

Antecedents Analysis of Trust

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Antecedents Analysis of Trust, Satisfaction and Consequence of Commitment in Customer Relationship Life Insurance in Jakarta

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Abstract

This research is descriptive and explanatory survey which addresses the issue of commitment between the customer and insurance company. Comprehensively, the purpose of this study was to examine the influence of economic content, resource content, social content and the emotional content the trust and satisfaction and the consequence relationship commitment of life insurance customers. The sample 393 of the research are customer of the 10 best life insurance companies which are located in Jakarta. Data is obtained from the questionnaire, which the respondents were selected by random sampling method. The analysis technique used in this study is a Structural Equation Model (SEM) using LISREL 8.8 program. The analysis result that together the economic content, resource content, social content and the emotional content influence the trust which the determinant of $R^2 = 0.70$ or there is a significant influence between the economic content, resource content, social content and emotional content the trust by giving contribution of 70%. The amount of trust influence is formed by two key indicators the social content and the emotional content with each coefficient value of 0.43 and 0.44. Together the economic content, resource content, social content and the emotional content influence the satisfaction with the determinant of $R^2 = 0.91$ or there is influence between economic content, resource content, social content and the emotional content to the satisfaction with the contribution of 91%. An enormous influence on the satisfaction is also influenced by two indicators they are social content with the coefficient value of 0.26 and the emotional content of 0.67. Together trust and satisfaction influence the relationship commitment with the value of $R^2 = 0.69$. It means that together the trust and satisfaction influence the commitment with the contribution of 69%. The amount of commitment relationship influence is formed by the two variables of trust and satisfaction, with each coefficient value of 0.41 and 0.47. This study found that the relationship commitment is the result of satisfaction of product quality, price, information, and service given as well as the trust that was built by the company through the employee reputation (agents) are honest and trusted. Customer satisfaction can be realized driven by emotional bonding because the customers believe that the insurance company is quite well-known and the insurance company can provide the product quality which is suitable with what an expected and gives believe to the customers on their choices.

Key Words: Economic Content, Resource Content, Social Content, Emotional Content, Trust, Satisfaction and Relationship Commitment.

Introduction

Indonesia is a large country that is currently ranked as the fourth most populous in the world after China, India and the United States (The World Bank Group, 2013). It will certainly have a great impact on the economic activity, both activities that produce goods and services. The number of inhabitants and the potential for increased competitiveness, Indonesian society, reflecting the fact that Indonesia has the potential capital market. However, insurance companies do not maximize his request. It can be seen from small market penetration is still in Indonesian life insurance 1.1% compared with the total population

of 235,3 million, with a GDP per capita of \$ 3,495. Life insurance penetration in Indonesia is still inferior to India which has a GDP per capita of \$ 1,509 with a population of 1.241.491.960 people, capable of performing life insurance penetration of 3.4 %. Means the ability of the insurance company in India to attract potential customers better than insurance companies in Indonesia (Ernts & Young , 2012).

In terms of life insurance participation in Indonesia from the 2007-2011 average of 3.66 %, or an annual increase is only 0.38 %. Compared with the population growth rate of approximately 1.25 % per year is very small (Lap.AAJI , 2012). The low life insurance ownership is caused by several factors, the first level of income is not too high, people do not understand the benefits of life insurance that life insurance is not a priority. Third lack of effort by the life insurance industry to educate the market about the importance of life insurance (Ernst & Young, 2012). Furthermore, Ernst & Young survey gives some interesting information related to trust, satisfaction and economic content, resource content, social content and the emotional content in building commitment and intensity of the relationship between the customer (client) with a life insurance company (service provider).

The results of research on the level of confidence (trust) life insurance customers associated with economic content, 85 % Indonesian customers believe that products are purchased as needed, and 52 % of respondents would choose to buy the same product, if the convenience and value of benefits is maintained. Confidence (trust) that is established by the resource content is represented by the company's reputation for its performance in providing services to customers, 42 % say they do not believe. Disclosure of information, consistency of the various sources that make up the confidence benefits delivered to customers, should be simple, pro with consumers as well as easy to understand. 38 % respondents will make direct contact with the insurance company (agent), 47 % through the official website of the company. For the level of confidence (trust) formed by social content, which is represented by the consistent delivery of information. Confidence (trust) which is formed by the emotional content is represented by convenience (enjoy), 43 % of respondents say quite comfortably, by reason of the company provides convenience in the purchase process. Likewise, the product purchased is believed to meet their needs. Another thing about the belief that the quality of the products offered by the insurance company have a good quality perception respondents reflected in the results, 79 % said the product is trustworthy (Ernst & Young , 2012).

Similarly, the economic side of the content, life insurance companies in Indonesia only got a percentage of 26% while Malaysia is able to reach 37 %. China life insurance company that is able to dominate the economic content for the Asia Pacific region by 52 % (Ernst & Young ; 2012).

Interaction and ease of access of the social content related to the disclosure of information that was built by a company is essential to build trust and satisfaction. A survey conducted by Ernst & Young (2012) revealed for the Asia Pacific region, 89 % of respondents said the interaction and openness is very important. However, 44 % of respondents were not sure of the interaction that is built to meet expectations, because customers feel the company is only focused on selling products to meet the needs of the customer.

From the emotional aspect of the content of Ernst & Young (2012) reveal about comfort, where the product is purchased in accordance with expectations, 76 % of respondents stated that the Asia - Pacific products purchased as required. And 49 % of respondents said that they would re-purchase, provided no comfort, convenience, simple and provide better value. Furthermore, for the belief that play an important role in building and maintaining relationships, and is a significant predictor of commitment. Customers can commit on the other hand are believed to be trustworthy. Likewise, the customer satisfaction. Customers who have high satisfaction will have a commitment to the company. Trust and satisfaction, are variables that can lead to a desire among customers to establish long-term relationship with the company. Thus empirical testing on the theoretical model of economic content, resources content, social content and the emotional content of the trust, and commitment to customer satisfaction (customer) is needed because of conflicts empirical results.

Literature Review

Theoretical Considerations

Economic Content

According to Morgan (2000 : 485) is the economic content of economic benefits received by participants involved in the relationship. Economic content is the same meaning with financial ties presented by Zeithaml and Bitner (2003 : 175). Economic content can be measured by economic value (economic value) and service value (Lacey, 2003; 37). The economic value associated with the cost- benefit ratio that is felt each party involved in a reciprocal relationship of mutual benefit. Success in delivering economic value to customers can improve quality, reduce customer perceived sacrifice or by minimizing the cost to the customer. The value of the sacrifice by Burnham et al (2003 : 113) referred to as the switching cost that includes search costs, learning costs, relationship specific investments, and so on .

