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The Influence of Service Quality, Product Quality Toward Brand Image with Customer satisfaction as Intervening Variable (Case Study at Agency Customers of PT. Prudential Life Assurance)

Rhomadona¹, Ita Fionita²

¹Magister of management, Darmajaya Institute of Informatics and Business, Indonesia,

²Master of management, Darmajaya Institute of Informatics and Business, Indonesia
¹rhomadona14@gmail.com, ²Viefionita@gmail.com

ABSTRACT

Brand image is a perception that is in customer's mind. Through Brand Image, customers can experience and get recognize the product, evaluating the quality, lower purchasing risk, and get a certain satisfaction from product differentiation. One of Strategy that is widely used by companies is by increasing Brand Image. The creation of brand image providing benefits in the success of a business engaged in services. Insurance companies are demanded to always clean up seriously by increasing customer satisfaction that can be achieved through the creation of good service and product that can produce good corporate brand image. This research was aimed to know the influence of service quality and product quality on brand image through customer satisfaction as intervening variable that functions as connector between independence variable namely service quality, product quality, and dependence variable namely brand image. Research methodology used in this research was associative. The research sample was taken by probability sampling is proportionate stratified random sampling. Hypothesis testing with 95% confidence level. The result of this research indicated that service quality, product quality have a significant influence on brand image with customer satisfaction as connecting variable.

Key Words : Service Quality, Product Quality, Brand Image, Satisfaction, Intervening

INTRODUCTION

The development of insurance in Indonesia currently shows a promising increase, one of that can be seen from the data of the Association of Indonesian Life Insurance (AAJI) stating that the national insurance industry

throughout 2016 experienced significant growth reflected from the high income of life Insurance, general and sharia insurance that reached Rp 158,65 trillion in the third quarter of 2016, increased 78.1 percent compared to the same period in 2015. In terms of investment, the insurance industry reached Rp. 386.18 trillion, increased 25.7 percent from 2015 which only reached Rp. 307.29 trillion (AAJI, 2017).

The more insurance companies are popping up both inside and outside of the country, and the more varied of the products that offered, then the insurance companies are required to always clean up seriously if they do not want to sink in the middle of competition. The insurance industry that continues to grow rapidly requires every company to be able to compete well in order to maintain its existence in the target market. The purpose of marketing is to produce a higher standard of living and so that consumers get what is needed and desired by creating, offering, and freely exchanging valuable products with others (Kotler, 2009). One strategy that is widely used by companies is with increase Brand Image.

Thakor et al. in Shafiq et al. (2010) stated that through brand image, consumers can recognize product, evaluate quality, lower purchasing risk, and gain experience and satisfaction from product differentiation. A good brand image makes consumers assume good about the quality of the company's products. The efforts made by insurance companies in the face of business competition that occurs, should refer to increasing customer satisfaction.

Since launching insurance products that linked to its first investment (unit link) in 1999, Prudential of Indonesia is the market leader for these products in Indonesia. In addition, PRUDENTIAL Indonesia also provides a variety of products designed to meet and complete every need of its customers in Indonesia.

One of city that is a market share of PT. Prudential Life Assurance is the city of Bandar Lampung, Bandar Lampung has many companies offering their main products in the form of life insurance. This allows customers to be more selective in determining the life insurance products offered, as well as providing alternatives for customers to choose products and decide on which insurance company that he/she will become a customer. There are several other insurance companies that are competitors to Prudential Life Assurance including, AJB Bumiputera 1912, AXA Life Indonesia, Jiwasraya, Manulife Indonesia and Allianz Life Indonesia, each life insurance has its own popularity, which can be obtained from the top brand index results for several last year.

PT Prudential Life Assurance is one of the insurance companies in Indonesia that has quite a large number of customers. Prudential of Indonesia is holding the regional office of Prudential Corporation Asia (PCA), based in Hong Kong. With managed funds of around Rp. 709 trillion, management business of Prudential's fund in Asia is one of the largest. Slowing growth in the number of insurance policyholders of PT. Prudential Life Assurance since 2015 is allegedly caused by the decrease of customer satisfaction. These allegations are supported by the increasing number of complaints in the same year. It is seen that the number of complaints of policyholders from year to year is increasing. This becomes a reinforcement of the existence of a negative phenomenon for PT. Prudential Life Assurance. So, through the explanation above, the writer was interested in conducting research to determine the extent of the influence of service quality, product quality, on brand image through customer satisfaction with a case study of PT. Prudential Life Assurance in Bandar Lampung.

