

**ANALYSIS OF THE INFLUENCE OF SERVICE QUALITY AND COMPANY
IMAGE ON CUSTOMER TRUST IN PT JASA RAHARJA REPRESENTATIVE
MEDAN**



Nelsi Agustina Siburian¹

Universitas Islam Negeri Sumatera Utara, Medan, Indonesia
nelsyagustina08@gmail.com

Nurbaiti²

Universitas Islam Negeri Sumatera Utara, Medan, Indonesia
nurbaiti@uinsu.ac.id

Abstract

Financial institutions in Indonesia in various sectors have also experienced quite rapid development, one of which is in the insurance sector. Currently insurance companies in Indonesia are quite developed, this condition is shown by increasing public interest in using insurance products. This study aims to analyze the effect of service quality and corporate image on customer trust in PT Jasa Raharja Representatives of Medan. The population of this study was all customers of PT Jasa Raharja, with a total sample of 100 respondents. The sampling technique used is purposive sampling. The analysis technique used is multiple linear regression analysis using SPSS software. The results of the study show that service quality has a positive and significant effect on customer trust. Corporate image has a positive and significant effect on customer trust. As well as service quality and corporate image simultaneously have a positive and significant effect on customer trust.

Keywords: Service Quality, Corporate Image, Customer Trust

INTRODUCTION

The development of an increasingly advanced era has made financial institutions in Indonesia in various sectors also experience quite rapid development, one of which is in the insurance sector. Currently insurance companies in Indonesia are quite developed, this condition is shown by increasing public interest in using insurance products. According to the results of the Manulife Asia Care Survey survey in 2021, the interest of the Indonesian people in insurance products is 43 percent greater compared to other countries which only reach 32 percent (Aryanto, 2021).

However, the development of community interest is inseparable from various problems. There are still many Indonesians who doubt insurance products because of the many cases that have sparked public upheaval, such as the cases of Jiwasraya Insurance, Bumi Putera 1912 Insurance, Taspen Insurance to Asabri Insurance. According to Anis Byarwati a member of the DPR RI Commission XI of the PKS Fraction, the public is still having a crisis of confidence in insurance, because they still doubt the governance of insurance companies. This is evidenced by the large number of people who make complaints to the DPR, starting from complaints of not being able to access their policies until the problem matures (Anggraeni, 2022).

An insurance company is a non-bank financial institution whose main business is receiving or selling services, transferring risks from other parties, and obtaining profits by sharing risks among many customers (Harahap dan Kamilah, 2023:11). So, in this case the insurance company is very important to gain the trust of the public. Financial institutions in Islam are seen as treasures of wealth in implementing Islamic teachings in the economic sector (Soemitra et al, 2021:1). Where economic actors have an obligation to be trustworthy or trustworthy, where everyone is ordered not to easily believe let alone infidels, as explained in QS. Ali Imran verse 118, as follows:

“O you who believe, do not take as your trusted friends people who, outside your circle (because) they do not stop (causing) harm to you. They like what troubles you. hatred has appeared from their mouths, and what their hearts hide is even greater. Indeed We have explained to you (Our) verses, if you understand them.” (Ministry of Religion of the Republic of Indonesia, 2018).

The verse explains that in Islam everyone is encouraged to be careful in trusting other people, not with the intention of suspecting every move of others but rather towards

avoiding things that can cause harm. Because every human being has a different character and nature, caution in any case must be applied so that in the future it does not cause harm to oneself or to others.

Trust is a sense of security that is felt by the customer towards the company in the process of interacting with something that is desired and expected, so that it will provide positive and profitable results for the customer (Fachmi and Setiawan, 2020:8). According to Harahap dan Lubis (2021:148), belief is a descriptive thought that someone has towards something. So it is important to know the factors that can influence customer trust to use insurance services. So, it is important to know the factors that can influence customer trust to use insurance services.

