		CQ.CT	Sig	Sig
		CS.CT	Non sig	Non Sig
		CQ.CS.CT	Sig	Sig

RA	1	CQ CT CS	Sig Sig Sig	Non Sig Sig Sig
	2	CQ CT CS CQ.CS CQ.CT CS.CT CQ.CS.CT	Sig Non Sig Non Sig Sig Non Sig Non Sig Sig	Non Sig Non Sig Non Sig Sig Non Sig Non Sig Non Sig
RPI	1	CQ CT CS	Sig Sig Sig	Non Sig Non Sig Non Sig
	2	CQ CT CS CQ.CS CQ.CT CS.CT CQ.CS.CT	Non Sig Non Sig Non Sig Non Sig Non Sig Non Sig Non Sig	Sig Sig Sig Non Sig Non Sig Non Sig Sig

Tabel 5.1 memudahkan dalam melihat perbedaan yang terjadi antara perusahaan dan agen dalam mengelola variabel kualitas, kepercayaan dan kepuasan. Pangelolaan oleh perusahaan lebih banyak memberikan hasil signifikan terhadap RC1 (rekomenendasi konsumen terhadap perusahaan) dan RC2 (rekomenendasi konsumen terhadap agen) dibandingkan pada agen, artinya perusahaan lebih berhasil dalam mengelola ketiga variabel tersebut dibandingkan agen. Pada pengelolaan terhadap RC1 oleh perusahaan hanya CS.CT (interaksi kepercayaan dan kepuasan) yang tidak signifikan, sedangkan pada pengelolaan oleh agen terdapat tiga yang tidak signifikan, yaitu CQ (kualitas perusahaan), CQ.CS (interaksi kualitas dan kepuasan) dan CS.CT (interaksi kepercayaan dan kepuasan).

Hasil senada juga terjadi pada pengelolaan RC2 (rekomendasi konsumen terhadap agen), perusahaan asuransi justru lebih berhasil dalam mengelola kualitas pelayanan, kepercayaan, dan kepuasan dibandingkan agen. Terlihat pada tabel 5.1 jumlah variabel yang tidak signifikan pada perusahaan lebih sedikit dibandingkan pada agen, yaitu pada perusahaan sejumlah empat (CT, CS, CS.CT dan CS.CT) sedangkan pada agen terdapat enam buah (CQ, CS, CT, CQ.CT, CS.CT dan CS.CQ.CT).

Perilaku konsumen juga diukur melalui minat konsumen membeli ulang, hasil regresi mengungkapkan pada model 1 (tanpa interaksi) perusahaan berhasil mengelola pelayanan, kepercayaan dan kepuasan dengan baik sehingga memberi pengaruh positif kepada konsumen untuk membeli ulang dimasa yang akan datang, sedangkan agen tidak berhasil mengelola sehingga tidak ada yang signifikan. Meskipun demikian pada model 2 (interaksi) terjadi hasil sebaliknya, agen lebih baik dalam mengelola dibandingkan perusahaan, hal ini ditandai dengan banyaknya variabel yang signifikan pada agen dibandingkan pada perusahaan.

Perbedaan hasil yang tunjukkan pada tabel 5.1 memudahkan dalam melihat perbedaan yang terjadi antara perusahaan dan agen dalam mengelola variabel kualitas, kepercayaan dan kepuasan. Pada perbedaan yang terjadi mayoritas

menunjukkan agen lebih buruk dibandingkan perusahaan, hal ini diindikasikan dari tidak signifikannya variabel pada agen namun signifikan pada perusahaan. Namun terhadap keputusan menggunakan kembali asuransi, agen lebih baik dibandingkan perusahaan.

Berdasarkan tabel 5.1 evaluasi juga menjadi lebih mudah dilaksanakan, secara prinsip semua yang kurang baik pada agen ataupun perusahaan harus diperbaiki, namun bila akan melakukan prioritas perbaikan perusahaan dapat menggunakan tabel 5.1 sebagai pijakan. Peneliti tidak dapat mengusulkan prioritas perbaikan hal ini terkait dengan manajemen dan strategi tiap perusahaan.

5.1.2. Penelitian yang Dilakukan oleh Steven A. Taylor di Amerika Serikat

Penelitian serupa yang dilakukan oleh Steven A. Taylor dan dipublikasikan oleh *Western Risk and Insurance Association* dalam jurnal berjudul *Assessing the Use of Regression Analysis in Examining Service Recovery in the Insurance Industry: Relating Service Quality, Customer Satisfaction, and Customer Trust* memberikan hasil berbeda pada beberapa bagian dengan penelitian ini, penelitian oleh Steven tidak menemukan adanya perbedaan antara perusahaan dan agen dalam mengelola kualitas pelayanan, kepercayaan dan kepuasan untuk mengendalikan perilaku konsumen dalam memberikan rekomendasi kepada orang lain. Namun sama-sama menemukan bahwa ketiga variabel tersebut signifikan secara berganda dalam mengendalikan perilaku

konsumen. Keduanya juga sama-sama menemukan bahwa pelayanan, kepercayaan dan kualitas dapat berinteraksi dan mempengaruhi perilaku konsumen, Steven menemukan signifikan pada semua bentuk interaksi sedangkan penelitian ini tidak semua bentuk interaksi signifikan. Perbedaan ini menurut peneliti dikarenakan adanya perbedaan karakteristik perusahaan dan populasi antara penelitian Steven dan penelitian ini. Sebagai ilustrasi dapat dilihat dari perkembangan teknik pemasaran beberapa perusahaan asuransi asing di Yogyakarta beberapa tahun terakhir. Sering kita jumpai dalam Mall atau masuk dalam berbagai kegiatan finansial seperti perbankan adanya paket asuransi yang otomatis diterima oleh konsumen. Begitu mudahnya menjadi nasabah asuransi ini tidak dijumpai pada tahun 90-an atau ketika perusahaan asuransi asing belum masuk Indonesia. Meskipun perkembangan yang digambarkan tersebut baru pada tahap kemudahan menjadi anggota nasabah, namun cukup untuk menggambarkan adanya perbedaan karakteristik.

Secara umum hasil penelitian ini mendukung riset yang telah dilakukan oleh Steven A. Taylor, yaitu menemukan bukti bahwa variabel kualitas, kepuasan dan kepercayaan mempengaruhi nasabah dalam memberikan rekomendasi kepada orang lain dan mempengaruhi keputusan untuk menggunakan kembali perusahaan asuransi dan agennya dimasa datang. Adanya beberapa perbedaan pada deskriptif dan pengaruh secara parsial diduga dikarenakan lingkungan dan kebudayaan yang

berbeda, karena penelitian tersebut dilakukan di negara Amerika Serikat, namun secara simultan tetap memberi hasil yang sama.

Dalam jurnal yang ditulis oleh Taylor, Danaher juga memberikan pendapat bahwa keanekaragaman profil nasabah muncul dalam lingkup pelayanan, dan segmen pasar yang berbeda dapat diberikan penekanan atribut pelayanan yang berbeda pula. Sebagai contoh, persamaan regresi sederhana yang dipakai oleh Taylor dalam memprediksi rekomendasi agen oleh nasabah (RA1), menyebutkan bahwa kualitas dan kepercayaan adalah 2 hal paling penting dan kepuasan merupakan variabel yang tidak begitu mendukung dalam persamaan RA1.

5.2. Kesimpulan

Berdasarkan hasil penelitian yang telah diuraikan pada bab sebelumnya peneliti menyimpulkan bahwa asuransi kendaraan bermotor di Yogyakarta belum mampu memberikan kualitas yang baik dalam menyelesaikan permasalahan, terlihat dari tanggapan nasabahnya yang menempatkan kualitas perusahaan dalam kategori sedang, meskipun demikian nasabah tetap percaya perusahaan dapat menyelesaikan dan puas terhadap tindakan yang diambilnya. Sedangkan terhadap agen asuransi, nasabah menilai agen belum mampu memberikan kualitas, kepercayaan dan kepuasan yang baik dalam menyelesaikan permasalahan yang terjadi. Perbedaan penilaian ini menunjukkan ada kesenjangan antara perusahaan

dan agen. Dengan demikian perusahaan asuransi harus selektif atau membuat standar tertentu bagi agen yang akan menjadi mitranya.

Selanjutnya adalah kualitas, kepercayaan dan kepuasan yang telah dibangun oleh perusahaan asuransi terbukti mampu mempengaruhi nasabah untuk menggunakan kembali, dan mendorong nasabah merekomendasikan kepada orang lain untuk menggunakan perusahaan asuransinya. Sedangkan pada agen hanya kepercayaan dan kepuasan yang memberikan kontribusi mendorong nasabah menggunakan kembali dan merekomendasikan kepada orang lain. Dengan demikian maka perusahaan asuransi harus terus menerus meningkatkan kualitas, kepercayaan dan kepuasan nasabah agar perusahaannya dapat eksis dan berkembang lebih baik. Hal yang sama juga harus dilakukan oleh agen sebagai mitranya. Bahkan untuk agen, harus lebih serius penanganannya, karena kualitasnya belum baik sehingga belum mampu memberikan kontribusi yang signifikan.

5.3. Implikasi Manajerial

Fakta bahwa perusahaan asuransi memerlukan agen (sulit dipisahkan) dalam pemasarannya mengharuskan pihak manajer perusahaan untuk menempatkan agen menjadi integral dalam kebijakan perusahaan asuransi khususnya dalam kebijakan pemasarannya. Secara periodik atau pada setiap produk asuransi perusahaan harus dapat menjelaskannya kepada agen agar dapat menyampaikan

kepada nasabah atau calon nasabah dengan benar dan menarik. Hal ini akan berlangsung terus menerus selama perusahaan asuransi tetap menggunakan agen sebagai lini depan perusahaan. Sehingga sangat diperlukan adanya pelatihan (*training*) untuk lebih mengasah pengetahuan (*knowledge*) agen, entah itu berupa pengetahuan produk asuransi ataupun ketrampilan menjual (*selling skills*) sebagai bekal mereka berjualan.

Perusahaan harus membangun *link* yang kuat dengan agen sehingga tidak ada gap antara perusahaan asuransi dan agen dalam memasarkan produk. Bila hal ini dapat dibangun maka tidak akan ada perbedaan hasil antara keduanya dalam mengelola perilaku konsumen.

Perlu juga diperhatikan oleh pihak perusahaan bahwa, agen bermitra dengan beberapa perusahaan asuransi lain, sehingga perusahaan tidak dapat memaksa agen agar hanya bekerja untuk keperluan perusahaannya. Hasil berbeda pada perusahaan dan agen bisa jadi dikarenakan ketika melalui agen konsumen mendapatkan informasi silang dari beberapa perusahaan asuransi, sedangkan kalau langsung melalui perusahaan informasinya lebih bersifat tunggal.

Bertolak dari fakta dan implikasinya tersebut, maka pihak manajer harus mampu membuat kebijakan yang mengatur teknis simbiosis tersebut agar perusahaan dapat memanfaatkan agen sebanyak mungkin namun tetap efisien dan tidak mengurangi kualitasnya.

Mendesak untuk segera ditingkatkan adalah agen yang menjadi mitra perusahaan asuransi, karena diketahui agen belum mampu memberikan kualitas yang baik dalam menyelesaikan permasalahan, kurang mendapatkan kepercayaan, dan kurang memuaskan nasabah. Perbaikan tersebut perlu dilakukan karena agen bagi perusahaan asuransi merupakan sinergi yang tidak bisa dilepaskan, bahkan agen merupakan ujung tombak di lapangan.



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Kepada Yth. Bapak/Ibu/Saudara/Saudari

Di

Tempat

Dengan hormat,

Saya Rita Yoane Putri, Mahasiswa Fakultas Ekonomi Jurusan Manajemen Universitas Atmajaya Yogyakarta. Dalam rangka penyusunan skripsi saya yang berjudul “ **PENGUNAAN ANALISIS REGRESI DALAM MENGEVALUASI PERBAIKAN PELAYANAN PADA INDUSTRI ASURANSI YANG BERHUBUNGAN DENGAN KUALITAS PELAYANAN, KEPUASAN KONSUMEN DAN KEPERCAYAAN KONSUMEN**” maka saya bermaksud memohon partisipasi Bapak/Ibu/saudara/saudari sekalian untuk membantu menjawab dan mengisi daftar pertanyaan yang saya lampirkan berikut .

Penelitian dan penyebaran kuisisioner (daftar pertanyaan) ini ditujukan semata-mata untuk kepentingan ilmiah dan ilmu pengetahuan. Jawaban apapun yang Bapak/Ibu/Saudara/Saudari berikan tidak akan berpengaruh apapun terhadap Bapak/Ibu/Saudara/Saudari sekalian.

Demikian permohonan ini saya sampaikan. Atas partisipasi dan bantuan Bapak/Ibu/Saudara/Saudari sekalian saya ucapkan terima kasih.

