

The Influence of the Marketing Mix and Company Image Towards Customers' Satisfaction and Loyalty at Pt. Jiwasraya Insurance on Makassar City

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Abstract:- This is research purpose to analyze the effect of marketing mix (product, price, place, promotion, employee, physical proof and process) towards customers satisfaction, the influence of company images toward customers satisfaction, the effect of marketing mix toward customers loyalty, the effect of company images toward customer loyalty, the effect of satisfaction toward customers loyalty, the effect of marketing mix toward customers loyalty thorough satisfaction, and the effect of marketing mix toward customers loyalty through customers satisfaction at PT. Asuransi Jiwasraya in Makassar. For achieving those purposes, this research uses questionnaires and collecting documents with using analysis method of descriptive statistic, SEM analysis. The population numbers of registered customers are 1.537 customers while this research uses 230 customers as samples.

This research found that marketing mix have positive impacts and not significance to customers satisfaction, company images have positive impacts and significance to customers satisfaction, marketing mix have positive impacts and significance to loyalty, company images have negative impacts and not significance to customers loyalty, customers satisfaction have positive impacts and significance to customers loyalty, marketing mix have positive impacts and significance to customers loyalty thorough customers satisfaction and company image have positive impacts and significance to customers loyalty thorough customers satisfaction.

Keywords:- Marketing mix, company images, customers satisfaction and customers loyalty.

I. INTRODUCTION

A. Background

In the world of business insurance services in order to compete, survive and thrive, companies are expected to provide a quality service and satisfaction which can meet the needs and desires of the customer. Service product that are not

qualified and do not provide customer satisfaction, very easily abandoned and ultimately customers switching to other service companies. In anticipation of this, service companies must give priority to the expansion of products and services that give priority to customer satisfaction.

Competition in the insurance business services lead to every company should strive to improve the quality of its products so that customer satisfaction can be realized. No exception against the insurance company of Jiwasraya (Persero). The influence of the marketing mix, corporate image, customer satisfaction, loyalty, the role and responsibility of the divisions and managers should be seen from the point of view of customer satisfaction to achieve, because the customer is the final assessor's insurance against the company.

Companies that fail to provide service and satisfaction to its customers will face complex problems. In General, customers who are not satisfied will convey the experience as bad to other people and have an impact on loss and failure to satisfy customers. Therefore, any service company is obligated to plan, organise, implement and control the marketing system in such a way, so that the Ministry can satisfy its customers.

The marketing mix is one of the important aspects in the success of a corporation, because of that company's insurance services is not enough with only provide financial services only, but most important is how to improve the quality of the granting of such services. Life insurance companies must have a good image in the eyes of the community, and ultimately society believed the existence of insurance that is able to guarantee, in case things are not desired, with satisfactory service from the insurance, then customer satisfaction is the top priority of a life insurance company, which produces customer loyalty at an insurance company.

The strategy undertaken by the company is the marketing mix (the marketing mix), according to Kotler and

Armstrong (2008:62), the marketing mix is the set of controllable tactical marketing tools combined company to generate a response It wants in the target market. In the insurance company's services applied 7P i.e., product, price, place, promotion, people, physical evidence and process. Seven of these variables give an overview or guidance and guidelines for insurance services company in running its business activities.

Life insurance companies should always provide a good service to the customer to maintain a good image of the company. According to Nguyen and Leblanc (2013:96) that the company's image is the result of a process in which consumers compare different attributes that belong to the company, such as product quality, price, and quality service. Meanwhile, according to Abdel et al (2010:176-177), stating that the company's image is in General left the impression in the minds of consumers as a result of the feelings, ideas, attitudes and experiences with companies that are stored in the memory of the consumer. The impression is then converted into positive and negative image of the image correspond to the feelings and experiences of consumers on the company.

The phenomenon suggests that companies sometimes ignore the suggestions, complaints from customers, the company parties do not realize that the Ministry does not and can not give satisfaction to the customer, then the image of the company will experience a decrease in the company's good name. Build your company's good name is important for the company for the sake of getting the hearts of the customers.

B. Problem

- Does the marketing mix affect the satisfaction of customer's pada PT. Jiwasraya insurance in Makassar City ?
- What is the company's image to the customer's satisfaction at the PT. jiwasraya insurance on Makassar City ?
- Does the marketing mix affect customer loyalty at PT. Jiwasraya insurance on Makassar city?
- Does the company's image to the customer loyalty at PT. Jiwasraya Insurance on Makassar city?
- Is the customer satisfaction to Customer Loyalty at PT. Jiwasraya insurance on Makassar city?
- Does the marketing mix affect the customer loyalty through the customer satisfaction at PT. Jiwasraya insurance on the Makassar city .
- What is the corporate image effect on customer satisfaction through customer loyalty at PT Asuransi Jiwasraya on Makassar city.

II. A REVIEW OF THE LITERATURE

A. Marketing

The core of marketing (marketing) is to identify and meet the needs of human beings and social. One definition of a good and short of marketing is "fulfilling the needs in a way that is profitable. Marketing management (marketing management) as the art and science of choosing target markets and achieve, maintain, and grow a customer by creating, delivering, and communicating superior customer value.

Marketing is the main runway in business and society. The ability to recognize the needs and desires of consumers and combine it with market conditions is a major activity for an enterprise to be able to maintain the viability of the company in order to remain in existence. Understanding marketing according to Stanton (in private and Basu Irawan 2008:5): "marketing is an overall system of activities aimed at business plan, determine price, promote and distribute goods and services satisfying the needs of both the existing as well as to the buyer potential buyers. "

While the notion of marketing according to Kotler and Armstrong (2003:7): "marketing is the process by which individuals and social groups get what they need and want by creating, offering, and freely exchange products of value with others. " Understanding marketing from both the above opinion that marketing activities include the scope of the activity that starts from determine consumer needs and end with customer satisfaction.

B. the concept of service marketing

The difference in persistently between goods and services is often hard to do. This is due to the purchase of an item often accompanied by specific services, and instead purchase a service often involves goods that complement them. It is similar to what is delivered by Kotler and Keller (2000:428) who suggested about the notion of the service described as follows: "A service is any act or performance that one party can offer to another that is essentially intangible and does not result in the ownership of anything. Its production may or may not be told to a physical product ".

A service is any action or performance offered by one party to the other party that are intangible principle and does not lead to the transfer of ownership. Production can be related and also not related at a physical product.

Zeithaml and Bitner (2000:3) renders the definition of services as follows: "Include all economic activities whose output is not a physical product or construction, is generally consumed at the time it is produced, and provides added value in forms (such as convenience, amusement, timelines, comfort or

health) that are essentially intangible concerns of its first purchaser "

The service is basically the entire economic activity with output in addition to a product in the sense of physical, consumed and produced at the same time, provide added value and in principle the intangible (intangible) for the buyer. In line with the above opinion, Payne (2000:8) explain, that the service is an activity which has some intangible elements (intangibility), as well as involving multiple interactions made directly between customers with properties in his acquisition and does not give rise to the existence of a transfer of ownership, besides the service activities can only lead to the occurrence of change of condition that may occur in producing services are associated or not with the product can also be physically.

C. Marketing Mix

The marketing mix is one of the concepts in modern marketing in the moment right now. Where that concept is one of the marketing activities that largely determine the success of the company in pursuit of maximum profit. The marketing mix or also referred to as the marketing mix, marketing management is a basic strategy set forth by the company in marketing its products. Marketing mix also has an important role in influencing consumers to purchase products or services offered by the company to the market.