One of the factors that can affect trust is the quality of service. Service quality is a condition that is related to products, people, processes and the company's environment that is able to meet consumer expectations (Nasution, 2019:100). According to Nurbaiti et al (2021:8602), service quality is very important in business processes, both those who are just starting their business and those who have been doing business for a long time, through service quality it will be known how satisfied consumers are with the services that have been provided, which of course will have an effect on increasing consumer trust. Research conducted by Rahmawati et al (2022:85), concluded that service quality has a significant effect on customer trust. In line with the research conducted by Widayanto and Mursid (2022:244), which concluded that service quality has a positive and significant influence on customer trust. In line with the research conducted by Fajarini and Meria (2020:481), which concludes that service quality has a significant effect on trust.

Another factor that also affects customer trust is the company's image. According to Aaker (in Fayumi and Tjahjaningsih, 2017:2), customer trust in a company is an important attribute in developing a company, because a company will be trusted if it can provide benefits to customers, good behavior from its employees and are competent in making and selling its products. Research conducted by Kusuma and Sukaatmadja (2018:35), concluded that corporate image has a positive and significant effect on consumer confidence. In line with the research conducted by Kamaruddin and Chadafi (2021:216), which concludes that corporate image has a positive and significant effect on consumer confidence. In line with

the research conducted by Widayanto and Mursid (2022:244), which concluded that corporate image has a positive and significant influence on customer trust.

PT Jasa Raharja Representative of Medan is an insurance company owned by a State Owned Enterprise (BUMN) in Medan, North Sumatra Province. Based on the results of preliminary observations by researchers in the field by conducting interviews with Mr. Asman as a service employee at PT Jasa Raharja Representative Medan on February 16th, 2023, customer trust is relatively good for the company but cannot be said to be optimal because the number of customers each year still fluctuates up and down. The following will describe the number of customers of PT Jasa Raharja Representative of Medan in the 2018-2022 period.

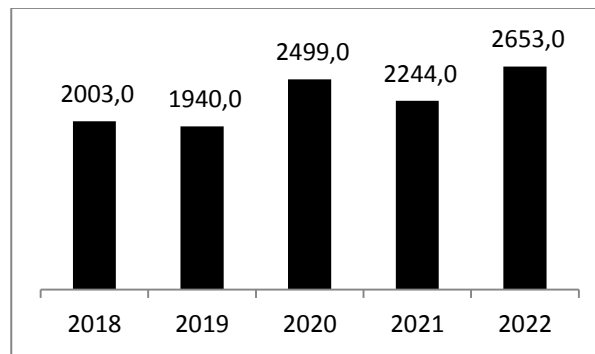


Figure 1
Customer Data of PT Jasa Raharja Medan Representative for the 2018-2022 Period
Source: Medan Representative Services (2023)

Based on Figure 1, it shows that the number of customers of PT Jasa Raharja Representative Medan in 2018 was 2,003 customers, but in 2019 the number of customers decreased by 63 to 1,940 customers. In 2020, the number of customers again increased by 559 to 2,499 customers, but decreased again in 2021 by 255 to 2,244 customers. In 2022, the number of returning customers will increase by 409 to 2,653 customers. This means that the number of customers of PT Jasa Raharja Representative Medan for the last five years has not shown a steady increase but has instead shown fluctuations up and down every year. This shows that customer trust in PT Jasa Raharja Representative Medan has not been maximized.

Based on the results of the researcher's interview with Mr. Asman as a service employee at PT Jasa Raharja Representative Medan on February 16th, 2023, he explained that customer trust in the company had not been maximized because there were still several

problems that often occurred, starting from service quality factors that were not optimal, where police reporting customers are often late because the administration is slow to provide reports on superiors.

