

# **The Influence of Price and Quality of Service to Customer Satisfaction and the Impact on Customer Loyalty in Pt. Asuransi Wahana Tata Sales Office Medan**

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**Abstract:** *One of the services that are increasingly needed by society today is insurance services. The need for insurance services is increasingly, both by individuals and businesses in Indonesia. Insurance promises protection to the insured against the risks faced by individuals and the risks faced by the company. In such responsibilities, there are three factors that are considered important to maintain the survival of insurance companies, namely price, service quality, and customer satisfaction. These three factors are also used as variables in this study with the aim of finding the influence of price and service quality on customer satisfaction and its impact on customer loyalty. The population in this study all customers of PT Asuransi Wahana Tata Medan by using sampling techniques accidental as many as 93 samples. The analytical method is a path analysis method. The results showed that prices have a positive and significant influence on customer satisfaction, service quality has a positive and significant influence on customer satisfaction, prices do not have a positive and insignificant influence on customer loyalty, service quality does not have a positive and insignificant influence on customer loyalty, Customer satisfaction has a positive and significant influence on customer loyalty, prices directly affect customer loyalty.*

**Keywords:** *Price, Service Quality, Customer Satisfaction, Customer Loyalty*

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## **I. Introduction**

Along with the increasing welfare of the people, consumption of goods other than basic needs such as food, clothing and housing is also increasing. Likewise the need to increase comfort and satisfaction. This is what is called the *great leap forward* in the service sector (Lupiyoadi, 2006). One of the services that are increasingly needed by society today is insurance services. The need for insurance services is increasingly being felt, both by individuals and businesses in Indonesia. Insurance is a financial means in managing household life, both in the face of the risk of death, and in dealing with the risks of property owned.

The same thing is faced by the business world. Various risks can occur disrupting the sustainability of the business. Although there are many methods for dealing with risk, insurance is the most widely used method. Insurance promises protection to the insured against the risks faced by individuals and risks faced by the company (Darmawi, 2004: 1). Understanding the need for protection insurance or insurance coverage comes from a desire to overcome the *uncertainty*. Uncertainty contains risks that can pose a morning threat to each party, both personally and as a business actor. Uncertainty gives birth to the need to overcome the risk of loss that may arise from incompetence, errors or from various other unforeseen causes so that insurance is a form of risk transfer. In the insurance industry, each customer has their own criteria for choosing the desired insurance company. There are policyholders who want an insurance company to provide more benefits in addition to self-protection such as high investment interest. There are also customers who want services that are faster, efficient, good, and affordable prices.

This research will be limited to three factors, namely price, service quality, and customer satisfaction. Relatively affordable prices and satisfying and good quality of service can provide satisfaction to customers in using insurance services at PT. Asuransi Wahana Tata Sales Office Medan and its impact on customer loyalty.

First, the price of a product or service is determined by the amount of sacrifice the customer makes to produce the service and the expected profit or profit. Therefore, determining product prices is an important issue, because it can affect the profit of the company. In fact, when there is a price increase, usually loyal customers will not take into account the price to get satisfaction, but for customers at other levels will choose to consume goods at low prices even if the item has a second quality.

Second, service quality plays an important role in the provision of insurance services. Service quality is a series of invisible activities that occur as a result of interactions between consumers and employees or other

things. This interaction is provided by service providers that are intended to solve consumer problems so as to meet or even exceed customer expectations. For companies engaged in services, services that are done professionally will provide great benefits for the company and company image. Consumers will make choices and feel satisfied with insurance companies that are able to provide good service because they use insurance services within a certain period of time, so service is important.

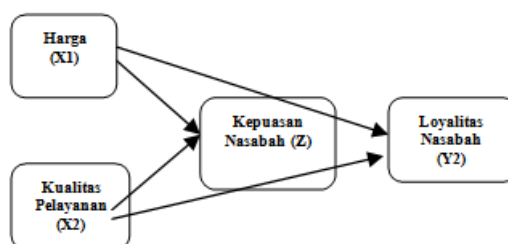
Responding to this, seven questions emerged as the formulation of the problem, (1) did the price have a positive and significant effect on customer satisfaction directly at PT Asuransi Wahana Tata Sales Office Medan ?, (2) whether service quality had a positive and significant impact on customer satisfaction directly at Medan Asuransi Wahana Tata Sales Office ?, (3) does the price have a positive and significant effect on customer loyalty at PT Asuransi Wahana Tata Sales Office Medan ?, (4) whether service quality has a positive and significant impact on customer loyalty in PT Asuransi Wahana Tata Sales Office Medan ?, (5) does customer satisfaction have a positive and significant effect on customer loyalty at PT Asuransi Wahana Tata Sales Office Medan ?, (6) does the price directly affect customer loyalty through Customer satisfaction at PT Asuransi Wahana Tata Sales Office Medan ?, (7) whether service quality directly affects customer loyalty through kepuasan customers at Medan Asuransi Wahana Tata Sales Office Medan?

