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Building Customer Loyalty Based on Service Quality, Company Image, Customer Value and Experiential Marketing

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ABSTRACT

The this study purpose is to test the effect of service quality, company image and customer value on experiential marketing and customer loyalty at PT Asuransi Jasaraharja Putera Indonesia. Total 200 respondents are selected. The data is collected by purposive sampling technique. The research model is developed from five variables. It consists of three exogenous variables, one intervening variables and 1 endogenous variables. Seven hypotheses are tested by Structural Equation Modeling (SEM) through Analysis of Moment Structure (AMOS) version 5.0. The findings are follows. First, Service Quality has significant effect on Experiential Marketing. Second, Company image has significant effect on Experiential Marketing. Third, Customer value has significant effect on Experiential Marketing. Forth, Service Quality has significant effect on customer loyalty. Fifth, company image has significant effect on customer loyalty. Sixth, Customer has significant effect on customer loyalty. Seventh, Experiential Marketing has significant effect on Customer Loyalty.

Keywords: Service quality, company image, experiential marketing, customer loyalty.

1. INTRODUCTION

Insurance industry shows a decrease trend in developed countries related to economic slowdown, but the insurance industry in South East Asia including Indonesia is predicted to continue to grow in future (Report of PT Asuransi Jasaraharja Putera Indonesia, 2016). One strategy to support the success of insurance business is offer high quality services to show high performance. (Parasuraman, et. al, 1985)

Anderson and Lehman (1994) explain the good service is a service ability to provide satisfaction to customers or able to provide service that exceeds the customer expectations. Parasuraman, Zeithaml and Berry (1998), said that Service quality is built through the comparison between the two main factors of customers' perception to perceived service and expectations regarding the services they should receive

(expected service). Boulding et. al. (1993) and Zeithaml et. al. (1996) found that service quality directly affects on customer loyalty. These study findings are differ from Anderson and Sullivan (1993), Caruana (2002), Wahyu (2008), Aryani and Rosita (2010) to found that the service quality has indirect effect on customer loyalty mediated by customer satisfaction,

Other consumer's consideration to buy a product or service is a company image and customer value. Brand image as a value has been realized by company to create product differentiation. Products differentiation offered by company provides an alternative for consumers to meet their needs. Most companies today understand that many customers are not loyal to one particular brand only (Dekimpe, et. al., 1997; Bennett and Rundle, 2005; Kapferer, 2005). The relationship between customer value and experiential marketing was proposed by Schmitt (1999), Widdis (2001), and Smilansky (2009), which found that customer value, has positive effect on experiential marketing.

Kumala, et. al. (2010); Alkilani, et. al. (2012); Febian (2009), and Adriani Kusumawati (2011) also concluded that Experiential Marketing affect on Consumer Loyalty. This is consistent with Bernard Schmitt (1999) that experiential marketing is not just to provide information and opportunities on consumer to get benefits of product or service itself but also evoke emotions and feelings to affect customer loyalty.

2. THE RESEARCH SCOPE

This study analyzes the effect of service quality, company image and customer value on experiential marketing and customer loyalty at PT Asuransi Jasaraharja Putera Indonesia.

3. LITERATURE REVIEW

Service Quality

Asubonteng (1996) defines service quality as the difference between consumer's estimation on performance of main services found and perception of service received. Service quality is also defined as the top customer ratings to advantages or privileges of a product or service as a whole (Zeithaml, 1988).

Goodman (1995) mentioned that maintaining a good service for consumers can provide a good experience for consumer. It may boost positive recommendations for other consumer's candidates (Word of mouth). It is also consistent with research of Allred & Adams (2000) to suggest that Service Quality has significant effect on Experiential Marketing.

Parasuraman et. al. (1998) show five main following factors to determine the service quality. First, Tangible is the appearance of all physical facilities owned, equipment, employees and communication materials. Second, Reliability is the ability to provide services as promised reliably and accurately. Third, Responsiveness is readiness/awareness and ability to help customers and provide services quickly. Forth, Assurance is knowledge and courtesy of employees and their ability to convince the customer for product purchased. Fifth, Empathy is willingness to give special attention deeply to each individual customer.