Based on the background above, the problems expressed in this study were : Does service quality have a significant positive influence on customer satisfaction, Does product quality have a significant positive influence on customer satisfaction, Does customer satisfaction have a significant positive influence on brand image, Does service quality have a significant positive influence on brand image through customer satisfaction, Does the product quality have a significant positive influence on brand image through customer satisfaction.

The purpose of the writer in conducting this research were : To find out the magnitude of the influence of service quality on customer satisfaction, To find out the magnitude of the influence of product quality on customer satisfaction, To find out the magnitude of customer satisfaction on the brand image, To find out the magnitude of service quality to brand image on customer satisfaction as a connecting variable, To find out the magnitude of product quality on brand image with customer satisfaction as a connecting variable.

LITERATURE REVIEW

Grand theory in general is the macro theories that underlie various theories below. Called grand theory because the theory is the basic for the birth of other theories in various levels. Grand Theory is also called a macro because these theories are at the macro level, talking about structure and not talking about micro phenomena. Middle theory is where the theory is at the mezzo or middle level which focuses on macro and micro studies. Whereas Applied Theory is a theory that is at the micro level and is ready to be applied in conceptualization. Therefore, the theory used in this study can be mapped as

follows: **Grand Theory**; Brand Image, **Middle Theory**; Customer Satisfaction, **Applied Theory**; 5 Dimensions of Service Quality (Reliability, Responsiveness, Assurance, Empathy, Tangible), Product Quality.

Brand Image is “perception and beliefs held by consumer as reflected in the associations held in consumer memory”. This means that consumer will follow or adhere to perceptions and beliefs based on experiences that have been felt and summarized in consumer memory (Kotler and Keller, 2012), views on brands in the form of a reflection of consumer memory of its association with the brand (Ferrinadewi, 2008).

Contrast theory is one of theory that explains the phenomenon of customer satisfaction from a psychological perspective. This theory was first introduced by Muzafer Sherif, Daniel Taub, and Carl I. Hovland (1957) which presents the views of the process of evaluating consumers after the use of a product or service that caused predictive results contrary to performance against satisfaction (in Tjiptono, 2008) . According to Tjiptono (2008), this *contrast theory* enlarges the difference between expectation and product / service performance. That is, if the performance exceeds expectation, then consumers will feel very satisfied. But if product performance is below expectation, then consumers will be very dissatisfied. This implies that consumers are very sensitive to expectation that is not met and can overreact.

Service quality is basically focused on effort to meet customer’s need and desire and the accuracy of delivery to offset customer expectations. According to Alma (2004) service quality is "The level of ability of a service with all its attributes that are in real terms presented in accordance with consumer expectations". By creating service quality in accordance with what customer’s perception, the company has a great opportunity to create service excellence. So, service quality is the value that given in the form of services that have been given to other people or consumers.

Quality is the characteristic and nature of a product or service that influences to satisfy the needs of consumers both expressed and implied (Kotler, 2012). Product quality is very important thing because it involves consumer confidence towards product and the company itself as a producer. If the product quality is good in the consumers’ eyes , then a positive brand image is formed automatically in the consumers’ eyes . Product is defined as something that can be offered to the market to be considered, owned, used, or consumed so that it can satisfy the desire or need (Kotler, 1997). Consumers will like products that offer the best quality, performance, and innovative complement (Hadi, 2002).

With a starting point on the premises stated above, the following research hypotheses are described in accordance with the paradigm of variable linkages, as follows: Service quality has a significant influence on customer satisfaction, Product quality has a significant influence on customer satisfaction, Customer satisfaction has a significant influence on brand image, Service quality has a significant influence on brand image through customer satisfaction, Product quality has a significant influence on brand image through customer satisfaction.