Resource Content

Resource content is an enterprise resource that can be used to build relationships with partners. According to Morgan (2000: 322), the resources have a strategic role in a reciprocal relationship. Meanwhile, Hennig - Thureau et al.(2000: 77) states that the competitive advantage derived from their ownership of different abilities that are relevant (relevant capability differentials). Resource content can be measured by the reputation of the company (company reputation) and confidence benefits (Lacey, 2003; Boonajseevee, 2005; Morgan, 2000: 487). The company's reputation is one's perception of the state of the past and the future prospects of the company or product quality. The reputation of the company describes the person's knowledge about a product or service. Confidence benefits related to the company's ability to reduce fears and provide comfort for the customers to know what to expect from a service provider (Gwinner et al., 1998: 103).

Social Content

Social content is a social relationship that is formed from the interaction between the service provider to the customer (Morgan, 2000 : 489). Although social content may be irrelevant to some transaction -oriented company, but this category is considered to be the basis for the successful implementation of marketing kerelasian. Cross and Smith (in Gounaris, et al., 2003: 171) describes as a social content and encourage the process of developing a reciprocal relationship of mutual benefit between providers and buyers. Conceptual formulation of social content is a relationship that is formed from the interaction between employees and customers. Operationally social content, has two dimensions of communication and familial dimensions. Dimensions of communication (communication) measured by delivering information submitted routinely given to customers of the company and its customers easy access to information. Familial dimensions (familiarity) is measured on the basis of employee interactions with customers insurance conducted in ways personal, which is characterized by a very intense communication.

Emotional Content

Emotional Content is a relationship that is based on the construct that reflects an individual's emotional relationship with the use of the product (DeWitt et al., 2008: 276) and determined that this attachment includes three components; affection, passion (the tendency of positive feelings), and relationships (feeling join /get involved). One's emotions can be divided into two: positive emotion and negative emotion. Emotion itself shaped by one's feelings in the form of excitement and disappointment as well as views on the price and quality (Johnson et al., 2009: 503). Conceptually, emotional content can be expressed as a relationship that is formed from the interaction between the customer and the services it uses. Emotional

content operationally there are four dimensions consisting of price perception (perceived price), perceived quality (perceived quality), comfort (joy), disillusionment (disappointment) when real customers making transactions on such services. Perception price (perceived price) is measured with the views or opinions of the customers on the premiums offered by insurance that customers will be more advantaged than the benefits to be received. Perceived quality (perceived quality) is measured with the opinion of the customers on quality (reflected in the company's name) that the client is not wrong to choose the products that are offered. Leisure (joy) is measured by the amount of customer confidence that this insurance can provide assurance as expected. Disillusionment was measured by feelings of guilt due to errors (already choose) in determining insurance as an option.

Trust

Morgan (2000: 223) describes the "confidence " within the meaning of this belief arose because of a that can bind themselves, such actions consistent, competent, honest, fair, responsible, helpful and humble (benevolent). Garbarino and Johnson (1999 : 79) rate for the trust put more emphasis on individual self-esteem with respect to consumer confidence on the quality and reliability of services rendered. Another benefit of the trust is tolerance. According to Barry et al., (2008 : 213), consumer expectations of service quality is divided into two levels: the level of interest (desired) and the level of adequacy (adequate). Desire describe what consumers think about the service "can" and "should be", describe the adequacy of the level of minimum services received by consumers.

Customer Satisfaction

Customer satisfaction is a ranking of conformity can be described as an appropriate selection of products utilization (Abdul - Muhmin; 2005: 623). He made the postulate that customer satisfaction is generally dikonstruksikan as an evaluation performed after consumption depending on the quality or value received by the buyer, expectations, confirmation / disconfirmation on the difference between the real quality with expected quality (Johnson et al., 2009: 19). Conceptually, customer satisfaction is, the result of the overall customer service ratings provided by the company. Operationally has three dimensions of satisfaction with the quality of products, product pricing, and services received whether it meets the needs and desires of customers. Product quality is measured by feeling satisfied with the product's ability to meet customer's needs. Prices of products is measured by feeling satisfied customers against the costs incurred to get the product as expected. Services received is measured by feeling satisfied customers to built mutual contact by employees with customers (customer), as well as the perception of the product, price and service received.

Review of Previous Research

In this section we put forward some previous studies that have proximity in terms of scope and research with several variables of this research done.

Hennig - Thurau et al.

The purpose of this study is to integrate research on relational benefits and relationship quality affecting relationship marketing. The study identifies the variables that affect the relationship marketing. Variable loyalty and relationship marketing is word of mouth. The independent variables studied were related to the benefits received by customers that confidence benefits, social benefits and special treatment benefits and relationship quality of customer satisfaction and commitment. The results of the study provide support for the model and show that the concept of customer satisfaction, commitment, confidence benefits, social benefits and significantly contribute to the outcome in relationship marketing services company.

Lacey and Russell Wayne

The research objective Wayne Lacey and Russell (2003) was to determine the role of loyalty programs in attracting and developing customer loyalty. In addition, this study also aims to determine how and how much loyalty programs affect the customer's desire to always buy the products and services of the company and the customer wishes to be a strategic resource for the firm. The variable in this study is the economic content, resource content, social content, commitment, trust, economic outcomes, resources outcomes, and social outcomes. The results showed that the content of economic variables, resource content, and social content have a significant effect on commitment, trust and relational outcomes: economic outcomes, resource outcomes, and social outcomes.

Venetis and Ghauri

The variables studied were relational bonds (structural bonds, social bonds), trust, service quality, relationship commitment and relationship intention. The study aimed to assess the effect of relational bonds, trust and service quality on relationship commitment and intention. Researchers integrate literature business-to-business marketing literature to develop a model of service quality relationship linking the commitment and other factors. The results showed:

- i. Affective commitment and calculative commitment positively and significantly associated with intention relationship.
- ii. Structural bonds, social bonds, trust and service quality positively and significantly berhubngan with affective commitment.
- iii. Stuck bonds is negatively related to affective commitment Investment bonds, switch bonds, social bonds, service quality positively and significantly associated with calculative commitment.
- iv. Stuck trust bonds and negatively related to calculative commitment.

Morgan et al.

Research on trust and commitment is modeled as a linking variable between the independent variables of trust and commitment to the outcomes of trust and commitment. The independent variables consist of relationship termination costs, relationship benefits, shared values, communication and opportunistic behavior and outcome variables consisted of acquiescence, propensity to leave, cooperation, functional conflict, and uncertainty.