In addition, based on the results of the researchers' interview with Mr. Andi as a service employee at PT Jasa Raharja Representative of Medan on 16 February 2023, explained that the parent company PT Jasa Raharja in February 2023 won an award in Indonesia's popular digital product awards 2023 (financial industry) as the company with the most social insurance claims. The image of the company PT Jasa Raharja Representative Medan will still often get unfavorable views from the public, because sometimes the partners are slow to submit submissions to the company or the police have long issued accident reports so that service at the company is late, this is often not known to the public so they look at the image the company is not good even though external parties sometimes make mistakes.

Based on the existing problems, it shows that the service quality and corporate image of PT Jasa Raharja Representative Medan are still not optimal, thus allowing a decrease in trust from customers or the wider community who are not yet customers. So in this case it is important to examine in depth regarding "the influence of service quality and corporate image on customer trust in PT Jasa Raharja Representative Medan".

REVIEW OF LITERATURE

Customer Trust

Belief is a descriptive idea held by someone about something, belief may be based on knowledge and opinion (Kotler, 2002:40). Customer trust is a sense of security that is felt by customers towards companies in the process of interacting with something they want and expect, so that it will provide positive and profitable results for customers (Fachmi and Setiawan, 2020:8). According to Maharani (in Sulle, 2021:103), there are several indicators that can be used to measure trust, including: 1) Reliability, namely the consistent attitude of the company in conducting a business from the past until now; 2) Honesty, namely how the company offers its products or services in accordance with the information provided by the company to consumers; 3) Concern, namely the company's ability to serve consumers well,

accept every consumer complaint, and make consumers a priority;4) Credibility, namely the strength that exists in the company to be able to increase consumer confidence.

Service Quality

According to Supranto (in Arrasyid and Nurbaiti, 2022:141), kQuality of service is something that is directly felt by consumers, so that in this case the company must provide comfort to consumers through the provision of good service. According to Hasibuan et al (2018:163), quality must be produced continuously without stopping so as to meet consumer perceptions. Quality service can be seen from how consumer expectations can be achieved through the services provided (Inayah, 2021:2). There are several indicators that can be used to measure service quality, including (Sangi et al, 2022:108-109): 1) Tangibles, namely the company's ability to provide the best evidence to customers in a concrete way; 2) Reliability, namely the company's ability to provide services in accordance with customer expectations; 3) Responsiveness, that is the company's ability to respond quickly to the services provided; 4) Assurance, that is the company's ability to provide guarantees and certainty so as to foster customer trust; 5) Empathy, namely the company's ability to provide genuine and personal attention to customers.

Corporate Image

Corporate image is an impression, feeling, picture or public or consumer perception of a company related to the business name, product variations, traditions, ideology and quality that are deliberately created as a reflection of a company's identity (Akbar et al, 2021:105). According to Sari (in Akbar et al, 2021:108-109), there are several indicators that can be used to measure corporate image, including: 1) Personality, namely the overall characteristics of the company that is understood by the target public; 2) Reputation, namely the rights that have been exercised by the company and are believed by the target public based on their own experience and that of other parties; 3) Value, namely the value that is owned by the company in other words the corporate culture; Corporate Identity, which is a component that facilitates the introduction of the target public to the company.

RESEARCH METHOD

This research is included in the type of quantitative research based on hypothesis testing. The population in this study are all customers of PT Jasa Raharja Representative

Medan, totaling 2,653 in 2022. The sampling technique in this study used a purposive sampling technique, with the following criteria Respondents live in Medan. Respondents have been customers at PT Jasa Raharja Medan Representative for more than 1 year.

Determining the number of samples in this study using the Slovin formula, including (Firdaus, 2021:19):

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

$$n = \frac{2.653}{1 + (2.653)(0,10)^2}$$

$$n = \frac{2.653}{27,53}$$

$$n = 100$$

Based on these calculations, the sample used in this study was 100 respondents. The data sources in this study were primary data in the form of questionnaires, and secondary data in the form of books and articles related to the problem being studied. Data analysis techniques in testing the hypothesis using multiple linear regression analysis. The following is an equation model that will be used in research.

$$Y = a + b_1X_1 + b_2X_2$$

Information:

Y : Variable customer trust

X1: Service quality

a : Constant

X2: Corporate image

b : Regression coefficient

RESULTS AND DISCUSSION

Characteristics of Respondents

The characteristics of the respondents in this study are used to provide an overview regarding the identity of the respondents obtained from the personal data contained in the questionnaire section, including gender and recent education.

