Influence Service Quality, Customer Relationship and Customer Satisfaction to Customer Loyalty: Case Study in Individual Customer PT. Prudential in 2016

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Abstract: This study aims to test and analyze the influence of service quality, customer relationship, and customer satisfaction, and customer loyalty in PT Prudential Life Assurance. Adapataata used is the data of the 10 largest insurance in Indonesia during the last 3 years (January 2014 - December 2016). The research method used is quantitative. For sampling using Slovin formula. From population of 133 consumers of PT Prudential Life Assurance in Best One Agency Jakarta, 100 consumers met this criterion as a sample. The analytical tools used is multiple linear regression. The results showed service quality, customer relationship, and customerr satisfaction simultaneously (simultaneously) affect customer loyalty. Partially, service quality, customer relationship, and customer satisfaction have a significant positive effect on customer loyalty. And of the three variables diguanakan, customer satisfaction that has the most influence on customer loyalty.

Keywords: service quality, customer relationship, customer satisfaction, customer loyalty.

INTRODUCTION

Kotler (Susilawati, 2014) [1] proposes a hypothetical market structure concept that the market leader in an industry must control at least 40 percent market share, followed by a market challenger who holds 30 percent of the market share, the market (market follower) who controls 20% market share, and who controls 10% market share called market nicher.

Based on Kotler's concept of market structure hypothesis, an interesting thing is the market structure in the life insurance industry in Indonesia which is no longer dominated by one or two insurance companies. Insurance customers tend to be more widespread in many insurance companies.

Table-1: Market Share 10 Strongest Insurance (2014-2016)

Sl.No.	Company	Market Share (%) 2016	Market Share (%) 2015	Market Share (%) 2014
1	Prudential Life Assurance	22,64	30,95	38,87
2	Allianz Life Indonesia	8,39	5,50	4,73
3	AXA Mandiri Financial Services	7,18	1,59	0,68
4	Indolife Pensiontama	6,69	0,12	0,70
5	Manulife Indonesia	6,47	13,52	15,22
6	Asuransi Sinarmas MSIG	6,19	11,57	9,14
7	AIA Financial	5,76	12,72	11,22
8	Jiwasraya	5,50	0,20	0,71
9	AJB Bumiputra	4,58	11,48	9,09
10	Panin Dai-Chi Life	3,19	0,10	0,61
	Total	**76,59**	**87,75**	**90,97**

On the table it appears that there is no market leader (market leader) who controls 40% Market Share and market-challenger challenger (market-challenger) 30% Market Share. The structure of the national insurance industry market starts from the position of market follower, namely Prudential Life Assurance which controls 22% Market Share. After that, the order of 2 to order 10, pertained niche market (master 10% or

below). Whereas in the previous periods there are still known a number of life insurance companies including market leaders, such as AJB Bumiputra, AIG Lippo (now AIA Financial), and others. The rest of Market Share after the top 10, is 23.41% that Market Sharenya spread in many other insurance companies.

This phenomenon indicates that although becoming an insurance customer is a long term service, but it could be for other products a customer chooses or moves to another insurance company. The data in Table 1.1 shows the Market Share mean for the ten insurance companies is only 7,659% or 7.66% which means on average the 10 insurance companies are categorized as niche market (under 10% Market Share). This phenomenon may indicate a lack of customer loyalty to an insurance company.

The research is conducted to test empirically the variables that affect customer loyalty. The results of this study is expected to improve consumer loyalty PT Prudential Life Assurance has been less loyal. Based on the background and problems, the objectives to be achieved from this research are as follows:
1) Analyzing the influence of service quality on customer loyalty.
2) Analyzing the influence of customer relationship to customer loyalty.
3) Analyzing the influence of customer satisfaction on customer loyalty.
4) Analyzing the influence of service quality, customer relationship, and customer satisfaction simultaneously to customer loyalty.