Garbarino and Johnson

The purpose of this study was to observe the effect of the attitude component covering satisfaction actor, actor familiarity, attitudes play, and theatrical attitudes towards satisfaction, trust and commitment, as well as see the effects of trust and commitment to the future intentions. The results showed that the attitude component covering satisfaction actor, actor familiarity, attitudes play, and theatrical attitudes positive and significant effect on trust, satisfaction, and commitment. But there is a significant difference between the theatrical attitudes to trust and commitment, actor familiarity with satisfaction, and satisfaction with the commitment actor.

Boonajsevee

This study focuses on mutual exchange and fulfillment of promises that lead to customer retention, repeat purchase and to build trust and loyalty in a reciprocal relationship. Exogenous variables studied were: relationship benefits, communication, service quality, relationship quality consisting of satisfaction and trust and commitment. While endogenous variable is customer loyalty.

The results showed that all three factors : benefits, communication, and service quality have a significant effect on relationship quality. The study also found that trust and satisfaction as a component of relationship quality affects customer commitment.

Sulistya Rini, Endang

The aim of the research is to determine the effect of economic content, resource content, and social content the trust and satisfaction in the relationship further intention. Exogenous variables studied were the economic content, resource content, social content in the trust, satisfaction and commitment. While variable is the relationship endogen intention.

DeWitt, Nguyen and Marshall

The research model was tested using a scenario-based experiments in two settings hospitality industry (restaurants and hotels) settings were selected for two reasons. The first, a hospitality setting provides a context familiar to the customer. Secondly, previous studies have documented that the service failure and recovery often occurs in the hospitality industry. This study shows that loyalty is a function of the customer's trust.

Assessment model that describes the beliefs and emotions as a key mediator in the relationship between perceived justice and customer loyalty. The findings support the notion that emotions and beliefs have an important mediating role during the service recovery process. While this study focused primarily on negative emotions, the authors adopt a model of two-dimensional display of emotions (positive and negative emotions) and the results support the inclusion of both dimensions.

Originality Research

It should be understood that a state-of- the-art of this research comes from the theory of demand in particular the exchange of economic and social, due to the exchange of goods or services is not only an exchange of value for money but also aspects benefits and social didalamnya. Based on the theory of economic exchange / social is, in the science of developing marketing concepts 4Ps (Product, Price, Place and Promotion), which became known as the marketing mix.

With the rapid development of the economy, was the conception of the marketing mix for the service industry is no longer sufficient to added 3P is physical evidence, people and process, characteristics associated with intangible services, among others. However, in reality the consumer 's decision to purchase was not only influenced or determined by any marketing (marketing effort). One of the consumer's decision to buy is influenced by aspects of social and cultural values also determine, the so-called black box of the consumer (buyer) that will affect the performance of marketing (marketing performance), eg the satisfaction (satisfaction) of the consumer.

It is still debated how related to the efforts to build confidence (trust) consumers for services that are categorized as high involvement products such as insurance. Thus, in this study, a state-of-the-art lies in the emotional aspects of the content as a part of one of the important elements in the marketing mix that must be taken into account. On the other hand, performance marketing is not enough to just be measured in terms of trust and satisfaction per se, but it is also important to take into account the success of a strong commitment to build a relationship between the service provider to the customer or the customer (relationship commitment). Flowchart a state-of- the-art built in this study is shown in Figure 1.

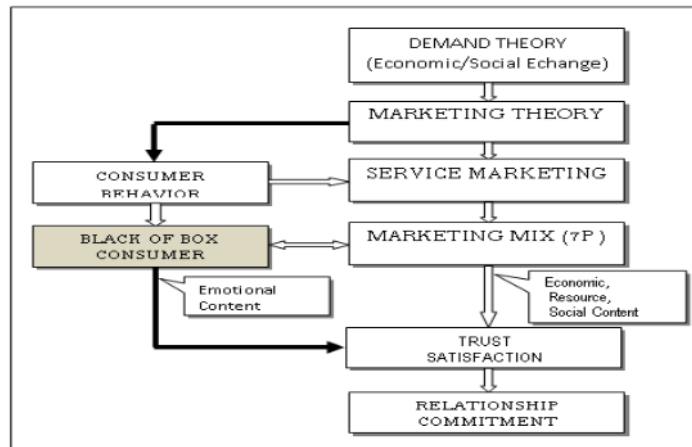


Figure 1: Flowchart A State-of -The-Art Framework

Conceptual Framework

3 Economic content, resource content, social content, and emotional content either partially or jointly affect the trust and satisfaction either individually or jointly affect the relationship commitment. Based on the description above, the framework can be described in the model diagram (Figure 2). The concept framework developed from several models including; Thureau Henning et al, 2002: 21; Morgan, 2000: 483; DeWitt et al, 2008: 276; Johnson et al, 2009: 30; Sulistyarini, 2007: 119, that there are four important factors necessary for the development of relationship marketing.

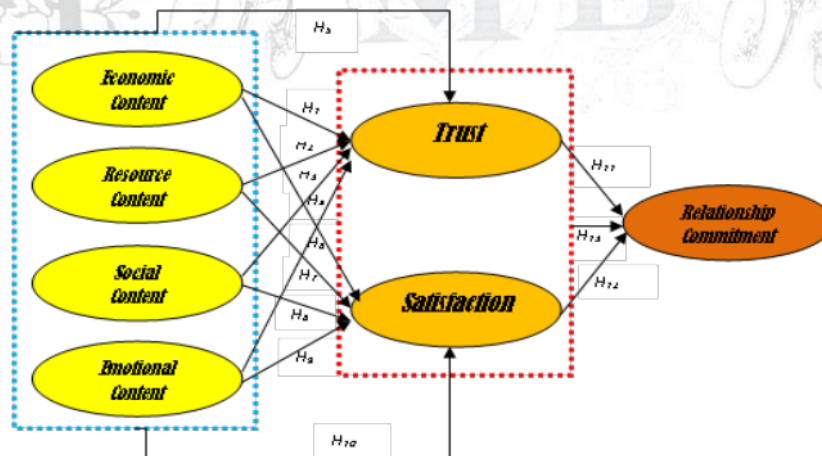


Figure 2: Concept of Economic Framework Content, Content Resource, Social Content, and Emotional Content Against Trust, Satisfaction and Relationship Commitment

The concept of the framework, developed from several models including : Hennig Thureau et al., 2002: 21; Morgan, 2000: 483; DeWitt et al., 2008: 276; Johnson et al., 2009: 30; Sulistya, 2007: 119, that there are four critical factors necessary for the development of relationship marketing as a model in Figure 2.