The definition of the marketing mix according to Kotler and Armstrong (2008:62) is a collection of marketing tools the company of restrained tactics combined to produce the response it wants in the target market. Marketing mix is also a strategy of mixing up the marketing activities, to find the maximum combination aimed at bringing the most satisfactory results.

From this definition, it can be concluded that the marketing mix is a marketing tool company of restrained tactics combined to produce the response it wants in the target market is also a corporate strategy in the mix marketing activities, to find the combination of maximum so that generating the most satisfying.

III. RESEARCH METHODS

This research uses descriptive and quantitative research design types and sources of Data i.e. Data qualitative and quantitative Data, the population in this study i.e. of 1,537 customer. i. Method of sampling used in this research is the Nonprobability Sampling. the results of this research used two techniques of analysis: Descriptive Statistics and Analysis. Statistical Analysis Of Inferential

IV. RESULTS OF THE RESEARCH AND THE DISCUSSION

A. Characteristics of respondents

Before doing an analysis of the influence between the dependent and independent variables, then first put forth the identity of respondents in order to know and understand the client's insurance characteristics shown in the attitude and customer behavior. Customer attitudes and behavior will be reflected in the response against the implementation of the norms that exist to create value for the customer itself or against insurance companies as a whole. To know and analyze the identity of respondents according to the amount determined as much as 230 clients at PT. Jiwasraya insurance in the city of Makassar, then it can be described as follows:

A. Gender

In this study, gender identity is used to know and predict customer behavior and attitude in responding to and implementing insurance rights and obligations as a customer insurance. The number of respondents used in the study was 230 customers, then in this study gender men as much as 120 client or 52.2% female respondents and clients or about 110 47.8%. Then briefly tabulated against the gender of respondents can be seen in table 1 below.

Gender	Customer frequency	Percentage (%)
Man	120	52, 2
Woman	110	47,8
Total	230	100

Table 1. Distribution Of Respondents Based On Gender

Source: Primary processed Data from Questionnaires

B. Age Group

The identity of the customer having regard to age, can illustrate the attitude and behavior of clients primarily in conducting an analysis of the responses and the rights and obligations as a customer. It is expected the more mature customer, the more realistic and prudent in giving a response to the implementation of existing norms in Jiwasraya insurance company in the city of Makassar. The results of these studies can provide data that help management predict the level of ability in enjoying the benefits of life insurance, so that with the data about the customer's age, then easier to predict which product needs to offer. The number of respondents that were used in this study was 230 customers. In summary the results of research on the identity of the age can be seen in table 2 below:

Age Respondents	The frequency of the (Customer).	Presented (%)
20 – 40 Years	94	40,9
41 – 50 Years	80	34,8
51 – 60 Years	56	24,3
Total	230	100

Table 2. Distribution Of Respondents Based On Age Groups

Source: Primary Processed data from Questionnaires

On the 8th, the table shows that of the total clients who were respondents, i.e. 230 customer who researched. Age groups between 20 – 40 years of as much as 94 client or 40.9%, between 41 – 50 years of as many as 80 client or 34.8%, and aged between 51 – 60 years 56 client or 24.3%. If seen from the dissemination of the questionnaire respondents using the customer's age as much as 230 clients, it can be said that most of the clients are in the age group of very high level of maturity at the age of productive. Thus, opportunities to improve the customer's interest to add new policies again.

C. *The work of the*

As for the type of work of the 230 respondents can be seen in table 3:

Type Jobs	Frequency (Customer).	Percentage (%)
PNS	92	40,0
Private	125	54,3
Entrepreneurs	13	5,7
Total	100	100

Table 3. Distribution Of Respondents By Type Of Work

Source: Primary Processed Data From Questionnaires

Table 3. shows that the client that has the type of work of Civil Servants as much as 92 40%, client or type of work as many as 125 private client or 54.3% and type of work employers as many as 13 people or 5.7%. Seen from this type of work, the customer who has the type of work higher than private employers, because of the type of work employers are more interested in investing in other businesses cultivating a more profitable, while the life insurance expects clients to plan their financial lifeline.

D. *Level of education*

Educational level of customer owned at PT. Jiwasraya insurance in Makassar city of 230 clients as respondents could indicate a sufficient dispersal varies according to the educational level of customer-owned.

Customer-owned education levels ranging from high school level up to Three Strata (S3). To find out the frequency response variations in the types and levels of education all over the respondent owned or customer who researched as much as 230 clients, as shown in table 4 below.

The level of Education	The frequency of the (Customer).	Percentage (%)
SMA	29	12,6
S1	147	63,9
S2	46	20,0
S3	7	3,0
Total	230	100

Table 4. Distribution Of Respondents Based On Education Level

Source: Primary Processed Data from Questionnaires

In table 4. indicating that the respondent high school educated as much as 29 client or 12.6%, Strata one (S1) 147 client or 63.9%, Two Strata (S2) 46 client or 20.0%, and Three Strata (S3) by as much as 7 client or 3.0%. Thus it can be concluded that the number of borrowers who were respondents i.e. 230 customers, apparently Secondary One (S1) Strata are very high at the appeal level, high school education, Two Strata and Strata three, because they have the ability analysis of very high.

V. DESCRIPTION OF THE RESULTS OF RESEARCH

The respondents in this research is assisting up to 2018 is already registered for a minimum one-year term insurance on the PT. Jiwasraya insurance in the city of Makassar which totaled 230 clients as respondents. In this study, the independent variable is the marketing mix (BP), the image of the company (CP). Customer Satisfaction is among the variables (KN) and the dependent variable is the Customer Loyalty (LN).

Indicator of marketing mix in this study is composed of products (BP1), price (BP2), places (BP3), promotion (BP4), employees (BP5), physical evidence (BP6) and process (BP7). Analysis of descriptive statistics is the interpretation of the average value of each indicator variable in research that is intended to give you an idea about the concept of building anything indicator model research overall. For more details can be seen on the following blurb:

A. *Marketing mix (BP)*

Indicator from marketing mix in this study consists of products (BP1), price (BP2), places (BP3), promotion (BP4),

employees (BP5), physical evidence (BP6), and processes (BP7), as for the charge indicators will as follows:

BP1. Products offered PT. Jiwasraya insurance according to the needs and wishes of the customer.

BP2. Price or premium PT. Jiwasraya insurance affordable.

BP3. A place or location of PT. Jiwasraya insurance easily affordable.

BP4. Promotions conducted PT. Jiwasraya insurance very interesting and informative.

BP5. Employees are friendly and serve well.

BP6. Facilities and infrastructure can facilitate the activity of client service.

BP7. The process of his Ministry quickly and on time.

Indicator	Score The Answers Of Respondents										Mean		
	1		2		3		4		5				
	F	%	F	%	F	%	F	%	F	%			
BP1	0	0	1	4	0	3	76	33	3	2	14	62.	4.5
BP2	0	0	3	3	1.	3.	11	48.	10	46.	7	5	4.4
BP3	0	0	2	9	1	7.	11	48.		42.	98	6	4.3
BP4	0	0	4	7	1.	1	7.	13	57.		33.	5	4.2
BP5	0	0	0	0	1	5.	10	43.	11	51.	8	3	4.4
BP6	0	0	0	0	1	4.	14	64.		30.	71	9	4.3
BP7	0	0	6	6	2.	1	7.	15	66.		23.	5	4.1
The Marketing Mix Variable Mean (BP)												4.3	

Table 5. Description Of Respondents Based On The Marketing Mix Variables.