## II. Methods

This study uses descriptive quantitative research methods because in its implementation includes data, analysis, and interpretation of the meaning and data obtained. The study was conducted at PT. Wahana Tata Medan Insurance. The time of this research was carried out from July 2017 to August 2017. Sampling was carried out with insidental techniques, as suggested by Sugiyono (2011: 85), that *insidental sampling* is the determination of accidental samples, ie anyone who by chance / insidental met with researchers then it can be used as a sample, if it is viewed by someone who happens to be found to be suitable as a data source.

Data collection methods used in this study are as follows: (1) documentation study, namely collecting and processing data and information that are related to the problem under study, (2) library studies (*library research*), namely studying books a book that contains theories related to the problems studied, namely through scientific writing, problems that have to do with this research and can help solve the problem under study and the results will be used as a comparison for the information obtained in the field, and (3) questionnaire make questions / questionnaires that will be distributed to respondents who become the object of research by selecting one of the answers that have been prepared on the questionnaire sheet and the assessment conducted using a Likert scale.

Data quality test uses validity test and reliability test. While data analysis uses descriptive statistical analysis and inferential statistical analysis using a Path Analysis model.



### Research Path Diagram

In addition in this study hypothesis testing will be conducted by comparing the probability of significance ( $p$ ) with a significance level ( $\alpha$ ) of 0.05. Then a partial test ( $t$  test) to determine whether each independent variable individually affects the dependent variable. Furthermore, simultaneous test ( $F$ ) and determination coefficient ( $R^2$ ) are. And the last one for testing the classical assumptions is normality test, heteroscedasticity test, and multicollinearity test.

## III. Results And Discussion

### 1. Descriptive Variables Descriptive

Analysis of analysis of respondents compared to the old time as customers as a benchmark in assessing customer loyalty. Where descriptive respondent characteristics are divided into gender, age, last education, and work to be correlated (there is a relationship / no relationship) with customer loyalty.

For gender criteria, the results show that customers who were respondents in this study had 73 male sex and 20 female clients. Of the 73 male clients, 41.9% of them (39 people) only 1-3 years became customers, 29% (27 people) had 4-5 years as customers and 7.5% (7 people) had more from 5 years as a customer. As for women, from 20 people, there were 8.6% (8 people) who were only 1-3 years old as customers, 5.4% (5 people)

who had 4-5 years as customers and 5.4% (5 people) who have been customers for more than 5 years. This indicates that the majority of customers are men who become customers for 1-3 years so there is a tightness between the sexes and customer loyalty. That is why to ensure that the conclusion is carried out statistical testing by looking at the results of the sex correlation test on loyalty through the Pearson Chi Square test for age criteria, the results show that the majority of respondents who were respondents in this study were aged 25-35 years as many as 56 people and aged customers <25 years as many as 31 people. Of the 56 customers aged 25-35 years, 33.3% of them (31 people) were only 1-3 years old as customers. Of the 31 customers aged <25 years, the majority of 30 people were aged 1-5 years. This indicates that the majority of customers are <35 years old and are still customers <3 years where age and age are relatively young customers so that there is a link between the sexes and customer loyalty. That is why to ensure that the conclusion is carried out statistical testing by looking at the results of the sex correlation test on loyalty through the Pearson Chi Square test.

The results of the work criteria show that customers who are respondents in this study work as private employees (38.7%), entrepreneurs (26,%) and drivers (24.7%). Where the majority of jobs (84 people), have become customers 1-5 years, so there is a tight link between work and customer loyalty. That is why to ensure that the conclusion is carried out statistical testing by looking at the results of the sex correlation test on loyalty through the Pearson Chi Square test.

For job criteria, the results show that the customers who are respondents in this study have a high school education level of as many as 92 people. Whereas the majority of the old customers are 1-3 years and 4-5 years with an education level of 39 people and D3 23 person. But if we see a count of 0 at the level of education of S2 and long time to be a customer > 5 years and 1-3 years then the analysis *crosstab* becomes invalid so there is no link between work and customer loyalty.