LITERATURE REVIEW
Service Quality
Zaherawati (2010) [2] defines service quality as "the global evaluation or attitude of overall excellence of services." This means, the quality of service is a difference between the expectations and perceptions of the services presented by a company or service institution. Zaherawati (2010) [2] defines "service quality" with the phrase "meeting or exceeding customer expectations, or as the difference between customer perceptions and expectations of service" (a point or more point of consumer expectations, or a difference between consumer perceptions and consumer expectations).

In addition, Zaherawati (2010) [2] conducted an explanatory study of perceptions of service quality, focusing on key library users including faculty and students from 21 universities in Taiwan. Researchers conducted a survey with a questionnaire that included a series of factor analysis. As a result, the research found seven factors reflected on the quality of library services. The seven factors are competence, moderation, convenience, tangibles, communications, and the adequacy of staff (in number and qualifications).

There are 5 indicators used as a measure to measure service quality, namely: 1) Tangible (tangibility); 2) Responsiveness; 3) Reliable (reliability); 4) Assurance; 5) Empathy (empathy).

Customer Relationship
As presented by Gronroos (Rizan et al., 2014) [3], as a result of globalization in business and growing recognition of the importance of customer retention, customer-loyalty, market economy and customer relationship economics, has brought companies to deliver additional benefits to consumers. Therefore, reports that there has been substantial evidence that companies have fundamentally modified how marketing strategies operate, moving from managing the "big-pool" of all clients in general, toward managing consumers specifically. The modification of this marketing strategy involves establishing, maintaining, and strengthening the relationships that are built by combining long-term relationships with customers (customer relationship) with the economic goals that the company intends to achieve.

The basic philosophy of relationship marketing is based on the assumption that interaction and strategy between companies and consumers and obtaining and maintaining consumer loyalty Gummesson (Rizan et al., 2014) [3] defines the marketing relationship as "a continuation of the mutual relationship between a service provider and a customer who leads to formation of profitability "(sustainability of the relationship between the two parties between the service supplier and the consumer leading to the profit formation).

According to Kotler (Rizan et al., 2014) [3], efforts to build long-term relationships with consumers include assuming that it is more difficult to acquire new customers than to maintain and maintain old cosmetics, while the fact is that more are pursuing new customers while old consumers are neglected. Transactional marketing, using the old paradigm, focuses more on the concept of 4-P (product, placement, price, promotion) that focuses more on the business aspects of the product, but not enough pressure to retain consumers.

There are 5 indicators used as a measure to measure service quality, namely: 1) Competence (competence); 2) Communication (communication); 3) Commitment (commitment); 4) Conflict handling (conflict handling); 5) Trust (trust).

Customer Satisfaction
Customer Satisfaction is defined by Tsiros et al. (Gilaninia et al., 2012) [5] as a consumer emotional statement of the results of consumer interaction with service providers. Cravens (Gilaninia et al., 2012) [5] defines customer satisfaction as an indication of the value of a product's satisfaction in reality compared to the expected value of customer satisfaction of the product.

Maleki and Darabi (Gilaninia et al., 2012) [5] define customer satisfaction as a "feeling or attitude of the customer towards the goods or services that can affect consumer buying behavior" (the feelings or attitudes of consumers of goods or services that can influence consumer behavior to buy) .

Consumers are said to be satisfied if they get what they expect. Consumers are not satisfied (un-satisfaction) if they get lower than what they expect. Consumers are very satisfied when they get more than they expect (Cravens, in Gilaninia et al., 2012) [5].

Similar to Cravens, Oliver (Shahnaz, 2013) [4] defines customer satisfaction as a function of cognitive comparison in expectations about previous consumption with actual experience. According to Oliver when the actual performance exceeds expectations, then a confirmed positive occurs and brings confirmation to satisfaction; while the actual performance is below expectations, the result is a negative confirmed which means not satisfied. Customer Satisfaction means the feelings or attitudes of consumers of goods or services that can affect consumer buying behavior. Two conceptualizations about Customer Satisfaction can be distinguished between transaction specific and cumulative satisfaction.