Characteristics of Respondents Based on Gender

The behavior of men and women in consuming goods or services tends to be different, women tend to consume goods or services because of a strong desire, while men tend to consume goods or services because of an underlying need (Cholilawati and

Putrawan, 2020:62). The characteristics of respondents based on gender can be seen in table 1.

Table 1
Characteristics of Respondents Based on Gender

No	Gender	Amount	Percentage
1	Man	27	27%
2	Woman	73	73%
	Total	100	100%

Based on table 1, it shows that there were 27 male respondents or 27%, and 73 female respondents or 73%. This means that the customers of PT Jasa Raharja Representative Medan who participated in this study were dominated by women.

Characteristics of Respondents Based on Last Education

Education as a means to provide knowledge to consumers so that consumers can develop or acquire the skills, abilities and values needed to become responsive consumers in the market before making purchases (Djohan, 2016:62). The characteristics of respondents based on recent education can be seen in table 2.

Table 2
Characteristics of Respondents Based on Last Education

No	Last Education	Amount	Percentage
1	Elementary School	0	0 %
2	Junior High School	1	1 %
3	Senior High School	28	28 %
4	College	71	71 %
	Total	100	100 %

Based on table 2, it shows that 1 person or 1% of respondents had education at the junior high school level, 28 people or 28% had education at the high school level, and 71 people or 71% had education at the tertiary level. This means that the customers of PT Jasa Raharja Representative Medan who participated in this study were dominated by customers who had the last education at the tertiary level.

Instrument Test

Instrument test is used to determine the feasibility of the research instrument used, before being distributed to all samples. The instrument test in this study used 2 tests,

namely the validity test and the reliability test.

Validity test

The validity test is used to determine how carefully an item measures a research variable. The validity test in this study was carried out by means of the Pearson correlation test. Data requirements are said to be valid if the r-count value > r-table (Purnomo, 2016:65). The results of the validity test in this study can be seen in table 3.

Table 3
Validity Test Results

Variable	Statement Items	r-count	r-table	Information
Service Quality (X1)	X1.1	0.891	0.196	Valid
	X1.2	0.916	0.196	Valid
	X1.3	0.759	0.196	Valid
	X1.4	0.884	0.196	Valid
	X1.5	0.848	0.196	Valid
Corporate Image (X2)	X2.1	0.911	0.196	Valid
	X2.2	0.881	0.196	Valid
	X2.3	0.884	0.196	Valid
	X2.4	0.833	0.196	Valid
	X2.5	0.838	0.196	Valid
Customer Trust (Y)	Y. 1	0.848	0.196	Valid
	Y.2	0.908	0.196	Valid
	Y.3	0.918	0.196	Valid
	Y.4	0.867	0.196	Valid
	Y.5	0.872	0.196	Valid

Based on table 3 it shows that all statement items on the variables of service quality, corporate image and customer trust have r-count values > r-table. This means that all statement items on the variables used in this study are declared valid, so that the questionnaire statement items can be used for further testing.

Reliability Test

The reliability test is used to determine the consistency of the measuring instrument if repeated measurements are made. The reliability test in this study was carried out by means of the Cronbach alpha test. The data requirement is said to be reliable if the Cronbach alpha value is > 0.60 (Purnomo, 2016:79). The results of the reliability test in this study can be seen in table 4.