Hormat Saya,

Rita Yoane Putri

DATA RESPONDEN

A. Umum

1. Nama (optional):

2. Umur :

☐ Kurang dari 25 tahun

☐ Antara 25 sampai 50 tahun

☐ Lebih dari 50 tahun

3. Jenis Kelamin :

☐ Pria

☐ Wanita

4. Pekerjaan :

☐ Pegawai Negeri Sipil/TNI/Polri

☐ Pegawai Swasta

☐ Tani/Buruh

☐ Wiraswasta

☐ Lainnya

5. Status Perkawinan:

☐ Belum Kawin

☐ Kawin

☐ Duda/Janda

6. Pendidikan :

- ☐ Tamat SMA ke bawah
- ☐ D3
- ☐ Sarjana S1
- ☐ Sarjana S2 ke atas

7. Penghasilan per bulan :

- ☐ Antara Rp. 500.000,- sampai Rp. 1.000.000,-
- ☐ Lebih dari Rp. 1.000.000,- sampai Rp. 2.500.000,-
- ☐ Rp. 2.500.000,- sampai Rp. 5.000.000,-
- ☐ Lebih dari Rp. 5.000.000,-

B. Relasi dengan Perusahaan Asuransi

1. Nama Perusahaan Asuransi Kendaraan Bermotor yang polisnya dimiliki:

- ☐ Garda Oto
- ☐ Wahana Tata
- ☐ Bintang
- ☐ Sinar Mas
- ☐ Indrapura
- ☐ Lainnya (Sebutkan) _____

2. Jumlah Polis Asuransi yang dimiliki :

- ☐ Hanya 1
- ☐ 2 polis
- ☐ 3 polis
- ☐ 4 polis
- ☐ Lima polis atau lebih

3. Mulai ikut program asuransi (mulai membeli polis asuransi) :

- ☐ Kurang dari 2 tahun
- ☐ Antara 2 sampai 5 tahun
- ☐ Antara 6 sampai 10 tahun
- ☐ Lebih dari 10 tahun

4. Mempunyai masalah dengan perusahaan Asuransi dalam setahun terakhir :

- ☐ Ya
- ☐ Tidak

5. Mengajukan klaim dalam setahun terakhir :

- ☐ Ya
- ☐ Tidak

6. Mengeluhkan permasalahan serius selama setahun terakhir :

- ☐ Ya
- ☐ Tidak

7. Untuk mencairkan klaim yang anda ajukan, butuh berapa kali pertemuan sehingga tercapai persetujuan/cairnya klaim :

- ☐ Satu kali
- ☐ Dua kali
- ☐ Tiga kali
- ☐ Empat kali atau lebih

8. Dalam menyelesaikan masalah komplain, berapa lama waktu yang dibutuhkan dari pengajuan pertama kali hingga tuntas/cairnya klaim :

- ☐ Segera
- ☐ Kurang dari 1 hari
- ☐ Kurang dari dua hari
- ☐ Antara 3 hari sampai 1 minggu
- ☐ Lebih dari satu minggu



KUISIONER

A. PETUNJUK PENGISIAN

- a. Lingkarilah salah satu kode jawaban (a,b,c,d atau e) yang menurut anda paling benar dan yang paling sesuai dengan pikiran, perasaan dan keadaan yang anda alami.
- b. Apabila anda sudah menjawab akan tetapi merasa kurang tepat atau kurang sesuai, maka coretlah jawaban yang anda anggap kurang tepat tersebut dan lingkarilah jawaban yang anda anggap lebih tepat.

B. DAFTAR PERNYATAAN

Variabel Independen

1. **Kepuasan - Perusahaan (CS)** : Pernyataan-pernyataan berikut manakah yang paling tepat menggambarkan perasaan anda terhadap tindakan yang diambil **perusahaan** asuransi yang polisnya anda miliki dalam menyelesaikan masalah paling serius ?
 - a. Saya merasa sangat puas
 - b. Saya merasa tidak terlalu puas tetapi tindakan yang diambil dapat diterima
 - c. Saya merasa tidak puas tetapi perusahaan telah mengambil beberapa tindakan
 - d. Saya merasa tidak puas dengan tindakan yang diambil
 - e. Saya merasa sangat tidak puas karena tidak ada tindakan yang diambil

2. **Kualitas - Perusahaan (CQ)** : Berdasarkan pengalaman, pernyataan-pernyataan berikut manakah yang paling tepat menggambarkan perasaan anda mengenai kualitas pelayanan **perusahaan** asuransi yang polisnya anda miliki ketika menangani masalah paling serius ?

- a. Saya menilai kualitas pelayanan yang dihubungkan dengan penanganan masalah saya adalah sangat baik
- b. Saya menilai kualitas pelayanan yang dihubungkan dengan penanganan masalah saya adalah baik
- c. Saya menilai kualitas pelayanan yang dihubungkan dengan penanganan masalah saya adalah dapat diterima
- d. Saya menilai kualitas pelayanan yang dihubungkan dengan penanganan masalah saya adalah tidak dapat diterima
- e. Saya menilai kualitas pelayanan yang dihubungkan dengan penanganan masalah saya adalah sangat tidak dapat diterima

3. **Kepercayaan-Perusahaan** : Pernyataan-pernyataan berikut manakah yang paling tepat menggambarkan kepercayaan anda terhadap kemampuan **perusahaan** asuransi yang polisnya anda miliki untuk menyelesaikan masalah-masalah berkenaan dengan asuransi kendaraan anda ?

- a. Saya sangat percaya **perusahaan** akan menyelesaikan masalah-masalah yang mungkin saya hadapi berkenaan dengan asuransi kendaraan saya

- b. Saya agak percaya **perusahaan** akan menyelesaikan masalah-masalah yang mungkin saya hadapi berkenaan dengan asuransi kendaraan saya
- c. Saya tidak percaya tetapi juga tidak tak percaya, **perusahaan** akan menyelesaikan masalah-masalah yang mungkin saya hadapi berkenaan dengan asuransi kendaraan saya
- d. Saya tidak percaya **perusahaan** akan menyelesaikan masalah-masalah yang mungkin saya hadapi berkenaan dengan asuransi kendaraan saya
- e. Saya sama sekali tidak percaya **perusahaan** akan menyelesaikan masalah-masalah yang mungkin saya hadapi berkenaan dengan asuransi kendaraan saya

4. **Kepuasan - Agen (AS)** : Pernyataan-pernyataan berikut manakah yang paling tepat menggambarkan perasaan anda terhadap tindakan yang diambil **agen** perusahaan asuransi yang polisnya anda miliki dalam menyelesaikan masalah paling serius ?

- a. Saya merasa sangat puas
- b. Saya merasa tidak terlalu puas tetapi tindakan yang diambil dapat diterima
- c. Saya merasa tidak puas tetapi perusahaan telah mengambil beberapa tindakan
- d. Saya merasa tidak puas dengan tindakan yang diambil
- e. Saya merasa sangat tidak puas karena tidak ada tindakan yang diambil

5. **Kualitas - Agen (AQ)** : Berdasarkan pengalaman, pernyataan-pernyataan berikut manakah yang paling tepat menggambarkan perasaan anda mengenai kualitas pelayanan **agen** perusahaan asuransi yang polisnya anda miliki ketika menangani masalah paling serius ?

- a. Saya akan menilai kualitas pelayanan **agen** perusahaan asuransi tersebut dalam menangani masalah saya adalah sangat baik
- b. Saya akan menilai kualitas pelayanan **agen** perusahaan asuransi tersebut dalam menangani masalah saya adalah baik
- c. Saya akan menilai kualitas pelayanan **agen** perusahaan asuransi tersebut dalam menangani masalah saya masalah saya adalah dapat diterima
- d. Saya akan menilai kualitas pelayanan **agen** perusahaan asuransi tersebut dalam menangani masalah saya adalah tidak dapat diterima
- e. Saya akan menilai kualitas pelayanan **agen** perusahaan asuransi tersebut dalam menangani masalah saya adalah sangat tidak dapat diterima

6. **Kepercayaan-Agen (AT)** : Pernyataan-pernyataan berikut manakah yang paling tepat menggambarkan kepercayaan anda terhadap kemampuan **agen** perusahaan asuransi yang polisnya anda miliki untuk menyelesaikan masalah-masalah berkenaan dengan asuransi kendaraan anda ?

- a. Saya sangat percaya **agen** perusahaan asuransi tersebut akan menyelesaikan masalah-masalah yang mungkin saya hadapi berkenaan dengan asuransi kendaraan saya
- b. Saya agak percaya **agen** perusahaan asuransi tersebut akan menyelesaikan masalah-masalah yang mungkin saya hadapi berkenaan dengan asuransi kendaraan saya
- c. Saya tidak percaya tetapi juga tidak tak percaya, **agen** perusahaan asuransi tersebut akan menyelesaikan masalah-masalah yang mungkin saya hadapi berkenaan dengan asuransi kendaraan saya
- d. Saya tidak percaya **agen** perusahaan asuransi tersebut akan menyelesaikan masalah-masalah yang mungkin saya hadapi berkenaan dengan asuransi kendaraan saya
- e. Saya sama sekali tidak percaya **agen** perusahaan asuransi tersebut akan menyelesaikan masalah-masalah yang mungkin saya hadapi berkenaan dengan asuransi kendaraan saya

Variabel Dependen

7. **Rekomendasi – Perusahaan 1 (RC1)** : Berdasarkan pengalaman anda, sejauhmana anda bersedia untuk merekomendasikan asuransi kendaraan bermotor di **perusahaan asuransi** yang polisnya anda miliki kepada teman atau kolega, bila mereka meminta anda untuk memberi saran/merekomendasikan suatu perusahaan asuransi kendaraan ?

- a. Saya pasti akan merekomendasikan
- b. Saya mungkin akan merekomendasikan
- c. Saya mungkin merekomendasikan mungkin juga tidak
- d. Saya mungkin tidak akan merekomendasikan
- e. Saya tidak akan merekomendasikan

8. **Rekomendasi – Perusahaan 2 (RC2)** : Sekedar untuk memperjelas jawaban anda, dalam pembicaraan mengenai asuransi kendaraan bermotor dengan teman dan kenalan, bagaimana pandangan anda terhadap perusahaan asuransi yang polisnya anda miliki ?

- a. Saya secara antusias menyarankan mereka untuk membeli polis pada **perusahaan** asuransi kendaraan yang polisnya saya miliki
- b. Saya akan menyarankan mereka untuk membeli polis pada **perusahaan** asuransi kendaraan yang polisnya saya miliki
- c. Secara umum saya akan menyarankan mereka untuk membeli polis pada **perusahaan** asuransi kendaraan yang polisnya saya miliki

- d. Saya akan menyampaikan berbagai hal-hal negatif berkaitan dengan **perusahaan** asuransi kendaraan yang polisnya saya miliki
- e. Saya secara aktif menyarankan mereka untuk **tidak** membeli polis pada **perusahaan** asuransi kendaraan yang polisnya saya miliki

9. **Rekomendasi – Agen 1 (RA1)** : Sekarang berdasarkan pengalaman anda dengan **agen asuransi** anda, sejauhmana anda bersedia untuk merekomendasikan agen tersebut kepada teman atau kolega, bila mereka meminta anda untuk memberi saran/merekomendasikan suatu agen asuransi kendaraan ?

- a. Saya pasti akan merekomendasikan
- b. Saya mungkin akan merekomendasikan
- c. Saya mungkin merekomendasikan mungkin juga tidak
- d. Saya mungkin tidak akan merekomendasikan
- e. Saya tidak akan merekomendasikan

10. **Rekomendasi – Agen 2 (RA2)** : Sekedar untuk memperjelas jawaban anda, dalam pembicaraan mengenai asuransi kendaraan dengan teman dan kenalan, bagaimana pandangan anda terhadap agen perusahaan asuransi yang polisnya anda miliki ?

- a. Saya secara antusias menyarankan mereka untuk membeli polis pada **agen perusahaan** asuransi kendaraan yang polisnya saya miliki

- b. Saya akan menyarankan mereka untuk membeli polis pada **agen perusahaan** asuransi kendaraan yang polisnya saya miliki
- c. Secara umum saya akan menyarankan mereka untuk membeli polis pada **agen perusahaan** asuransi kendaraan yang polisnya saya miliki
- d. Saya akan menyampaikan berbagai hal-hal negatif berkaitan dengan **agen perusahaan** asuransi kendaraan yang polisnya saya miliki
- e. Saya secara aktif menyarankan orang lain untuk **tidak** membeli polis pada **agen perusahaan** asuransi kendaraan yang polisnya saya miliki

11. **Minat Membeli Kembali (RPI)** : Bila tiba saatnya bagi anda untuk memperbaharui asuransi kendaraan anda, sejauhmana anda berkeinginan untuk membeli kembali dari perusahaan asuransi yang polisnya sekarang anda miliki ?

- a. Sangat ingin
- b. Ingin
- c. Sedikit ingin
- d. Agak tidak ingin
- e. Sangat tidak ingin

Assessing the Use of Regression Analysis in Examining Service Recovery in the Insurance Industry: Relating Service Quality, Customer Satisfaction, and Customer Trust

Steven A. Taylor, Ph.D.*

Abstract: This study explores customer service quality, satisfaction, and trust judgments within the context of service recovery and relationship marketing practices in an insurance setting. Service recovery most generally deals with complaint management. The study offers three contributions to the body of knowledge specific to the insurance industry. First, the results identify potential interactive and curvilinear influences that possess the ability to bias traditional regression results. Second, the results suggest that models of customer behaviors may vary across target markets and/or respondent pools, and even across organizations and their own agents. Finally, a research framework is presented and discussed that will assist insurance marketers in helping to overcome potential bias in regression coefficients used in competitive insurance settings. The research and managerial implications of the reported study are also presented and discussed. [Keywords: regression, interactions, curvilinear, service quality, satisfaction, trust.]

INTRODUCTION

Current thinking within service sectors such as the insurance industry suggests that the provision of service quality and the ultimate attainment of customer satisfaction and trust are fundamentally important and

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useful marketing objectives (Berry, 1999, 2000; Berry and Parasuraman, 1991; Heskett, Sasser, and Hart, 1990; Heskett, Sasser, and Schlesinger, 1997; Rust and Oliver, 1994; Zeithaml, Parasuraman, and Berry, 1990). The basis for this thinking is the recognition that post-purchase relationship considerations (as opposed to pre-purchase sales considerations) can lead to significant positive business outcomes through repeat patronage, customer loyalty, and positive word-of-mouth behaviors.

These important behavioral outcomes operate within the domain of relationship marketing. Relationship marketing most generally refers to managing customers toward long-term relationships in an effort to maximize lifetime customer value (Kumar, 1999; Parvatiyar and Sheth, 2000; Rust, Zahorik, and Keiningham, 1996).¹ Pride and Ferrell (2000) state that relationship-marketing practices serve to deepen a buyer's reliance on an organization, and as the customer's confidence in the organization grows, the firm's understanding of the customer's needs deepens. Thus, marketing efficacy improves with long-term relationships. In fact, the traditional sales perspective (transaction marketing that creates short-term customer judgments) can be considered a part of the longer-term lifetime value orientation of relationship marketing (Kotler and Armstrong, 2001). Readers interested in a comprehensive and more general treatment of relationship marketing and its implications for marketing theory and practice will find Sheth and Parvatiyar (2000) an excellent resource and review of the literature.