Kotler (Gilaninia et al., 2012) [5] defines customer satisfaction as "the level a person feels the state of a comparing product of perceived performance or outcome in violation to his / her own expectations". Consumer satisfaction implies a level that a person perceives as a result of comparing the performance or results received with the person's expectations. Consequently, customer satisfaction must be positioned as a behavior compared between inputs before acquiring something after it has been acquired. As a study focused on visitor satisfaction of a library, customer satisfaction is defined as "the levels of service quality performance that meets users' expectations". It means that customer satisfaction or library visitors is a quality level of service that meets the expectations of the visitor".

Customer Loyalty

Customer Loyalty is defined as the level of commitment of the customer to the company, where continuous purchases of the company's products / services show loyalty. In this case consumers and companies become committed to each other, so that client-firm relationships become stable over the long term (Shahnaz, 2013: 801) [4]. Dick and Basu (Shahnaz et al., 2013) [4] argue that there are four types of consumer loyalty, namely loyalty (highest level), then down to spurious loyalty (where inertia becomes an important component in spuroius loyalty), latent loyalty, and no loyalty .

Oliver (Shahnaz et al., 2013) [4] drafts a four-stage customer loyalty model, consisting of four

sequence phases in the development of consumer loyalty: cognitive (cognitive), affective (affective), conative, and action (action) . Specifically, loyalty at the stage of action (action), putting consumers not only on a stable disposition, but also inertia buying patterns.

Conceptual Framework

Customer Loyalty is defined as the level of commitment of the customer to the company, where continuous purchases of the company's products / services show loyalty. In this case consumers and companies become committed to each other, so that client-firm relationships become stable over the long term (Shahnaz, 2013) [4]. Dick and Basu (Shannaz et al., 2013) argue that there are four types of consumer loyalty, namely loyalty (highest level), then down to spurious loyalty (where inertia becomes an important component in spuroius loyalty), latent loyalty, and no loyalty .

Based on an explanatory study by Chang and Hsieh (Zaherawati, 2010) [2] on perceptions related to service quality, the results are seven factors: competence, moderation, convenience, tangibles, communications, (either quantity or qualification). Marshal, et.al (Zaherawati, 2010) [2] indicates that service quality can be achieved through understanding all aspects of service that are important and can reach the point of contact with the needs of consumers. Zaherawati et al. (2010) [2] revealed that consumer satisfaction is related to the appearance of physical aspects (physical aspects) such as the interior environment that reflects safety (safety), cleanliness (clean) and termanage well.

Previous research on marketing relationships [1] confirms that retaining existing enterprise customers is far more profitable than finding new customers. In addition, according to Reichheld [1] marketing relationships help in adding Market Share (market-share), profitability (profitability), and reduce costs. Bagherzad, Chavosh, and Hosseinikhah [1] found that service firms can accept.

Lee (Gilaninia et al., 2012) [5] conducted a case study at the Library of the Council for Economic Planning and the Develpoment of the Executive Yuan, investigating visitors regarding their library services and satisfaction. Lee uses six dimensions of satisfaction: (1) circulation operation, (2) collections utilization, (3) environment and physical facilities, (4) attitude of the staff, (5) serving manners, and (6) education and consultancy. The results from Lee's research contributed a reference to the library to improve quality and service performance. Some studies show that there is a positive relationship between customer satisfaction and the size of repurcahse intention (cf Anderson, Fornell, & Lehman, Boulding, Karla, Staelin, Zethaml, Fornell, Jones, Mothersbough, & Beatty (Tamila Curtis, 2011) [6]. the weakness of customer satisfaction relationship to repurcahse

behavior This research states that satisfied customers do not always show high level in "refurchase" behavior refer Dufer & Moulins; Mittal & Kamakura; Reichheld (Shahnaz, 2013) [4].