Table 4
Reliability Test Results

Variable	Cronbach' Alpha	Information
Service Quality (X1)	0.912	Reliable
Corporate Image (X2)	0.919	Reliable
Customer Trust (Y)	0.929	Reliable

Table 4 shows that the variables of service quality, corporate image and customer trust have a Cronbach' alpha value > 0.60. This means that all statement items on the variables used in this study are declared reliable, so that the questionnaire statement items can be used as a research measurement tool.

Classic Assumption Test

The classic assumption test is a test requirement that must be met in the regression analysis model before researchers enter the hypothesis testing stage, this is so that the data used in answering the hypothesis has accuracy in estimation and is not biased (Purnomo, 2016:107). The classic assumption test in this study uses 4 tests, namely the normality test, multicollinearity test, heteroscedasticity test, and autocorrelation test.

Normality test

The normality test is used to test whether the residual values resulting from the regression are normally distributed or not, because a good regression model is one that has normally distributed residuals (Purnomo, 2016:108). The normality test in this study was carried out by means of the Kolmogorov Smirnov test. The data requirement is said to be normal if the significance value is > 0.05 (Purnomo, 2016:112). The results of the normality test in this study can be seen in table 5.

Table 5
Normality Test Results

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residual
N			100
Normal Parameters ^{a,b}		Mean	.0000000
		Std. Deviation	1.56263094
Most Differences	Extreme	Absolute	.146
		Positive	.146
		Negative	-.132

Test Statistic	.146
Asymp. Sig. (2-tailed)	.200 ^c

Based on table 5 shows that the significance value in this study is $0.200 > 0.05$. This means that the data in this study are normally distributed, so that the data is feasible to continue in the next test.

Multicollinearity Test

The multicollinearity test is used to determine whether the independent variables contained in the regression model have a perfect or near perfect linear relationship, because a good regression model is one that avoids multicollinearity.(Purnomo, 2016:116). Data requirements are said to be protected from multicollinearity if the VIF value is < 10 , and the tolerance value is > 0.10 (Purnomo, 2016:121). The results of the multicollinearity test in this study can be seen in table 6.

Table 6
Multicollinearity Test Results

Coefficients ^a		Collinearity Statistics	
		tolerance	VIF
1	Service Quality	.180	5.563
	Corporate Image	.180	5.563

a. Dependent Variable: Customer Trust

Based on table 6, it shows that the VIF value of the two independent variables, namely service quality and corporate image < 10 , and the tolerance value of the two independent variables, namely service quality and corporate image > 0.10 . This means that the data from the two independent variables in this study avoid multicollinearity, so that the data is feasible to continue in the next test.

Heteroscedasticity Test

The heteroscedasticity test is used to determine the residual variation that is not the same for all observations in the regression model, because a good regression model is one that avoids heteroscedasticity (Purnomo, 2016:125). The heteroscedasticity test in this study was carried out by means of the Glejser test. The data requirement is said to be free from heteroscedasticity if the redidual absolute significance value is > 0.05

(Purnomo, 2016:112). The results of the heteroscedasticity test in this study can be seen in table 7.

Table 7
Heteroscedasticity Test Results

		Coefficients^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	std. Error	Betas	t	Sig.
1	(Constant)	1.148	.639		1,797	.076
	Service Quality	.144	.073	.465	1986	.050
	Corporate Image	-.151	.072	-.491	-2,098	.039

a. Dependent Variables: RES2

Based on table 7, it shows that the significance value of the independent variables, namely service quality and company image, is > 0.05 . This means that the data from the two independent variables in this study avoided heteroscedasticity, so that the data is feasible to continue in the next test.

Autocorrelation Test

The autocorrelation test is used to determine the correlation between members of the observations arranged according to time or place, because a good regression model is one that avoids autocorrelation. The heteroscedasticity test in this study was carried out by means of the Durbin Watson test. The data requirement is said to avoid autocorrelation if the value $du < DW < 4-dU$ (Purnomo, 2016:123). The results of the autocorrelation test in this study can be seen in table 8.