The service quality in this study is measured by indicators from Parasuraman et. al. (1988), which consists of: (1) tangible, (2) reliability, (3) responsiveness, (4) Assurance, and (5) empathy. Measurement against this indicator with the service performance (SERVPERF) is used to assess the performance of personnel and all the facilities used in providing service to customers (Cronin and Taylor, 1992).

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Company Image

Company image is the public perception to the company. It is created through the communication process, whether intentional or unintentional, done by company or other. (Andreasson et. al., 1994)

Brand has a very valuable function for company to run its operations. In addition, strong brand can protect companies from competitors. Although competitors imitate the manufacturing processes and product design, but it is not easy to adjust the customer's mind to products already long-established in minds of consumers (Kotler, 2008: 259).

Company image in consumers' minds will add to their experience to use the products or services that enhance the experiential marketing and creating customer loyalty (Hazlet, 2003)

Hsieh, Pan and Setiono (2004), said that image of a successful brand allows consumers to identify their needs that can be satisfied with a brand and comparing with other competitors. Brand image also has an effect on customer loyalty, either directly or indirectly, ie through the satisfaction variable. Tu et. al. (2012) who examine on customer Starbuck coffee shop in Taiwan city has same findings as Thakur and Singh (2012) that brand image has direct and significant effect on customer loyalty.

Shimp (2003: 592) explains three parts to measure brand image. The first part is an attribute. Attributes is defined as characteristics or the various aspects of advertised brand. Attributes are also divided into two parts, namely things related to product (eg, price, packaging, users, and use of image), and things related to product (eg color, size, design). Then the second part is a benefit. The benefits are divided into three parts: (1) Functional, namely seeks to provide a solution to problems of consumption or potential problems that can be experienced by consumers, assuming that a brand has specific benefits that can solve these problems; (2) Symbolic, which is directed at desire of consumers in an effort to improve themselves, appreciated as a member of a group, affiliates, and a sense of belonging; (3) The experience, namely the consumer is a representation of their desire for a product that can give a sense of fun, diversity, and cognitive stimulation. Finally, third part of measuring brand image according to Shimp is the overall evaluation, value or subjective interests where customers add on consumption results.

The indicators can be used to measure the company image variable of this study refers to theory of Shimp (2003: 592) and consists of: (1) attributes, (2) functional, (3) symbolic, (4) experience and (5) a thorough assessment.

Customer Value

The customer value concept gives consumers idea of a company, consider what they want, and believe that they get benefit from a product (Woodruff, 1997). This concept indicates a strong relationship to experiential marketing of consumer. Where these concepts describe the evaluative judgment about the products they consume (Widdis, 2001)

Kandampully, et. al., (1999) found that customer value along with service quality and company image significantly affect customer loyalty. Chua in Ciptono Fandy (2014: 311) adopted PERVAL in context of services with following dimensions: (1) functional value (performance/quality) is the physical quality results of using a product or service; (2) social value, the product or service benefits with intention to satisfy one's desire to get the recognition or social pride; (3) emotional value is pleasure or emotional satisfaction obtained from sin the product or service; (4) social interaction value is the benefits of a product or service

that makes users have more opportunities to interact and accepted in social environment; (5) price value is a fair price and other financial costs associated with efforts to obtain a product or service.

Based on above explanation, Customer Value variable is measured by indicators from Chua in Ciptono Fandy (2014: 311) as follows: (1) functional value (performance/quality); (2) social value; (3) emotional value; (4) social interaction value; (5) price value.

Experiential Marketing

The core of experiential marketing is very important to reflect the bias of right brain for customer aspirations to get experience related to certain feelings, comfort and pleasure on one hand and rejection of discomfort and displeasure on other hand (Wolves, 2005). Donald Calne in Kotler, et. al. (2010: 180) said that fundamental difference between feeling and reason are feeling will result in action, while the mind will produce a conclusion, consumer's decision to buy or become loyal customers to a brand is strongly affected by feelings. This study results are consistent with Zahrina Razanah, et. al. (2010), Alkilani, et. al. (2013) that experiential marketing significantly has direct effect on customer loyalty.