## **2. Descriptive Analysis of Variables Descriptive**

analysis for the price variable shows that the highest average is 4.13 (agree), that is, the determination of premium value at PT Aswata Medan is good and adjusted to the ability of the customer. An indicator that has the lowest average in the price variable is an indicator that states the administrative costs of a policy, with an average of 3.74 respondents (disagree) with 45 respondents who answered it. For the provision of discounts and commissions, in general respondents are in a position of less agreement, namely the number of 40 respondents. The median value which is the middle value of the sorted data range indicates that the indicator has a median value of 4. While the value that often arises from observing the data is 3, it means that the respondent's response to the statements on the price variable shows a tendency to disagree.

Furthermore, for service quality variables obtained the highest average respondents' answers to the company can find out customer problems with an average of 50 people answering agree (mean 4.34). The customer also feels that the facilities at the PT Aswata Medan office are good. This is indicated by 39 respondents answering strongly agree. In addition, customers argue that the appearance of PT Aswata Medan employees also received a high enough average score of 65 respondents who strongly agreed and agreed. The customer also believes that the company can perform services as promised. Customers feel that employees are also trying to help them. Trust in employees is also an important aspect, this can be seen from the respondents' answers to this indicator that 89 people answered strongly agree and agree. In general, average fluctuations to all indicators on service quality variables lead to agree. This is supported by a median and mode value of 4 which indicates that in general, respondents' statements and answers to research and the results of service quality of PT Aswata employees have been good and agreed.

Then, for the customer loyalty variable, it was found that the highest average respondent was on the indicator that respondents were willing to get information from other PT Aswata Medan products. This means loyal customers and want to develop their experience and find out about other Aswata products. The indicator with the lowest average value in the research loyalty variable is the willingness to extend insurance at PT Aswata Medan and recommend PT Aswata to other parties, but with the value of mode 4 that means the customer agrees to recommend and is willing to extend insurance at PT Aswata Medan. This is a characteristic of satisfied and loyal customers where the median value for the three indicators of customer loyalty shows a tendency to agree. Even on the first indicator with mode 5 indicates that the customer's agreement statement and the statements in this questionnaire are good and right.

The latter for customer satisfaction variables, it was found that the highest average of respondents were on the indicators of customers feeling fast with the performance of PT Aswata Medan employees in providing services to customers, namely on an average higher than other respondents, namely 3.7 with 33 people answering and stating agree. That is, PT Aswata Medan employees have satisfied customers. Indicators that have the lowest average on customer satisfaction variables are indicators that customers are satisfied with the products in PT Aswata Medan. This means that it can be seen from the average mode, which is 4, where Aswata products are already good, it's just that a better product is needed. The median value which is the middle value of the sorted data range indicates that the indicator has a median value of 4. While the value that often arises

from observing the data is 4, it means that the respondent's response to the statements on the price variable shows a tendency to disagree.

### 3. Hypothesis Testing Results The

Results of this study indicate that all variables in this study are normally distributed and produce values as in the following table.

**Table 1. Results of the Testing**

Hypothesis	Beta	Sig.	Results
Price has a positive and significant impact on customer satisfaction PT Aswata Terrain	0.219	0.000	acceptable
quality of service has a positive and significant impact on customer satisfaction PT Aswata Terrain	0,252'	0,016	acceptable
price and no significant negative effect on customer loyalty PT Aswata Terrain	-0.026	0.807	Rejected
Qualityservice has a negative and insignificant effect on customer loyalty PT Aswata Medan	0.074	0.502	Denied
Customer satisfaction has a negative and insignificant effect on customer loyalty PT Aswata Medan	0.053	0.624	Denied
Price directly affects customer loyalty through customer satisfaction PT Aswata Medan	-0.026	-0.001	Denied
service quality direct influence on customer loyalty through customer satisfaction PT Aswata Medan	0.013	0.074	Denied

## IV. Discussion

In general, this study showed satisfactory results. Descriptive analysis results indicate that the condition of respondents' assessment of these variables is generally good. This can be shown from the high number of approval responses from respondents to the conditions of each research variable.