Table 8
Autocorrelation Test Results

Summary Model^b					
Model	R	R Square	Adjusted R Square	std. Error of the Estimate	Durbin-Watson
1	.909a	.827	.823	1,579	1,806

a. Predictors: (Constant), Corporate Image, Service Quality
b. Dependent Variable: Customer Trust

Table 8 shows that the Durbin Watson value in this study was 1.806, with a dU value of 1.715. It means $dU < DW < 4-dU$ or $1.715 < 1.806 < 2.285$. This means that the

data in this study avoid autocorrelation, so that the data is feasible to continue in the next test.

Multiple Linear Regression Analysis

Multiple linear regression analysis is used to measure the strength of the relationship between two or more variables in one regression model, as well as to determine the direction of the relationship between the independent variables and the dependent variable (Purnomo, 2016:161). The results of the multiple linear regression test in this study can be seen in table 9.

Table 9
Multiple Linear Regression Test Results

		Coefficients ^a			t	Sig.
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	std. Error	Betas		
1	(Constant)	.943	.899		1050	.296
	Service quality	.351	.102	.343	3,439	.001
	Corporate Image	.596	.101	.587	5,885	.000

a. Dependent Variable: Customer Trust

Based on table 9, the multiple regression equation in this study is as follows: 1) The constant value obtained is 0.943, this value indicates that if the service quality and corporate image variables are constant or do not change, then the value of the customer trust variable is 0.943; 2) The service quality variable shows a coefficient value of 0.351. This means that if there is an increase in the service quality variable by 1%, then the customer trust variable will also increase by 0.351; 3) The corporate image variable shows a coefficient value of 0.596. This means that if there is an increase in the corporate image variable by 1%, then the customer trust variable will also increase by 0.596.

Determination Coefficient Test (R²)

The coefficient of determination test is used to measure how far the variation ability of the independent variables can explain the dependent variable (Purnomo, 2016:167). The results of the test for the coefficient of determination in this study can be seen in table 10.

Table 10
Determination Coefficient Test Results

Summary Models				
Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	.909a	.827	.823	1,579
a. Predictors: (Constant), Corporate Image, Service Quality				

Based on table 10 shows that the value of the coefficient of determination expressed by the r-square value in this study is 0.827 or 82.7%. This means that the customer trust variable can be explained by variations in service quality and corporate image variables of 82.7%, while the remaining 17.3% is explained by variations in other variables not examined in this study.

Hypothesis Testing

Hypothesis testing in this study is used to answer the truth of the hypothesis that has been formulated by researchers. Test the hypothesis in this study using 2 tests, namely partial test and simultaneous test.

Partial Test (T-Test)

Partial test is used to determine whether the independent variables affect the dependent variable individually. The terms of the hypothesis are declared accepted if the significant value is <0.05 and the t-count value is > t-table (Purnomo, 2016:172).

Based on table 9 shows that the service quality variable has a regression coefficient value of 0.351 is positive, has a significance value of 0.001 <0.05, and has a t-count value of 3.439 > t-table 1.982, which means that the service quality variable has a positive influence and significant impact on customer trust. This means that:

H1 : Service quality has a significant effect on customer trust in PT Jasa Raharja Representative Medan, accepted.

The corporate image variable has a regression coefficient of 0.596 with a positive value, has a significance value of 0.000 <0.05, and has a t-count value of 5.885 > t-table 1.982, which means that the corporate image variable has a positive and significant influence on customer trust . This means that:

H2 : Corporate image has a significant effect on customer trust in PT Jasa Raharja Representative Medan, accepted.

Simultaneous Test (F-Test)

Simultaneous test is used to determine whether the independent variables affect the dependent variable simultaneously. The terms of the hypothesis are declared accepted if the significant value is <0.05 and the f-count value is $> f$ -table (Purnomo, 2016:169). The results of the simultaneous test in this study can be seen in table 11.