Hypothesis

Based on the conceptual framework of the research hypothesis formulated in this study as follows:

1. There is the economic content effect to the customers trust (confidence) life insurance in Jakarta.
2. There is the resource content influence to the customers trust (confidence) life insurance in Jakarta.
3. There is the social content influence to the customers trust (confidence) life insurance in Jakarta.
4. There is the emotional content influence to the customers trust (confidence) life insurance in Jakarta.
5. There jointly influence economic content, resource content, social content, and the emotional content to the customers trust life insurance in Jakarta.
6. There is the economic content influence to the customers satisfaction life insurance in Jakarta.
7. There is the resource content influence to the customers satisfaction life insurance in Jakarta.
8. There is the social content influence to the customers satisfaction life insurance in Jakarta.
9. There is the emotional content influence to the customers satisfaction life insurance in Jakarta.
10. There jointly influence economic content, resource content, social content, and the emotional content of customer satisfaction life insurance in Jakarta.
11. There is the trust influence to the relationship commitment life insurance in Jakarta.
12. There is the satisfaction influence to the relationship commitment life insurance in Jakarta.
13. There jointly influence the trust and satisfaction of the customer relationship commitment Insurance in Jakarta.

Research Methodology

The method used in this research is descriptive and explanatory survey, because of the type of investigation this study is that causality suggested a causal relationship between the independent variables covering economic content, resource content, social content, the emotional content of the confidence (trust) and satisfaction and relationship commitment life insurance customers in Jakarta. The unit of analysis of this study is the life insurance customers in Jakarta. Period of this study is the time horizon that is a cross section of part of the population that is information (samples) were collected directly empirically with the aim to know the opinion of the majority population of the object research (Malhotra, 2002; 81). The time of this dissertation research is in August to November 2012.

Method of Data / Information

To get a fairly representative sample, there are several ways and steps to be undertaken in this study. First, an inventory of the amount of Life Insurance in Indonesia Life Insurance companies then make an inventory that included ten (Top Ten) in Indonesia that had offices in the province of Central Jakarta. Second, determine the sample size of the population size in the form of the number of customers (subscribers) Insurance.

In connection with the use of a Structural Equation Modeling (SEM), Imam Widodo and Fuad (2008: 64) states that the sample size has an important role in the interpretation of the results of the SEM. In this study 393 samples used customers with the greater purpose of sample size, the smaller the standard error of estimate (Thomson, 2000; Santoso, 2007, 66 and Hartono, 2012, 104). Determination of a sample of 393 respondents can be obtained by using Slovin formula (Supranto, 1998) as follows:

$$n = \frac{N}{1 + Ne^2}$$

Remarks :

N = Number of population
n = number of samples
e = error tolerance

The target sample calculation using fault tolerance limit of 5%, which means it has an accuracy rate of 95%, calculated as follows :

$$n = \frac{23.084}{(1 + 23.084 \times 0,05 \times 0,05)} = 393,2 \approx 393$$

For a sampling technique using rondam sampling technique. While the sampling index value derived from a target sample divided by the population, namely: $393 : 23\ 084 = 0.01702$, suppose the target samples for PT Prudential Life Insurance is the 56 respondents obtained by the following calculation; $3279 \times 0.01702 = 55.8096 \approx 56$. This index value of the objective is to facilitate calculating the target sample (table 1).

Table 1: Sample Distribution Customer Life Insurance in Jakarta

No.	Company	Customer	Index	Samples
1	Prudensil Life Insurance	3.279	0,01702	56
2	AIA Financila	2.744		47
3	Bumiputera 1912	1.999		34
4	Manulife Indonesia	2.005		34
5	Alianz Life	4.060		69
6	Sinarmas	1.769		30
7	Avrist Assurance	1.095		19
8	AXA Mandiri Finacial	2.194		37
9	Jiwasraya	2.122		36
10	Sequis Life	1.817		31
Total		23.084		393

Source: Data processed

Validity

Validity test is done to see the grains of which are decent questions to be used to represent the independent variables in the study. The test is performed using confirmatory factor analysis for each latent variable. If the value of the indicator loading factor greater than 0.5; the indicator can be used to measure the variables (Chin, in Ghozali and Fouad, 2005). While Hair (Hartono, 2009) suggests that the value of loading 0.30 can be considered meet the minimum level, 0.40 was considered better, and for loading values > 0.50 are considered practically significant. However, the higher the value the more important role loading factor, which is used for convergent validity is the outer loading > 0.7.

Reliability

In addition to be valid, the instrument must also be reliable. Reliability test is intended to measure the degree of consistency of the instruments used. Thus, this instrument can be used safely as it can work well at different times from different conditions. Cutoff values used to assess an acceptable level of reliability was 0.60 (Maholtra, in Solimun, 2002: 71). When the research is exploratory, the value below 0.60 is still acceptable as long as accompanied by an empirical reasons seen in the exploratory process. While Hair (Hartono, 2009) reliability test using Cronbach's alpha, is said alphanya reliable when the value is greater

than 0.7, although the value of 0.6 is acceptable, because it is a valid construct reliable, the opposite is not necessarily a reliable construct valid (Cooper and Schindler, 2006).

Analysis

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This study aims to demonstrate and analyze the effect of exogenous variables on endogenous variables. The effect is very complex, where there are independent variables, the variables and the dependent variable. These variables are latent variables formed by several indicators (observed variables). Therefore, to analyze the data in this study used technical analysis of Structural Equation Modeling (SEM) using LISREL 8.8 program package. The use of SEM allows researchers to test the validity and reliability of research instrument, confirm the accuracy of the model and test the effect of one variable against another.

Analysis Results

Characteristics of Respondents

At this stage, an analysis of the characteristics of the respondents in this study is a customer or a life insurance policy holders in Jakarta. Every customer has different characteristics, it is caused by many factors that helped influence it. In this study the characteristics of the customers will be described in some of the characters based on gender, age, monthly family income, marital status, education level and occupation.

The number of samples in this study were 393 clients consisting of 52.02% male and 47.98% female; with age <29 as much as 14.02%; 30-39 years old 34.23%; 40-49 years of 34.77%; 16.17%; 50-59 years and > 60 years of 0.81%. Based on the income level of the respondents, 1.35% income less than Rp. 2.000.000, -, the income of Rp. 2.000.000 - Rp. 3.500.000, - amounting to 15.63%; Rp. 3.500.000 - Rp. 5.000.000, - sebesar 29.39%; Rp. 5.000.000 - Rp. 6.500.000, - by 23.99% and the incomes of more than Rp. 6.500.000, - by 29.65%. This suggests that the Life Insurance customers young and productive with a pretty good level of income.

Based on the education level of respondents, only 2.16% of primary and junior education; 18.33% high school education; 21.02% educated D3; 49.33% and 9.16% educated S1 S2 / S3. Based on the work of civil servants respondent / Armed Forces of 43.67%; private employees 35.58%; and the other 20.75%. 50.40% based on the marital status of respondents had shared a house with more than one child; bachelors and 17.25% of the respondents were married with no children and a 32.35% lambing. Therefore, this research shows that customers are highly educated respondents, and is dominated by civil servants / military.