### 1. Discussion of First Hypothesis

#### Price has a positive and significant effect on customer satisfaction directly at PT Aswata SO Medan

From the test results it appears that partially the effect of price on customer satisfaction obtains  $t_{count} > t_{table}$  that is  $4,464 > 1,661$  or the probability of significant level  $0,000 < 0,005$  means Partially, the price has a positive and significant influence on the satisfaction of PT Aswata Medan customers. In addition, by looking at the beta generated, which is equal to 0.219, it can be seen that the relationship between price and customer satisfaction is positive / comparable direction. When the customer assesses the price is right, the customer satisfaction will be higher with PT Aswata Medan.

Price acts as the main determinant of buyer choice. This is still true in almost all places in various types of products and commodities. Although non-price factors have become increasingly important in the behavior of buyers in recent years, prices are still one of the most important elements that determine the market share and profitability of the company. So it is true to say that non-quality elements such as price, convenience, and accessibility products can change the level of customer satisfaction and customer purchasing patterns. (Cronin and Taylor, 2013).

In addition, based on the questionnaire that was used as an instrument in this study concluded several things. First, there are 45 respondents (with an average of 3.74 less agree) on the indicator which states that the policy administration costs at PT Aswata Medan are affordable. This is related to the policy issued by PT Aswata Medan which must be concurrently 3 with the aim of being a return, given to the requestor, and given to the customer so that the administrative costs are indeed more expensive. Nevertheless, this has a positive side where PT Aswata Medan administration is good enough.

Secondly, there were 40 respondents (with an average of 3.8 who did not agree) on the indicator that stated the discount or the PT Aswata Medan commission. This is understandable because customers must also understand that every discount and commission for each policy issued by PT Aswata Medan has indeed been regulated by the OJK so that it cannot follow the requests of each customer.

Third, there were 40 respondents (with an average of 4.13 agreed) on the indicator which stated that the premium value determination at PT Aswata Medan was good. For the latter, insurance employees do analyze prospective customers in advance according to their insurance needs so that the determination of premium value is carried out very carefully.

Previous research findings are in line with the research presented by Putra and Sulistyawati (2015), Triska, et al (2014), Nasiti, et al (2015), Sudjiman, et al (2015), Mevita and Suprihadi (2013), Alelign, et al (2014), Mohammad (2015), and Marhaeni (2015) which states that prices have a positive and significant effect on customer satisfaction.

## **2. Discussion of Hypothesis Second**

### **Service Quality has a positive and significant effect on customer satisfaction directly at PT Aswata SO Medan**

Partial testing of the effect of service quality on customer satisfaction obtained t count of 2.451 and a significant level of 0.005, then  $t_{count} > t_{table}$  is  $2.451 > 1.661$  or the probability of a significant level of 0.016  $< 0.05$ , meaning that the quality of service partially has a positive and significant influence on customer satisfaction PT By looking at the resulting beta value of 0.252 it can be seen that the relationship between service quality and customer satisfaction is positive / unidirectional / comparable.

Service is a system in which each service business is seen as a system consisting of two main components, namely service operations and service delivery (Lovelock, Petterson & Walker in Tjiptono, 2012). That is why, service is a form of system, procedure, or certain method given to others, in this case, the customer's needs can be fulfilled in accordance with the customer's expectations or desires for their level of perception.

Based on the questionnaire distributed to respondents, it can be concluded several things. First, there are 39 respondents (with an average of 4.01 strongly agree) on indicators that state that the company's facilities are good and attractive to the eye. Facilities are indeed one of the important things for customers in conducting transactions or services at PT Aswata Medan. In addition, the PT Aswata Medan office in the city center is very beneficial for them because it is easy to reach.

Second, there are 65 respondents (argue strongly agree and agree) on indicators that state the employee's appearance is good. This is because customers feel happy with the appearance of PT Aswata Medan employees so that it can attract customers to conduct transaction activities at PT Aswata Medan.

Third, there are 88 respondents (argued strongly agree and agree) on the indicator that the company is able to know the customer's problems. In this case, the company is able to serve the needs of customers well and is able to solve problems experienced by customers.

Fourth, there are 48 people (with an average of 4.13 agrees) on the indicator which states that this company can be relied on because the services provided are in accordance with its promises. Customers feel that employees also try to help them well and meet their needs.

Fifth, there are 58 people (with an average of 4.2 agreed) on indicators that state complete company documentation and records. This is in accordance with the previous explanation regarding the price that the administration of PT Aswata Medan has a good administrative system under the management of employees who work in accordance with their respective duties and responsibilities.