Based on the above explanation about the flow of thinking between research variables with reference to the results of previous research and the opinions of experts, it can be described through the framework of research models as follows:
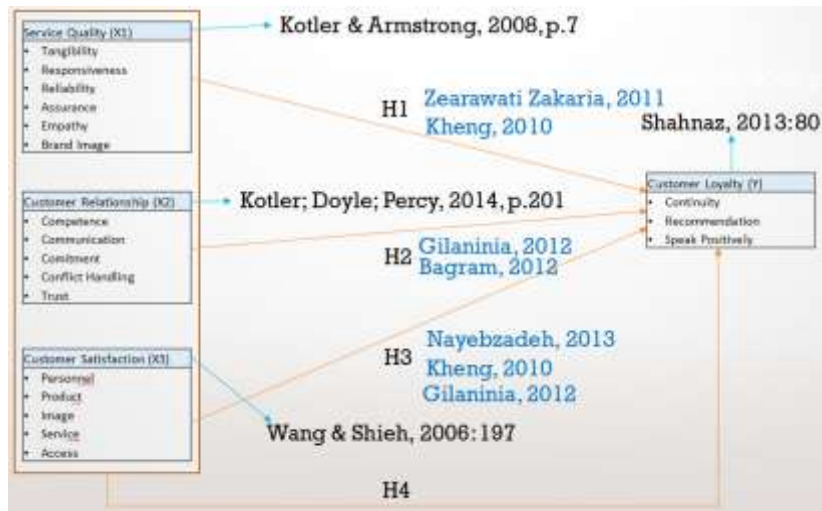

Fig-1: Conceptual Framework

Research Hypothesis

On the basis of the theoretical framework and the results of previous research, hypothesized as follows:
1) H1. Service Quality affects Customer Loyalty.
2) H2. Customer Relationship to Customer Loyalty.
3) H3. There is influence Customer Satisfaction to Customer Loyalty.
4) H4. There is influence of Service Quality, Customer Relationship, and Customer Satisfaction to Customer Loyalty.

METHODS

The unit of analysis of this research is PT Prudential Life Assurance in Jakarta. While the samples are half of the number of consumers in the Best One Agency Jakarta is 133 customers, then 600 thousand consumers. Thus, if using the Slovin formula, the sample size can be described as follows: $133/1 + 133 (0,5)^2 = 100$ units. (rounded).

To obtain good quality results and quality is appropriate if the series of research conducted must be well planned and well patterned as well. Careful planning must be done, then the tools used must also be in top condition. Therefore, prior to the research, first tested the research tools used first. This is done so that the data obtained with test tools are valid and reliable.

A point or item questionnaire is said to be valid or valid is if the question or statement in the questionnaire is able to reveal something that will be measured by the questionnaire. In testing the validity of the construction of each item, factor analysis is used to correlate the score of the instrument item in a factor,

and correlate the factor score with the total score which is the number of each score [2]. The statistical test based on the criteria:
r value < r critical then not valid
r value > r table then valid

A statement or question in the questionnaire is said to be reliable or reliable is if the respondent's answer to the statement or question in the questionnaire is consistent or stable from time to time. Of the two ways of measuring reliability, ie repeated measure and one shot, the reliability test in this study used a one-shot method. In this case the measurement of reliability using Cronbach's Alpha test statistic. A construct or variable is called reliable when it gives the value of Cronbach's Alpha ($\alpha > 0.70$) (Ghozali, 2012) [7].

Before the regression model is used to test the hypothesis using Ordinary Least Square (OLS) or classical linear method, a classical assumption test is required to ensure that the model meets the criteria of Best Liniear Unbiased Estimator (BLUE) (Widarjono, 2015) [8]. Testing whether or not an error occurs in classical assumptions is fundamental in multiple linear regression models that must be performed before testing of the hypothesis. The classical assumption that will be used in this research before using multiple linear regression as a tool to analyze the influence of the variables studied consist of normality test, multicollinearity, and heterokedastisitas.

The purpose of the normality test is to test whether in the regression model the intruder or residual variable has a normal distribution. A good regression model has a normal or near-normal distributed residual

value (Ghozali, 2012) [7]. Normality test used in this study is by statistical test nonparametrik Kolmogorov Smirnov test, where:

- If the value of significance > 0,05 then the distribution of the population is normal.
- If the value of significance < 0,05 then the distribution of the population is not normal.