Source: Primary Processed Data From Questionnaires

Table 5. shows the description of the indicators existing marketing mix in PT. Jiwasraya insurance in the city of Makassar. In general the existing marketing mix in PT. Jiwasraya insurance in Makassar City responded with a very good by the customer, that is evidenced by the average value of each indicator of marketing mix variables of 4.33.

Table 3. shows that the perception of the dominant marketing mix namely a first indicator (BP1) and mean 4.57 i.e. customer urgently need a product that suits their needs.

The insurance company must provide product offerings to suit the needs or desires of consumers, without neglecting the other indicators like prices, venue or location within easy reach, promotion of products that are more easily accepted community, get the service from the employees, the company has the facilities and infrastructure that can facilitate the activity of client service, and insurance marketing process more quickly and on time.

B. Corporate image (CP)

Corporate image depicts a set of impressions, beliefs and attitudes that exist within the mind of the consumer against the company. An indicator of the company's image is composed of:

CP1. PT. Jiwasraya insurance has a good image in the eyes of the community.

CP2. PT. Jiwasraya insurance consistent with his promise.

CP3. PT. Trustworthy Jiwasraya insurance manage customer funds.

CP4. PT. Jiwasraya insurance always gives information to the customer.

CP5. PT. Jiwasraya insurance always provided services to its customers.

CP6. PT. Jiwasraya insurance has berkompetensi employees in the field of insurance.

CP7. PT. Jiwasraya insurance always get honors and awards.

Indicator	Score The Answers Of Respondents										Mean		
	1		2		3		4		5				
	F	%	F	%	F	%	F	%	F	%			
CP1	0	0	0	0	9	39	80	34.	14	61.	1	3	4.5
CP2	0	0	4	7	1.	1	13	57.		34.	79	3	4.3
CP3	0	0	1	4	4	6.1	14	60.		32.	75	6	4.3
CP4	0	0	2	9	2	11.	13	56.		31.	5	72	4.2
CP5	0	0	1	4	4	4	10.	14	63.		25.	59	4.1
CP6	0	0	1	4	0	8.7	10	45.	10	45.	5	7	4.3
CP7	0	0	1	4	1	9.1	10	44.	10	46.	6	1	4.3
The Mean Of The Variable Corporate Image (CP)												4.3	

Table 6. Description of Respondents Against The Variable Corporate Image

Source: Primary Processed Data from Questionnaires

Table 6. shows the description of the indicator variable corporate image at PT. Jiwasraya insurance in the city of Makassar. In general the company's image in the PT. Jiwasraya insurance in Makassar city can be categorized either, that is evidenced by the average value of each indicator of variable corporate image was of 4.3.

Table 4 shows that the perception of the dominant corporate image that is the first indicator (CP1) mean value of 4.57 i.e. clients desperately need a good image recognition in the eyes of the community. Insurance companies should also have employees who competency in the field of insurance, in order to serve the customer well. Insurance companies should be consistent with the agreed appointment, so that insurance companies can gain trust in the eyes of the public and ultimately the insurance gain recognition of achievement and success in managing Finance customer.

C. Customer Satisfaction (KN)

Customer satisfaction can only be created if the expectations of the customer can be realized by the company, customer satisfaction Indicators, namely

KN1. The quality of the services provided for PT. Jiwasraya insurance in accordance with the expectations of the customer.

KN2. Service provided by PT. Jiwasraya insurance gives satisfaction to the customer.

KN3. Any customer complaints resolved well and make the customer satisfied.

KN4. Information systems services in PT. Jiwasraya insurance to function properly.

Indicator	Score The Answers Of Respondents										Mean	
	1		2		3		4		5			
	F	%	F	%	F	%	F	%	F	%		
KN1	0	0	1	4	9	9	1	3	9	3	4.30	
KN2	0	0	1	4	1	8	1	3	7	5	4.28	
KN3	0	0	2	9	6	0	3	2	9	0	4.21	
KN4	0	0	0	0	1	6	5	15	65	6	27	4.21
Customer Satisfaction Variable Mean (KN)											4.25	

Table 7. Description Responden Terhadap Variabel Customer Satisfaction.

Source: Primary Processed Data From Questionnaires

Table 7. shows the description of the indicators of customer satisfaction that is in PT. Jiwasraya insurance in the

city of Makassar. In general the customer satisfaction that is in PT. Jiwasraya insurance in Makassar City responded with a very good by the customer, that is evidenced by the average value of each indicator of client satisfaction variables of 4.25.

Table 7 shows that customer satisfaction is the dominant perception that is an indicator of the first (KN1) and mean 4.30 i.e. clients desperately need quality of service provided by PT. Jiwasraya insurance in accordance with the expectations of the customer, so the customer was satisfied, notwithstanding other indicators such as, service provided by PT. Jiwasraya insurance provide satisfaction to customers, resolve any customer complaints and makes the customer satisfied and service information system in PT. Jiwasraya insurance works fine to smooth customer service.

D. Customer Loyalty (LN)

Clients who are already getting good service in accordance with the expectation, so that the customer is satisfied, then the customer will be loyal to the company. Indicators of customer loyalty in this research are:

LN1. As a customer, are willing to make a purchase on the policy anniversary PT. Jiwasraya Insurance.

KN2. Customer confidence has polis in PT. Jiwasraya Insurance.

KN3. The customer is willing to recommend to potential borrowers about excellence PT. Jiwasraya Insurance.

KN4. As a customer to convey positive things about insurance that provided PT. Jiwasraya Insurance.

KN5. The customer is not easily swayed by inducement or promotion of another insurance company and stay true to one insurance company.

Indicator	Score The Answers Of Respondents										Mean			
	1		2		3		4		5					
	F	%	F	%	F	%	F	%	F	%				
LN1	0	0	3	3	1	1	5	6.5	12	53	8	38	4.3	
LN2	0	0	2	9	8	3.5	6	1	13	59	8	36	4.3	
LN3	0	0	2	9	4	6.1	0	2	12	52	9	40	4.3	
LN4	0	0	2	9	5	6.5	5	0	11	50	9	42	4.3	
LN5	0	0	4	7	8	9	2	4	1	4	20	4	20	4
The mean of the variable Customer loyalty (LN)											4.2			

Table 8. Description Of Respondents Against The Variable Customer Loyalty.

Source: Primary Processed Data From Questionnaires

Table 8. shows the description of the existing customer loyalty indicators of PT. Jiwasraya insurance in Makassar. In general the customer loyalty in PT. Jiwasraya insurance in Makassar City responded with a very good by the customer, that is evidenced by the average value of each indicator of customer loyalty variable of 4.2.

Table 8. shows that the perception of customer loyalty, the dominant indicator i.e. average indicators (LN1) (LN2), (LN3) and (LN4) with an average rating of 4.3-that is, the customer is willing to purchase the policy anniversary on PT. Jiwasraya insurance because it already get satisfying service. The customer believe self has a policy in PT. Jiwasraya insurance, because they are proud of being able to plan the family finances. The customer is willing to recommend to potential borrowers about Jiwasraya Insurance. Excellence PT Jiwasraya insurance , because the client has already felt the benefits of being customer insurance. As borrowers also convey positive things about PT. Jiwasraya insurance that has been given by the company to the customer. Customer: PT. Jiwasraya insurance who have enjoyed the services and benefits company is not easily influenced by inducement or promotion of another insurance company and stay true to one insurance company, namely PT. Jiwasraya Insurance.