Customer involvement at this stage includes five things called Strategic Experiential Modules (SEMS). It was developed by Schmitt (1999) to create various experiences for consumers, include: (1) senses, this experience can be obtained by consumers through the five senses (eyes, ears, tongue, skin and nose); (2) feeling, it is small attentions from employees to consumers to touch the customers emotions in an extraordinary way, starting from soft moods up to strong emotions to pleasure and pride when consuming products; (3) mind, it is marketing to affect customers to engage in creative thinking and create awareness through a thinking process to affects the re-evaluation of company, products and services; (4) habit, it is one way to establish customer perception of products and services concerned; (5) linkage, it has aim to effect consumers and in company all aspects of sense, feel, think, act and focus to create a positive perception in consumers eyes.

Indicators to measure experiential marketing variable of this research refer to theory of Schmitt (1999). It consists of (1) senses, (2) feeling, (3) thought, (4) customs and (5) linkage.

Consumer loyalty

James et. al. (2003) define loyalty as a specific activity of customers characterized by a willingness to buy products repeatedly. Meanwhile, Oliver (1997) explains customer satisfaction is not the ultimate goal and not a guarantee for company to continue to grow and develop in very tight competition conditions, but customer loyalty can guarantee the company in developing its business for sustainable profit.

Bowen and Chen (2001) explain that loyalty indicators consist of behavioral, attitudinal and composite measurements. While Zeithaml et. al. (1996) states that ultimate goal of company to establish a relationship with customers is to create a strong loyalty, while indicators of a strong loyalty are: (1) telling positive things about the product consumed; (2) recommend to someone for product has been consumed to a friend; (3) repurchase intention to the product that has been consumed.

Consumer loyalty variable in this research is measured by three indicators of Zeithaml et. al. (1996), namely: (1) telling good thing of a product to others; (2) recommending the product to others; (3) repeating purchases.

4. RESEARCH METHODS

The research location is PT Asuransi Jasaraharja Putera Indonesia as insurance companies engaged in General Insurance in Indonesia. It has a wide range of products related to all aspects of risk of loss to assets. The research design used is explanatory research or confirmatory research (Singarimbun and Efendi, 1998: 256).

The population is retail consumer segment, a fire insurance policy holders, insurance and miscellaneous insurance in 2016. The data is collected by purposive sampling method. Condition used in this study is that consumers of PT Asuransi Jasaraharja Putera Indonesia already feel the services of at least two years in a row for same policy, an individual consumer and never filed a claim. The samples are 200 people.

The primary data is collected directly from respondents through questionnaires that valid and reliable. The secondary data comes from information or data of PT Asuransi Jasaraharja Putera Indonesia as well as literature, journals or various forms of publications as listed in references.

The study variables consist of independent variable (service quality, company image and customer value); intervening variable (experiential marketing) and dependent variable (customer loyalty). The likert scale five point is used as measurement, with gradation from very positive to very negative. The answer was given a score as follows: strongly disagree = 1; disagree = 2; neutral = 3; agree = 4; and strongly agree = 5.

The data is analyzed by Structural Equation Modeling (SEM). Software used to process data is Analysis of Moment Structure (AMOS) version 05.0

5. RESULTS AND DISCUSSION

1. **Effect of Service Quality on Experiential Marketing at PT Asuransi Jasaraharja Putera Indonesia:** Research results shows that service quality has positive and significant effect on experiential marketing. Quality care is centered on addressing the needs and desires as well as the accuracy of delivery to keep pace with consumer expectations (Parasuraman, et. al., 1985). It can be implemented with fast, accurate, friendly and efficient. An Experiential Marketers see consumers as rational humans and emotional care for creation of pleasurable experiences. Various companies have switched from the traditional marketing system from “features-and-benefits” toward experiential marketing to create experiences for their customers. This shift has occurred as a result of simultaneous development in wider business environment. Experiential marketers can change their customers (who cannot be faithful to time and with chaos brand selection) to became the narrator of brand (word of mouth) to tell the brand, personality and core messages or features to their friends, family, colleagues employment and society (Smilansky, 2009: 5)

This result is consistent with opinion of Febriana (2009) that satisfaction (or dissatisfaction) is created from the interaction experience in service quality and proficiency level of the interaction compared with what expected. This result is consistent with Goodman Research (1995) that by maintaining a good service to consumers, it can provide a good experience for consumer, may boost positive recommendations for other consumers candidates (Word of mouth). It is also consistent with Allred & Adams (2000) that Service Quality has significant effect on Experiential Marketing.