To test whether in the regression model found the correlation between independent variables (independent), then the multicollinearity test. The ideal regression model should not be correlated among independent variables. If independent variables are correlated, these variables are not orthogonal. The orthogonal variable is an independent variable equal to zero. Good data must be free from multicollinearity problems. How to detect multicollinearity by using Variance Inflation Factor (VIF) and Tolerance. A model will be free from multicollinearity problems when its VIF value is below 10 and tolerance closer to greater than 0.1 or close to 1 (Ghozali, 2012) [7].

- The heteroscedasticity test is an unequal residual variant in all observations in the regression model. Good regression should not occur heteroscedasticities (Sarwono, 2012) [9].
- If there are certain patterns, such as points that exist form a certain pattern that regular (wavy, widened and then narrowed), then heteroscedasticity occurs.
- If there are no clear patterns, such as points spreading above and below the number 0 on the Y axis, no heteroscedasticity occurs.

This research uses multiple linear regression analysis, the equation is $Y = \beta_0 + \beta_1 YX_1 + \beta_2 YX_2 + \beta_3 YX_3 + \varepsilon$, where Y is customer loyalty, β_1, β_2, β_3 variable coefficient variable service quality (X_1) customer relationship (X_2) customer satisfaction (X_3). SPSS version 23.0 program data analysis tool. Then the analysis is continued with analysis of determination analysis test (R Square), partial hypothesis testing (t test) and simultaneous (F test) with significance level of Alpha 0,05.

Then proceed with Hypothesis Testing. Research that aims to test hypotheses generally explains the characteristics of particular relationships or differences between groups or the independence of two or more factors in a situation [3].

RESULTS AND DISCUSSION
Description Answer Respondent
Based on respondents' answers that have been done, can be drawn conclusions about the variables that focus the discussion. Where the conclusion can be described as follows.

1) Based on score and percentage of total contribution for service quality variable can give picture that service quality score enter in very high category. Which explains that from the respondent's assessment can be seen that the condition or state of service quality is good.

2) Based on score and percentage of total contribution for customer relationship variable can give description that customer relationship score enter in very high category. Yang explained that from the assessment respondents can know that the condition of customer relationship is good.

3) Based on score and percentage of total contribution for customer satisfaction variable can give description that customer satisfaction score into very high category. Which explains that the respondent's assessment of customer satisfaction condition is good.

4) Based on score and percentage of total contribution for customer loyalty variable can give an idea that customer loyalty score included in very high category. Which explains that respondents' assessment can be seen that customer loyalty conditions are on the criteria is good. This means that customer loyalty above can be said effectively seen from the criteria loyalty consumers in using products PT Prudential Life Assurance.

A good multiple-linear regression equation model that can be passed to the next analysis is those that meet the requirements of classical assumptions, including all normal distributed data, the model must be free of heterocedasticity and no correlation between independent variables. The following will explain the results of the classical assumption test.

From the result of the test conducted by using SPSS 23.0 as a tool in this research, it is found that the data in this study is normally distributed, it is proved from the result of significance value (Asymp Sig. 2-tailed) greater than 0.05, that is (0,551> 0,05) so it can be concluded that the data in this study is normally distributed.

Then from the results of heterocedasticity test known scatterplots seen that the points are scattered randomly and spread both above and below the number 0 on the Y axis. It can be concluded that there is no heterocedasticity on the regression model, so that the regression model is feasible used to estimate. Use of accommodation services based on independent variable input.

Furthermore, from the multicollinearity test results revealed that the results of the Tolerance value calculation shows no independent variable has Tolerance value less than 0.10, which means there is no correlation between independent variables. In addition, the calculation of Variance Inflation Factor (VIF) also shows the same thing there is no independent variable that has VIF value more than 10. So it can be concluded that there is no multicollinearity among independent variables in the regression model.

Based on the test of several assumptions that have been done to prove that the equation model proposed in this study has fulfilled the classical assumption that the equation model in this research is considered good.