This study further explores service recovery efforts within the context of relationship marketing practices. Service recovery most generally relates to organizational efforts to manage customer complaints.² Service recovery has recently emerged as an important area of inquiry within the services literature in part because it is believed to have a significant impact on relationship marketing efforts by service marketers (Tax, Brown, and Chandrashekar, 1998).

Despite their desire to be good relationship marketers, however, service companies across industries within the United States seem to be experiencing difficulty implementing the relationship marketing perspective (Brady, 2000). In fact, the University of Michigan's ongoing American Customer Satisfaction Index has demonstrated that average customer satisfaction ratings since 1994 for insurance concerns have dropped 6.2% for life insurance companies and 3.7% for personal property insurance companies (Fornell et al., 2000). Stafford and Wells (1996) conducted a large insurance study concerning service quality judgments of claims and found that, on average, customers' expectations greatly exceeded their perceptions of performance. Even some insurance executives appear skeptical as to how well insurance companies in general are performing in terms of

customer satisfaction and service quality goals (Katz, 1999). This trend signals trouble for insurance companies and their relationships with their customers as the competitive nature of the insurance industry continues to evolve over the coming years and the importance of relationship marketing practices and customer retention continues to grow.

This study seeks to provide an exploratory investigation into relationship marketing and service recovery efforts within an insurance setting. The study is divided into four sections. First, the theoretical underpinnings of the study are identified and discussed. Second, the research design is presented. Third, the empirical results are presented and discussed. Finally, the summary and conclusions of the research are explored.

THE THEORY UNDERLYING THE STUDY AND RESEARCH HYPOTHESES

Several constructs are currently believed to contribute significantly to relationship marketing and service recovery models. The first two important post-sales influencers of long-term marketing relationships involve service quality versus customer satisfaction judgments.³ Oliver (1997) notes that until recently there has been some confusion in the literature concerning the conceptual domains and relative boundaries of the service quality versus customer satisfaction constructs. The confusion can be traced to the subtle interplay between performance dimensions that are used in both quality and satisfaction judgments, and the recognition that both constructs appear to exhibit short- and long-term manifestations. However, the literature in recent years has evolved toward commensurability and a much better understanding of these constructs as unique entities. This study follows Oliver's (1997) conclusions. Oliver (1997, p. 28) defines quality as "A judgment of performance excellence; thus, a judgment against a standard of excellence." Satisfaction, on the other hand, is "... the customer's fulfillment response, the degree to which the level of fulfillment is pleasant or unpleasant" (Oliver, 1997, p. 28). Thus, while closely related, these constructs represent unique theoretical entities that should be uniquely measured in marketing research inquiries.

Customer trust also is believed to play an influential role in the formation of customer perceptions of their relationships with service firms (Bredberg, 2000; Harrington, 1997; Hart and Johnson, 1999). Berry (2000) argues that the evidence suggests that relationship marketing is built on a foundation of trust. This assertion appears true for services, given their intangible nature and the prevalence of mistrust within the United States

among customers. Trust is defined herein as a willingness to rely on an exchange partner in whom one has confidence.⁴

Service recovery efforts involve post-purchase activities and can therefore also contribute to our understanding of relationship marketing practices. One gap in the literature is an understanding of how service quality and satisfaction judgments operate within the specific context of service recovery efforts and a relationship marketing orientation. A second significant gap in the existing literature concerns how customer trust contributes to such models. The current study attempts to help insurance marketers better understand the relationships between these important marketing considerations by (1) investigating how service quality and customer satisfaction operate in service recovery experiences, and (2) exploring the relative contribution of customer trust to such explanatory models.

A final theoretical concern relates to the empirical analyses used to study the relationships identified above. A review of the literature specific to the insurance industry suggests that to date, much of the effort related to post-purchase considerations and maintenance of marketing relationships has been directed toward quality scorecards (indexes) or direct predictors of customer satisfaction (Crosby and Stephens, 1987, is a notable exception). Thus, many organizations appear to be collecting measures of service quality and customer satisfaction for purposes of managerial decision-making. The data often appear to be treated as summed indices yielding overall quality and satisfaction judgment scores that are tracked across time. However, a great deal of insight is also available by investigating how these important relationship variables operate in terms of what they mean to an organization's overall relationship-marketing performance. In other words, knowledge of service quality, customer satisfaction, and trust judgments is most useful if it can lead to a better understanding of relative contributions to desired relationship outcomes.

A common way for marketers to achieve such understanding is by using (linear) statistical methods like regression analysis to relate direct measures of these judgments as independent variables to customer intentions/behaviors (such as word-of-mouth behaviors and repurchase) as dependent variables. The purposes of such analyses would include (1) measuring how well current relationship-based managerial efforts are influencing eventual customer intentions/behaviors, and (2) identifying whether attainment of customer satisfaction *or* a positive service quality judgment *or* a strong perception of trust is relatively more important from an operational perspective for a unique (competitive, demographic, or geographic) target audience. Such tradeoffs may be common, given resource constraints in today's competitive insurance settings.

The use of traditional regression analyses for such purposes is a viable methodological alternative *only as long as the independent variables are not moderating in nature*. Non-moderating variables are those variables related to criterion and/or predictor variables that exhibit no interaction with the predictor variable. A moderating variable, on the other hand, "systematically modifies the form and/or strength of the relationship between a predictor and criterion variable" (Sharma, Durand, and Gur-Arie, 1981). Traditional regression analyses in service marketing practice often appear to assume the absence of moderating relationships, instead assuming that the independent variables are simply additive in terms of their contribution to the explained variance of criterion variables.

Unfortunately, as Taylor (1997) demonstrates, service quality and customer satisfaction judgments can exhibit forms whereby customer satisfaction moderates (not mediates) the service quality $\rightarrow$ purchase intention relationship, and can even be curvilinear in nature.⁵ These findings call into question the use of simple traditional regression techniques in service environments, as they may yield misleading conclusions when marketers attempt to treat such regression coefficients as importance weights.

Evidence from the emerging literature appears to generally support Taylor's (1997) results. Anderson (1998) reports results supporting a nonlinear relationship between customer satisfaction and word-of-mouth behaviors in service settings. Smith, Bolton, and Wagner (1999) found interaction (moderating) effects in an empirical analysis of a model of customer satisfaction with service encounters involving failure and recovery. Anderson and Mittal (2000) demonstrate a nonlinear relationship between customer satisfaction and customer retention. Mittal and Kamakura (2001) also report results supporting nonlinear relationships between customer satisfaction and both repurchase intentions and repurchase behaviors.

The preceding literature review has also identified the likely importance of trust in predictive models of customer-based behavioral outcomes in insurance settings. It is unclear from the literature at this time how trust specifically operates in the formation of desirable customer outcomes. What is clear is that it likely *does* operate in such models, particularly given the intangible nature of the insurance product. Some insight may be apparent in Anderson and Mittal's (2000) conceptualization of loyalty, relative to satisfaction, as involving three thresholds—defection, consideration, and trust. This conceptualization may help to theoretically account for some of the results identified above. Trust, as an indicant of higher levels of customer retention, appears part of a complex array of nonlinear relationships. It is therefore not improbable that traditional (linear) regression analyses may also be ill-suited to adequately capture relationships related

to customer trust, much as it appears so when relating service quality and customer satisfaction to relationship-based criterion variables. Thus, given the exploratory nature of the current research, it appears appropriate to suspect that trust could interact with satisfaction in a more complex manner, much as does service quality.

In summary, the current research attempts to fill the gaps in the literature identified above by conducting an exploratory investigation as to whether the more complex theoretical and empirical models hypothesized and/or validated in other settings generalize to the insurance industry. This leads to four research hypotheses:

H1: Service quality, customer satisfaction, and customer trust judgments interact in the formation of customer word-of-mouth behaviors.

H2: Service quality, customer satisfaction, and customer trust judgments interact in the formation of customer repurchase intentions.

H3: Service quality, customer satisfaction, and customer trust judgments are best captured by curvilinear regression methods in the formation of customer word-of-mouth behaviors.

H4: Service quality, customer satisfaction, and customer trust judgments are best captured by curvilinear regression methods in the formation of customer repurchase intentions.

THE RESEARCH DESIGN

In this section the statistical methods employed in the research are first presented and discussed. Second, the measures used in the current research are articulated. Finally, the sampling strategy and obtained sample are identified and considered.

The Statistical Techniques Used in This Study

The preceding literature review identifies the possibility of moderating and curvilinear relationships among the variables studied herein. The subject is important because the presence of such phenomena leads to biased regression weights (see Aiken and West, 1991 for a detailed discussion of the arguments in this section).

$$\hat{Y} = b_1X + b_2Z + b_3W + b_0 \quad (1)$$

Equation (1) presents the traditional regression model for relating three independent variables to a criterion variable. Here, the regression of Y (e.g., repurchase intention) on X (e.g., quality) is independent of and additive to Z (e.g., satisfaction) and W (e.g., trust). Thus, the derived regression weights often are treated as importance weights suggesting which independent variable contributes most to the explained variance of the criterion variable. In our case, such a methodological strategy would involve insurance marketers using this simple form of regression to identify which of the independent variables (i.e., quality, satisfaction, or trust) is "most important" to word-of-mouth behaviors or repurchase intentions.

However, the presence of an XZ interaction means that the predictor Z is conditional (now depends) on the value of X . In other words, there is a different regression of Y on Z at each value of X . So the presence of interaction terms, for centered variables, produces regression coefficients that represent the conditional effect of one independent variable at the mean of the second independent variable.

This problem is further complicated by the presence of any higher-order relationships, such as hypothesized in the current research. Aiken and West (1991) argue that in order to assess the possibility that curvilinear relationships exist, specific higher-order terms must be deliberately built into regression equations. If the higher-order terms are omitted, nonlinearity will not be detected even when it exists. This affects the interpretation of regression coefficients in the following manner (Aiken and West, 1991, p. 65):

When X bears a linear relationship to Y (i.e., no higher-order term containing X appears in the equation), a one-unit change in X is associated with a one-unit change in Y . In contrast, when X bears a curvilinear relationship to Y (i.e., there is a higher-order term containing a power of X in the equations such as X^2), then a change in Y for a one-unit change in X depends on the value of X .

Thus, the failure to account for potential interactive and/or curvilinear relationships makes the interpretability of regression weights that do not account for true interactions and/or curvilinear influences potentially biased, and not valid as importance-weight measures in explaining relationship outcomes. Aiken and West argue that, in a regression context, hypotheses about nonlinear and interactive effects may be tested through a general model comparison procedure that forms the basis for Taylor's (1997) framework.

Step 1: Taylor (1997) first suggests a consideration of the properties of raw data typically collected in service settings. Consistent with Aiken and West (1991), he argues for mean-centering the independent variables prior to analysis to reduce potential skew and multicollinear influences and to

ensure that all tests of the gain in prediction by the regression equations subsequently used are scale invariant. This suggestion is consistent with Peterson and Wilson's (1987) finding that self-report measures of customer satisfaction invariably possess distributions that are negatively skewed and possess a positivity bias. The *dependent* variables are not mean-centered in the current research. Thus, the first methodological task in the proposed framework is to mean-center the independent variables to ensure appropriate distributional properties for purposes of the proposed regression analyses.

Step 2: The second step in the proposed framework involves testing for interactions between the independent variables. The appropriate regression equation for three potentially interacting independent variables requires that all first- and second-order terms be included in the equation (see equation 2 below).

$$\hat{Y} = b_1X + b_2Z + b_3W + b_4XZ + b_5XW + b_6ZW + b_7XZW + b_0 \quad (2)$$

Here, the test of the b_7 coefficient indicates whether the three-way interaction between service quality (X), customer satisfaction (Z), and trust (W) is significant. Any two-way interactions (e.g., XZ) represent conditional interaction effects, which are evaluated when the third variable (W) equals 0. Thus, with centered variables, the two-way interactions are interpreted as conditional interaction effects at the mean of the variable not involved in the interaction (e.g., the conditional XZ interaction at the mean of W).

Aiken and West (1991) suggest investigating for the presence of interaction effects using a step-down approach prior to deciding which overall interaction model to assess. They argue that the step-down approach handles issues related to scale invariance and also helps ensure that lower-order effects will be interpreted as conditional or average effects once higher-order effects have been shown to exist. They further argue that this method is consistent with the position that first-order terms should not be independently tested if there is a significant interaction. This is the method that is implemented herein.

$$\hat{Y} = b_1X + b_2X^2 + b_3X^3 + b_0 \quad (3)$$

Step 3: Taylor next suggests investigating for evidence of any theory-based curvilinear properties of the independent variables. That is, he suggests addressing the question of whether the independent variables should be considered first-order (i.e., no exponent) or higher-order (i.e., curvilinear). The weight of the literature to date suggests that the relation-

ships between (1) both service-quality (S-shaped zones of tolerance) and customer-satisfaction (S-shaped curves) judgments and (2) customer behavioral outcomes are likely best characterized by cubed functions (Taylor, 1997; Oliver, 1997).⁶ Thus, equation (3) above represents the appropriate model to assess in Step 3.

Aiken and West (1991) suggest a method for conducting such analyses whereby one simplifies higher-order regression models on a term-by-term basis. The procedure begins by first considering the highest-order term in the regression equation and then stepping down through the hierarchy following an algorithm for scale-independent terms. The procedure concludes when all nonsignificant higher-order terms have been eliminated from the equation. Jaccard, Turrisi, and Wan (1990) suggest that one way to begin such an analysis is by forming two regression equations, one based on the linear model of a single independent variable and the other based on a higher-order model. The outcome of comparing these models is the identification of which order curvilinear variable is best suited for forming the initial regression equation necessary to implement Aiken and West's (1991) proposed step-down method of model identification.

Step 4: The final step in the proposed framework involves constructing regression models that adequately capture any identified interaction and/or curvilinear influences in the data set. Aiken and West (1991) provide a detailed discussion of how to determine which regression model best captures true main effects by accounting for true higher-order and interaction effects.