Sixth, there were 61 respondents (with an average of 4.18 agreed) on indicators that stated that employees in this company were willing to help customers. This is also in accordance with the previous explanation, namely in the third and fourth indicators that each customer is assisted and fulfilled his needs properly by employees of PT Aswata Medan.

Seventh, there were 69 respondents (with an average of 4.14 agreed) on indicators that stated that the service of employees in this company was fast and timely. Trust in employees is also an important aspect, this can be seen from respondents' answers to this indicator that 88 people answered agreed and agreed.

Eighth, there were 71 respondents (with an average of 4.11 agreed) on the indicator which stated that the employees of this company should be given better support in order to be better in service. This is in line with the fast and timely service of employees and is willing to meet customer needs. This is in line with the ninth point, there are 76 respondents (with an average of 4.1 agree) on the indicator that the company employees can be trusted.

Finally, an indicator that states that I expect the services provided to be more personal and I expect the company to put more customers as the top priority of having the lowest average of 3.94 followed by the value of mode 4, meaning that at this point the company can treat customers more personally and more priority.

However, in general, average fluctuations to all indicators on service quality variables lead to agree. This is supported by a median and mode value of 4 which indicates that in general, the statements and answers of respondents to the research and the results of service quality of PT Aswata Medan employees have been good and agreed.

The findings of this study are in line with the research presented by Ramayah (2010), Parvez (2009), Purba (2011), Rachmad (2009), and Bagyo (2006) that service quality has a positive and significant effect on customer satisfaction.

## **3. Discussion of the Third Hypothesis**

### **Price has a negative and insignificant effect on customer loyalty at PT Aswata SO Medan**

Based on the results of the tests that have been done, partially obtained t count of -0.245 and a significant level of 0.807, then t count  $<t \text{ table ie } -0.026 < 1,661$  with a probability level of significant  $0.807 > 0.05$ , which means that prices partially have a negative and insignificant effect on the loyalty of PT Aswata Medan customers. In addition, by looking at the beta value generated, which is equal to -0.026 it can be seen that the relationship between the prices offered by PT Aswata Medan and customer loyalty is not in the same direction. That is, respondents in this study still feel that the premium price offered by the company is still higher than that of similar companies so that prices have an influence on decreasing customer loyalty. This is consistent with the theory that if the price level does not match the customer's ability, the level of satisfaction will decrease.

Based on the results of data processing through the distribution of questionnaires which showed that the insurance policy premium is still not in accordance with the ability of customers and not in accordance with the quality and benefits felt by customers. The results of testing the hypotheses that have been conducted indicate that the price has a negative effect on customer satisfaction, where each increase in premiums, the satisfaction felt by the Customer will be lower.

The empirical findings of this study are that there is a negative influence on the satisfaction of PT Aswata Medan customers. Hasan Ali (2014) argued that prices are all forms of monetary costs sacrificed by consumers to obtain, own, utilize a number of combinations of goods and services from a product. For pricing companies is a way to differentiate their offerings from competitors, while Tjiptono (2007) argues that at a certain price level if the perceived benefits increase then customers will increase and with the value perceived by high customers will achieve maximum customer satisfaction. The results of this study do not support the results of research conducted by Suwarni and Septina (2011) which found that there was a positive and significant influence between prices on satisfaction. The results of this study are also not in line with the results of Dita's research (2010) found that prices have a positive influence on consumer satisfaction, the magnitude of the effect of price directly affects consumer satisfaction.

#### **4. Discussion of the Fourth Hypothesis**

##### **Quality of service has a negative and insignificant effect on customer loyalty at PT Aswata SO Medan**

Based on the results of the tests that have been done, obtained t count of 0.074 and a significant level of 0.502 then t count  $<t \text{ table is } 0.074 < 0.1661$  or probability of significant level  $0.502 > 0.05$  so that the quality of service partially has a negative and insignificant effect on customer loyalty. This indicates that the quality of service of PT Aswata Medan does not determine or does not affect customer loyalty. This shows that the quality of service at PT Aswata Medan still does not meet service standards so that improvements are still needed. The effect of negative and insignificant service quality on customer loyalty can be due to customers not optimally experiencing the realization of a good service in practice. PT Aswata Medan should be more optimizing to provide services by carrying out the promised services accurately and reliably. Have responsiveness to help customers and provide fast and precise services. Providing assurance and certainty to create trust and confidence or guarantees. Empathy is giving sincere and individual or personal attention given to customers by trying to understand the customer's wishes.

