

# **THE PERFORMANCE OF SERVICE DELIVERY AND RELATIONSHIP MARKETING IN BUILDING CORPORATE IMAGE TO INCREASE CUSTOMER TRUST AT SHARIA INSURANCE IN JAKARTA**

**Dr. Hartono, S.E, M.M**

STIAMI- Institute of Social Sciences and Management  
Jakarta, INDONESIA

## **ABSTRACT**

The potential development of Islamic insurance business in Indonesia is enormous considering the majority of Indonesian people are moslems. Conditions of underdevelopment of the Islamic insurance business in Indonesia allegedly caused by the lacking of understanding of Islamic insurance concept, the use of information technology, the insurance synergy with the bank, and the corporate image. The low trust and corporate image are still not optimal in developing service delivery. In general, the company is still not able to implement appropriate service delivery performance as well as its customer expectations . Based on the above background, this study examined the performance of service delivery, relationship marketing, corporate image and its effect on customer trust of sharia policy holders in Indonesia . The study was conducted using descriptive and verification methods with two survey methods ie descriptive and explanatory surveys. The unit of analysis in this study is the sharia insurance customers in Jakarta with a total sample of 180 respondents. For data analysis, this study employed descriptive and quantitative analysis while hypothesis testing used the Structural Equation Modeling (SEM). The results showed that the variables of service delivery performance, implementation of relationship marketing, and corporate image significantly affect the trust of sharia policy holders. Service delivery performance of Islamic insurance company has not been good in which the execution of the service process has the lowest index. Islamic insurance company has not executed relationship marketing well especially in the implementation of partnership with external parties. Islamic insurance corporate image is not good mainly due to the low quality of human resources in the company. As a result, the trust of Islamic insurance policy holders was still low and not optimal.

**Keywords:** Service Delivery, Relationship Marketing, Image, Customer Trust.

## **INTRODUCTION**

Amid the development and competition of the general insurance business, the public is given another alternative insurance which is called sharia insurance. Institutionally, the development of global sharia insurance is marked by the presence of sharia insurance companies in various parts of the world, among others Sudanese Islamic Insurance (1979), Islamic Arab Insurance ( 1983), Islamic Takaful and Re-Takaful Company, Bahamas ( 1983), Syarikat Al-Takafol Al-Islamiah Bahrain, E.C. (1983), Takaful Malaysia ( 1985). In Indonesia, Sharia insurance began to develop in late 1994, namely the establishment of Takaful Insurance Indonesia on August 25, 1994, with the inauguration of PT. Family Takaful Insurance through the Minister of Finance Decree 1994. Based on the data from the

National Sharia Board of Majelis Ulama Indonesia (DSN MUI) until 2010, there were 51 (fifty one) insurance companies in Indonesia that have received sharia recommendation.

One of the financial products that becomes the trend in the last 3 (three) years is sharia insurance. In Indonesia, sharia products are growing because the predominantly moslem people of Indonesia are targeted by the financial companies. The challenge faced by sharia and public companies starts from service delivery and human resources development. In the sharia financial sector, the development of Islamic financial products that are suitable and needed by the community is a big challenge, especially in the lack of education of the public regarding sharia finance. One of the most important education programs is the understanding of profit sharing which seems to cause high 'cost of funds' compared to the interest of conventional banks.

Lack of public trust in Takaful insurance is caused by the condition that the business is still new and this type of insurance has only been recognized in recent years so people still doubt about the credibility of this insurance. Several years ago, there were many insurance companies sued for bankruptcy by the insurance holders. This still gives the impression that the image of insurance is still not recovered 100 percent, especially for Takaful insurance that is not yet known in depth. Moreover, there was one of sharia insurance which was made inoperable by Indonesian government. The condition in which the performance of service delivery has not been prime, if allowed to continue, it will have a negative impact on the existence of Takaful insurance and allegedly can affect the image of the company which in turn also affect the trust of the insurance policy holders. Relationship marketing is a comprehensive strategy and process of getting, maintaining, and connecting with customers to create superior value for companies and customers. This is related to the accessibility of information that includes the ease in obtaining data and information through indirect contact via internet site provided by the insurance services. In addition, the aspect of the partnership with external parties is needed to improve the optimal services for policyholders, including cooperation with banks in an effort to facilitate policy holders to make payment transactions and insurance claims.