Research Variables	Item Question	Korelasi Bivariate Person	Description
The Marketing Mix	BP1	0,706	Valid
	BP2	0,717	
	BP3	0,655	
	BP4	0,691	
	BP5	0,624	
	BP6	0,654	
	BP7	0,740	
Corporate Image	CP1	0,634	Valid
	CP2	0,741	
	CP3	0,659	
	CP4	0,598	
	CP5	0,619	
	CP6	0,675	
	CP7	0,746	
Satisfaction Customer	KP1	0,763	Valid
	KP2	0,777	
	KP3	0,808	
	KP4	0,764	
Customer Loyalty	LN1	0,752	Valid
	LN2	0,764	
	LN3	0,788	
	LN4	0,736	
	LN5	0,665	

Table 9. Results of Testing the Validity of the Instrument

Source: primary data processing Results, 2018

Table 9. shows that the validation test results against the indicators for each of the marketing mix variables (BP), corporate image (CT), Customer Satisfaction (KN) and Customer Loyalty (LN) are declared invalid for use as a gauge variable, because everything has a value of correlation (bivariate correlation) whose value is greater than 0.30.

B. Reliability Test

Reliability test is used to determine whether the indicator or the questionnaire used trustworthy or reliable as a means of measuring any variables used in the study. Reliability indicators or questionnaire can be seen from the value of the probability (p). If the value of the probability (p) is less than or equal to 0.05 then indicator or questionnaires is reliable. Overall test reliability can be seen in table 16 below.

VI. TESTING INSTRUMENTS, DATA AND MODELS RESEARCH INSTRUMENT FOR TESTING, THEN USE THE TEST VALIDITY AND RELIABILITY TESTING.

A. Testing the validity of the Instrument

Validity testing to test the precision of instrument used in this research. The validity of the research instrument was tested using bivariate Pearson (product moment correlation person). By correlating the respective items with a total value of the overall sum of items processed using SPSS program version 21. Statistically the correlation numbers obtained should be tested in advance to declare whether the resulting correlation value is significant or not significant. If the number of correlation obtained negative value, then it is related to other statements and therefore the statement is invalid or inconsistent with other statements. For complete results from a test of the validity of the above variables in the marketing mix (BP), corporate image (CP), Customer Satisfaction (KN), and the Customer Loyalty (LN), it can be seen in Appendix 4 and Table 9.

Variable	Probability (p)	Standard Reliability	Description
Marketing Mix (MX)	0,00	0,05	Reliability
Corporate Image (CI)	0,00	0,05	Reliability
Customer Satisfaction (CS)	0,00	0,05	Reliability
Customer Loyalty (CL)	0,00	0,05	Reliability

Table 10. Reliability Testing Results

Source: primary data processed, 2018 Source: primary data processed, 2018

Table 10. shows the value of the probability (p) of all the indicators of each variable research namely the marketing mix (BP), corporate image (CP), Customer Satisfaction (KN) and Customer Loyalty (LN) is zero or less than 0.05. Thus, it can be concluded that the indicator or the questionnaires used for the marketing mix variables (BP), corporate image (CP), Customer Satisfaction (KN) and Customer Loyalty (LN) all declared reliable or trustworthy as a measurement tool.

In this study the examination of the assumptions informing Structural Equation Modeling (SEM) is an outlier, the normality of data and linieritas.

C. Test for Outliers

Hypothesis testing in research will be valid if based on data or information are valid and the information will be valid if the retrieved data. The data used in the study will contain outliers in the data are biased and not quality. The examination of whether there are data outliers in this research was conducted with the help of AMOS software 21 (Appendix 4). Inspection results show that there are several variables or indicators of research are outliers, mahalanobis distance towards the centroid are significant ($p < 0.05$). However, in descriptive based on the value of the mean and standard deviation (with the help of SPSS software 21) as presented in Appendix 4 obtained that for all indicators of research has a value greater than the mean with the standard deviation, so all the indicators contain no data outliers, therefore all indicators used in this study deserves to be analyzed to prove the hypothesis.

D. The Normality of Data

Normality test done to see if the data follow a distribution or normal distribution approach. Good data is data

which has a pattern such as a normal distribution, i.e. the distribution of the data is not menceng to the left or to the right, therefore SEM analysis requires the assumption of Gaussian data.

The results of the examination of the assumptions of normality of the data presented in Appendix 5 (including the results of the analysis with SEM software AMOS 21), showing that in multivariate data didn't Gaussian (c. $r = Z$ critical value while 15.53 at $\alpha = 0.05$ was 1.96). However, this assumption is not critical when the sample size is large. Refer to the evidence for Central Limit (the Limit Central Theorem) when the sample size gets larger, then the statistics obtained will approach a normal distribution. Large sample units in this study is $n = 230$ seen already comply Evidence Limit the Centre, so that the assumption of normality can be ignored.

E. Linieritas

Linieritas that is the circumstances where the relationship between the dependent variable independent variable are linear (straight line) in the range of a particular independent variable. Research that uses analysis of SEM in addition requires the assumption of normality of the data, it is also the relationships between variables that is linear. The results of the testing (Appendix 5) shows that used in this study are linear, so it can be analyzed further.

After testing, the testing is done following the model or test of goodness of fit of the model. The model is said to be good in the development of model hipotetik conceptually and theoretically supported by empirical data. The SEM analysis results at an early stage in full can be seen in attachment.

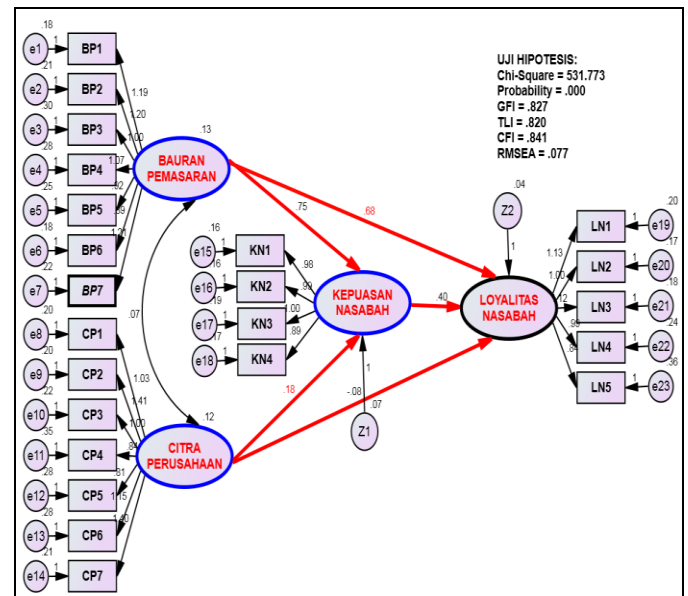


Fig 1:-Test of Goodness of Fit of the Model the early stages

Some of the results of the test of goodness of fit test for the hypothesis model of the overalls in the picture above can be seen in table 11. below.