There is a negative influence on service quality variables on customer loyalty variables, this can be interpreted even though the lower the quality of service provided, it still will not affect customer loyalty, meaning that even if the quality of the service provided is not in accordance with the customer's wishes, but if it is covered by other improvements, especially in terms of price then the customer will remain loyal.

From testing hypotheses it can be said that if service quality rises, customer loyalty will decrease. This means that PT Aswata medan's customers do not depend on the quality of service only but also emphasize the price as well.

#### **5. Discussion of the Fifth Hypothesis**

##### **Customer satisfaction has a negative and insignificant influence on customer loyalty at PT Aswata SO Medan**

In accordance with the test results, obtained t count of 0.53 and a significant level of 0.624 then t count  $<t \text{ table that is } 0.53 < 1.661$  or probability of significant level  $0.624 > 0.05$  means that partially negative and insignificant effect on the loyalty of PT Aswata Medan customers. It also shows that customer satisfaction does not determine or does not affect customer loyalty. This shows that this research is not in line with Bagyo's (2006) research which states that customer satisfaction has a positive and significant effect on customer loyalty.

#### **6. Discussion of the Sixth Hypothesis**

##### **Prices directly affect customer loyalty through customer satisfaction at PT Aswata SO Medan**

The test results show that the coefficient of indirect influence  $<\text{direct influence } (\rho_1 \times \rho_5 > \rho_3)$ , namely -0,001  $<-0,026$ , the price directly affects customer loyalty through customer satisfaction. Thus, customer

satisfaction is an intervening variable that mediates price relationships with customer loyalty, meaning that customer satisfaction does not play a role in this research model. It also shows that customer satisfaction does not determine or does not affect customer loyalty. This shows that this research is not in line with Bagyo's (2006) research which states that customer satisfaction has a positive and significant effect on customer loyalty.

This insignificant value indicates that an increase or decrease in customer satisfaction does not affect the level of customer loyalty at PT Aswata Medan. There is a negative influence on customer satisfaction variables on customer loyalty variables, this can be interpreted even though the lower satisfaction is given, it still will not affect customer loyalty, meaning that even if the customer is not satisfied, the customer will remain loyal. This is related to the customer's understanding of insurance itself, namely that they get protection and a feeling of safety and comfort by using general insurance / losses due to the greater risk they will face.

## 7. Discussion of the Seventh Hypothesis

### Service quality directly influences customer loyalty through customer satisfaction at PT Aswata SO Medan

Indirect influence coefficient value > direct influence ( $\rho_{2\rho5} > \rho_{4}$ ) that is  $0.013 < 0.074$  then the service quality directly affects customer loyalty through customer satisfaction. Thus, customer satisfaction is an intervening variable. This is in line with the research of Parvez (2009) and Bagyo (2006) which states that prices directly affect customer loyalty through customer satisfaction variables. This means that the quality of service at PT Aswata Medan has been well valued by customers.

Satisfaction plays an important role in forming loyalty. The higher satisfaction, then increase customer loyalty. Good service quality gives an encouragement to customers to establish good relationships with PT Aswata Medan. Many companies rely on customer satisfaction as a guarantee of success in the future but are disappointed to find that customers are satisfied with being a customer of a competitor. Conversely, customer loyalty seems to be a more reliable measure of size to assess customers. Unlike satisfaction which is an attitude, loyalty can be defined based on behavior. The findings of this study are in line with the research presented by Ramayah (2010), Parvez (2009), Purba (2011), Rachmad (2009), and Bagyo (2006) that service quality directly affects customer loyalty through customer satisfaction.

## V. Conclusion

In closing, there are a number of suggestions presented, (1) The management of PT Aswata Medan needs to carry out a re-analysis regarding the determination of the administrative costs that are determined to be competitive compared to other insurance. In terms of commissions and discounts, the management needs to explain to customers about the calculations and policies that have been established by the OJK so that customers can understand the OJK's policies. Customers feel that the more personal the service is, the more they feel they are a priority and the more loyal. However, in terms of service employees, customers are satisfied, (3) Customers still feel that they have not received a good explanation about PT Aswata's products, therefore PT Aswata Medan needs to be more intense in explaining their products in detail at the beginning of insurance closure so that it is not dispute later, (4) The results of the descriptive analysis state that age has a significant relationship with customer loyalty. For this reason, the management of PT Aswata Medan is better to target segments <35 years to get customers who are likely to become loyal customers.

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