Multiple linear regression analysis is used to test the partial and simultaneous hypothesis of independent variables on the dependent variable. Based on multiple linear regression coefficients with SPSS 23.0 program obtained results such as Table 2 below:

Table-2: Results of Multiple Linear Regression

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.027	.442		.061	.952
	Service Quality	.288	.103	.257	2.806	.006
	Customer Relationship	.213	.102	.192	2.090	.039
	Customer Satisfaction	.503	.099	.416	5.088	.000

a. Dependent Variable: Customer Loyalty

Source: Output SPSS under 23.00

From Table 1 above, we get the result of multiple linear regression equation: $= 0.027 + 0.288.X_1 + 0.213.X_2 + 0.503.X_3 + e$. Description: Y = Customer Loyalty; X_1 = Service Quality, X_2 = Customer Relationship; X_3 = Customer Satisfaction. From this equation can be interpreted: 1) variable service quality, customer relationship and customer satisfaction have positive coefficient direction to customer loyalty; 2) The value of the constant shows the effect of variables X_1, X_2 & X_3 when the variable X_1 one unit will affect one unit in variable Y.

Results of Determination Analysis (R2)

To see contribution contribution of service quality (X_1) variable, customer relationship (X_2), and customer satisfaction (X_3) to customer loyalty can be seen from coefficient of determination value R2 as seen in Table 3 below:

Table-3: Results of Determination Analysis

Model Summary [b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.676[a]	.457	.440	.41808

a. Predictors: (Constant), Customer Satisfaction, Service Quality, Customer Relationship

b. Dependent Variable: Customer Loyalty

Source: Output SPSS under 23.00

From the table above, it can be seen that the coefficient (r) is 0.440. the value indicates that the correlation or relationship between service quality, customer relationship and customer satisfaction with customer loyalty is stated to have weak relationship due to have correlation value <0.50.

While the value of Adjusted R Square (coefficient of determination) produced a number of 0.457 which means that variations of customer loyalty variable can be explained by the variable service quality, customer relationship and customer satisfaction is 0.457 or 45.7% while the rest of 54.3% explained by other factors which is not in this study.

Partial Effect Test Result (t test) and Simultaneous Influence (Test F)

Hypothesis test is do to analyze and draw conclusion to the problem under study. This test is intended to determine whether there is influence of independent variables on the dependent variable. Hypothesis test used is F test and t test.

Table-4: Result for T test

Model	t value	pvalue
Service Quality → Customer Loyalty	2.806	0.006
Customer Relationship → Customer Loyalty	2.090	0.039
Customer Satisfaction → Customer Loyalty	5.088	0.000

Source: Output SPSS under 23.00

1) The influence of Service Quality affects to Customer Loyalty

From table 4 above can be said that the variable Service Quality with the level of significance of 0.006 where the value of 0.006 <0.05 with beta value b = 0.288 and therefore it can be concluded that Ha accepted which means Service Quality significantly influence Customer Loyalty. So, hypothesis 1 can accept.

The results of this study are supported by the research of Leila Rahmani-Nejad, Zahra Firoozbakht, Amin Taghipoor (2014) [11], Elham Roohi, Shahram Gilaninia , Mohammad Taleghani (2016) [12], dan

Hapzi Ali, Baruna Hadibrata, Chree Dasri Buchori et.al (2016) [10] which shows the same result that service quality has a significant effect on customer loyalty.

2) The influence of Customer Relationship affects to Customer Loyalty

From table 4 above can be said that customer relationship variable with significance level of 0.039 where the value of 0.039 <0.05 with beta value b = 0.213 and therefore it can be concluded that Ha accepted, which means customer relationship significantly influence customer loyalty. So, hypothesis 2 can accept.

The results of this study are supported by Samira Noorpoor, Ehsan A. Motlaghi , Meysam Jafari (2014) [13] and Alok K. Rai, Srivastava Medha (2013) [14] which shows the same result that is customer relationship has a significant effect on customer loyalty.