Goodness of Fit	The Results Of Calculations	Cut - off	Description
Khi Kuadrat	531,773	Expected small	Marginal
Probability	0,000	$\geq 0,05$	Marginal
RMSEA	0,077	$\leq 0,08$	Marginal
GFI	0,827	$\geq 0,90$	Marginal
TLI	0,820	$\geq 0,95$	Marginal
CFI	0,841	$\geq 0,95$	Marginal

Table 11. Testing Goodness of Fit long-sleeved Model early stage

Source: Appendix 5

Based on table 11. be explained that the significance level of 0.000 (p) indicates that the zero hypothesis which States there is no difference between the sample covariance matrix with a matrix of covariance populations being estimated is rejected, with the zero hypothesis turned it, it means there is a difference between the sample covariance matrix with a matrix of covariance populations being estimated, so the model is not yet feasible to use. Index-the index (GFI, TLI, CFI, and RMSEA) also indicates the level of rejection of the model.

Based on instructions modification indices then performed the modification to fix the model so that it is valid to prove the hypothesis. Modification of models featured only on the correlation between the items and an error, and does not modify the line of influence. The results of these modifications are presented at the end of the SEM model (Figure 2).

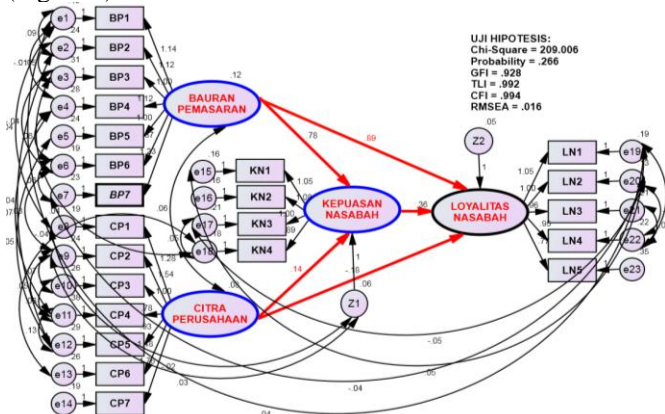


Fig 2:- Test of Goodness of Fit of the Model of end-stage

Based on Figure 2, some of the results of the test of goodness of fit overall late-model to hypothesis testing can be seen in table 12. below.

Goodness of Fit	The Results Of Calculations	Cut-off	Description
Khi Kuadrat	209,006	Expected small	Good Model
Probability	0,266	$\geq 0,05$	Good Model
RMSEA	0,016	$\leq 0,08$	Good Model
GFI	0,928	$\geq 0,90$	Good Model
TLI	0,992	$\geq 0,95$	Good Model
CFI	0,994	$\geq 0,95$	Good Model

Table 12. Testing Goodness of Fit Overall Model of end-stage

Source: Appendix

Based on Table 12. can be explained that the level of significance (p) of 0.266 shows that zero hypothesis which States there is no difference between the sample covariance matrix.

With the population being estimated covariance matrix is acceptable, with receipt of the hypothesis of zero, meaning there is no difference between the sample covariance matrix with a matrix of covariance populations being estimated, so the model is worth used. Index-the index (GFI, TLI, CFI and RMSEA) also indicates the level of acceptance of the model.

VII. ANALYSIS OF THE KONFIRMATORI

The variables used in this study is the marketing mix (BP), corporate image (CP), Customer Satisfaction (KN) and Customer Loyalty (LN). Each variable measured by several indicators. To generate a score factor of those variables is performed the analysis of the factor konfirmatori, i.e. to know the significant indicators measuring sbagai each variable. The results of the analysis of the factor konfirmatori fully included in the analysis results with the program Amos and can be seen in Appendix 5.

A. Marketing mix Variables (MV)

Loading Factor of each indicator to the marketing mix variables (BP) can be seen in Table 13 below.

Indicator Variables	Loading Factor	Critical Ratio	Probability (p)	Description
BP1	1,141	6,863	0,000	Signifikan
BP2	1,123	7,199	0,000	Signifikan
BP3	1,000	-	-	Fix
BP4	1,120	6,507	0,000	Signifikan
BP5	0,999	6,192	0,000	Signifikan
BP6	0,871	5,719	0,000	Signifikan
BP7	1,234	6,811	0,000	Signifikan

Table 13. Loading Factor In The Marketing Mix Variables

Source: Appendix 5

Konfirmatori analysis of the test results showed that the indicator product (BP1), price (BP2), promotion (BP4), employees (BP5), physical evidence (BP6) and process (BP7) is a significant indicator of the measuring variable as the marketing mix. While the Location indicator (BP3) is as indicators that are definitely (fix) for megukur marketing mix variables in PT. Jiwasraya insurance in the city of Makassar.

B. Variable corporate image (CP)

Indicators of the variable corporate image in this research is the image of insurance (CP1), consistent (CP2), trust (CP3), information (CP4), facility Services (CP5), Competence (CP6), honors and Awards (CP7). As for the loading Factor of any indicators for variable corporate image can be seen in Table 14. below.

Indicator Variables	Loading Factor	Critical Ratio	Probability	Description
CP1	1,280	5,963	0,000	Significant
CP2	1,536	7,328	0,000	Significant
CP3	1,000	-	-	Fix
CP4	0,783	4,568	0,000	Significant
CP5	0,930	4,923	0,000	Significant
CP6	1,476	5,944	0,000	Significant
CP7	1,759	6,540	0,000	Significant

Table 14. Loading Factor Measurement Variable Corporate Image (CP)

Source: Appendix 5

Table 14 shows that the test results show that the konfirmatori analysis of indicators from the image of insurance (CP1), consistent (CP2), information (CP4), facility services (CP5), Competence (CP6) and honors and Awards (CP7) is an indicator of significant as the variable measuring the corporate image. While Confidence indicators (CP3) is as indicators that are definitely (fix) to measure the variables at the corporate image of PT. Jiwasraya insurance in the city of Makassar.

C. Customer Satisfaction Variable (CS)

Indicators of Customer Satisfaction variable in this research is the quality of service (KN1), Customer Expectations (KN2), customer complaints (KN3) and information systems (KN4). Loading factor of any indicators for customer satisfaction variable can be seen in table 15. below.

Variabel Indikator	Loading Factor	Critical Ratio	Probability (p)	Description
KN1	1,050	8,251	0,000	Significant
KN2	1,084	8,309	0,000	Significant
KN3	1,000	-	-	Fix
KN4	0,889	8,874	0,000	Significant

Table 15. Loading Factor Measurement Variables satisfaction of Customer

Source: Appendix 5

Konfirmatori analysis of the test results as shown in table 15. indicates that the quality of service indicators (KN1), Customer Expectations (KN2) and information systems (KN4) is a significant indicator of measuring customer satisfaction as a variable, While customer complaints (KN3) is as indicators that are definitely (fix) to measure customer satisfaction variable on PT. Jiwasraya Insurance.

D. Customer Loyalty Variable (CL)

Indicators of Customer loyalty variable in this study was Repeated Purchases (LN1), Confidence (LN2), references (LN3), excess of Jiwasraya Insurance (LN4) and loyal (LN5). Loading factor of any indicators for variable customer loyalty can be seen on the following 16. tables

Indicator Variables	Loading Factor	Critical Ratio	Probability (p)	Description
LN1	1,050	10,905	0,000	Significant
LN2	1,000	-	-	Fix
LN3	0,956	9,783	0,000	Significant
LN4	0,948	8,231	0,000	Significant
LN5	0,774	7,336	0,000	Significant

Table 16. Loading Factor Measurement Variable Customer Loyalty

Source: Appendix 5

Konfirmatori analysis of the test results as shown in Table 16. shows that Repeated Purchase indicator (LN1), references (LN3), excess of Jiwasraya Insurance (LN4) and loyal (LN5) is significant as an indicator for measuring the variable image the company, while the Confident (LN2) is as an indicator that is definitely (fix), to measure the variables at the corporate image of PT. Jiwasraya insurance in the city of Makassar.