RESEARCH METHOD

The research methodology used in the preparation of this research is associative method. Associative research is research that aims to determine the relationship of two or more variables. In this research a theory can be built that can function to explain, predict and control a symptom. (Sugiyono, 2014).

According to Sugiyono (2014) population is an area of generalization consisting of object and subject that have certain qualities and characteristics and are applied by researcher to be studied and then drawn conclusions. This population was active customers of PT. Prudential Life Assurance in the past 10 years.

**Table 1. The Number of Agency Prudential customers
Lampung in 2008 - 2017**

No	Year	The Number of Customer
1	2008	1450
2	2009	692
3	2010	687
4	2011	659
5	2012	687
6	2013	631
7	2014	518
8	2015	179
9	2016	96
10	2017	461

Source : Part of Cenas Agency Prudential Lampung

Sampling in this research was the customer agency of PT. Prudential Life Assurance Teluk Betung Bandar Lampung. The sample is part of the number and characteristics possessed by the population (Sugiyono, 2010). Sampling in this research with probability sampling technique was the proportionate stratified random sampling using the Slovin formula. According to Sugiyono (2010), Probability sampling is a sampling technique that provides

equal opportunities for each element (member) of the population to be chosen as a member of the sample.

Data collection method is divided into 2 methods, as follows : Library Research is Literature Research is a method of collecting data based on books that related to the title of this thesis, which related to the subject matter of this thesis and is used as a basic for comparison between the data that the writer got in the field and Field Research is Field Research is a research conducted by collecting data and information obtained directly from respondents at PT Prudential Life Assurance Lampung Office Agency.

Data analysis method is the process of grouping data based on variable and response, tabulating data based on variable and all respondents, presenting data for each variable that is researched, performing calculations to test the hypothesis that has been proposed. Data analysis techniques performed in this research using the technique of Multiple Linear Regression Analysis. Multiple regression analysis is used to test the influence of more than one independent variable and one dependent variable is Service Quality (X1), Product Quality (X2), on brand image (Y) with customer satisfaction (Z) as an intervening variable and the calculation the writer using SPSS program assistance 21.0 multiple linear regression equations (Rambat Lupiodi, 2015).

$$Y = a + bx_1 + bx_2 + bx_3 + e$$

Information:

Y = Brand Image

A = Constant Value

B = Regression coefficient

X1 = Service Quality

X2 = Product Quality

E = Standard Deviation

FINDINGS AND DISCUSSION

Respondent in this research was Prudential Bandar Lampung Customers who have become active Prudential customers. The number of samples used consisted of 98 respondents. In the description of this data, the writer tried to describe the condition of respondents who were sampled in this study seen from the characteristics of age, gender, type of work, level of education and length of customers.

Test requirements for research instruments are divided into two, namely validity test and reliability test. The results of the validity test and reliability test will be described as follows: Validity Test Result Every research that conducted by using questionnaire method needs to be tested for validity

test. Validity test is useful to determine the validity or suitability of questionnaire that researchers use to obtain data from respondents. Validity test of Pearson Product Moment Correlation uses the principle of correlating or connecting between each item score with the total score that obtained in the research.

Decision of Making Criteria:

If $r_{\text{count}} > r_{\text{table}}$ then the instrument is valid

If $r_{\text{count}} < r_{\text{table}}$ then the instrument is invalid

The following data processing results can be seen in table 3.1 below:

Table 2. Validity Test Result of Service Quality Variable (X1)

State	r_{count}	r_{table}	Condition	Information
1	0.849	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
2	0.741	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
3	0.747	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
4	0.775	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
5	0.713	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
6	0.804	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
7	0.822	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
8	0.837	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
9	0.833	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
10	0.859	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
11	0.830	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
12	0.847	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
13	0.816	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
14	0.858	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
15	0.647	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid

Source : Data processed in 2018

Based on table validity test result of Service Quality (X1) has a condition of $r_{\text{count}} > r_{\text{table}}$, where the highest value is 0.859 and the lowest is 0.647. Thus all items of service quality statements are declared valid and meet the instrument validity criteria.