3) Influence of Customer Satisfaction to Customer Loyalty

From table 4 above can be said that variable Customer Satisfaction with a significance level of 0.000 where the value 0.000 <0.05 with beta value b = 0.503 and therefore it can be concluded that Ha accepted which means Customer Satisfaction significantly influence customer loyalty. So, hypothesis 3 can accept.

The results of this study were supported by Bagram, Mohammad Majid Mehmood; Shahzad Khan (2012) [6] and Gilaninia, S., Seyed Yahya Danesh, S.Y., & Malihe Shahmohammadi, M. (2012) [6] indicating that customer satisfaction has a significant effect on customer loyalty.

4) Influence of service quality, customer relationship, and customer satisfaction simultaneously to customer loyalty.

To answer the fourth hypothesis that service quality, customer relationship and customer satisfaction affect customer loyalty simultaneously can be seen from table 5 below.

Table 5: Anova

Model	Fvalue	pvalue
Service Quality, Customer Relationship dan Customer Satisfaction Secara bersama sama Terhadap *Customer Loyalty*	26.954	0.000

Source: Output SPSS under 23.00

From table 5 above, the results of regression analysis are presented that with ANOVA or F test is obtained F count for 26.954 (F table of: 2.70) with a significant level of 0.000. Because F count is greater than F table and probability is much less than 0.05 which means Ha accepted that can be said that service quality, customer relationship and customer satisfaction together have influence to customer loyalty to consumers in Jakarta for PT Prudential Life Assurance. Thus the fourth hypothesis is acceptable.

DISCUSSION
1) Influence of Service Quality to Customer Loyalty

Service Quality positively affects customer loyalty, it is shown with regression coefficient value of 0.288 which has a positive effect on customer loyalty. It can be seen based on respondent's answer data where majority of respondents give neutral answer and agree. The results of this study are also shown because of the influence between customer relationships partially significant to customer satisfaction in PT Prudential Life Assurance. It is seen in the result of t test that has been done. It can be said that service quality has a positive and significant impact on customer loyalty. If service quality is done more intensive and more promising by PT Prudential Life Assurance management, then consumers will be more satisfied and will be more routine visit to PT Prudential Life Assurance. Service quality by PT Prudential Life Assurance is still able to increase customer's satisfaction. Consumers assume service quality is done is good enough in improving customer loyalty. Service quality is one of the factors affecting customer loyalty. The results of this study are supported by the research of Leila Rahmani-Nejad, Zahra Firoozbakht, Amin Taghipoor (2014) [11], Elham Roohi, Shahram Gilaninia , Mohammad Taleghani (2016) [12], dan Hapzi Ali, Baruna Hadibrata, Chree Dasri Buchori et.al (2016) [10] which show the same result that service quality has a significant effect on customer loyalty.

2) Influence of Customer Relationship to Customer Loyalty

The quality of customer relationship has a positive effect on customer loyalty. It is indicated by the value of regression coefficient of 0.213 which has a positive effect on customer loyalty; this is because customer relationship with service quality and customer satisfaction is one important factor in the process of customer loyalty formation. It can be seen based on the data of respondent's answer where the majority of respondents gave the answer agreed and neutral. The results of this study also show a significant partial price impact on customer satisfaction at PT Prudential Life Assurance. This is in accordance with t test results that have been done. So it can be said that the customer relationship has a positive and significant impact on customer loyalty. If PT Prudential Life Assurance is able to form a good customer relationship and the customer feels satisfied with the layann given then it will return to purchase. Customer relationship by PT Prudential Life Assurance can increase customer satisfaction. Consumers consider it appropriate to be loyal based on customer relationship with service quality and ability to satisfy the customer has done. Customer relationship is one of the factors that influence customer loyalty. The results of this study are supported by Samira Noorpoor, Ehsan A. Motlaghi , Meysam Jafari (2014) [13] and Alok K. Rai, Srivastava Medha (2013) [14] which shows the same result that is customer relationship has a significant effect on customer loyalty.