Table 11
Simultaneous Test Results

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1152.370	2	576,185	231,199	.000b
	Residual	241,740	97	2,492		
	Total	1394.110	99			
a. Dependent Variable: Customer Trust						
b. Predictors: (Constant), Corporate Image, Service Quality						

Based on table 11, it shows that the f-count value in this study is $231.199 > f$ -table 3.09 , and has a significance value of $0.000 < 0.05$, which means that the service quality and corporate image variables have a positive and significant influence on customer trust. This means that:

H3 : Service quality and corporate image simultaneously have a significant effect on customer trust in PT Jasa Raharja Representatives Medan, accepted.

The Effect of Service Quality on Customer Trust

Based on the results of the hypothesis testing previously described, it shows that the service quality variable has a positive and significant influence on customer trust in PT Jasa Raharja Representatives Medan, so the hypothesis in this study is accepted. The results of these studies are in line with the results of the research obtained by Rahmawati et al (2022:85), which concludes that service quality significantly influences customer trust. And in line with the research results obtained by Widayanto and Mursid (2022:244), which concluded that service quality has a positive and significant influence on customer trust.

A product will gain consumer trust if it has attributes according to consumer expectations, one of which is complete service quality (Yusrizal and Lubis (2020:299-230). The existence of good service quality provided by the company to customers will make these customers feel satisfied and believe that the company provides quality services in

accordance with customer expectations (Fajarini and Meria, 2020:483). According to Tjiptono (2016:51), good service will support the quality or quality of the company itself, so that good service will have an impact on the high and low levels of customer satisfaction, in this case the company is expected to be able to provide satisfaction for its customers because it will lead to giving customer trust to the company.

Based on the findings of researchers in the field, it shows that PT Jasa Raharja Representative Medan customers consider that the quality of service provided by PT Jasa Raharja Representative Medan is good, thus making customers have confidence in the company. This is evidenced from the results of the respondents' answers which were dominated by agreeing answers to each statement item on the service quality variable, where in the statement item 1 the respondent answered agreeing as many as 35 people, in the statement item 2 respondents answered agreeing as many as 47 people, in the statement item 3 Respondents who answered agreed were 45 people, in the statement item 4 respondents answered in agreement as many as 38 people, and in the statement item 5 respondents who answered agreed were 40 people.

So, it can be concluded that the better the quality of service provided by PT Jasa Raharja Representative Medan, it will further increase customer trust in PT Jasa Raharja Representative Medan. Vice versa, the less good the quality of service provided by PT Jasa Raharja Representative Medan, the lower the customer's trust in PT Jasa Raharja Representative Medan.

The Effect of Corporate Image on Customer Trust

Based on the results of the hypothesis testing previously described, it shows that the corporate image variable has a positive and significant influence on customer trust in PT Jasa Raharja Representatives Medan, so the hypothesis in this study is accepted. The results of these studies are in line with the results of the research obtained by Kusuma and Sukaatmadja (2018:35), which concludes that corporate image has a positive and significant effect on consumer confidence. And in line with the research results obtained by Kamaruddin and Chadafi (2021:216), which concludes that corporate image has a positive and significant effect on consumer confidence.

Corporate image is the public's perception of the identity of a company, where this perception is based on what they know or think about the company, so that a good

corporate image is an asset that has high value for every company in serving consumers, image is able to support corporate competition in the medium term and even in the long term because it will affect the trust felt by the community towards the company (Armayanti and Pramana, 2021:57). According to Aaker (in Fayumi and Tjahjaningsih, 2017:2), customer trust in a company is an important attribute in developing a company, because a company will be trusted if it can provide benefits to customers, good behavior from its employees and are competent in making and selling its products.

