

**FINAL PAPER**

**ANALYSIS OF THE EFFECT OF SALESPERSON QUALITY AND  
INSTITUTION IMAGE TOWARD CUSTOMER LOYALTY, THROUGH  
RELATIONSHIP QUALITY OF SALESPERSON, RELATIONSHIP  
QUALITY OF INSTITUTION, AND COMMITMENT AT AXA  
FINANCIAL**

Submitted as a final requirement to obtain the degree of  
*Sarjana Manajemen Strata Satu*

**By:**

**NAME : MICHAEL CORLEON SANTOSO**

**NPM : 01320160026/00000028851**



**PROGRAM STUDI MANAJEMEN  
FAKULTAS EKONOMI DAN BISNIS  
UNIVERSITAS PELITA HARAPAN  
SURABAYA**

**2019**



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STATEMENT OF AUTHENTICITY OF FINAL PAPER**

I am student from *Jurusan Manajemen, Fakultas Ekonomi, Universitas Pelita Harapan Surabaya.*

Student Name : Michael Corleon Santoso  
NPM : 01320160026/00000028851  
Department : *Manajemen*

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QUALITY OF INSTITUTION, AND COMMITMENT AT AXA  
FINANCIAL**

By:

Student Name : Michael Corleon Santoso  
NPM : 01320160026/00000028851  
Department : *Manajemen*

Has been examined and approved for submission and defended in a comprehensive presentation in order to obtain the degree of *Sarjana Manajemen Strata Satu* in *Fakultas Ekonomi dan Bisnis, Universitas Pelita Harapan Surabaya*.

**Surabaya, 29<sup>th</sup> July 2019**

**Approving:**

Advisor 1

**Dr. Ronald, S.T., M.M**

Co-Advisor

**Dr. Amelia, S.E., M.M**

Head of Management

Department

**Dr. Amelia, S.E., M.M**

Executive Director

**Dr. Ronald, S.T., M.M**



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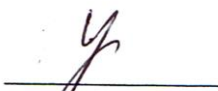

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**AGREEMENT OF PANELIST APPROVAL FOR FINAL PAPER**

On 12<sup>th</sup> September, 2019 has been held a comprehensive presentation in order to fulfill academic requirement to obtain *Sarjana Manajemen Strata Satu* in *Fakultas Ekonomi dan Bisnis, Universitas Pelita Harapan Surabaya* on the behalf of:

Student Name : Michael Corleon Santoso  
NPM : 01320160026/00000028851  
Department : *Manajemen*

Including Final Paper comprehensive test by the title of “**ANALYSIS OF THE EFFECT OF SALESPERSON QUALITY AND INSTITUTION IMAGE TOWARD CUSTOMER LOYALTY, THROUGH RELATINOSHIP QUALITY OF SALESPERSON, RELATINOSHIP QUALITY OF INSTITUTION, AND COMMITMENT AT AXA FINANCIAL**” panelist team consisting of:

Board of Panelist :	Status	Signature
1. Dr. Ronald, ST, M.M.	as the Chairman and Advisor	
2. Yanuar Dananjaya, B. Sc, M.M.	as the Member	
3. William Santoso, S.E., M.Ak.	as the Member	

## ABSTRACT

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

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

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

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

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

## PREFACE

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Although the thesis is still far from being perfect, the author does believe that this thesis will be useful for further usage. As the thesis is completed, with the effort and love from all the people involved in the preparation stage as mentioned before, and to them, the author dedicates this final paper.

Surabaya, 29 July 2019

  
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RIBU RUPIAH  
Michael Corleon Santoso

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