Description of Research Variables

This section will describe the frequency distribution of the answers of the respondents, namely life insurance clients into the study sample. Variables in the study consisted of 7 variables were measured by 31 indicators. Economic Content is measured by three indicators, Resource Content is measured by four indicators, Social Content with four indicators, Emotional Content with five indicators, the Trust is measured by four indicators, with 4 indicators Satisfaction, Relationship Commitment is measured by seven indicators. The following successive results didiskripsikan response or life insurance customers who responded.

Test Validity and Reliability

Validity test to see grains of decent questions (representative) is used to represent the free variables in this study. The test is performed using confirmatory factor analysis on each of the latent variables, namely economic content, resource content, social content, emotional content, trust, commitment and relationship satisfaction using LISREL8.8 program. What if the value of loading factor greater than 0.60, the indicator can be used to measure the variables (Chin, in Ghozali, 2005).

Validity is a measure that indicates that the measured variables actually to be studied (Cooper and Schindler in Zulganef, 2006). In determining whether or not a statement item that will be used, usually performed correlation coefficient significance test at the significance level of 0.60, meaning that an item is considered valid if the correlated significantly to the total score.

Other measuring instrument is reliability testing, reliability is an index that shows that measuring instruments used in research have reliability or trustworthy. As a measuring instrument should have the consistency of measurement results over time if the phenomenon being measured has not changed (in Zulganef Harrison, 2006). According to Sekaran (in Zulganef, 2006) states that an instrument had a reliability study indicated adequate if Cronbach alpha coefficient greater than or equal to 0.70. According Maholtra (in Solimun, 2002), reliability is a measure of the internal consistency of the indicators of a construct that indicates the degree to which each indicator variable identifies a formation or a common latent factor. Furthermore Maholtra explained that the research instrument has sufficient reliability when the value of the construct reliability (CR) of at least 0.60. While Hair et al., (Wijanto, 2008; 66) states that a construct has good reliability if the value construct reliability (CR) values ≥ 0.70 and variance extracted (VE) ≥ 0.50 .

Analysis of Structural Equation Model (SEM)

Having tested the validity and reliability of all latent variables are the results valid and reliable, the analysis can proceed with the conformity test model and test of significance causality.

Model Conformance Test (Goodness-of-fit test)

Testing the model on SEM aims to look at the suitability of the model. The results of testing the suitability of the model in this study is as in Table 2.

Table 2: Suitability Index SEM

Criteria	Cut – Off Value	results of the analysis	Description
Chi-Square	expected to be small	512,66	χ^2 with df = 193 are 497,79
Sig. Probability	$\leq 0,05$	0,00	Signifikan
RMSEA	$\leq 0,08$	0,06	Good fit
GFI	$\geq 0,90$	0,89	Mrginal fit
AGFI	$\geq 0,90$	0,85	Marginal fit
NFI	$\geq 0,90$	0,97	Good fit
CFI	$\geq 0,95$	0,98	Good fit

Source : Wijanto (2008)

The suitability index refers Hair et.al (Wijanto, 2008: 46) who says that the evaluation of the level of fit of the data to the model is done in several stages, namely; overall model fit, measurement model fit, structural model fit. The first stage of the test is shown to evaluate the suitability of the general degree of compatibility or Goodness Of Fit (GOF) between the data with the model. SEM does not have the best

statistical test that can explain the "power" model predictions. Test matches as well as the limits of the value that indicates the level of a good fit for each GOF that has been done in this study, as shown in Table 2.

Causality Test

After testing the suitability of the research model, the next step is to test causal hypotheses developed in the research model. Full structural equation model of this study is shown in Figure 3 and Figure 4.

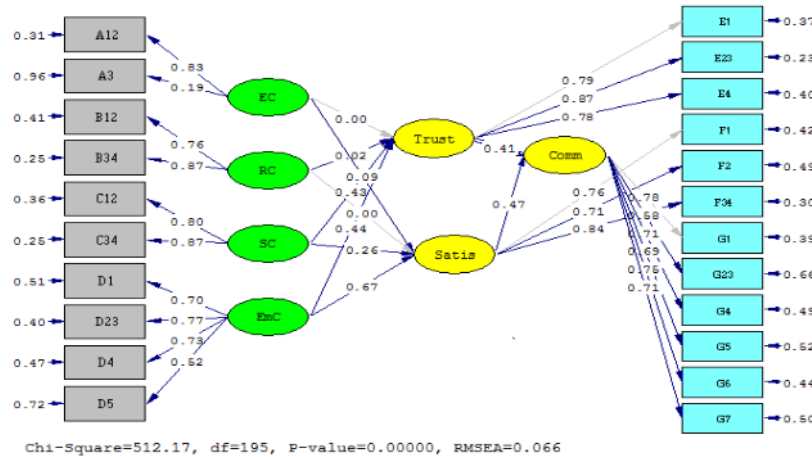


Figure 3 : Structural Equation Model (Standardize)

Figure 3 is a full model of the analysis of research which shows that the direction of the relationship between variables is jointly significant positive and $p = 0.00$, and the influence of exogenous and endogenous variables is quite large (Table 3 and Table 4), the model is quite fit (Table 2).

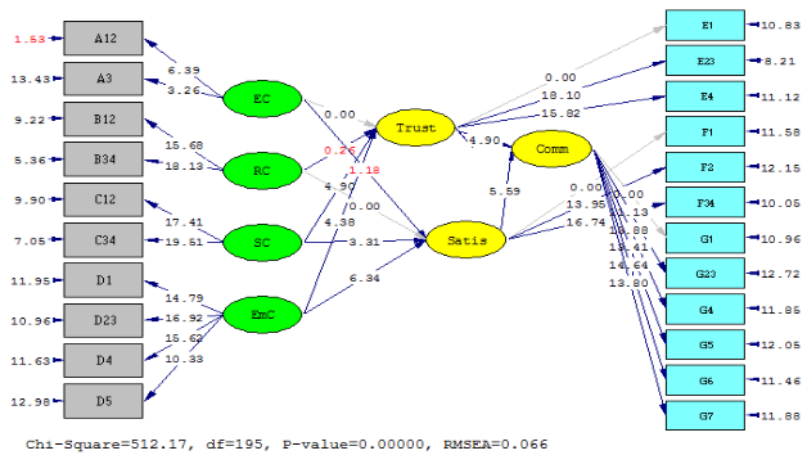


Figure 4: Structure Equation Model (t-Value)

Discription:

- EC = Economic Content
- RC = Resource Content
- SC = Social Content
- EmC = Emotional Content
- Trust = Trust
- Satis = Satisfaction
- Comm = Relationship Commitment