Based on the findings of researchers in the field, it shows that PT Jasa Raharja Representative Medan customers think that the image of PT Jasa Raharja Representative Medan is good, thus making customers have confidence in the company. This is evidenced by the results of the respondents' answers which were dominated by agreeing answers to each statement item on the corporate image variable, where in the statement item 1 the respondent answered agreeing as many as 34 people, in the statement item 2 respondents answered agreeing as many as 41 people, in the statement item 3 Respondents who answered agreed were 46 people, in statement items 4 respondents answered in agreement as many as 45 people, and in statement items 5 respondents who answered agreed were 34 people.

Thus, it can be concluded that the better the corporate image owned by PT Jasa Raharja Medan Representative, the more it will increase customer trust in PT Jasa Raharja Medan Representative. Vice versa, the less good the corporate image of PT Jasa Raharja Medan Representative, the lower the customer's trust in PT Jasa Raharja Medan Representative.

The Effect of Service Quality and Corporate Image on Customer Trust

Based on the results of the hypothesis testing that has been described previously, it shows that the variables of service quality and corporate image simultaneously have a positive and significant influence on customer trust in PT Jasa Raharja Representatives Medan, so the hypothesis in this study is accepted.

Trust is a sense of security that is felt by the customer towards the company in the process of interacting with something that is desired and expected, so that it will provide positive and profitable results for the customer (Fachmi and Setiawan, 2020:8). The theory of planned behavior explains that a person performs a conscious action by an interest and

ease, where this is influenced by intention, while intention is influenced by attitude, ease of behaving and subjective norms. Attitude itself is influenced by internal factors and external factors. In simpler terms, this theory says that a person will take an action if he views the action positively and if he believes that other people want him to do it (Widayati, 2011:84). The connection with this research is that customer trust in PT Jasa Raharja Representative Medan is not only influenced by the attitude of the customer itself, but is also supported by internal factors such as the company's image, as well as external factors such as the quality of service provided by the company.

Based on the findings of researchers in the field, it shows that PT Jasa Raharja Representative Medan customers have good trust in PT Jasa Raharja Representative Medan, because it is supported by good service factors and a good corporate image in the minds of customers. This is evidenced from the results of the respondents' answers which were dominated by answers agreeing to each statement item on the customer trust variable, where in the statement item 1 the respondent answered agreeing as many as 46 people, in the statement item 2 respondents answered agreeing as many as 40 people, in the statement item 3 Respondents who answered agreed were 40 people, in statement items 4 respondents answered in agreement as many as 40 people, and in statement items 5 respondents who answered agreed were 43 people.

Therefore, the better the service quality and corporate image owned by PT Jasa Raharja Representative Medan, the more customer trust will increase in PT Jasa Raharja Representative Medan. Vice versa, the less good the service quality and corporate image of PT Jasa Raharja Medan Representative, the lower the customers' trust in PT Jasa Raharja Medan Representative.

CONCLUSION

Based on the results of the research and discussion that have been described previously, the conclusions in this study are as follows: a) Service quality has a positive and significant effect on customer trust in PT Jasa Raharja Representative Medan; b) Corporate image has a positive and significant effect on customer trust in PT Jasa Raharja Representative Medan; c) Service quality and corporate image simultaneously have a positive and significant effect on customer trust in PT Jasa Raharja Representative Medan.

The results of this study can be used as material for consideration for companies, especially PT Jasa Raharja Representatives of Medan in taking the right policies related to increasing customer trust in the company, where the factors that can influence are the quality of service provided to customers and the company's image in the eyes of customers. It is important to get the company's attention, because it will have a good impact on the survival of the company in the future.

The results of this study can be taken into consideration by customers and prospective customers before allocating their funds in using a service, so that the money spent will be proportional to the benefits obtained or provided by the company to customers. Then, this study can be used as input for further researchers who also raise research topics related to customer trust. Apart from that, it is hoped that future researchers can also use other variables such as commitment and loyalty which can also affect the customer trust variable, this aims to make the research results obtained more complex.

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