3) Influence of Customer Satisfaction to Customer Loyalty

Customer satisfaction has a positive effect on customer loyalty; it is indicated by the value of regression coefficient of 0.503 which has a positive effect on customer loyalty. Customer Satisfaction is one of the important factors in customer loyalty formation process. It can be seen based on the data of respondents' answers where the majority of respondents gave the answer agreed. The results of this study indicate the influence of customer satisfaction partially significant to customer loyalty using products from PT Prudential Life Assurance. This is in accordance with the results of the t test obtained. So it can be said that customer satisfaction given PT Prudential Life Assurance have a positive and significant impact on customer loyalty, so that customer satisfaction factor needs to be considered. Customer satisfaction is one of the factors that influence customer loyalty. The results of this study were supported by Bagram, Mohammad Majid Mehmood; Shahzad Khan (2012) [6] and Gilaninia, S., Seyed Yahya Danesh, S.Y., & Malihe Shahmohammadi, M. (2012) [6] indicating that customer satisfaction has a significant effect on customer loyalty.

4) Influence Service Quality, Customer Relationship, and Customer Satisfaction to Customer Loyalty

Based on the results of research analysis on the effect of service quality, customer relationship, and customer satisfaction to customer loyalty PT Prudential Life Assurance, obtained the simultaneous information of the three independent variables have a positive and significant impact on customer loyalty, it can be seen give test regression coefficient test of 0.457 and the results of the F test simultaneously. Based on the results of regression coefficient testing obtained R square results that the influence of these three variables on customer loyalty is 45.7%. Thus, by looking at the magnitude of the influence of these three independent variables on customer loyalty, it is fitting that these three variables become special attention for the manager of PT Prudential Life Assurance in order to improve its insurance products. The results of this study were supported by previous studies of Ivanauskiene, Neringa; Justina Volungenaite [4] which shows that service quality has a significant effect on customer loyalty.

CONCLUSIONS AND SUGGESTION
Conclusions
Based on the results and discussion then the conclusions of this study are
1) Service quality has a positive and significant effect on customer loyalty partially. Service quality consisting of dimensions: tangibility, responsiveness, reliability, assurance, empathy, and brand personality. The better service quality owned by PT Prudential Life Assurance to the consumer, the better the customer loyalty in the transaction.
2) Customer relationship has a positive and significant effect on customer loyalty partially. Customer relationship consisting of dimensions: competence; communication, commitment, conflict handling, and trust. The better the customer relationship owned by PT Prudential Life Assurance to the consumer will make the relationship of PT Prudential Life Assurance well maintained.
3) Customer satisfaction has a positive and significant effect on customer loyalty partially. Customer satisfaction consisting of dimensions: personnel, product, image, service, and access. The better the customer satisfaction of PT Prudential Life Assurance, it will make PT Prudential Life assurance products remain the top choice.
4) Service quality, customer relationship and customer satisfaction have a positive and significant effect on customer loyalty simultaneously at PT Prudential Life Assurance in all area of Jakarta. The better the services owned by PT Prudential Life Assurance, as well as the maintenance of good relationships and satisfied

consumers with products and services provided; it will affect customer loyalty in using PT Prudential Life Assurance products.

Suggestion

Based on data analysis, statistical calculation process, empirical research model testing and discussion of study results conducted, several suggestions are proposed, among others:

1) To compare and reinforce the theory of compliance among the variables studied, it is necessary to conduct research or review on other insurance or in other areas that have characteristics of behaviour and organizational culture that is different from the organization of the insurance environment that has been studied.

2) It should be studied more deeply other variables that can significantly affect the loyalty of customers in the insurance environment. So that can be arranged another model in problem solving related to the increase of organizational commitment and increase customer loyalty.

3) Further review is required by using or adding other indicators and may also use different concepts. As for other factors that affect customer loyalty in addition to the variables raised in this study, among others, such as: image variables (brand image), customer responsibility, customer engagement, marketing mix, marketing strategy, and others, because it is expected to be researched these other factors, so that customer loyalty can be further improved and science development will continue.

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