Table 3. Validity Test Result of Product Quality Variable (X2)

State	r_{count}	r_{table}	Condition	Informa tion
1	0.711	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
2	0.697	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
3	0.648	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid

4	0.766	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
5	0.679	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
6	0.718	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
7	0.754	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
8	0.807	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
9	0.733	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
10	0.569	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
11	0.570	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
12	0.628	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
13	0.792	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
14	0.813	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
15	0.807	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid

Source : Data processed in 2018

Based on table validity test result of the Product Quality (X2) has a condition $r_{\text{count}} > r_{\text{table}}$, where the highest value is 0.813 and the lowest is 0.569. Thus all items of the Product Quality statement are declared valid and meet the instrument validity criteria.

Table 4. Validity Test Result of Brand Image Variable (Y)

State	r_{count}	r_{table}	Condition	Information
1	0.731	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
2	0.784	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
3	0.702	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
4	0.695	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
5	0.733	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
6	0.749	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
7	0.730	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
8	0.811	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
9	0.839	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
10	0.697	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
11	0.652	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
12	0.797	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid

Source : Data processed in 2018

Based on table validity test result of Brand Image (Y) has a condition of $r_{\text{count}} > r_{\text{table}}$, where the highest value is 0.839 and the lowest is 0.652. Thus all items of brand image statement are declared valid and meet the instrument validity criteria.

Table 5. Validity Test Result of Customer satisfaction Variable (Z)

State	r_{count}	r_{table}	Condition	Information
1	0.846	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
2	0.813	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
3	0.756	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
4	0.821	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
5	0.822	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
6	0.751	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
7	0.650	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
8	0.821	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid
9	0.763	0.199	$r_{\text{count}} > r_{\text{table}}$	Valid

Source : Data processed in 2018

Based on table validity test result of the statement of Customer Satisfaction (Z) has a condition $r_{\text{count}} > r_{\text{table}}$, where the highest value is 0.846 and the lowest is 0.650. Thus all customer satisfaction statement items are declared valid and meet the instrument validity criteria.

Reliability Test Result After tested the validity, the tester then tested the reliability of each variable instrument. Reliability test aims to determine the level of reliability of the items statement of each variable contained in the questionnaire by using alpha cronbach with the help of SPSS 21 program. The results of reliability testing after consultation with the list of interpretations of the coefficient r can be seen in the following table:

Table 6. The Result of Reliability Test

Variable	The Value of Alpha Cronchbach	Information
Service Quality (X1)	0.962	Very High Reliability
Product Quality (X2)	0.939	Very High Reliability
Brand Image (Y)	0.934	Very High Reliability
Customer Satisfaction (Z)	0.932	Very High Reliability

Source : Data processed in 2018

Based on the results of the reliability test table cronbach alpha value of 0.962 then Service Quality (X1) with a very high reliability level, 0.939 for Product Quality variable (X2) with a very high reliability level, 0.934 for Brand Image (Y) variable with very high reliability level and 0.932 for the Customer Satisfaction (Z) variable with a very high reliability level.

Hypothesis Test Results Statistical test F is a simultaneous test (whole, together). Concept of linear regression is a test of whether the regression model that obtained is truly acceptable. Simultaneous test aimed to test whether between service quality variables, product quality and customer satisfaction as an intervening variable or at least between one of the variables of service quality, product quality and customer satisfaction as an intervening variable, there is truly a linear relationship.

Hypothesis:

Ho: Service quality, product quality do not influence on brand image with customer satisfaction as an intervening variable

Ha: Service quality, product quality influence on brand image with customer satisfaction as an intervening variable

Decision-making:

If $F_{count} > F_{table}$ or if $sig < \alpha$ (0.05), then Ho is rejected and Ha is accepted.

If $F_{count} < F_{table}$ or if $sig > \alpha$ (0.05), then Ho is accepted and Ha is rejected

Table 7. The Result of F Test Model Feasibility
ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	1181.025	2	590.512	90.685	.000 ^b
1 Residual	618.608	95	6.512		
Total	1799.633	97			

a. Dependent Variable: (Z) Customer Satisfaction

b. Predictors: (Constant), X2 : PRODUCT QUALITY, X1 : SERVICE QUALITY

Referring to the *output* of Anova result, F_{count} value (90,685) > F_{table} value (2.70) with 0.000 sig < 0.05. Statistically means that Ho is rejected and Ha is accepted. It means that, the quality of service, product quality have a joint and significant influence on customer satisfaction.