2. **Effect of Company Image on Experiential Marketing at PT Asuransi Jasaraharja Putera Indonesia:** Research result shows that company image has significant and positive effect on experiential marketing. This study result is consistent with theory developed by Andreassen et. al. (1998) that company image is assumed affect on customer's choice to companies when service attributes are difficult to evaluate, then the company image was founded and developed in minds of consumers through communication and experience. Company image is believed can create a halo effect on customer satisfaction ratings. Company image embedded in consumers' minds will add to consumers experience in using the products or services that enhance the experiential marketing and lead to consumer loyalty towards the company's products (Hazlet, 2003).

It is consistent with Hazlet (2005), Aaker and Keller (1990), Andreassent, et. al., (1998), Fajrianti and Farrah (2005) to show a strong relationship between the company image and Experiential Marketing. Company Image from experience illustrates engagement has taken place between the consumer and company.

3. **Effect of Customer Value on Experiential Marketing at PT Asuransi Jasaraharja Putera Indonesia:** This study result indicates that customer value has positive and significant effect on experiential marketing at PT Asuransi Jasaraharja Putera Indonesia. The result is consistent with opinion of Widdis (2001) that concept of customer value indicates a strong relationship to experiential marketing. This concept describes the evaluative judgment of consumers about the products they consume. Customer value is the perceived quality related to relative prices of products produced by a company (Tjiptono, 2014: 308). The desired value of consumers formed when they create the perception on how good or bad a product in usage situation. It is also consistent with theory of Woodruff (1997) where customer value is a preference that is felt by consumer and evaluation of product attributes as well as the consequences from product usage to achieve the goals and intentions of consumers. Customer value is a comparison between the perceived benefits and consumers expenditure (costs) to acquire or consume these products. Therefore, customer value is perceived preference by consumer and evaluation of product attributes as well as the consequences to use product to achieve the goals and intentions of consumers (Woodruff, 1997).

This study is also consistent with results of study Kotler et. al. (2010), Febriana (2009), Smilansky (2009), and Tjiptono (2014) that concept of customer value indicates a strong relationship to experiential marketing of consumer.

4. **Effect of Service Quality on Customer Loyalty at PT Asuransi Jasaraharja Putera Indonesia:** This study result indicates that service quality has positive and significant effect on customer loyalty at PT Asuransi Jasaraharja Putera Indonesia. Customers meet their needs and wishes through a particular service. If the selected service can satisfy the customer's needs and want, they will have a deep memory to such services. In these circumstances the customer loyalty will begin to emerge and flourish. The service quality is crucial in retaining customers in a long time. Companies with superior service will be able to maximize the company's financial performance (Zeithaml, et. al., 1996).

This study result is consistent with Kandampully, et. al., (1999) that customer value along with service quality and company image significantly affect on customer loyalty. Consumer loyalty

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means a company's ability to put its services in minds of customers, where the company tries to put customers as partners by establishing customer confidence, continuous interacting, even development for future progress. We can conclude from many studies that service quality relates and determine the customer loyalty (Parasuraman, et. al., 1985; 1988; Aryani and Rosinta 2010; Taufiq and Suryadi 2009; Caruana, 2002; Taylor and Baker, 1994; Sivadas and Baker-Prewitt, 2000; Kandampuly and Dudy, 1999; Zeithaml, et. al., 1996).

5. **Effect of Company Image on Customer Loyalty at PT Asuransi Jasaraharja Putera Indonesia:** Research result shows that company image has significant and positive effect on customer loyalty at PT Asuransi Jasaraharja Putera Indonesia. Brand image definition from Dobni and Zinkhan (1990), Low and Lamb (2000) explains that brand image is rational and emotional perception of a product. Brand has a very valuable function for company to run its operations. Brands can offer legal protection to companies for features or unique aspect of product. Brands can be protected by registered trade name, manufacturing process can be protected through patents and packaging may be protected by copyright. In addition, a strong brand can protect companies from competitors. Although competitors imitate the manufacturing processes and product design, but it is not easy to adjust the customer's mind to products already long-established in minds of consumers (Kotler, 2008: 259). Company image within consumer's mind will add to consumers experience in using the products or services to improve experiential marketing and creating customer loyalty (Hazlet, 2003)

These finding supports the results of Bontis and Booker (2007); Bloemer and Ruyter (1998); Schmitt, et. al. (2010); (Fornel, 1992); Hu, Kandampully and Juwaheer (2009); Hart and Rosenberger III (2004) that Company Image has positive effect on customer loyalty.