Researchers are cautioned to consider the potential impact of multicollinearity between the independent variables, given the multiplicative nature of many of the derived variables used in the proposed regression analyses. Two commonly used indices are used in the research to assess potential multicollinearity in the regression models: the tolerance and variance inflation factor (Hair, Anderson, Tatham, and Black, 1995). Hair et al. suggest that the commonly accepted standards for these indices include tolerance values $\leq .10$ and variance inflation factors (VIF) scores of ≥ 10 to denote high collinearity.

A final consideration involves which form of regression coefficient to interpret. The literature generally agrees that only the unstandardized regression coefficients should be used in such analyses, particularly if the purpose is to interpret regression results as importance weights (Aiken and West, 1991; Mendenhall and Sincich, 1993).⁷

The Measures Used in the Current Research

Direct measures of the relevant constructs are used in the current research (see Appendix A). The measures are captured relative to custom-

ers' judgments of both the company and the agent's performance as independent models. That is, each hypothesis is tested relative to customer perceptions of the company itself (CX), and then to the company's agents (AX). The first six measures are independent variables and include judgments as to service quality (CQ and AQ), overall customer satisfaction with the service recovery process (CS and AS), and overall trust of the respondent of the insurance firm or its agent (CT and AT).

Dependent variables for purposes of analysis derive from the literature and include behavioral intentions related to word-of-mouth behaviors (two alternative measures of recommendation denoted by RC1, RC2, RA1, and RA2) and a measure of overall intention to repurchase (RPI) the auto insurance product. It is important to recognize that the recommendation-related dependent variables differ in that the first (RC1 and RA1) are typical direct predictors of intended customer behaviors, whereas the second (RC2 and RA2) are more of a behavioral intention measure based on advocacy of the company or agent to others. Thus, both measures capture intended behavioral intentions, but in different ways.^{8,9}

The Sampling Frame and Obtained Sample

The data are from a large Midwest insurance company's annual study of customer satisfaction with the service recovery process associated with their auto insurance product. The participating firm employs agents who are employees, and does not offer policies via independent agents. The data were collected by an independent professional marketing research firm using telephone-based surveys of the firm's existing customer base. Some 1,808 policyholders completed the overall survey, with 45.8% stating that they perceived some problem with their relationship with the participating company or its agent in the last year (see Table 1). Some of the complaints that were noted included perceptions that the premiums were too high (17.9%), having to play "phone tag" with their agent (9.5%), having to pay service charges (14.1%), and a variety of information-based issues. In addition, 24.2% of the respondent pool stated that they had submitted an auto insurance claim within the last year. Readers will note from Table 1 that most of the respondents (67.7%) have enjoyed a relationship with the participating insurance firm for ten years or more.¹⁰

In the end, 165 usable surveys were obtained for analyses. The reduced number is an outcome of the skip pattern used to collect the data. Only people who first experienced a problem and then responded to all of the research variables were included in the study. Table 2 presents the characteristics of the (raw) obtained variables used for purposes of analyses.

Table 1. Sample/Demographic Characteristics (N = 165)

Variable	Characteristics
Sample Behavioral Characteristics	
Number of policies owned with XYZ Company	One: 18.9% Two: 33.4% Three: 24.3% Four or more: 23.4%
Length of relationship with XYZ Company	Less than two years: 6.4% Two to ten years: 25.9% Ten years or more: 67.7%
Experienced a problem over the last 12 months?	Yes: 45.8% No: 54.2%
Submitted auto insurance claim in the last year?	Yes: 24.2% No: 75.8%
Complained about most serious problem in the last 12 months?	Yes: 25.4% No: 74.6%
Of those who did complain, what was the number of contact times it took to resolve any problems?	One: 32.2% Two: 23.1% Three: 22.4% Four or more: 22.3%
Of those who did complain, how long did it take XYZ Company to resolve the issue?	Immediately: 23.4% Less than 1 day: 7.3% Less than 2 days: 10.9% Between 3 and 7 days: 17.5% More than 7 days: 40.9%
Sample Demographics Characteristics	
Gender	Males: 43% Females: 57%
Education level	High school graduate or less: 38.1% Some college: 25.6% College graduate: 25.7% Graduate education: 10.6%
Marital status	Married: 80.6% Other: 19.4%
Age	Less than 34 years old: 17.4% 35-44 years old: 26.3% 45-54 years old: 27.5% 55-64 years old: 16.8% 65 or older: 12.1%
Household income	Under \$35,000: 21.6% \$35,000 to under \$50,000: 25.1% \$50,000 to under \$75,000: 29.1% \$75,000 to under \$100,000: 16.2% \$100,000 or greater: 8.1%

Table 2. Obtained Variable Characteristics

Variable ¹	Mean	Standard Error	Standard Deviation	Skew	Kurtosis
CS	2.61	.110	1.41	.556	-.976
CQ	2.32	.082	1.05	.180	-1.182
CT	2.00	.077	.99	.981	.483
AS	2.07	.100	1.30	1.115	.137
AQ	2.16	.086	1.10	.448	-1.142
AT	1.98	.090	1.16	1.240	.777
RC1	2.18	.092	1.18	.926	.051
RC2	2.17	.060	.77	.509	.173
RA1	2.21	.100	1.30	.892	-.290
RA2	2.19	.065	.84	.306	-.457
RPI	1.68	.068	.88	1.172	.541

¹See Appendix A for a description of these variables. *N* = 165 for all analyses. Please note that lower numbers reflect "better" judgments (1 = best, 4/5 = worst).

RESULTS

This section presents the results of hypothesis testing using the identified research framework. Table 3 presents the results associated with the empirical assessment of Hypotheses 1 and 2, which address the potential for interaction effects in the relationships between service quality, customer satisfaction, and customer trust. Two steps are necessary to test the initial two research hypotheses. First, a simple traditional linear regression analysis must be conducted in order to establish a baseline explained variance via Equation (1) above. Second, we use Equation (2) to test whether two- or three-way interactions exist.

In Table 3, each criterion variable has two associated regression equations (see the column titled "Predictor Equation"). The first equation represents a simple traditional regression analysis whereby service quality, customer satisfaction, and customer trust independent variables are regressed upon the criterion variable (see equation [1]). The second regression equation represents the statistically significant variables when we begin regression analysis by first looking at potential interaction effects, and then evaluating the main effects using Equation (2). Readers should be aware that potential multicollinear influences were not found in any of the regression equations reported in Table 3.

Table 3. Global Test for Presence of Three-Way Interaction Between Service Quality, Consumer Satisfaction, and Consumer Trust Independent Variables in the Formation of Relationship-Related Intentional Outcomes

Criterion ²	Predictor Equation ¹	R ²	ΔR ²	Standard Error
Company-Related Consumer Perceptions (Equation 1 vs Equation 2)				
RC1	2.176 + .298 ^c (CQ) + .543 ^c (CT)	.428	.557	.90
	2.202 + .308 ^c (CQ) + .539 ^c (CT)	.436		.91
RC2	2.169 + .161 ^b (CQ) + .371 ^c (CT)	.372	.9615	.62
	2.215 + .165 ^b (CQ) + .403 ^c (CT)	.387		.62
RPI	1.679 + .143 ^c (CS) + .373 ^c (CT)	.395	1.694	.69
	1.683 + .150 ^b (CS) + .342 ^c (CT) + .114 ^a (CS*CT)	.420		.68
Agent-Related Consumer Perceptions (Equation 1 vs Equation 2)				
RA1	2.206 + .497 ^c (AQ) + .461 ^c (AT)	.596	3.496	.83
	2.189 + .649 ^c (AQ) + .364 ^c (AT) - .128 ^a (AQ*AS) + .172 ^b (AQ*AT)	.629		.81
RA2	2.194 + .293 ^c (AQ) + .350 ^c (AT)	.618	2.283	.52
	2.292 + .302 ^c (AQ) + .306 ^c (AT) - .102 ^b (AQ*AS)	.639		.52
RPI	1.679 + .190 ^c (AS) + .260 ^c (AT)	.412	3.886	.68
	1.684 + .156 ^a (AS) + .196 ^a (AQ) - .111 ^a (AQ*AS) + .160 ^c (AS*AT)	.465		.66

¹ = Please note that non-significant regression weights are omitted from this table to aid in readability.

² = Please turn to Appendix A for a presentation of the criterion variables.

^ap = .05

^bp = .01

^cp = .001

The test for determining if any identified statistically significant interaction effects in Table 3 are of consequence involves assessing an F-test of the increment in proportion of variance accounted for by the interaction equation (Aiken and West, 1991; Lomax, 1992). The test statistic for this purpose can be found via Equation 4:

$$F = \frac{[(R_{Full}^2 - R_{Reduced}^2) / (m_2 - m_1)]}{[(1 - R_{Full}^2) / (n - m_2 - 1)]} \quad (4)$$

- Where: R^2_{Full} = The explained variance for the second equation in Table 3
- $R^2_{Reduced}$ = The explained variance for the first equation in Table 3
- m_2 = The number of predictors in the full model (seven in the case of Step 2 in the current research)
- m_1 = The number of predictors in the reduced model (three in the case of Step 2 in the current research)
- N = Sample size which is 165 in all cases for Table 3.

Equation (4) results can be found in the column titled " ΔR^2 " in Table 3. This study adopts the more conservative standard of $p \leq .01$ to assess the results associated with Equation (3). Thus, the standard that we will use to assess the numbers associated with ΔR^2 is $F_{.01}$ is 3.32.¹¹

Returning to Table 3, we see that interaction effects are apparent for predicting RA1 and RPI, but not for any of the other criterion variables. The conclusion that can be drawn is that the appropriate regression model for such investigations may very well be setting, sample, and/or model dependent. In other words, it is likely that different models may be appropriate for different samples and research variables. This result is intriguing, although not entirely surprising. Danaher (1998) demonstrates that customer heterogeneity exists in service environments, and that differing customer segments can emphasize different service attributes.

We now have a better reflection of the true unique contributions of the first-order terms (e.g., CQ, CS, and CT) having accounted for the conditional effects necessarily involved in theoretically nonlinear and interactive relationships. When theoretically appropriate interaction effects are accounted for, the unstandardized regression weights change, sometimes remarkably. For example, the traditional regression equation predicting RA1 for agents based on Equation [1] suggests that quality and trust judgments are essentially equally important, and satisfaction judgments do not add to the explained variance of the criterion variable. However, the appropriate equation that does account for interaction effects (based on Equation [3]) suggests not only the primacy of service quality judgments over customer trust when customers evaluate their agent representatives, but that interaction effects are also important and can remarkably change the interpretation of the derived regression equation.

The equation predicting RPI for agent-related customer perceptions is equally altered. In the biased first equation, customer trust is identified as somewhat more important than customer satisfaction in predicting future repurchase intentions. The second, unbiased equation identifies the rela-

tive primacy of service quality judgments and the interactive nature of customer satisfaction judgments.¹²

Table 4 presents the results associated with the global tests for hypothesized curvilinear effects (see Equation [3]). Here again, the appropriate test for assessing whether the model identified as Equation (3) above *meaningfully* adds to our understanding of the models explaining the criterion variables is an F-test of ΔR^2 . Second-order effects were found *relative to the satisfaction* in five of the six criterion variables assessed in the current research across the research settings. These findings are consistent with the previously discussed emerging belief that higher-order effects may be prevalent in models relating relationship influences to behavioral intentions, particularly as they relate to the satisfaction construct. Thus, evidence is presented supporting Hypotheses 3 and 4 for one of the three independent variables.

$$\hat{Y} = b_1X + b_2Z + b_3W + b_4Z^2 + b_5XZ^2 + b_6WZ^2 + b_0 \quad (5)$$

$$\hat{Y} = b_1X + b_2Z + b_3W + b_4Z^2 + b_5XZ^2 + b_6WZ^2 + b_7XZ + b_8XW + b_9ZW + b_0 \quad (6)$$

To this point, evidence has been presented supporting the presence of interaction and curvilinear effects between the predictor and criterion variables in the research models. The final step (Step 4) is to combine the identified effects into full regression models that more appropriately capture the identified influences. Our investigation of interaction effects in Table 3 suggests the presence of interaction effects in equations related to customers' perceptions of agents, but not relative to perceptions of the company itself. Thus, Equation (5) appears as the appropriate regression equation to assess combined curvilinear and interaction effects for company-related customer perceptions, and equation (6) appears as the appropriate regression equation to assess combined curvilinear and interaction effects for agent-related customer perceptions.

Table 5 presents the results of the analyses depicted in Equations (5) and (6) above. Here again, the more conservative standard of $p \leq .01$ is used to assess the results. Thus, the standard that we will use to assess the numerical standard for $F_{.01}$ associated with Δ^2 for company-related customer perceptions is 3.78, and is 2.80 for the models depicting agent-related customer perceptions. The results in Table 5 suggest that while every full equation added to the explained variance of the prediction equation, only relative to customers' stated future repurchase intentions with the company-related models was the contribution to the explanatory model suffi-

Table 4. Tests for Presence of Curvilinear Effects Between Independent Variables and Relationship-Related Intentional Outcomes

Criterion Variable ²	Predictor Equation ¹	R ²	F-Test of ΔR^2	Standard Error
Company-Related Consumer Perceptions (Equation 1 vs Equation 3)				
RC1	2.175 + .581 ^c (CQ)	.267		1.02
	2.131 + .573 ^c (CQ)	.268	.624	1.02
	2.177 + .275 ^c (CS)	.107		1.08
	2.551 + .420 ^c (CS) - .189 ^c (CS) ²	.178	.000	10.8
	2.176 + .722 ^c (CT)	.368		.94
RC2	2.176 + .723 ^c (CT)	.368	.992	.94
	2.169 + .330 ^c (CQ)	.203		.69
	2.187 + .333 ^c (CQ)	.204	.766	.69
	2.170 + .132 ^b (CS)	.059		.75
	2.434 + .234 ^c (CS) - .134 ^c (CS) ²	.142	.000	.72
RPI	2.170 + .451 ^c (CT)	.338		.63
	2.173 + .454 ^c (CT)	.338	.935	.63
	1.678 + .368 ^c (CQ)	.196		.79
	1.565 + .349 ^c (CQ)	.209	.100	.79
	1.680 + .271 ^c (CS)	.189		.79
	1.857 + .340 ^c (CS) - .0898 ^a (CS) ²	.219	.015	.79
	1.679 + .500 ^c (CT)	.321		.72
	1.666 + .488 ^c (CT)	.322	.786	.73
Agent-Related Consumer Perceptions (Equation 1 vs Equation 3)				
RA1	2.203 + .833 ^c (AQ)	.498		.92
	.2093 + .788 ^c (AQ)	.502	.216	.92
	2.205 + .550 ^c (AS)	.305		1.09
	2.525 + .824 ^c (AS) - .190 ^c (AS) ²	.359	.000	1.05
	2.209 + .786 ^c (AT)	.490		.93
RA2	2.233 + .810 ^c (AT)	.491	.726	.93
	2.192 + .533 ^c (AQ)	.486		.60
	2.211 + .541 ^c (AQ)	.487	.734	.61
	2.193 + .350 ^c (AS)	.295		.71
	2.482 + .597 ^c (AS) - .171 ^c (AS) ²	.400	.000	.65
RPI	2.196 + .531 ^c (AT)	.536		.57
	2.274 + .613 ^c (AT)	.546	.055	.57
	1.677 + .416 ^c (AQ)	.273		.75
	1.495 + .341 ^c (AQ) + .152 ^a (AQ) ²	.302	.011	.74
	1.678 + .376 ^c (AS)	.313		.73
	1.739 + .428 ^c (AS)	.319	.315	.73
	1.681 + .440 ^c (AT)	.338		.72
	1.695 + .445 ^c (AT)	.338	.775	.72

¹ = Please note that non-significant regression coefficients are omitted from this table to aid in readability.