VIII. HYPOTHESIS TESTING

To test the hypothesis in this study, structural equation model used (Structural Equation Modeling, SEM) with the help of AMOS software 21. Testing this hypothesis is done with regard for the value of the p value, that is, if the value of a p value smaller than 0.05 then influence among variables are significant, if the value of p value greater than 0.05 so influences between variables was not significant. The test results describes the influence directly (direct effect), influence indirectly (indirect effect) and the influence of the total (total effect) between the variables analyzed. For more details the results of hypothesis testing can be seen in table 17. below.

No	Variable			Direct Effects	Indirect Effects	Total Effects	P-Value	Description
	Variable Independent	Intervening variable	The Dependent Variable					
1	Corporate image		Customer Satisfaction	0.103	0	0.103	0.000	Significant
2	The Marketing Mix		Customer Satisfaction	0.708	0	0.708	0.298	Not Significant
3	Corporate image	Kepercayaan Customer	Customer Loyalty	0.103	0.031	0.134	0.013	Significant
4	The marketing mix	Kepercayaan Customer	Customer Loyalty	0.708	0.215	0.923	0.000	Significant
5	Corporate image		Customer Loyalty	-0.113	0	-0.113	0.174	Not Significant
6	The marketing mix		Customer Loyalty	0.671	0	0.671	0.000	Significant
7	Customer Satisfaction		Customer Loyalty	0.303	0	0.303	0.000	Significant

Table 17. The Test Results Research Hypotheses

Source: Appendix 5

Based on Table 17. above be explained that out of the seven lines on the model of research there are five points which shows the significant influence and two lines that indicate the influence is not significant. The results of the processing with the SEM analysis model the table shows:

A. Hypothesis says that the positive effect the marketing mix and customer satisfaction significantly to is denied. This is proven oleh koefisien regression is positive i.e. 0.708 and value significance of 0.298 or greater than 0.05. This means that the given marketing mix in PT. Jiwasraya insurance in Makassar city influential positive and not to the satisfaction of the customer. 2. Hypothesis says that the corporate image of the positive and significant effect against the customer's satisfaction is received. This is evidenced by the regression coefficient is positive that is of significance and value of 0.103 0.000 or smaller than 0.05. This means that the image of the company is applied in PT. Jiwasraya insurance in Makassar

city and significant positive effect towards the satisfaction of the customer.

B. The hypothesis that says the marketing mix positive and significant effect against the customer loyalty is earned. This is evidenced by the regression coefficient is positive that is of significance and value of 0.671 0.000 or smaller than 0.05. This means that the marketing mix applied to the PT. Jiwasraya insurance in the city of Makassar positive and significant effect against customer loyalty.

C. Hypothesis says that the corporate image of the positive and significant effect against customer loyalty is rejected. This is evidenced by the regression coefficient is negative that is of significance and value of 0.113 0.174 or greater than 0.05. This means that a given company's image in the PT. Jiwasraya insurance in Makassar city influential negative and insignificant against the customer's loyalty.

D. The hypothesis which says that customer satisfaction is positive and significant effect against customer loyalty is earned. This is evidenced by the regression coefficient is positive that is of significance and value of 0.303 0.000 or smaller than 0.05. This means that customer satisfaction given in PT. Jiwasraya insurance in the city of Makassar positive and significant effect against customer loyalty.

E. The hypothesis which States that positive and influential marketing mix significantly to customer satisfaction through customer loyalty is earned. This is evidenced by the regression coefficient is positive that is of significance and value of 0.923 0.000 or smaller than 0.05. This means that the marketing mix applied to the PT. Jiwasraya insurance in the city of Makassar positive and significant effect against the customer loyalty through customer satisfaction.

F. The hypothesis which States that the image of the company's positive and significant effect against the customer loyalty through the customer satisfaction is received. This is evidenced by the regression coefficient is positive that is of significance and value of 0.134 0.013. This means that the image of the company is applied in PT. The positive effect of Jiwasraya insurance and significantly to the customer satisfaction through customer loyalty.

IX. DISCUSSION

A. *The influence of corporate image Against Customer Satisfaction*

Corporate image is a psychological impression and an overview of the various activities of an enterprise in the eyes of their public audiences are based on knowledge, certain assessment responses towards good image, being and worse. The image is the perception of society against the company or

its products (Kotler: 2002). The image of a company can be formed through pricing strategies, companies can set the price high to form or retain the image of a low price, while it can be used to form the image of a specific value (Tjiptono: 2008). In general the impression left dibenak consumers as a result of the feelings, ideas, attitudes and experiences with companies that are stored in the memory (Adbel: 2010).

The results of the findings in this study show that the positive effect the corporate image and customer satisfaction significantly to. The results of the analysis showed that the value of the regression coefficient is positive i.e. amounted to 0.103 and the value of the probability (p) of 0.000 or smaller than 0.05 which means that corporate image positive and significant effect against the satisfaction the customer on the level of significance of 5%. Thus the hypothesis that States that the corporate image of the positive and significant effect against the customer's satisfaction is received. This state indicates that the corporate image that is applied in PT. Jiwasraya insurance in Makassar city has been able to increase customer satisfaction, especially in terms of satisfaction of the companies already have a good image in the eyes of society, the company will always be consistent with his promise, the company can be trusted in manage customer funds, the company will always provide the information to the customer via sms or email, the company always provides a service to its customers, the company has employees who have competence in the field of insurance and companies always get awards for accomplishments that have been achieved.

The results of this study showed that with applied corporate image, then customer satisfaction have elevated the cause, that is shown by the increasing of customer satisfaction against the interest in buying an insurance policy with a view in terms of company image or the name of the good company, so the customer believes the company will manage the funds properly, consistent with the promise that applied in the insurance agreement, the company always gives service facility in the form of information, employees who have competence in the field of insurance and companies always get awards for accomplishments that have been achieved. The results of this research direction or support the results of the research conducted by Satrio Mannaf (2012), Ida Aju Brahma Ratih (2006), Et. Salam [et.al](#) (2013), Muslim Amin, Zaidi and Rodrigue Fontaine (2013) as well as Rahyuda and Atmaja (2009) which found that the company's image a positive and significant effect against the customer satisfaction.

Influential positive corporate image and customer satisfaction significantly to, which means that the better a company's image are perceived customer, customer satisfaction is also high. Conversely, if the corporate image of

a low perceived by the customer, then the customer's satisfaction is also low.

B. The influence of marketing mix Towards Customer Satisfaction.

Theoretically the marketing mix is part of the marketing activities have an important role in influencing enough consumers to buy products or services offered. Marketing concepts according to Kotler and Armstrong (2008:62) is a set of marketing tools the company of restrained tactics combined to produce the response it wants in the target market. Marketing strategy is a mix of marketing activities, to find the maximum combination that aims to bring the most satisfactory results. According to Kotler (2002:17-18) can be classified into the marketing mix 4 p's (Product, Price, Place, Promotion). While according to the Boom and Bitner cited by Buchari Alma (2000:234) need the services of a marketing mix plus become a 3 p, so 7P into services marketing mix (Product, Price, Place, Promotion, People, Physical Evidence and Process

Creating customer satisfaction is not easy because the customer satisfaction can be created if the variables that will be affected include the marketing mix, corporate image and customer loyalty can be accommodated and accepted by all parties involved in jiwasraya insurance company.