In addition, special services such as the level of hospitality of officers in serving policyholders, the level of responsiveness in handling complaints and the level of awareness of the company to the problems experienced by policyholders still need some improvements. In this case, the policyholder's perception is still low, indicated by the low assessment of prompt and appropriate services. The lack of interpersonal services is indicated by the low index of policyholders' perceptions regarding the delivery of greeting cards at special moments so that the overall preliminary survey results show that the marketing performance of the Takaful insurance is not optimal. Such condition can lead to the difficulty of Islamic insurance business in Indonesia to develop, whereas the potential market is still very large.

Based on the above explanation, this research examines how the performance of service delivery, relationship marketing, corporate image and policyholder's trust that have been implemented by sharia insurance companies, the extent to which the performance of service delivery and marketing affects the company image partially and simultaneously, the extent to which the performance of service delivery and relationship marketing affect the policyholder's trust partially and simultaneously, the extent to which corporate image affects policyholder's trust and how far the performance of service delivery and relationship marketing towards corporate image affect the policyholder's trust simultaneously.

**LITERATURE REVIEW****The concept of Service Delivery Performance**

Kotler & Keller (2009) state that the service delivery concept encompasses two aspects namely physical facilities and human resources contact. Another expert, Christopher Lovelock (2011) states that the service marketing system includes the aspects of service delivery involving interior and exterior facilities, physical facilities and service officers. While Winner Russel (2004) argues that the delivery of services to customers includes the provision of service contacts and service officers. The same thing was presented by Balaji (2002) that the delivery of services to customers can be done with the provision of equipment and physical facilities and contact officers. Other researchers, Mona & James (2006) say that the service delivery system consists of procedures, physical facilities and layouts. Based on the comparison of the concepts above, the concept of service delivery performance in this research is a part of the overall service system that processes inputs and forms the elements of services, and assembles the elements of the service and deliver it to the customer. From the above description, below is the comparison of service delivery performance dimension.

**Table 1: Comparison of Service Delivery Performance Dimension**

No	<b>Kotler &amp; Keler (2009)</b>	<b>Lovelock (2011)</b>	<b>Balaji (2002)</b>	<b>Mona &amp; James (2006)</b>	<b>Author</b>
1	Physical Facilities	Interior and Exterior Facilities	Equipment Provision	Procedure,	<b>Service Officers</b>
2	Human Resources Contact	Physical Facilities	Physical Facilities	Physical Facilities	<b>Physical Facilities</b>
3	-	Staff Service	Staff Contact	Layout	<b>Service Process</b>

Based on the comparative dimensions of service delivery performance above, as well as the results of the discussion in the form of in depth interview and focus group discussion (FGD) with the elements of the user consists of the Takaful policyholder, the agents and some information from the management of the Takaful company, As well as experts and observers of sharia insurance management, so in this study, the performance dimensions of the delivery of Islamic insurance services consists of three aspects, namely:

- a. Reliability of product
- b. Service process
- c. Product Diversity

**The concept of Relationship Marketing**

Stanley A. Brown (2000: 8) states that marketing is a process of acquiring, maintaining, and increasing profitable customers. This requires a clear focus on service attributes that will result in value to customers so that loyalty will be created. Paul Temporal and Martin Trott (2001: 7) define relationship marketing as a collaboration with every consumer capable of creating a win-win situation. Melinda Nykamp (2001: 4) argues that marketing is a focus in providing optimal value to customers through the way of communication, how companies market to them, and also through traditional intermediaries such as product, price, distribution, and promotion. Kaj Storbacka and Jarmo R. Lehtinen (2001: 3) argue that relationship marketing is a cooperative relationship between providers and customers so that

both parties win through the establishment of relationships that will increase value. Other researchers, Parvatiyar, Shainesh and Sheth (2002), say that marketing is a comprehensive strategy and process of acquiring, maintaining, and connecting with customers to create superior value for companies and customers while Zikmund, et al., (2003: 3) state that relationship marketing is a process of collecting information that will improve understanding on how to manage a company relationship with its customers. De Wulf et al (2001) state that the seller and its representatives implement cross firm relationship marketing activities to induce a favourable response from the buyer, a response presumed to have positive financial ramifications for the seller. Relationship marketing generates positive seller outcomes by enhancing relationship quality or the overall strength of the relationship as indicated by increased trust, commitment, and satisfaction (De Wulf, Oderkerken-Schroder & Iacobucci, 2001).