² = Please turn to Appendix A for a presentation of the criterion variables.

^ap = .05

^bp = .01

^cp = .001

Table 5. Test for Presence of Both Curvilinear and Interaction Effects Between Service Quality, Consumer Satisfaction, and Consumer Trust Independent Variables in the Formation of Relationship-Related Intentional Outcomes

Criterion ²	Predictor Equation ¹	R ²	ΔR ²	Standard Error	Durbin-Watson
Company-Related Consumer Perceptions (Equation 1 vs Equation 5)					
RC1	2.176 + .298 ^c (CQ) + .543 ^c (CT)	.428	1.322	.90	2.049
	2.340 + .285 ^a (CS) + .472 ^c (CT)	.442		.90	
RC2	2.169 + .161 ^b (CQ) + .371 ^c (CT)	.372	1.911	.62	1.853
	2.316 + .352 ^c (CT) - .074 ^a (CS) ²	.394		.61	
RPI	1.679 + .143 ^c (CS) + .373 ^c (CT)	.395	4.745	.69	2.040
	1.741 + .230 ^a (CQ) + .174 ^c (CS) -	.445		.67	
	.059 ^a (CQ*CS ²) + .104 ^c (CT*CS ²)				

¹ = Please note that non-significant regression weights are omitted from this table to aid in readability.

² = Please turn to Appendix A for a presentation of the criterion variables.

^ap = .05

^bp = .01

^cp = .001

ciently significant to merit further consideration. Unfortunately, collinearity indices precluded the interpretation of the agent-related models relative to Equation (6).

SUMMARY AND CONCLUSIONS

Evidence has been presented for the presence of interaction effects in models predicting customer outcomes based on agent-related customer perceptions. Theoretically suspected curvilinear effects were also identified relative to customer satisfaction with both their insurance company and its agents. What do the presence of the identified interactive and curvilinear influences found in this study mean in terms of managerial decision-making practices in insurance settings? The ultimate purpose of marketing research is to aid in the process of managerial decision-making. Good decision-making can only be built on a foundation of true insights from marketing research data. The identified relationships suggest that not testing for these influences can lead to situations where regression results

can be misleading. Thus, the results suggest a more rigorous approach in using regression analysis to model marketing relationships in insurance settings. One practical outcome of this study has been the demonstration of a framework that will provide insurance marketers with a tool for minimizing potential bias when using regression analyses relative to their own competitive settings.

The need for implementing the proposed framework is further supported by the varied findings across regression models, dependent variables, and research settings. The results suggest that a single explanatory model of customer behaviors related to the organization itself versus its agents may vary across target markets and/or respondent pools. Again, these results are not totally unexpected given the presence of customer heterogeneity in service settings. Thus, it may be that such explanatory models differ when explaining perceptions of the organization versus its own agents even when the same variables are used based on the same general underlying theories. Therefore, there is an increased need to carefully assess models of customer behaviors in insurance settings specific to unique target groups, competitive settings, and dependent variables.

This study is exploratory in nature, but lays the foundation for the development of future research related to relationship marketing practices and service recovery specific to insurance concerns. First, the explained variances associated with the identified criterion variables in the current research suggest that service quality, satisfaction, and trust judgments help account for some of the explained variance in relationship-based behavioral intentions. Future research should consider which additional variables could further increase such explained variance. For example, loyalty, value, and perceived risk all may add explanatory power to these models.

Second, there are numerous statistical methodologies for assessing "importance" in models. There is a need for full, unbiased methodologies for assessing the "importance" of relevant relationship-based customer variables in research models for the insurance industry. Taylor (1995) provides a useful discussion of how "importance weights" might best be derived in research models such as investigated herein. Danaher (1998) also identifies alternative methods. Future research should consider assessing competing methodologies for developing importance weights for the insurance industry.

Third, all of the relevant constructs measured in the current research were assessed at the global level of analysis. In reality, each of these constructs likely possesses very complex, multidimensional characteristics. For example, it is well established that customer satisfaction possesses both cognitive and affective dimensions (Oliver, 1997). Service quality and customer trust judgments are generally accepted to be multidimensional

in nature (Johnson and Grayson, 2000; Oliver, 1997). Investigations in insurance settings should consider the development and use of insurance-specific measures of these constructs that more fully capture their associated domains.

Fourth, a useful extension of the current research would be to move toward assessments of how customers strengthen their relationships within the insurance industry (Christopher, Payne, and Ballantyne, 1991; Narayandas, 1998; White and Schneider, 2000). Readers are reminded that there were two measures of word-of-mouth behaviors in the current research. The first measure (RC1 and RA1) represented a typical Likert-style recommendation measure. However, the second measure (RC2 and RA2) represented an advocacy form of word-of-mouth behavior. Such investigations would be a useful inquiry for insurance marketers to help ascertain how to turn customers into true advocates.

Fifth, the area of service recovery is only beginning to be understood in the general services literature. For example, Boschhoff (1999) reports an initial scale for measuring satisfaction with transaction-specific service recovery called RECOVSAT that could be assessed and modified to assist relationship marketers in the insurance industry. In fact, an opportunity exists for insurance marketers to develop and investigate models related to service recovery as a contribution to the general services literature as well as insurance-specific settings.

Finally, it is noteworthy that the current sample suggests that respondents in the insurance industry may not express complaining behaviors even though they have long-term relationships with their insurance carrier. This is very troubling as it precludes the ability of insurance concerns to proactively identify and rectify threats to their relationships with their most valued customers. Future research should verify this finding and seek ways to encourage customers to work with their insurance providers to increase the management of long-term customer relationships.

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NOTES

¹The term *relationship marketing* can be formally defined as "the ongoing process of engaging in cooperative and collaborative activities and programs with immediate and end-user cus-

tomers to create or enhance mutual economic value at reduced cost" (Parvatiyar and Sheth, 2000).

²Tax and Brown (2000, p. 272) formally define *service recovery* as "a process that defines service failures, effectively resolves customer problems, classifies their root(s), and yields data that can be integrated with other measures of performance to assess and improve the service system." They further state the recognition that much of the services literature to date has essentially equated service recovery with complaint management.

³Readers interested in a comprehensive treatment of service quality versus customer satisfaction and its implications for marketing theory and practice will find Oliver (1997) an excellent resource and summary of the extant literature.

⁴Berry (2000) relies on the following definition of *trust* in his considerations: *Trust* is a willingness to rely on an exchange partner in whom one has confidence (Moorman, Deshpande, and Zaltman, 1993). Narayandas (1998) similarly argues that customers are more comfortable building relationships with trustworthy vendors (Mooreman, Zaltman, and Deshpande, 1992). However, readers should be aware that the conceptual domain of customer trust continues to evolve in the service literature. Recent evidence suggests a multidimensional nature of the construct and the likelihood that at least four types of trust may operate within service contexts: generalized, system, process-based, and personality-based (see Johnson and Grayson, 2000). Further, these authors argue that the four types of trust can be difficult to distinguish and may operate differentially, given the strength of marketing relationships. Future empirical research will shed light on the nuances of the conceptual domain of trust and eventually produce a reliable and valid multidimensional operationalization of customer trust. However, for purposes of the current research, which relies on direct predictors of trust, we will adopt the generally accepted global definitional positions of Berry (2000) and Narayandas (1998).

⁵This position is not inconsistent with Oliver's (1997) Encounter Quality—Influences—Satisfaction Model.

⁶Cubed functions exhibit two "kinks" in the curve leading to an S-shaped characterization.

⁷One reason is because the standardized (beta) coefficients are affected by additive transformations such as mean-centering, whereas the unstandardized regression coefficients are not. A second concern involves the potential bias inherent in standardized regression coefficients as a function of issues related to standard errors when not accounting for the discussed influences. A final consideration involves Bring's (1994) argument that standardized multiple regression coefficients are generally incorrectly calculated and assertion that the correct method for standardizing regression coefficients is to use partial standard deviations instead of ordinary standard deviations.

⁸The direct measures used in this study are typical of those used in academic and managerial practice in service settings, employing Likert-type items for service quality, customer satisfaction, word-of-mouth behaviors, and repurchase intention. The items used to measure trust and the second recommendation variable (RC2 and RA2) derive from Narayandas (1998).

⁹Readers may note that some of the scales involve four points, while others involve five points. The practice of using measures scaled with a differing number of points is not problematic for purposes of regression analysis in the current research, even though the reported results do not rely on standardized regression coefficients. This exploratory study attempts only to ascertain the presence or absence of statistically significant curvilinear and/or interaction effects, and not to derive *specific* predictive equations as to *how much* the relevant variables differentially contribute to future predicted outcomes. Thus, the final derived regression equations are not to be interpreted as suggesting that a unit increase in satisfaction, quality, or trust will yield a unit increase in repurchase intention. Rather, the final regression results are to be interpreted as simply identifying which variable are relatively more important in terms of the explained variance of the criterion variable when the independent variables are appropriately considered jointly after capturing theoretically-based curvilinear and interaction effects.

¹⁰As an interesting aside, only 25.4% of respondents answered affirmatively when queried as to whether they had complained to either the company or the insurance agent about their per-

ceived problem. Stephens (2000, pp. 288-289) states that: "An unfortunate finding of virtually every study of customer complaining is that many dissatisfied buyers do not say anything to the company, store, or the service provider. Unhappy customers may very well speak up, but only privately, to warn friends and family. At the same time, they frequently resolve not to buy the brand again. A lack of customer candor is a problem for businesses because they never learn the problem, get a chance to fix it, or preserve customer loyalty. More importantly, they do not have the opportunity to diagnose the problem to see if it indicates a greater issue that could be solved through better marketing strategy." Thus, the evaluation of the obtained sample for the current research suggests that customers within the insurance industry may well exhibit some of the undesirable relationship-based customer patterns of behaviors found in other service industries that have been studied.

¹¹ There are 12 separate regression equations associated with Table 3. Kleinbaum et al. (1998) suggest that when evaluating several statistical tests from the same data set, the probability of making a Type I error will be larger than α . The authors suggest considering a Bonferroni correction, α/k (where k is the number of tests to be assessed). However, the authors further state that this correction can lead to such a small rejection region for each individual test that the power of each test may be too low to detect important deviations from the null hypothesis being tested. For purposes of the current research, this predicament is further complicated by the inherent difficulty detecting true interactions in field studies (McLelland and Judd, 1993). Marketing research results of this nature are typically interpreted using a standard of $\alpha \leq .05$.

¹² Readers may be puzzled by the presence of negative regression coefficients associated with some of the interaction terms. These are not to be interpreted as being "negatively related" to the criterion variable. Rather, these signs refer to the nature of the interactions between the independent variables.