Table 3: Results of Testing Variables Between Research

Path	Koefisien	t-Value	Discription
Economic → Trust	0,0018	0,000	Effect is not significant
Resource → Trust	0,018	0,26	Effect is not significant
Social → Trust	0,43	4,90	Significant effect
Emotional → Trust	0,43	4,38	Significant effect
Economic → Satisfaction	0,094	1,18	Effect is not significant
Resource → Satisfaction	0,0019	0,000	Effect is not significant
Social → Satisfaction	0,26	3,31	Significant effect
Emotional → Satisfaction	0,67	6,34	Significant effect
Trust → Commitment	0,41	4,90	Significant effect
Satisfaction → Commitment	0,47	5,59	Significant effect

Source: Research Analysis

Based on Table 3, can be interpersted each path coefficients and at the same time to address the subject matter in this study are as follows:

Economic Content Effects of the Customer Trust Life Insurance in Jakarta

The results of the analysis using LISREL 8.8 program is presented in Table 3 shows that the effect very weak economic content despite the positive direction but not significant to customer confidence. This is evident from the marked positive path coefficient of 0.0018 with a t-Value of 0.000, which means that the t-Values less than the value of the t-Table 1.96. Thus the research hypothesis which states that the economic effect on customer confidence in the content of life insurance in Jakarta is not proven. The small influences and lack of significance of variables economi content to trust, could be due to the homogeneity of the sample used (Hartono, 2012: 67 and Wijanto, 2008; 126).

In line with the above studies, a survey conducted by Ernst & Young (2012) found 67% of respondents (customer life insurance) in the Asia-Pacific also argues that the price is not the most important criteria for the choice of insurance products. As long as the insurance company may offer a strong brand image, consistent pelagang services in ways that are comfortable, even if the insurance company can do it all, the consumer is ready to pay a premium for its products.

Resource Content Effect of the Customer Trust Life Insurance in Jakarta

Table 3 shows that the resource content but not significant positive effect on customer confidence. This is evident from the marked positive path coefficient of 0.018 with a t-Value of 0.26, which means the value of the t-values less than the value of the t-Table 1.96. These results suggest that the second hypothesis in this study stated that the resource content affect the life insurance customer confidence in Jakarta is not proven. The small influences and lack of significance of the content of the resource variables trust (confidence), could be due to the small sample used (Hartono, 2012: 67 and Wijanto, 2008; 126).

⁴ This means that if the customer assessment of the resource content aimed at them the better (higher), the higher the customer confidence in the insurance company. Ownership of resources that are important to customers will lead to customer trust to remain a customer of the insurance company. For example reputation of a company. According to Aaker and Keller (Lacey, 2003: 41) the reputation of the company (company reputation) is the customer's perception of quality associated with the name of the company. So the insurance company should be able to create a deep fascination in the minds of customers.

Social Content Influence of the Customers Trust Life Insurance in Jakarta

¹ Table 3 shows that social content is positive and significant effect on customer confidence. This is evident from the marked positive path coefficient of 0.43 with t-Value of 4.90, which means the value of the t-Value is greater than the value of the t-Table 1.96. Thus social content significantly affect customer confidence. These results provide support for the third hypothesis in this study stated that the content of social influence on customer confidence in life insurance in Jakarta, proven.

⁴ Social content is a social relationship that is formed from the interaction between the service provider to the customer (Morgan, 2000; 489). Social content is expected to lead to conformity among the parties involved a relationship. Therefore, companies need to continually improve the agency's ability to socialize, including the ability to communicate and how to treat customers. This ability is the ability to be possessed employees service providers to customers and prospective customers understand and obtain information about the benefits and use of the product.

Emotional Content Effects of the Customer Trust Life Insurance in Jakarta

¹ Table 3 shows that the emotional content and a significant positive effect on customer confidence. This is evident from the marked positive path coefficient of 0.43 with t-Value of 4.38. These results provide support for the fourth hypothesis in this study stated that the emotional content effect on customer confidence in life insurance in Jakarta, proven. That is, if the emotional content is increased in the levels of specific units, hence resulting in increased customer confidence in the company significantly.

Emotional content is a relationship that formed the perception of customers (clients) with the company's products (Johnson et al., 2009: 31). Emotional content is expected to lead to conformity among the parties involved in a relationship. Conformity assessment lies in the words and actions of partners or potential partners during the interaction.

Economic Content Effects of the Customer Satisfaction Life Insurance in Jakarta

¹ Table 3 shows that the economic content and no significant positive effect on satisfaction customers. This is evident from the marked positive path coefficient of 0.094 with a t-value of 1.18. Value smaller than the value of the t-Table 1.96. These results prove the upper fifth hypothesis in this study stated that the economic content affect the life insurance customer satisfaction in Jakarta, not proven.

⁴ Results were consistent with Hennig-Thurau research et al. (2002) who found that the economic content has no significant effect on satisfaction. Theories of behavior has been found that the money and other types of extrinsic rewards do not increase motivation and customer satisfaction and can reduce emotional bond with the company. When adapted to the context of the relationship between customer and service companies, the present invention is an extrinsic reward loyal behavior that causes temporary, but fail to contribute to the development of an actual relationship. So customer loyalty will end when a competitor offers a higher reward.

Resource Content Influence of the Customer Satisfaction Life Insurance in Jakarta

Table 3 shows that the resource content and no significant positive effect on customer satisfaction. This is evident from the marked positive path coefficient of 0.0019 with a t-Value of 0.04 which is smaller than the value of the t-Table 1.96. These results prove the upper sixth hypothesis in this study stated that the resource content effect on customer satisfaction for life insurance in Jakarta, not proven.

These results are relevant to research conducted by Marketing Magazine (2010), about the level of customer satisfaction, which is represented by the resource content accessibility, its value is lower than the value of the industry average. While the research conducted by Ernst & Young (2012) found that the company's reputation (image and achievement) only contributes to the confidence of 26%. Low customer satisfaction established by the resource content, according to (Hart, 2007) due to insurance customers have high expectations of the brand, corporate image and service quality.

Social Content Influence of the Customer Satisfaction Life Insurance in Jakarta

Table 3 shows that social content is positive and significant effect on customer satisfaction. This is evident from the marked positive path coefficient of 0.26 with t-Value of 3.31. Thus social content significantly influence customer satisfaction. Because the value of the t-Value is greater than the value of the t-Table 1.96. These results provide support for the hypothesis seventh in this study which states that social content has positive influence on life insurance customer satisfaction in Jakarta, proven.

Duncan and Moriarti (Jasfar, 2001: 39) found that communication is the result of increased customer who survive and their value increases. Social content can be expected to have a positive influence on satisfaction. Due to the interaction between the customer and the agent / insurance company is at the core of the customer's perception of the quality of the company, and customers also want their social relationships in addition to functional benefits then there is a positive effect of social content to the client's satisfaction.