7. **Effect on Consumer Value on Customer Loyalty at PT Asuransi Jasaraharja Putera Indonesia:** Research result shows that customer value has positive and significant effect on customer loyalty at PT Asuransi Jasaraharja Putera Indonesia. Customer value is the overall consumer assessment for usefulness or utility of a product based on perception of what is accepted and given (Zeithaml, 1988; Anderson et. al., (1993) stated that customer value is perceived worth in monetary units on series economic benefits, technical, service, and social exchange for price paid for a product, taking into account the supply and suppliers prices. Monroe (1990) suggested that customer value is a tradeoff between customers' perception of quality or product benefits and sacrifice through the price paid.

Nevertheless, according to Holbrook (1982), companies need to understand and meet the customer's needs and desires. Management should provide more value to customers as a form of excellence and uniqueness. If customers feel they receive value as compared to competitors, it is expected that they will not switch to another company but loyal to company. In addition, customers will tend to do word of mouth communication to closest relations, so that they do the same thing for same company.

This result is consistent with Kandampully, et. al., (2009), and Hoolbrook (1992) that customer value along with service quality and company image has significant effect on customer loyalty.

8. **Effect of Consumer Loyalty on Marketing Experiential at PT Asuransi Jasaraharja Putera Indonesia:** Research result shows that experiential marketing has positive and significant effect on customer loyalty at PT Asuransi Jasaraharja Putera Indonesia. Donald Calne in Kotler, et. al. (2010: 180) said that fundamental difference between feeling and reason are feeling will create action, reason mind will produce a conclusion, and consumer's decision to buy or become customers loyal to a brand is strongly affected by feelings.

This study result is consistent with Zahrina Razanah, et. al. (2010), Kumala, et. al. (2010), Alkilani, et. al. (2012) that experiential marketing significant has direct effect on customer loyalty.

6. CONCLUSIONS AND RECOMMENDATIONS

Conclusion

Based on analysis result, the conclusions can be explained as follows. First, service quality significantly affect on experiential marketing at PT Asuransi Jasaraharja Putera Indonesia. Second, company image significantly affect on experiential marketing at PT Asuransi Jasaraharja Putera Indonesia. Third, Customer value significantly affect on experiential marketing at PT Asuransi Jasaraharja Putera Indonesia. Forth, Service Quality significantly affect on customer loyalty at PT Asuransi Jasaraharja Putera Indonesia. Fifth, company image significantly affect on customer loyalty at PT. Insurance Jasaraharja Putera Indonesia. Sixth, Customer value significantly affect on customer loyalty at PT Asuransi Jasaraharja Putera Indonesia. Seventh, Experiential marketing significantly affect on customer loyalty at PT Asuransi Jasaraharja Putera Indonesia

Suggestion

1. The result shows that service quality provide the greatest effect on customer loyalty at PT Asuransi Jasaraharja Putera Indonesia. In order to increase customer loyalty, PT Asuransi Jasaraharja Putera Indonesia should give more attention to service quality through conducting a structured and ongoing training to employees to improve their quality, good behavior and communication with customers. Employees should be able to increase their empathy to customer needs.
2. Image of PT Asuransi Jasaraharja Putera Indonesia might have been known by people of Indonesia as an experienced insurance company. However, current positive image is different from the public perception to product image. PT Asuransi Jasaraharja Putera Indonesia should more aggressive in promoting the service to offset improvement of service quality in accordance with customer expectations.
3. Future researchers should add other variables that have not been used in this study, which may affect on the experiential marketing and customer loyalty. These variables include product quality, price, customer intimacy and product innovation.

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