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Descriptive Statistics

	N	Sum	Mean
CQ Kualitas Perusahaan	100	363	3.63
CT Kepercayaan Perusahaan	100	377	3.77
CS Kepuasan Perusahaan	100	374	3.74
RC1 Rekomendasi Perusahaan1	100	381	3.81
RC2 Rekomendasi Perusahaan2	100	395	3.95
AQ Kualitas Agen	100	304	3.04
AT Kepercayaan Agen	100	341	3.41
AS Kepuasan Agen	100	338	3.38
RA1 Rekomendasi Agen1	100	363	3.63
RA2 Rekomendasi Agen2	100	360	3.60
RPI Minat Membeli Kembali	100	367	3.67
Valid N (listwise)	100		

Case Summaries

	PROFIL.1	PROFIL.2	PROFIL.3	PROFIL.4	PROFIL.5	PROFIL.6
1	3	2	4	2	4	4
2	2	2	4	2	3	3
3	2	1	2	2	3	3
4	2	2	4	2	3	3
5	3	2	4	2	4	4
6	2	2	4	2	3	3
7	1	1	1	1	2	2
8	2	1	2	2	3	3
9	2	1	2	2	3	3
10	3	2	4	2	4	4
11	2	1	2	2	3	3
12	2	1	2	2	3	3
13	2	1	2	2	3	3
14	2	1	2	2	3	3
15	1	1	1	1	2	2
16	2	2	4	2	3	3
17	2	1	4	2	3	3
18	2	1	2	1	3	3
19	2	1	2	2	3	3
20	3	2	4	2	4	4
21	2	1	2	2	3	3
22	2	1	2	2	3	3
23	2	2	4	2	3	3
24	2	1	4	2	3	3
25	2	1	2	2	3	3
26	3	2	4	2	4	4
27	1	1	1	1	2	2
28	1	1	1	1	2	2
29	1	1	1	1	2	2
30	3	2	4	2	4	4
31	3	2	4	2	4	4
32	3	2	4	2	4	4
33	3	2	4	2	4	4
34	1	1	1	1	2	3
35	2	1	2	1	2	3
36	2	1	2	2	3	3
37	3	2	4	2	4	4
38	2	1	2	2	3	3
39	1	1	2	1	2	3
40	1	1	1	1	2	2
41	2	1	2	2	3	3

Case Summaries

	PROFIL.1	PROFIL.2	PROFIL.3	PROFIL.4	PROFIL.5	PROFIL.6
42	1	1	1	1	2	2
43	3	2	4	2	4	4
44	3	2	4	2	4	4
45	3	2	4	2	4	4
46	1	1	1	1	2	2
47	2	1	2	2	3	3
48	1	1	1	1	2	2
49	3	2	4	2	4	4
50	3	2	4	2	4	4
51	3	2	4	2	4	4
52	3	2	4	2	4	4
53	2	2	4	2	3	3
54	2	1	2	2	3	3
55	2	1	2	1	2	3
56	3	2	4	2	4	4
57	3	2	4	2	4	4
58	2	1	2	1	3	3
59	3	2	4	2	4	4
60	1	1	1	1	2	2
61	1	1	1	1	2	2
62	3	2	4	2	4	4
63	2	1	2	2	3	3
64	2	2	4	2	3	3
65	1	1	1	1	2	2
66	3	2	4	2	4	4
67	1	1	1	1	2	2
68	2	1	2	1	3	3
69	1	1	1	1	2	2
70	3	2	4	2	4	4
71	1	1	1	1	2	2
72	2	1	2	2	3	3
73	1	1	1	1	2	2
74	2	1	2	1	3	3
75	1	1	1	1	2	2
76	2	1	2	1	2	3
77	3	2	4	2	4	4
78	1	1	2	1	2	3
79	2	1	2	2	3	3
80	1	1	2	1	2	3
81	4	1	4	1	3	3
82	4	1	4	4	3	3

Case Summaries

	PROFIL.1	PROFIL.2	PROFIL.3	PROFIL.4	PROFIL.5	PROFIL.6
83	3	2	4	2	4	4
84	1	1	1	1	2	2
85	2	1	2	2	3	3
86	2	1	2	2	3	3
87	3	2	4	2	4	3
88	3	2	4	2	4	4
89	2	1	2	2	3	3
90	2	1	2	2	3	3
91	3	2	4	2	4	4
92	2	2	4	2	4	3
93	3	2	4	2	4	4
94	1	1	2	1	2	3
95	3	2	4	2	4	4
96	2	1	2	2	3	3
97	2	1	2	1	3	3
98	3	2	4	2	4	4
99	2	1	2	2	3	3
100	1	1	1	1	2	2

Case Summaries

	CQ	CT	CS	RC1	RC2	RPI	AQ	AT
1	4	3	5	4	3	3	4	3
2	5	4	3	4	4	3	4	4
3	3	3	3	4	5	4	4	5
4	5	4	5	5	4	3	5	4
5	2	3	3	3	3	3	2	3
6	4	4	3	4	4	4	3	4
7	4	4	4	4	3	3	2	3
8	4	4	3	3	5	4	5	5
9	5	5	4	5	5	4	5	5
10	3	3	2	3	4	4	3	2
11	3	3	2	4	5	3	4	4
12	5	5	5	3	4	3	5	4
13	4	5	5	4	4	4	4	5
14	5	5	5	4	3	4	5	5
15	4	5	3	4	4	4	3	5
16	4	4	4	3	5	3	4	4
17	4	4	3	3	4	5	5	4
18	4	5	3	3	3	2	5	3
19	4	4	4	3	3	4	3	3
20	4	3	4	4	4	3	4	3
21	4	4	3	3	3	3	3	4
22	4	4	4	5	5	5	4	4
23	3	5	3	3	5	3	4	5
24	5	3	5	4	4	4	5	4
25	5	5	4	4	3	5	4	4
26	4	5	4	5	5	4	3	5
27	2	3	2	3	3	2	1	2
28	4	3	3	5	4	4	5	3
29	4	4	5	4	5	4	4	5
30	5	5	5	4	4	4	5	5
31	3	3	4	3	3	3	3	3
32	3	4	4	3	4	4	2	2
33	5	4	4	5	4	3	3	1
34	5	5	2	5	4	4	3	3
35	2	3	2	2	3	3	3	3
36	2	5	4	4	3	4	3	3
37	4	4	4	4	4	4	3	1
38	3	4	4	4	3	3	2	2
39	1	1	5	4	4	3	2	5
40	3	5	5	5	5	4	2	3
41	2	2	2	2	2	2	1	3

Case Summaries

	CQ	CT	CS	RC1	RC2	RPI	AQ	AT
42	5	4	3	5	4	4	6	3
43	1	2	3	2	3	2	4	3
44	4	4	4	5	4	3	1	4
45	2	5	5	4	4	4	3	4
46	3	4	5	3	4	4	3	4
47	4	3	4	4	3	4	3	4
48	3	4	4	4	3	4	3	4
49	3	4	4	3	5	4	3	3
50	4	4	5	4	5	4	3	3
51	5	4	5	5	5	5	3	3
52	2	4	1	3	3	3	3	3
53	5	3	3	4	3	4	3	4
54	2	4	3	3	5	3	4	3
55	4	4	4	5	5	5	4	3
56	4	5	3	4	5	5	1	3
57	3	5	5	4	5	5	2	4
58	3	5	4	5	4	4	4	3
59	3	4	3	3	3	3	4	2
60	4	3	4	4	4	3	2	3
61	2	2	2	2	3	3	3	3
62	4	5	4	5	5	4	1	4
63	4	4	2	3	3	5	1	4
64	4	3	3	4	3	4	2	3
65	4	4	4	3	5	3	2	3
66	2	1	5	3	2	4	4	4
67	4	4	4	3	5	5	5	1
68	3	4	4	3	4	4	1	2
69	4	4	3	4	4	3	5	4
70	3	3	5	4	5	3	2	4
71	4	4	4	4	5	5	3	2
72	4	3	2	3	3	3	2	1
73	5	4	3	5	4	4	2	4
74	2	5	4	5	3	4	4	4
75	4	3	4	4	4	3	4	4
76	2	3	4	4	3	4	3	1
77	2	2	4	3	3	3	4	4
78	5	4	4	5	4	3	2	4
79	3	3	5	3	4	3	1	3
80	1	3	4	5	2	3	4	3
81	4	3	4	4	4	4	3	4
82	1	2	5	3	2	3	3	4

Case Summaries

	CQ	CT	CS	RC1	RC2	RPI	AQ	AT
83	5	5	5	5	5	5	3	1
84	4	4	2	4	3	3	1	4
85	4	5	2	4	4	5	1	3
86	4	3	4	3	5	3	4	3
87	5	5	4	5	5	3	2	4
88	4	4	4	3	5	4	1	4
89	5	4	5	5	4	5	1	4
90	3	4	3	3	3	3	1	4
91	5	4	4	4	5	4	1	4
92	5	5	2	4	4	4	1	4
93	2	3	4	3	3	2	1	4
94	3	3	5	5	5	3	3	3
95	4	4	5	2	5	4	1	3
96	4	4	5	4	5	5	4	4
97	5	4	4	4	4	5	3	3
98	5	1	3	2	4	3	4	1
99	4	1	4	3	3	3	3	3
100	5	5	4	5	5	4	3	4

Case Summaries

	AS	RA1	RA2
1	4	3	3
2	2	4	3
3	3	5	4
4	4	3	4
5	3	3	3
6	2	3	4
7	4	4	3
8	2	3	4
9	4	4	4
10	1	4	3
11	3	4	4
12	4	4	4
13	4	3	3
14	4	4	3
15	3	5	5
16	4	3	3
17	3	5	4
18	5	3	4
19	3	4	4
20	4	3	2
21	2	3	3
22	4	4	5
23	4	3	4
24	5	4	4
25	3	4	3
26	3	5	5
27	3	2	3
28	4	4	3
29	3	5	3
30	4	5	4
31	4	4	3
32	3	3	2
33	2	2	2
34	5	4	3
35	2	4	3
36	4	4	3
37	4	4	3
38	3	3	3
39	2	3	3
40	4	4	3
Σ	5	5	3

Case Summaries

	AS	RA1	RA2
42	4	4	3
43	5	4	3
44	4	4	3
45	3	3	3
46	3	4	3
47	3	4	3
48	3	3	3
49	4	3	3
50	4	3	3
51	4	3	3
52	4	3	3
53	2	3	3
54	3	3	3
55	3	5	3
56	4	3	3
57	2	3	3
58	2	3	3
59	3	3	3
60	3	4	3
61	2	4	3
62	5	5	4
63	5	4	4
64	2	2	3
65	2	2	3
66	5	4	4
67	3	5	3
68	3	3	3
69	4	3	4
70	2	4	4
71	1	2	3
72	3	3	3
73	2	3	4
74	4	4	4
75	4	4	4
76	2	3	3
77	3	4	4
78	4	3	4
79	5	3	4
80	4	3	4
81	3	3	4
82	3	4	4

Case Summaries

	AS	RA1	RA2
83	3	3	4
84	3	5	4
85	3	3	4
86	3	4	4
87	2	5	4
88	2	4	4
89	5	5	5
90	5	5	5
91	5	4	5
92	5	5	5
93	4	3	5
94	5	4	5
95	5	5	5
96	2	3	5
97	3	4	5
98	4	1	5
99	3	3	5
100	3	4	5

Umur

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 25 th	24	24.0	24.0	24.0
	25 - 50 th	45	45.0	45.0	69.0
	> 50 th	31	31.0	31.0	100.0
	Total	100	100.0	100.0	

Jenis Kelamin

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Pria	61	61.0	61.0	61.0
	Wanita	39	39.0	39.0	100.0
	Total	100	100.0	100.0	

Pekerjaan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	PNS/TNI/POLRI	20	20.0	20.0	20.0
	P. Swasta	39	39.0	39.0	59.0
	Wiraswasta	41	41.0	41.0	100.0
	Total	100	100.0	100.0	

Status Perkawinan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Belum Kawin	33	33.0	33.0	33.0
	Kawin	67	67.0	67.0	100.0
	Total	100	100.0	100.0	

Pendidikan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	D3	27	27.0	27.0	27.0
	Sarjana (S1)	41	41.0	41.0	68.0
	Sarjana (S2)	32	32.0	32.0	100.0
	Total	100	100.0	100.0	

Pernghasilan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	> 1.000.000 - 2.500.000	19	19.0	19.0	19.0
	>2.500.000 - 5.000.000	51	51.0	51.0	70.0
	> 5.000.000	30	30.0	30.0	100.0
Total		100	100.0	100.0	



Reliability

RELIABILITY ANALYSIS - SCALE (ALPHA)

1. CS Kepuasan Perusahaan
2. AS Kepuasan Agen

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Alpha if Item Deleted
CS	3.3667	.8609	.5756	.
AS	3.7000	.9759	.5756	.

Reliability Coefficients

N of Cases = 30.0

N of Items = 2

Alpha = .7297

Reliability

RELIABILITY ANALYSIS - SCALE (ALPHA)

1. CQ Kualitas Perusahaan
2. AQ Kualitas Agen

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Alpha if Item Deleted
CQ	3.9000	1.1276	.6648	.
AQ	4.0000	.6897	.6648	.

Reliability Coefficients

N of Cases = 30.0

N of Items = 2

Alpha = .7843

Reliability

RELIABILITY ANALYSIS - SCALE (ALPHA)

1. CT Kepercayaan Perusahaan
2. AT Kepercayaan Agen

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Alpha if Item Deleted
CT	3.9667	.8609	.5989	.
AT	4.0333	.6540	.5989	.

Reliability Coefficients

N of Cases = 30.0

N of Items = 2

Alpha = .7448

Reliability

RELIABILITY ANALYSIS - SCALE (ALPHA)

1. RC1 Rekomendasi Perusahaan1
2. RC2 Rekomendasi Perusahaan2
3. RA1 Rekomendasi Agen1
4. RA2 Rekomendasi Agen2
5. RPI Minat Membeli Kembali

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Alpha if Item Deleted
RC1	14.9667	5.2747	.4161	.7252
RC2	14.7667	4.9437	.4528	.7143
RA1	15.0000	4.4138	.6025	.6542
RA2	15.1667	5.0402	.4880	.7006
RPI	15.1667	4.6954	.5579	.6737

Reliability Coefficients

N of Cases = 30.0

N of Items = 5

Alpha = .7402

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	AS Kepuasan Agen, AQ Kualitas Agen, AT Kepercayaan Agen		Enter

a. All requested variables entered.

b. Dependent Variable: RA1 Rekomendasi Agen1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.451 ^a	.204	.179	.769

a. Predictors: (Constant), AS Kepuasan Agen, AQ Kualitas Agen, AT Kepercayaan Agen

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	14.531	3	4.844	8.190	.000 ^a
	Residual	56.779	96	.591		
	Total	71.310	99			

a. Predictors: (Constant), AS Kepuasan Agen, AQ Kualitas Agen, AT Kepercayaan Agen

b. Dependent Variable: RA1 Rekomendasi Agen1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		t	Sig.
		B	Std. Error	Beta			
1	(Constant)	2.032	.389			5.222	.000
	AQ Kualitas Agen	-.034	.060	-.052		-.569	.571
	AT Kepercayaan Agen	.300	.077	.359		3.888	.000
	AS Kepuasan Agen	.201	.076	.242		2.644	.010

a. Dependent Variable: RA1 Rekomendasi Agen1

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	AS Kepuasan Agen, AQ Kualitas Agen, AT Kepercayaan Agen		Enter

a. All requested variables entered.

b. Dependent Variable: RA2 Rekomendasi Agen2

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.431 ^a	.185	.160	.714

a. Predictors: (Constant), AS Kepuasan Agen, AQ Kualitas Agen, AT Kepercayaan Agen