Based on the above description of relationship marketing, the authors can conclude how important for a company to establish good relationships with customers in an effort to recruit, maintain and retain customers to have a high loyalty to the company. In Takaful insurance, a marketing management program that can be operated by a company to retain its customers is by providing accessibility of information, establishing cooperation with external parties and excellent interpersonal services. By doing so, it is expected that the company can maintain and increase the customer loyalty. On the basis of the above description, the comparison dimension of relationship marketing is as follows:

**Table 2: Comparison of Relationship Marketing Dimension**

No	Sheth, Parvatiyar, dan Shainesh. 2002	Wulf. et al (2001:34)	Author
1	<i>Continuity Marketing</i>	<i>Direct Mail</i>	Accessibility of information
2	<i>One To One marketing</i>	<i>Preferential Treatment</i>	Cooperation between Sharia Insurance and external party
3	<i>Co-Marketing</i>	<i>Interpersonal Communication</i>	Interpersonal Service
4		<i>Tangible Reward</i>	

Source : Adopted by the author from various sources

### **The concept of Sharia/Takaful Insurance Corporate Image**

Kaur (2012) puts forward the concept of corporate image as follows:

*“Marketing literature identifies corporate image as an important factor in evaluation of the service and the company” (Gronross, 1984; Andreassen & Lindestad, 1998). Nguyen (2006) defines corporate image as “consumer’s response to total offerings and is related to business name, architecture, variety of products/services, tradition, ideology, and to the impression of quality communicated by each person interacting with the organization”. According to Ngobo (2004), image in service industries is conveyed by the service concept (i.e., benefits offered), delivery system (i.e., personnel and technology), and target markets (i.e., types of clients served)”. Lin & Lu (2010) conducted a research on the influence of corporate image and relationship marketing on trust, the impact of trust on consumer buying intentions, and moderate word-of-mouth effects between the influence of trust and consumer buying intentions. The main finding of Lin & Lu's (2010: 16) research is that the company image has a significant positive effect on trust, and commodity image has the most significant influence on trust, followed by functional image and institutional image, and structural and financial relationship marketing that positively influence on trust. The research showed that the*

structural relationship marketing has a greater influence on trust compared to the financial relationship marketing. Trust has a significant positive effect on consumers' buying intentions, and positive word-of-mouth which has a moderating effect between the influence of trust and consumers' buying intentions.

Based on the above description, the definition of corporate image in this research is "Perceptions of an organization reflected in the associations held in consumer memory" (Alimen & Cerit, 2009). From the explanation of the above concept, it shows the dimensions of corporate image as illustrated in the following table:

**Table 3: Dimension of Corporate Image**

No	Alimen & Cerit (2009)	Polat (2011)	Author
1	<i>Uniqueness brand association</i>	<i>Quality image</i>	Corporate Popularity
2	<i>Favourable of brand association</i>	<i>Programme Image</i>	Service Quality
3	<i>Strength of brand association</i>	<i>Infrastructure image</i>	Completeness of facilities
4	<i>Types of brand association</i>	<i>Appearance Image</i>	
5		<i>Social Image</i>	

### Customer Trust

Kotler & Keller (2009) provide insight into the importance of building customer trust, and if it is so, customers will be able to follow the company with the whole heart. Mitchell in Egan (2001) reveals four important elements of customer trust: Probity (focus on trust and integrity and reputation), equity (related to fair-mindedness, benevolence) and reliability (related to the reliability, accuracy and consistency of the product or service which is expected related to the warranty issued by the company). Swan (2002: 156) argues that the benefits of trust are uncertainty, risk, and flexibility. Other researchers, Michael A. Clemens and Jeffrey G. Williamson in the Economic Journal (2004) argues that when a person trusts a company, that person will calculate and consider a certain probability so that there will be a sense of confidence to take risks on decisions taken. Based on the above comparison, then for the purposes of this study, the authors take the definition of the concept of customer trust as a trust to the integrity and credibility of Islamic insurance companies. As for determining the dimensions of trust, it refers to the concept of Mitchell in Egan (2001) as shown in the following table.