The results of this research can be seen from the results of the analysis over the influence of testing marketing mix towards customer satisfaction. The results of the analysis showed that the value of the regression coefficient of 0.708 and the value of the probability (p) = 0,298 which means that a positive and influential marketing mix is not significantly to the satisfaction of the customer, because the value of their significance is greater than 5%. Thus the hypothesis that States that the marketing mix positive and significant effect against the customer satisfaction was denied. This state indicates that the marketing mix applied to the PT. Jiwasraya insurance in Makassar city is not able to increase customer satisfaction, especially in terms of satisfaction over the quality of its services, it does not achieve the expectations of the customer, the number of customer complaints and information systems are not yet known by the client on its own.

The results of this research give an indication that the marketing mix applied to the PT. of Jiwasraya insurance in the city of Makassar Jiwasraya Insurance reflects that has (a) provide products according to the needs and wishes of the customer; (b) the price or a premium that has been set by the insurance affordable; (c) the location of the Office of jiwasraya insurance affordable which is easy because it is on the main road; (d) made during the promotion is very interesting and informative; (e) has friendly employees in

servicing customers well; (f) have the full facilities and infrastructure that can facilitate customer and service activity (g) run service of process a quick and timely manner.

The results of this research show that with the marketing mix applied, then led to increased customer satisfaction that is shown by the increasing demand for life insurance policy. The results of this research also confirms that the marketing mix of the lowest indicators based on customer feedback at this point indicated by the location, that location is not a reason to not want to enter the insurance, because indicators other marketing mix namely product, price, promotion, employees, infrastructure and processes very supportive in serving the customer. The results of this research direction or support the results of the research conducted by Mohammed Haruna Isa (2015) and Garg, s. a., Singh, H, danDe, k. k. (2016) who found that the positive effect the marketing mix and customer satisfaction against insignificant, While the research results Pupuani N. W and Sulistyawati, (2013) and Wawor Ronald Valdy (2013) in contrast to the results of this study, stated that the influence of influential marketing mix significantly to the satisfaction of the customer.

One of the keys to the success of the company depends on the strategy a company uses, in this case the marketing mix. The marketing mix is good if it is able to increase company sales and later became a cause factor of high or low customer satisfaction and customer loyalty.

C. Influence of corporate image To the Customer Loyalty Through Customer Satisfaction.

The company is keeping its image to attract customers, it means ensuring that corporate image can be built through product or service already in the early design stage. Specifically, the importance of improving the image of the company is to create customer satisfaction by making customer as its primary focus, then the question of corporate image and consumer satisfaction is increasingly becoming important for companies the service. According to Kotler (2008:19) theory assessment of customer satisfaction that there are four methods to measure the customer satisfaction that is considering a system for complaints and suggestions, conducting customer satisfaction surveys, implement ghost shopping and contact the customer long.

Refer to hypothesis testing and the results of research that has been done to know the p-value of indirect influence (mediation of customer satisfaction) that the increase in customer loyalty can not be done directly, or support required customer satisfaction as a pemediasi aid in explaining the influence of corporate image against customer loyalty customer satisfaction, that proved to be the pemediasi in

explaining the influence of customer loyalty towards the company's image.

The test results influence indirectly (indirect effect) variable corporate image against the customer loyalty through the customer satisfaction with the value of the regression coefficient is positive i.e. of 0.174 and value p-value of 0.000 or smaller of 0.05. This means that customer satisfaction significantly acts as pemediasi in explaining the influence of customer loyalty towards the company's image and based on the results of the examination to find out the type of customer satisfaction variable pemediasi then in the research model is said to be pemediasi perfect (complete mediation), which means that without the support of customer satisfaction, then the image of the company is not able to increase customer loyalty so that customer satisfaction is required. The image of the company can provide a real influence against customer loyalty if supported with the satisfaction of the customer.

The results of the interview with one of the employees of PT. Insurance of Jiwasraya i.e. Section of administration and Logistics, namely Astuti Jamal's mother, said that Clients of PT. Jiwasraya insurance every year increase in fluctuation due to enter insurance depending on the sales force that his strategy there must be direct interaction with prospective customers, power marketing as the spearhead of the company. Excellence that is owned by PT Asuransi Jiwasraya. company is as STATE-OWNED ENTERPRISES and 100% of its shares belong to the Government of Indonesia. Service PT. Jiwasraya insurance already based on line, for the payment of insurance premiums no longer need to work, because the PT. Jiwasraya insurance already works closely with the Bank BRI, BNI 46, independent, Alpha Mart and Indo Mart. Deprivation is owned by PT. Insurance is less marketing, less marketing effort to master the techniques of information and less controlled products. The challenge facing is too large number of insurance companies.

D. Influence of the marketing mix Towards Customer Satisfaction Through Customer Loyalty.

Customer satisfaction depends on the assumption that the performance of the product in the submit value relative to a buyer's expectations. When the achievements of the product is much lower than the expectations of the customer, the buyer is not satisfied. When achievements in accordance with expectations, buyers will be satisfied. Satisfied customers who will buy and they will tell to the people about the good experience of it (Kotler and Armstrong 2010:10).

Customers who are loyal attitudes shows against one of the products, prices, locations, promotions, employee means physical and process customer service would not necessarily be satisfied. Many customers who have been loyal

in the end in a particular event ever feel any dissatisfaction, in other words can build loyalty feeling satisfied or whether customers against the marketing mix applied to a company. If a customer ever loyal attitude shows in the end did not feel satisfaction yet, then the customer will provide a quick response and actions over its marketing mix, then loyalty can lead to the attitude of satisfied and dissatisfied, when attitudes satisfied that felt by customers can be found in all elements of the marketing mix, it will give positive feedback to remain loyal (Kotler and Armstrong, 2010:87).

The test results influence indirectly (indirect effect) towards loyalty marketing mix variables of the customer through the customer satisfaction with the value of the p-value of 0.000 0.05 or smaller and the regression coefficient is positive i.e. registration 0.923. This means that the marketing mix applied to the PT. Jiwasraya insurance in the city of Makassar positive and significant effect against the customer loyalty through customer satisfaction.

Results of the study explained that customer satisfaction significantly acts as *mediasi* in explaining the influence of marketing mix toward customer loyalty, but based on the results of the examination to find out the type of mediation, then customer satisfaction variables in the research model is said to be not as mediation variables, it means marketing mix real customer loyalty against influential, influential marketing mix significantly to customer satisfaction and customer satisfaction the real effect to increased customer loyalty, so without the customer's satisfaction, supported by the marketing mix can directly give real effect to increased customer loyalty towards the high.

E. Influence Customer Loyalty towards the company's image.

Corporate image is a mixture of functional and emotional aspects i.e. previous experience among consumers with companies, such as ads, hope will come positive influence directly on customer satisfaction (Berman and Evans: 1995). Theory assumptions loyalty expressed by Griffin (2005) States that assess a customers loyal or disloyal not seen from a fidelity purchase back regularly, always recommend reference experience to others for the service received and showed a positive response to the service offered.