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11.127	3	3.709	7.286	.000 ^a
	Residual	48.873	96	.509		
	Total	60.000	99			

a. Predictors: (Constant), AS Kepuasan Agen, AQ Kualitas Agen, AT Kepercayaan Agen

b. Dependent Variable: RA2 Rekomendasi Agen2

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		t	Sig.
		B	Std. Error	Beta			
1	(Constant)	2.283	.361			6.325	.000
	AQ Kualitas Agen	-.054	.056	-.090		-.966	.336
	AT Kepercayaan Agen	.259	.072	.338		3.616	.000
	AS Kepuasan Agen	.177	.071	.232		2.508	.014

a. Dependent Variable: RA2 Rekomendasi Agen2

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	AS Kepuasan Agen, AQ Kualitas Agen, AT Kepercayaan Agen		Enter

a. All requested variables entered.

b. Dependent Variable: RPI Minat Membeli Kembali

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.121 ^a	.015	-.016	.785

a. Predictors: (Constant), AS Kepuasan Agen, AQ Kualitas Agen, AT Kepercayaan Agen

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.881	3	.294	.476	.700 ^a
	Residual	59.229	96	.617		
	Total	60.110	99			

a. Predictors: (Constant), AS Kepuasan Agen, AQ Kualitas Agen, AT Kepercayaan Agen

b. Dependent Variable: RPI Minat Membeli Kembali

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
1	(Constant)	3.808	.397		9.582	.000
	AQ Kualitas Agen	.002	.061	.003	.031	.976
	AT Kepercayaan Agen	.043 [?]	.079	.056	.546	.586
	AS Kepuasan Agen	-.086	.078	-.113	-1.107	.271

a. Dependent Variable: RPI Minat Membeli Kembali

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	AQ.AS.AT, AS.AT, AQ.AS, AQ.AT, AT Kepercayaan Agen, AS Kepuasan Agen, AQ Kualitas Agen		Enter

a. All requested variables entered.

b. Dependent Variable: RA1 Rekomendasi Agen1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.562 ^a	.315	.263	.728

a. Predictors: (Constant), AQ.AS.AT, AS.AT, AQ.AS, AQ.AT, AT Kepercayaan Agen, AS Kepuasan Agen, AQ Kualitas Agen

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	22.496	7	3.214	6.057	.000 ^a
	Residual	48.814	92	.531		
	Total	71.310	99			

a. Predictors: (Constant), AQ.AS.AT, AS.AT, AQ.AS, AQ.AT, AT Kepercayaan Agen, AS Kepuasan Agen, AQ Kualitas Agen

b. Dependent Variable: RA1 Rekomendasi Agen1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		t	Sig.
		B	Std. Error	Beta			
1	(Constant)	1.708	.425			4.020	.000
	AQ Kualitas Agen	1.110	.398	1.702		2.790	.006
	AT Kepercayaan Agen	-.753	.403	-.901		-1.866	.065
	AS Kepuasan Agen	-.975	.417	-1.175		-2.337	.022
	AQ.AS	-.018	.088	-.022		-.203	.840
	AQ.AT	.162	.077	.228		2.100	.038
	AS.AT	.027	.100	.024		.265	.792
	AQ.AS.AT	1.115	.416	2.484		2.682	.009

a. Dependent Variable: RA1 Rekomendasi Agen1

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	AQ.AS.AT, AS.AT, AQ.AS, AQ.AT, AT Kepercayaan Agen, AS Kepuasan Agen, AQ Kualitas Agen		Enter

a. All requested variables entered.

b. Dependent Variable: RA2 Rekomendasi Agen2

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.493 ^a	.243	.186	.703

a. Predictors: (Constant), AQ.AS.AT, AS.AT, AQ.AS, AQ.AT, AT Kepercayaan Agen, AS Kepuasan Agen, AQ Kualitas Agen

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	14.586	7	2.084	4.221	.000 ^a
	Residual	45.414	92	.494		
	Total	60.000	99			

a. Predictors: (Constant), AQ.AS.AT, AS.AT, AQ.AS, AQ.AT, AT Kepercayaan Agen, AS Kepuasan Agen, AQ Kualitas Agen

b. Dependent Variable: RA2 Rekomendasi Agen2

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		t	Sig.
		B	Std. Error	Beta			
1	(Constant)	1.870	.410			4.565	.000
	AQ Kualitas Agen	-.259	.384	-.433		-.676	.501
	AT Kepercayaan Agen	.552	.389	.720		1.418	.160
	AS Kepuasan Agen	.428	.402	.562		1.063	.290
	AQ.AS	.198	.084	.261		2.339	.021
	AQ.AT	.048	.074	.073		.640	.524
	AS.AT	-.001	.096	-.001		-.009	.993
	AQ.AS.AT	-.293	.401	-.712		-.731	.467

a. Dependent Variable: RA2 Rekomendasi Agen2

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	AQ.AS.AT, AS.AT, AQ.AS, AQ.AT, AT Kepercayaan Agen, AS Kepuasan Agen, AQ Kualitas Agen		Enter

a. All requested variables entered.

b. Dependent Variable: RPI Minat Membeli Kembali

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.267 ^a	.071	.000	.779

a. Predictors: (Constant), AQ.AS.AT, AS.AT, AQ.AS, AQ.AT, AT Kepercayaan Agen, AS Kepuasan Agen, AQ Kualitas Agen

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.276	7	.611	1.006	.432 ^a
	Residual	55.834	92	.607		
	Total	60.110	99			

a. Predictors: (Constant), AQ.AS.AT, AS.AT, AQ.AS, AQ.AT, AT Kepercayaan Agen, AS Kepuasan Agen, AQ Kualitas Agen

b. Dependent Variable: RPI Minat Membeli Kembali

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		t	Sig.
		B	Std. Error	Beta			
1	(Constant)	3.713	.454			8.173	.000
	AQ Kualitas Agen	.806	.425	1.346		1.894	.061
	AT Kepercayaan Agen	-.722	.431	-.941		-1.673	.098
	AS Kepuasan Agen	-.925	.446	-1.214		-2.074	.041
	AQ.AS	-.074	.094	-.097		-.785	.434
	AQ.AT	.108	.083	.166		1.311	.193
	AS.AT	.014	.107	.014		.134	.893
	AQ.AS.AT	.805	.445	1.954		1.811	.073

a. Dependent Variable: RPI Minat Membeli Kembali

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	CS Kepuasan Perusahaan. CT Kepercayaan Perusahaan, CQ Kualitas Perusahaan ^a		Enter

a. All requested variables entered.

b. Dependent Variable: RCI Rekomendasi Perusahaan I

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.518 ^a	.269	.246	.737

a. Predictors: (Constant), CS Kepuasan Perusahaan, CT Kepercayaan Perusahaan, CQ Kualitas Perusahaan

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	19.190	3	6.397	11.764	.000 ^a
	Residual	52.200	96	.544		
	Total	71.390	99			

a. Predictors: (Constant), CS Kepuasan Perusahaan, CT Kepercayaan Perusahaan, CQ Kualitas Perusahaan

b. Dependent Variable: RCI Rekomendasi Perusahaan I

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	1.528	.403	
	CQ Kualitas Perusahaan	.191	.075	.249
	CT Kepercayaan Perusahaan	.224	.083	.265
	CS Kepuasan Perusahaan	.198	.077	.226

Coefficients^a

Model		t	Sig.
1	(Constant)	3.791	.000
	CQ Kualitas Perusahaan	2.541	.013
	CT Kepercayaan Perusahaan	2.711	.008
	CS Kepuasan Perusahaan	2.572	.012

a. Dependent Variable: RCI Rekomendasi Perusahaan



Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	CS Kepuasan Perusahaan. CT Kepercayaan Perusahaan. CQ Kualitas Perusahaan ^a		Enter

a. All requested variables entered.

b. Dependent Variable: RC2 Rekomendasi Perusahaan2

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.497 ^a	.247	.224	.755

a. Predictors: (Constant), CS Kepuasan Perusahaan, CT Kepercayaan Perusahaan, CQ Kualitas Perusahaan

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17.972	3	5.991	10.499	.000 ^a
	Residual	54.778	96	.571		
	Total	72.750	99			

a. Predictors: (Constant), CS Kepuasan Perusahaan, CT Kepercayaan Perusahaan, CQ Kualitas Perusahaan

b. Dependent Variable: RC2 Rekomendasi Perusahaan2

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	1.754	.413	
	CQ Kualitas Perusahaan	.208	.077	.268
	CT Kepercayaan Perusahaan	.189	.085	.221
	CS Kepuasan Perusahaan	.195	.079	.221

Coefficients^a

Model		t	Sig.
1	(Constant)	4.247	.000
	CQ Kualitas Perusahaan	2.693	.008
	CT Kepercayaan Perusahaan	2.225	.028
	CS Kepuasan Perusahaan	2.476	.015

a. Dependent Variable: RC2 Rekomendasi Perusahaan2



Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	CS Kepuasan Perusahaan. CT Kepercayaan Perusahaan. CQ Kualitas Perusahaan ^a		Enter

a. All requested variables entered.

b. Dependent Variable: RPI Minat Membeli Kembali

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.482 ^a	.232	.208	.693

a. Predictors: (Constant), CS Kepuasan Perusahaan, CT Kepercayaan Perusahaan, CQ Kualitas Perusahaan

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13.949	3	4.650	9.670	.000 ^a
	Residual	46.161	96	.481		
	Total	60.110	99			

a. Predictors: (Constant), CS Kepuasan Perusahaan, CT Kepercayaan Perusahaan, CQ Kualitas Perusahaan

b. Dependent Variable: RPI Minat Membeli Kembali

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	1.796	.379	
	CQ Kualitas Perusahaan	.156	.071	.222
	CT Kepercayaan Perusahaan	.226	.078	.292
	CS Kepuasan Perusahaan	.121	.072	.151

Coefficients^a

Model		t	Sig.
1	(Constant)	4.738	.000
	CQ Kualitas Perusahaan	2.207	.030
	CT Kepercayaan Perusahaan	2.910	.004
	CS Kepuasan Perusahaan	1.671	.098

a. Dependent Variable: RPI Minat Membeli Kembali



Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	CQ.CS.CT, CQ.CT, CQ.CS, CT Kepercayaan Perusahaan, CS.CT, CS Kepuasan Perusahaan, CQ Kualitas Perusahaan ^a		Enter

a. All requested variables entered.

b. Dependent Variable: RC1 Rekomendasi Perusahaan1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.613 ^a	.376	.328	.696

a. Predictors: (Constant), CQ.CS.CT, CQ.CT, CQ.CS, CT Kepercayaan Perusahaan, CS.CT, CS Kepuasan Perusahaan, CQ Kualitas Perusahaan

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	26.826	7	3.832	7.912	.000 ^a
	Residual	44.564	92	.484		
	Total	71.390	99			

a. Predictors: (Constant), CQ.CS.CT, CQ.CT, CQ.CS, CT Kepercayaan Perusahaan, CS.CT, CS Kepuasan Perusahaan, CQ Kualitas Perusahaan

b. Dependent Variable: RC1 Rekomendasi Perusahaan1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	1.104	.452	
	CQ Kualitas Perusahaan	-1.084	.417	-1.413
	CT Kepercayaan Perusahaan	1.552	.417	1.834
	CS Kepuasan Perusahaan	1.639	.449	1.873
	CQ.CS	.241	.105	.232
	CQ.CT	.186	.093	.205
	CS.CT	-.013	.092	-.014
	CQ.CS.CT	-1.461	.450	-2.390

Coefficients^a

Model		t	Sig.
1	(Constant)	2.439	.017
	CQ Kualitas Perusahaan	-2.597	.011
	CT Kepercayaan Perusahaan	3.724	.000
	CS Kepuasan Perusahaan	3.651	.000
	CQ.CS	2.291	.024
	CQ.CT	2.001	.048
	CS.CT	-.139	.890
	CQ.CS.CT	-3.248	.002

a. Dependent Variable: RCI Rekomendasi Perusahaan I

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	CQ.CS.CT, CQ.CT, CQ.CS, CT Kepercayaa n Perusahaan, CS.CT, CS Kepuasan Perusahaan, CQ Kualitas ^a Perusahaan		Enter

a. All requested variables entered.

b. Dependent Variable: RC2 Rekomendasi Perusahaan2

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	CQ.CS.CT, CQ.CT, CQ.CS, CT Kepercayaa n Perusahaan, CS.CT, CS Kepuasan Perusahaan, CQ Kualitas ^a Perusahaan		Enter

a. All requested variables entered.

b. Dependent Variable: RPI Minat Membeli Kembali

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	CQ.CS.CT, CQ.CT, CQ.CS, CT Kepercayaa n Perusahaan, CS.CT, CS Kepuasan Perusahaan, CQ Kualitas ^a Perusahaan		Enter

a. All requested variables entered.

b. Dependent Variable: RC2 Rekomendasi Perusahaan2

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.553 ^a	.305	.253	.741

a. Predictors: (Constant), CQ.CS.CT, CQ.CT, CQ.CS, CT Kepercayaan Perusahaan, CS.CT, CS Kepuasan Perusahaan, CQ Kualitas Perusahaan

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	22.222	7	3.175	5.780	.000 ^a
	Residual	50.528	92	.549		
	Total	72.750	99			

a. Predictors: (Constant), CQ.CS.CT, CQ.CT, CQ.CS, CT Kepercayaan Perusahaan, CS.CT, CS Kepuasan Perusahaan, CQ Kualitas Perusahaan

b. Dependent Variable: RC2 Rekomendasi Perusahaan2

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	2.120	.482	
	CQ Kualitas Perusahaan	.951	.444	1.228
	CT Kepercayaan Perusahaan	-.601	.444	-.703
	CS Kepuasan Perusahaan	-.669	.478	-.758
	CQ.CS	-.233	.112	-.223
	CQ.CT	-.138	.099	-.151
	CS.CT	.031	.098	.034
	CQ.CS.CT	.880	.479	1.426