Table 8. The Result of F Test Model Feasibility
ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	2640.870	3	880.290	146.284	.000 ^b
1 Residual	565.661	94	6.018		
Total	3206.531	97			

a. Dependent Variable: Y : BRAND IMAGE

b. Predictors: (Constant), Z : CUSTOMER SATISFACTION, X1 : SERVICE QUALITY, X2 : PRODUCT QUALITY

Referring to the *output* of Anova result, F_{count} value (146,284) > F_{table} value (2.70) with sig 0.000 < 0.05. Statistically it means that H_0 is rejected and H_a is accepted. It means that, service quality, product quality, customer satisfaction influence together and significantly on the brand image.

t Test Result (Student t-test) The partial t test is used to test whether a free variable really influences the dependent variable. In this test want to know whether if separately, a variable X still contributes significantly to the dependent variable Y. The conclusion of the hypothesis is as follows:
 H_0 : There is no significant influence between service quality and product quality on the brand image through customer satisfaction.
 H_a : There is a significant influence between service quality and product quality influence brand image through customer satisfaction.

Decision Making Criteria:

If $t_{\text{count}} > t_{\text{table}}$ or if sig < α (0.05), then H_a is accepted and H_0 is rejected.

If $t_{\text{count}} < t_{\text{table}}$ or if sig > α (0.05), then H_a is rejected and H_0 is accepted.

The influence of Service Quality on Customer Satisfaction It is known that the t_{count} value for capital is 2,078 > from the t table value of 1,661 with the sig level. 0.040 < 0.05. Statistically means H_a is accepted and H_0 is rejected. It means that, service quality variable has a partial and significant influence on customer satisfaction.

The influence of Product Quality on Customer Satisfaction It is known that the t_{count} value is 6.625 > from t table value of 1.661 with sig level. 0.000 < 0.05. Statistically means H_a is accepted and H_0 is rejected. It means that, product quality variable has a partial and significant influence on customer satisfaction.

The influence of Service Quality on Brands Image Referring to the *output* coefficient results, then it is known that the t_{count} value for income is 2,291 > from the t table value of 1,661 with the sig level. 0.024 > from 0.05. Statistically means H_a is accepted and H_0 is rejected. It means that, service quality variable has a partial and significant influence on brand image.

The influence of Product Quality on Brand Image Referring to the *output* coefficient results, then it is known that the t_{count} value for education is 4.633 > from the t table value of 1.661 with the sig level. 0,000 > from 0.05. Statistically means H_a is accepted and H_0 is rejected. It means that, product quality variable has a partial and influence on brand image.

The influence Customer Satisfaction on Brand Image Referring to the *output* coefficient, then it is known that the t_{count} value for the feeling of pleasure is $5.741 >$ from the t table value of 1.661 with the sig level. $0,000 >$ from 0.05. Statistically means H_a is accepted and H_o is rejected. It means that, customer satisfaction variable has a partial and influence on brand image..

CONCLUSION

There is a significant influence between service quality on customer satisfaction. The higher service quality will increase customer satisfaction. The customer assesses that the service received are in line with what is expected in providing information, so that the service provided will increase customer satisfaction. There is a significant influence between product quality toward on customer satisfaction. The higher product quality will increase customer satisfaction. The customer assesses that the product received is in line with expectations in providing customer needs, from product needs that are in line with expectations will further increase customer satisfaction. There is a significant influence between service quality on brand image. The higher service quality will increase the brand image. The customer assesses that the service received is in line with the expected, both in terms of physical, employee responsiveness, and the ability to provide information, from the overall service received will further enhance the company's image. There is a significant influence between product quality on brand image. The higher product quality will increase the brand image. The customer considers that the product received is in line with the expectations and needs of the customer will further enhance the company's image. There is a significant influence between customer satisfaction on brand image. The higher customer satisfaction will increase the brand image. Customer assesses customer satisfaction from service quality and product quality that provided by the company in accordance with customer expectations and needs will further enhance the company's brand image.

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