The results of the findings in this study indicate that negatively effect the corporate image and customer loyalty towards not significant at a level of significance of 5%. It can be seen from the results of the analysis over the influence of the testing company's image towards customers' loyalty which indicates that the value of the probability (p) = 0.113 regression coefficients and values of 0.174. Thus the hypothesis that States the corporate image of positive and significant effect against customer loyalty was rejected.

The influential company's image is negative and not significant customer loyalty, meaning against the better corporate image are perceived customer, then it is not followed by an increase in customer loyalty. The existence of the negative influence of the one caused because most clients have yet to perceive and understand well about the description in the form of an opinion, impression or response associated with PT. Jiwasraya insurance in the city of Makassar. The customer is still a lot of difficult distinguishing the name of Jiwasraya Insurance with some other life insurance, Insurance for example Jasaraharja and AJB Bumiputera.

Thus it can be concluded that the hypothesis which States that the corporate image of the positive and significant effect against customer loyalty in PT. Jiwasraya insurance in Makassar city cannot be accepted or rejected.

This research hypothesis is not turned in line with the research conducted by the El-Salam et al (2013) stating that the company's image and reputation of the contribute significantly to customer loyalty, but turned the research hypothesis This is in line with the research done and Rahyuda Institute (2009) with research results that corporate image has no effect significantly to customer loyalty.

F. The influence of marketing mix Toward Customer Loyalty.

Loyalty as a deeply held commitment to purchase or support returning the preferred product or service in the future despite the influence of the situation and potentially cause marketing efforts customers switch. Customer loyalty is extremely important for companies who maintain the continuity of its business activities (Kotler and Keller: 2009). Loyalty as a condition in which the customers had a positive attitude towards a brand, committed on the brand and intends to continue the purchase in the future (Kotler and Keller 2007). The loyalty of more devoted to a behavior, shown with the purchase routine, based on the decision making unit.

Creating customer loyalty is not easy because of the loyalty of the customer can be created if the variables that will be affected include the marketing mix, corporate image and customer satisfaction within the company can be accommodated with a good and accepted by all parties involved in the company.

The results of this research can be seen from the results of the analysis over the influence of test marketing mix toward customer loyalty. The results of the analysis showed that the regression coefficient value of 0.671 and the value of the probability (p) = 0.000 which means that marketing mix positive and significant effect against the customer loyalty at a level of significance of 5%. Thus the hypothesis that States that the influence of marketing mix positive and significant

effect against the customer loyalty is earned. This state indicates that the marketing mix applied to the PT. Jiwasraya insurance in Makassar city has been able to increase customer loyalty.

The results of this research show that with applied marketing mix, cause the customer loyalty has increased, that is shown by the increasing customer loyalty towards the company with making a purchase re-insurance policy, customers are willing to recommend to potential borrowers about the superiority of Jiwasraya insurance, clients deliver positive things about insurance, the customer is not easily Jiwasraya affected by inducement or promotion of the company other insurance and stay true to one insurance company. The results of this research direction or support the results of the research conducted by Owomoyela, s. k., & Oyenyi, K.O. (2013) and Farahani, H.K. and Lafva, m. M (2016) who found that the mix of positive and influential Marketing significantly to customer loyalty.

Corporate image is a mixture of functional and emotional aspects i.e. previous experience among consumers with companies, such as ads, hope will come positive influence directly on customer satisfaction (Berman and Evans: 1995). Theory assumptions loyalty expressed by Griffin (2005) States that assess a customers loyal or disloyal not seen from a fidelity purchase back regularly, always recommend reference experience to others for the service received and showed a positive response to the service offered.

The results of the findings in this study indicate that negatively effect the corporate image and customer loyalty towards not significant at a level of significance of 5%. It can be seen from the results of the analysis over the influence of the testing company's image towards customers' loyalty which indicates that the value of the probability (p) = 0.113 regression coefficients and values of 0.174. Thus the hypothesis that States the corporate image of positive and significant effect against customer loyalty was rejected.

The influential company's image is negative and not significant customer loyalty, meaning against the better corporate image are perceived customer, then it is not followed by an increase in customer loyalty. The existence of the negative influence of the one caused because most clients have yet to perceive and understand well about the description in the form of an opinion, impression or response associated with PT. Jiwasraya insurance in the city of Makassar. The customer is still a lot of difficult distinguishing the name of Jiwasraya Insurance with some other life insurance, Insurance for example Jasaraharja and AJB Bumi putera.

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This research hypothesis is not turned in line with the research conducted by the El-Salam et al (2013) stating that the company's image and reputation of the contribute significantly to customer loyalty, but turned the research hypothesis This is in line with the research done and Rahyuda Institute (2009) with research results that corporate image has no effect significantly to customer loyalty.

G. Influence Customer Satisfaction Loyalty Towards the customer.

The results of this research show that customer satisfaction is positive and significant effect against customer loyalty. From the results of the study indicate that there is a relationship between customer loyalty with customer satisfaction as indicated by analysis of line coefficients, which means there is the influence of customer satisfaction towards the customer loyalty, thereby the hypothesis stating there the influence of customer satisfaction variable toward customer loyalty can be proven.

The following outlined the theory that supports research related to the influence of customer satisfaction loyalty towards the customer. Satisfaction is the response or responses about meeting consumer needs. Satisfaction is an assessment regarding the characteristics or the specialty products or services, or the products themselves, which provide consumer enjoyment level related to the fulfillment of the needs of consumer consumption (Zethamal and Binner: 2000). The theory of value-Percept looked at satisfaction of emotional response that is triggered by the process of cognitive evaluations or based on feelings (Parker and Mathew (2011).

The results of this research can be seen from the results of the analysis over the influence of customer satisfaction against testing the loyalty of clients. The results of the analysis showed that the value of the regression coefficients of 0.303 and value probability (p) = 0.000 meaning that customer satisfaction is positive and significant effect against the loyalty the client on the level of significance of 5%. Thus the hypothesis stating that customer satisfaction is positive and significant effect against customer loyalty is earned. This state indicates that the satisfaction of the customer applied PT. Jiwasraya insurance in Makassar city has been able to increase customer loyalty, especially in terms of the customer is willing to make a purchase, the customer is willing to recommend to potential borrowers about the advantages and the positive things about the company jiwasraya insurance customer and is not easily affected by the promotion and prominence of other insurance companies.

Customer satisfaction influence positive and significant customer loyalty against, thus the hypothesis stating that customer satisfaction is positive and significant effect against customer loyalty PT. In the city of Makassar Jiwasraya insurance is acceptable. The opinions expressed by Virvilaite et al. (2009) States that satisfaction is the most important factor which effect on customer loyalty. The scientists state that in a long term relationship not only do customers expect high quality from the main service but also the added benefit of continuing a relationship.

X. CONCLUSION

- The marketing mix is directly influential positive and insignificant against the satisfaction of the customer.
- Corporate image directly positive and significant effect against the customer satisfaction
- Marketing mix directly positive and significant effect against customer loyalty.
- Corporate image directly influential negative and insignificant against customer loyalty
- Customer Satisfaction directly positive and significant effect against customer loyalty.
- indirect marketing mix positive and significant effect against the customer loyalty through customer satisfaction
- Corporate image indirectly positive and significant effect against the customer loyalty through customer satisfaction.

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