Emotional Content Effects of the Customer Satisfaction Life Insurance in Jakarta

Table 3 shows that the emotional content and a significant positive effect on customer satisfaction. This is evident from the marked positive path coefficient of 0.67 with t-Value of 6.34, which means the greater of the value of the t-Table 1.96. These results provide support for the hypothesis eighth in this study menyatakan bahwa emotional content that significantly influence the life insurance customer satisfaction in Jakarta proven true.

Satisfaction is formed because of the guarantee premium is definitely more profitable, better products and customers felt comfortable feeling. What employees say, how they say it, how their behavior, technological and physical resources, and how to inform employees something to the customer, it is believed because of the emotional attachment that has been attached to the customer's mind.

Customer Trust Effect of the Customer Commitment Life Insurance in Jakarta

Table 3 shows that customer confidence positive and significant effect on customer commitments. This is evident from the marked positive path coefficient of 0.41 with a t-Value of 4.90 which means that value is greater than t-Table value of 1.96. Thus a significant effect on customer confidence customer commitment. These results provide support for the hypothesis that the eleventh in this study stated that customer trust significantly influence commitment to life insurance customers in Jakarta, proven true.

This is also supported by Wong and Sohal (2002: 43) who found that belief becomes a significant predictor of commitment. Confidence plays an important role in the relationship because of their commitment to

form a very high value of trust for the parties involved. But the results⁸ this study do not support the results of research conducted by Hennig-Thurau et al. (2002: 137) who found that customer trust has no effect on commitment. The results of the analysis of their data showed that the influence of trust on commitment occurs through indirect influence, trust affecting satisfaction and ultimately affect the commitment. Satisfaction helps explain the lack of significant relationships of trust.

The results of the study Garbarino and Johnson (1999: 79) found that kepercayaan significantly affect the commitment and positive. Due to commitments potentially volatile and requires sacrifice, it will cause people might not be committed unless trust has been built. They found that the customers who have a high orientation on relationships, trust is positively related to commitment to the organization.

Customer Satisfaction Influence Customer Commitment Life Insurance in Jakarta

Table 3 shows that satisfaction is positive and significant effect on customer commitments. This is evident from the marked positive path coefficient of 0.47 with a t-Value of 5.59 which means that Value is greater than the value of ⁶ t-Table 1,96. Thus satisfaction significantly influence the commitment of insurance clients in Jakarta. These results provide support for the hypothesis in this study are the twelve states that satisfaction significantly influence customer commitment proved to be life insurance. The results of this study empirically supports some of the results of research conducted by several researchers who examine the influence of satisfaction with the commitment that Boonajseeve (2005: 166), and Hennig-Thurau et al. (2002). The results of other studies⁸ at conflict with Boonajseeve and Hennig Thurau is Garbarino and Johnson (1999: 81) study conducted found that satisfaction does not affect the commitment. The results of research show that many customers are satisfied with the product or service still switch to another company that offers better and vice versa, many dissatisfied customers continue to buy products or services from the company.

Test Effect of Exogenous and Endogenous Variables Between

After testing the influence between variables, then the next step is to examine the effect of exogenous and endogenous between variables used in the research model. From the analysis using LISREL 8.8 program, koefien value of each path, the results are summarized in Table 4.

Table 4 : Test Results Effect of exogenous and endogenous variables

Path		Koefisien	t-Value	R ²	F-Value	Discription
Economi	} Trust	0,002	0,00	0,70	99,119	Significant effect
Resource		0,018	0,26			
Social		0,43	4,90			
Emotional		0,44	4,38			
Economi	} Satisfaction	0,094	1,18	0,91	165,316	Significant effect
Resource		0,002	0,00			
Social		0,26	3,31			
Emotional		0,67	6,34			
Trust	} Commitment	0,41	4,90	0,69	191,109	Significant effect
Satisfaction		0,47	5,59			

Source: Research Analysis

Based on Table 4, it can intpretation each path coefficients and at the same time to answer the hypothesis 5, 10 and 13 in this study.

Economic content, resource content, social content and the emotional content together influence of the customer trust Life Insurance in Jakarta.

Based on Table 4 it can be explained that the economic content, resource content, social content and the emotional content, together with the effect on the trust value of determinant coefficient of $R^2 = 0.70$, and F-Value 99.119 or a significant difference between the economic content, resource content, social content and the emotional content of a trust with a contribution of 70%. These results provide support for the fifth hypothesis in this study stated that the economic content, resource content, social content, emotional content affects the Life Insurance Customer trust in Jakarta, proven.

Lecey and Russell Wayne (2003: 48) in his research found that the economic content, resource content, and social content significant effect on trust. The economic value associated with the cost-benefit ratio that is felt every party involved in the relationship. Success in delivering economic value to customers can improve quality, reduce sacrifice. The company's reputation is the customer's perceived state of the past and the future prospects of the company and the quality of the product. Then Morgan (2000: 490) in his research found that trust is formed due to the interaction between the service provider to the customer.

Economic content, resource content, social content and the emotional content together effect of the Customer Satisfaction Life Insurance in Jakarta

Table 4 menunjukkan that jointly influence economic content, resource content, social content and the emotional content of the determinant of satisfaction with the value of $R^2 = 0.91$ and F-Value 165.316 or a significant difference between the economic content, resource content, social content and the emotional content of the satisfaction accounted for 91%. These results provide support for the hypothesis that the tenth in this study stated that the economic content, resource content, social content, emotional content affects the Life Insurance Customer satisfaction in Jakarta, proven.

Zeithaml (2000: 71) says that the customer's satisfaction and dissatisfaction is the difference between expectations and perceived performance. Customer satisfaction can mean performance of the goods or services received by consumers at least equal to that expected. There are three basic approaches that could make the organization responsible for the quality of service that will lead to customer satisfaction, among others: (1) Provide a wide range of alternative options to the customer / service users of the products or services offered. (2) Combining service strategy with consequences that must be faced. This means that any strategy taken will affect the consequences to be borne by the company. (3) Ensuring quality of customer service by setting standards of service and creating a reward (reward) for workers or employees who are well able to serve with the applicable standards and punishment to those who serve the customer does not meet the standards.

The influence of trust and satisfaction of the Customer Relationship commitment Life Insurance in Jakarta

Table 4 shows that trust and satisfaction jointly affect the relationship commitment of $R^2 = 0.69$ and F-Value 191.109 or there are significant jointly between the trust and the satisfaction of relationship commitment accounted for 69%. These results provide support for the hypothesis that the thirteenth in this study stated that trust and satisfaction are jointly significant effect on Life Insurance Customer commitment in Jakarta, proven.