Coefficients^a

Model		t	Sig.
1	(Constant)	4.399	.000
	CQ Kualitas Perusahaan	2.140	.035
	CT Kepercayaan Perusahaan	-1.354	.179
	CS Kepuasan Perusahaan	-1.401	.165
	CQ.CS	-2.088	.040
	CQ.CT	-1.394	.167
	CS.CT	.319	.750
	CQ.CS.CT	1.838	.069

a. Dependent Variable: RC2 Rekomendasi Perusahaan2

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	CQ.CS.CT, CQ.CT, CQ.CS, CT Kepercayaan Perusahaan, CS.CT, CS Kepuasan Perusahaan, CQ Kualitas Perusahaan		Enter

a. All requested variables entered.

b. Dependent Variable: RPI Minat Membeli Kembali

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.494 ^a	.244	.186	.703

a. Predictors: (Constant), CQ.CS.CT, CQ.CT, CQ.CS, CT Kepercayaan Perusahaan, CS.CT, CS Kepuasan Perusahaan, CQ Kualitas Perusahaan

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	14.642	7	2.092	4.232	.000 ^a
	Residual	45.468	92	.494		
	Total	60.110	99			

a. Predictors: (Constant), CQ.CS.CT, CQ.CT, CQ.CS, CT Kepercayaan Perusahaan, CS.CT, CS Kepuasan Perusahaan, CQ Kualitas Perusahaan

b. Dependent Variable: RPI Minat Membeli Kembali

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	1.755	.457	
	CQ Kualitas Perusahaan	.076	.422	.109
	CT Kepercayaan Perusahaan	.317	.421	.409
	CS Kepuasan Perusahaan	.218	.453	.272
	CQ.CS	-.027	.106	-.028
	CQ.CT	.108	.094	.129
	CS.CT	-.057	.093	-.067
	CQ.CS.CT	-.105	.454	-.188

Coefficients^a

Model		t	Sig.
1	(Constant)	3.841	.000
	CQ Kualitas Perusahaan	.181	.857
	CT Kepercayaan Perusahaan	.754	.453
	CS Kepuasan Perusahaan	.482	.631
	CQ.CS	-.251	.802
	CQ.CT	1.148	.254
	CS.CT	-.609	.544
	CQ.CS.CT	-.232	.817

a. Dependent Variable: RPI Minat Membeli Kembali

Regression

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	AS Kepuasan Agen, AT Kepercayaan Agen, AQ Kualitas Agen		Enter

a. All requested variables entered.

b. Dependent Variable: RA1 Rekomendasi Agen1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.507 ^a	.257	.234	.72

a. Predictors: (Constant), AS Kepuasan Agen, AT Kepercayaan Agen, AQ Kualitas Agen

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17.006	3	5.669	11.083	.000 ^a
	Residual	49.104	96	.511		
	Total	66.110	99			

a. Predictors: (Constant), AS Kepuasan Agen, AT Kepercayaan Agen, AQ Kualitas Agen

b. Dependent Variable: RA1 Rekomendasi Agen1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.504	.390		3.859	.000
	AQ Kualitas Agen	.190	.072	.250	2.652	.009
	AT Kepercayaan Agen	.230	.088	.241	2.607	.011
	AS Kepuasan Agen	.192	.074	.235	2.577	.011

a. Dependent Variable: RA1 Rekomendasi Agen1

Regression

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	AS Kepuasan Agen, AT Kepercayaan Agen, AQ Kualitas Agen		Enter

a. All requested variables entered.

b. Dependent Variable: RA2 Rekomendasi Agen2

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.517 ^a	.267	.244	.68

a. Predictors: (Constant), AS Kepuasan Agen, AT Kepercayaan Agen, AQ Kualitas Agen

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16.017	3	5.339	11.653	.000 ^a
	Residual	43.983	96	.458		
	Total	60.000	99			

a. Predictors: (Constant), AS Kepuasan Agen, AT Kepercayaan Agen, AQ Kualitas Agen

b. Dependent Variable: RA2 Rekomendasi Agen2

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.482	.369		4.017	.000
	AQ Kualitas Agen	.170	.068	.235	2.502	.014
	AT Kepercayaan Agen	.239	.084	.262	2.859	.005
	AS Kepuasan Agen	.190	.070	.244	2.693	.008

a. Dependent Variable: RA2 Rekomendasi Agen2

Regression

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	AS Kepuasan Agen, AT Kepercayaan Agen, AQ Kualitas Agen		Enter

a. All requested variables entered.

b. Dependent Variable: RPI Minat Membeli Kembali

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.495 ^a	.245	.222	.69

a. Predictors: (Constant), AS Kepuasan Agen, AT Kepercayaan Agen, AQ Kualitas Agen

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	14.736	3	4.912	10.392	.000 ^a
	Residual	45.374	96	.473		
	Total	60.110	99			

a. Predictors: (Constant), AS Kepuasan Agen, AT Kepercayaan Agen, AQ Kualitas Agen

b. Dependent Variable: RPI Minat Membeli Kembali

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
1	(Constant)	1.842	.375		4.383	.000
	AQ Kualitas Agen	.168	.069	.232	2.437	.017
	AT Kepercayaan Agen	.227	.085	.249	2.674	.009
	AS Kepuasan Agen	.178	.072	.228	2.487	.015

a. Dependent Variable: RPI Minat Membeli Kembali

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	AQ.AS.AT , AT Kepercayaan Agen, AS Kepuasan Agen, AQ Kualitas Agen, AQ.AT , AS.AT , AQ.AS ^a		Enter

a. All requested variables entered.

b. Dependent Variable: RA1 Rekomendasi Agen1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.540 ^a	.292	.238	.713

a. Predictors: (Constant), AQ.AS.AT , AT Kepercayaan Agen, AS Kepuasan Agen, AQ Kualitas Agen, AQ.AT , AS.AT , AQ.AS

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	19.307	7	2.758	5.422	.000 ^a
	Residual	46.803	92	.509		
	Total	66.110	99			

a. Predictors: (Constant), AQ.AS.AT , AT Kepercayaan Agen, AS Kepuasan Agen, AQ Kualitas Agen, AQ.AT , AS.AT , AQ.AS

b. Dependent Variable: RA1 Rekomendasi Agen1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	-12.403	13.839	
	AQ Kualitas Agen	1.873	1.367	2.468
	AT Kepercayaan Agen	1.122	1.225	1.174
	AS Kepuasan Agen	1.553	1.400	1.900
	AQ.AS	-2.659	2.387	-3.253
	AQ.AT	-1.759	1.980	-2.152
	AS.AT	-1.092	1.791	-1.336
	AQ.AS.AT	2.128	2.742	2.604

Coefficients^a

Model		t	Sig.
1	(Constant)	-.896	.372
	AQ Kualitas Agen	1.370	.174
	AT Kepercayaan Agen	.916	.362
	AS Kepuasan Agen	1.109	.270
	AQ.AS	-1.114	.268
	AQ.AT	-.888	.377
	AS.AT	-.610	.544
	AQ.AS.AT	.776	.440

a. Dependent Variable: RA1 Rekomendasi Agen1

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	AQ.AS.AT , AT Kepercayaan Agen, AS Kepuasan Agen, AQ Kualitas Agen, AQ.AT , AS.AT ^a , AQ.AS		Enter

a. All requested variables entered.

b. Dependent Variable: RA2 Rekomendasi Agen2

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.538 ^a	.289	.235	.681

a. Predictors: (Constant), AQ.AS.AT , AT Kepercayaan Agen, AS Kepuasan Agen, AQ Kualitas Agen, AQ.AT , AS.AT , AQ.AS

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17.343	7	2.478	5.344	.000 ^d
	Residual	42.657	92	.464		
	Total	60.000	99			

a. Predictors: (Constant), AQ.AS.AT , AT Kepercayaan Agen, AS Kepuasan Agen, AQ Kualitas Agen, AQ.AT , AS.AT , AQ.AS

b. Dependent Variable: RA2 Rekomendasi Agen2

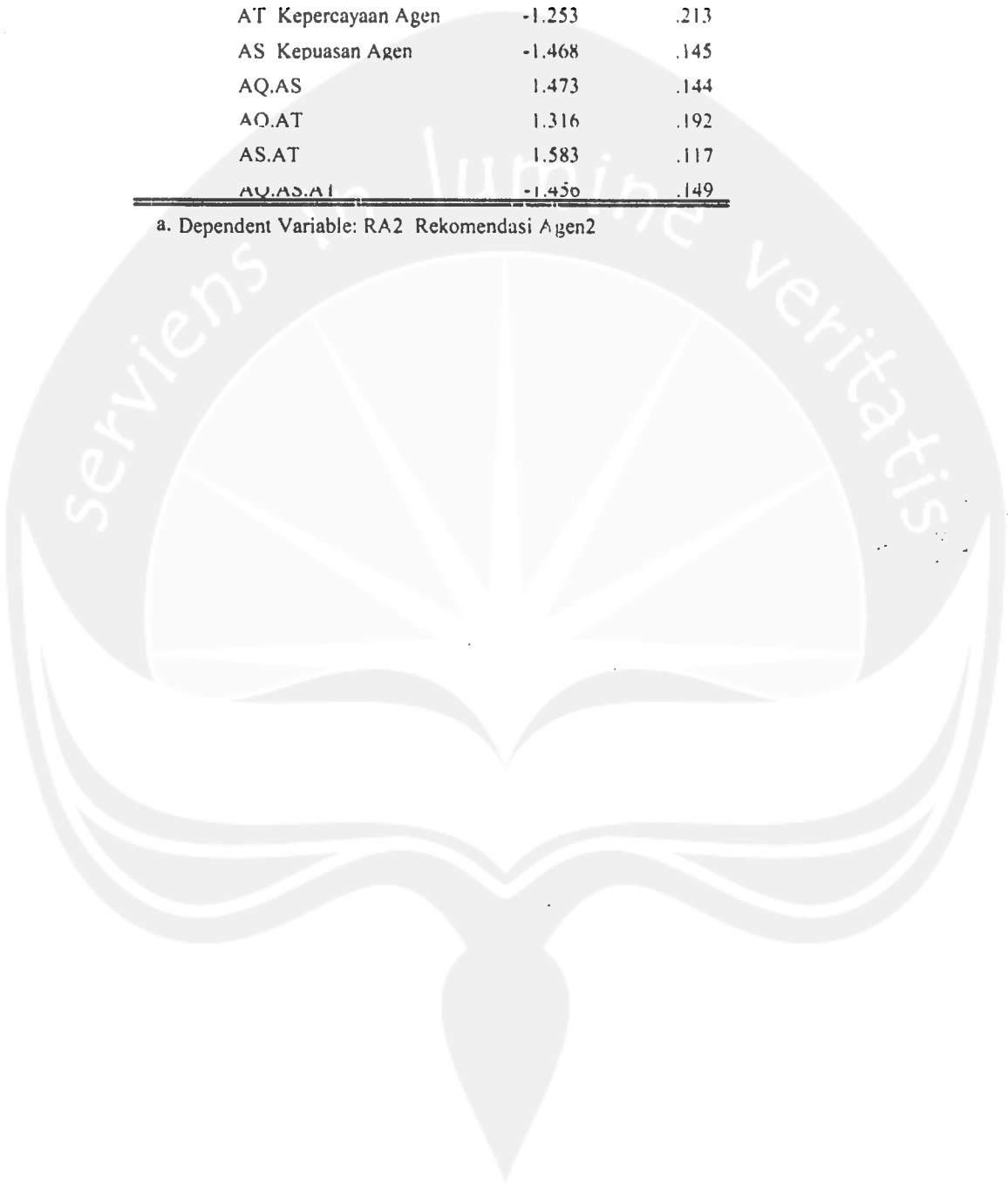
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	21.286	13.211	
	AQ Kualitas Agen	-1.580	1.305	-2.185
	AT Kepercayaan Agen	-1.466	1.170	-1.610
	AS Kepuasan Agen	-1.962	1.337	-2.520
	AQ.AS	3.356	2.279	4.311
	AQ.AT	2.487	1.890	3.194
	AS.AT	2.708	1.710	3.478
	AQ.AS.AT	-3.812	2.618	-4.896

coefficients^a

	Model	B	Sig.
1	(Constant)	1.611	.111
	AQ Kualitas Agen	-1.211	.229
	AT Kepercayaan Agen	-1.253	.213
	AS Kepuasan Agen	-1.468	.145
	AQ.AS	1.473	.144
	AQ.AT	1.316	.192
	AS.AT	1.583	.117
	AQ.AS.AT	-1.450	.149

a. Dependent Variable: RA2 Rekomendasi Agen2



Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	AQ.AS.AT , AT Kepercayaan Agen, AS Kepuasan Agen, AQ Kualitas Agen, AQ.AT , AS.AT ^a , AQ.AS ^a		Enter

a. All requested variables entered.

b. Dependent Variable: RPI Minat Membeli Kembali

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.514 ^a	.264	.208	.693

a. Predictors: (Constant), AQ.AS.AT , AT Kepercayaan Agen, AS Kepuasan Agen, AQ Kualitas Agen, AQ.AT , AS.AT , AQ.AS

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	15.888	7	2.270	4.722	.000 ^a
	Residual	44.222	92	.481		
	Total	60.110	99			

a. Predictors: (Constant), AQ.AS.AT , AT Kepercayaan Agen, AS Kepuasan Agen, AQ Kualitas Agen, AQ.AT , AS.AT , AQ.AS

b. Dependent Variable: RPI Minat Membeli Kembali

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	-17.246	13.451	
	AQ Kualitas Agen	1.930	1.329	2.666
	AT Kepercayaan Agen	1.909	1.191	2.095
	AS Kepuasan Agen	2.078	1.361	2.666
	AQ.AS	-3.280	2.320	-4.209
	AQ.AT	-2.729	1.925	-3.502
	AS.AT	-2.550	1.741	-3.272
	AQ.AS.AT	3.997	2.665	5.129

Coefficients^a

Model		t	Sig.
1	(Constant)	-1.282	.203
	AQ Kualitas Agen	1.452	.150
	AT Kepercayaan Agen	1.603	.112
	AS Kepuasan Agen	1.527	.130
	AQ.AS	-1.414	.161
	AQ.AT	-1.418	.160
	AS.AT	-1.464	.147
	AQ.AS.AT	1.499	.137

a. Dependent Variable: RPI Minat Membeli Kembali

