

ABSTRACT

The increasing expense of medical cost and hospitalisation year to year has caused a large part of an individual's asset and income to disappear in an instant. Even famous and well known celebrities and artist with tons of assets cannot escape this undeniable fate, which results in them falling to debts and heaps of assets sold in order to pay those treatment of medical costs. For whatever the disease or generation we currently are into nowadays, the realisation of having insurance nowadays is critical for our financial protection.

The purpose of this research is to reveal which factors between Salesperson Quality and Institution Image towards Customer Loyalty, through Relationship Quality of Salesperson, Relationship Quality of Institution, and Commitment at AXA Financial, which is aimed to use 5 variables to identify the Customer Loyalty of customers.

This study uses a quantitative approach to the analysis technique of Structural Equation Model (SEM) and the AMOS 22.0 software. The questionnaire distributed to 160 respondents in the sample in which the characteristics of respondents that consists of men and women in the age range 18-60 years, who have purchased insurance policy products at least once in the last 2 years. The sampling method used in this research that is non probability sampling.

The results showed that Salesperson Quality variable has significant effect on the Relationship Quality of Salesperson with regression coefficient value of 0.84; Institution Image variable has significant effect on the Relationship Quality of Institution with regression coefficient value of 0.743; Relationship Quality of Salesperson variable has significant effect on the Relationship Quality of Institution with regression coefficient value of 0.601; Relationship Quality of Salesperson variable has insignificant effect on the Commitment with regression coefficient value of 0.053; Relationship Quality of Institution variable has significant effect on the Commitment with regression coefficient of 0.637; Commitment variable has significant effect on the Customer Loyalty with regression coefficient value of 0.898.

Keywords: Salesperson Quality, Institution Image, Relationship Quality of Salesperson, Relationship Quality of Institution, Commitment, and Customer Loyalty and AXA Financial