Boonajsevee (2005: 121) and Garbarino and Johnson (1999: 82) states that the trust and satisfaction is an important variable to measure and evaluate the customers who have a high association or partnership with a company orientation.

Conclusions, Implications and Recommendations

Conclutions

Based on this analysis, it can be concluded successively hypothesis test results as follows:

1. Economic content proved an effect on customers trust, but the effect is not significant, so that the economic rise of content does not give rise to the belief that significant (Table 3 and Figure 3; 4).
2. Resource content proved an effect on customers trust, but the effect is not significant, so the increase in resource content does not give rise to the belief that significant (Table 3 and Figure 3; 4).
3. Social content proved a significant effect on customers trust, so that the increase in social content will increase customer confidence in the life insurance in Jakarta (Table 3 and Figure 3; 4).
4. Emotional content proved a significant effect on customers trust, so that the increase in emotional content will increase customer confidence in the life insurance in Jakarta (Table 3 and Figure 3; 4).
5. Economic content, resource content, social content and the emotional content proved jointly significant effect on customers trust, with the increase in economic content, resource content, social content and emotional content together can increase customer confidence Life Insurance in Jakarta (Table 4).
6. Economic content, proved an effect on customers satisfaction, but the effect is not significant, so that the economic rise of content does not give rise to the belief that significant (Table 3 and Figure 3; 4).
7. Resource content proved an effect on customers satisfaction, but the effect is not significant, so the increase in resource content does not give rise to the belief that significant (Table 3 and Figure 3; 4).
8. Social content proved to have a significant effect on customers satisfaction, so that the increase in social content can boost customer satisfaction (Table 3 and Figure 3; 4).
9. Emotional content proved to have a significant effect on customers satisfaction. So, with the increase in content emotiosional can increase customer satisfaction (Table 3 and Figurer 3; 4).
10. Economic content, resource content, social content and the emoti3al content proved jointly significant effect on customers satisfaction, with the increase in economic content, resource content, social content and the emotional content together can improve customer satisfaction Life Insurance in Jakarta (Table 4).
11. Trust proved to have a significant effect on customer relationship commitment, so the increase in confidence can increase customer commitment Insurance in Jakarta (Tables 3 and 3; 4).
12. Satisfaction proved to have a significant effect on customer relationship commitment, so the increase in satisfaction can increase customer commitment Insurance in Jakarta (Table 3 and Figure 3; 4).
13. Trust and satisfaction proved to be jointly significant effect on customer relationship commitment, so the increase in confidence and satisfaction together can increase customer commitment Insurance in Jakarta (Table 4).

Managerial Implications

1. Based on the results of the analysis found that together economic content, resource content, social content and the emotional content and a significant positive effect on trust. However, the partial economic content and resource content influence is very small and not statistically proven. While social content and the emotional content and a significant positive effect. Therefore, to increase customer confidence, the company (agent) should increase interaction with customers as often as possible so that customers feel closer and feel cared for. Beside that, the confidence of customers

- on behalf of companies that are well known to be able to be realized with a quality product as expected. This will add to the belief that the customers' choice of insurance products to be correct.
2. Effect of economic content, resource content, social content and the emotional content together positive and significant effect on satisfaction Life Insurance customers in Jakarta. However, the partial economic content and resource content influence is very small and not statistically proven. While social content and the emotional content and a significant positive effect. Therefore, to improve customer satisfaction, employee of the company (agent) must interact to communicate with customers in person so that the relationship of employees (agents) is getting closer to the customer. Customer satisfaction should also be directed to a sense of security, peace due to higher product quality continuously performed as expected by the customer.
 3. Trust and satisfaction jointly influence on relationship commitment. The amount of influence this relationship commitment, it is partially determined by satisfaction, where satisfaction is the most influential variable mainly through the indicator quality of care received, products, prices and information given. In this case the service is a major key to improving customer commitment, therefore, in addition to improving the quality of the products the company needs to continuously improve service quality. From the side it can be said that the business trust is a business trust services. This study found that a strong indicator of the formation of the trust lies in the credibility of the employees, which include the ability of employees in service and employees who have good morals and sincere in helping customers.
 4. The study found that the relationship is due to the commitment of satisfaction with the quality of products, prices, information, and services provided as well as the trust that was built by a reputable company through employee (agent) who is honest and trustworthy. Customer satisfaction can be realized driven by emotional ties because of the confidence of customers is quite well-known when the insurance company can provide the product quality as expected and raises customer confidence on product choice.

Recommendations

1

Based on the discussion of the results of research conducted, the obtained findings that inform what should be done by the company.

1. The economic benefits perceived by customers formed by two indicators of economic value and switching cost, its value is quite high. The high value is not affecting trust and customer satisfaction. However, the value of benefits and costs to move to another insurance company is sufficient to protect customers another enterprising move.
2. Unique resources owned by a company formed by two indicators, namely the company's reputation and its value is high enough confidence benefits. The high proficiency level does not affect the value of trust and customer satisfaction. But the good name, reputation or achievements of the company, disclosure of information and customer perceived sense of security must be maintained.
3. The relationship that forms the interaction between employees and customers formed by two indicators, namely communication and familiarity value is quite high. Indicator-indicator gives a substantial contribution for the formation of trust and customer satisfaction. This means that the delivery of both formal and informal information, ease of access, the relationship and interaction between employees (agents) and the customer needs to be maintained and improved.
4. The relationship that forms the interaction between the customer and insurance products formed by four indicators, namely the perception of price, quality, comforts and disappointments value is quite high. Indicator-indicator is a significant contribution to the trust and customer satisfaction. This means that premiums are set to be more favorable to the customer, product quality is reflected in the name of the company, happy and safe which is perceived by the customer should be maintained and enhanced. But feelings of guilt due to customer mistake in choosing the insurance should be minimized, so that customers feel right for his choice.

5. The perception of customers that the company has the integrity to reliable indicator that is formed by three trustworthy employee, the employee's image and integrity of employees, have a high enough value. Indicator-indicator has a considerable contribution towards customer relationship commitment. Therefore, the performance and integrity of the employees need to be improved.
6. Customer satisfaction on an assessment of the quality of products, prices of products and services that have received a high enough value. Indicator-indicator has a considerable contribution towards customer relationship commitment. Therefore it is necessary to improve the quality of products, more favorable premium
7. customers, and enhance better service.
8. Relationship commitment is shaped by emotional bound, a sense of belonging, are willing to provide feedback and fear of losing the relationship, providing considerable value. Hence the need to build better relationships with customers so that customers feel emotionally close and create a sense of belonging and proud of his involvement. It will encourage customers willing to provide feedback and is willing to forgive when expectations are not met perfectly.

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