**Table 4: Comparison of Customer Trust Dimension**

No	Mitchell cited in Egan (2001)	Author
1	<i>Probity</i>	Customer Obedience
2	<i>Equity</i>	Customer Convenience
3	<i>Reliability</i>	Prospect Creation

### HYPHOTHESIS

1. The performance of service delivery that has been implemented by the insurance company is excellent, the performance of relationship marketing is good, good corporate image and the level of trust of policyholders is high.

2. The performance of service delivery and relationship marketing affects the image of sharia insurance companies partially and simultaneously.
3. The performance of service delivery and relationship marketing affects the trust of policyholder partially and simultaneously.
4. The Corporate image affects the trust of policyholders.
5. The service delivery performance and relationship marketing through Corporate Image affects the policyholders' trust

## METHODOLOGY

Malhotra (2004) says that the research design is useful to guide a detailed study in order to obtain the information required for the purpose of the study. Appropriate methodologies can avoid speculative problem solving, and can increase objectivity in exploring the truth of science.

This study uses the approach of economics, especially from the science of management with a focus on the field of marketing management, especially related to the performance of service delivery, relationship marketing, and image as well as trust of policyholders. When viewed from the goal, this research is descriptive and verificative. A descriptive research is a research that aims at obtaining a picture or description of the independent variables, intermediate variables and dependent variables. While verificative research is to know the relationship between variables through a hypothesis testing based on data in the field. Given the type of research consisting of descriptive and verificative that is implemented through data collection in the field, then there are two survey methods that are applied, namely descriptive survey and explanatory survey in which this study is directed to the depiction of the research object profile. Excavation or exploration of data and information dealing with the topic of the problems under study is employed. The analytical unit in this study is the policyholders of Sharia insurance in Jakarta. While the time horizon of this research is cross sectional. That is a research method by studying the object in a certain period or not continuous in long term (Sekaran, 2003 and Malhotra 2004).

The purpose of this study is to measure the level of influence of the independent variable (service delivery, relationship marketing) towards the trust of the policyholder of sharia insurance. This model involves intervening variable that is Corporate Image. The researcher uses Structural Equation Modeling (SEM) method, on the basis that SEM method can analyze the relationship between indicators with latent variable called Measurement Equation, the relationship between latent variable with the other as Structural Equation. Endogenous variable is dependent variable, while exogenous variable is free variable. SEM analysis will provide clarity of relationship and the magnitude of influence among the research variables.

## VALIDITY AND RELIABILITY TEST

Testing validity is intended to show the extent to which a measuring instrument is suitable to measure what you want to measure. So the higher the validity of a measuring instrument, the gauge is getting to the target or the more it shows what should be measured. The type of validity used is the internal validity or validity of the items obtained by using Spearman rank correlation as follows:

$$r_{xy} = 1 - \frac{6 \sum d^2}{n(n^2 - 1)}$$

Remarks:

R<sub>x, y</sub> = Spearman coefficient

6 = Constant

Σd<sup>2</sup> = Square of alpha ranking difference of 2 variables

N = Number of observations

While testing the significance correlation coefficient (rb) done with error rate 5%. The t test formula used is as follows:

$$t = \frac{r\sqrt{n-2}}{\sqrt{1-r^2}}; db = n - 2$$

The decision to test the validity of the instrument using the 5% significance level is as follows:

1. Question items / research instrument questions are said to be valid if t count is greater or equal to t table.
2. The question item / research instrument question is invalid if t count is smaller than t table.

Based on the above criteria, a number of valid items are specified and if any item is not valid, it is dropped.

## FINDINGS AND DISCUSSION

### Service Delivery Performance, Relationship Marketing, Corporate Image and Trust of Sharia Insurance Policy Holder

Overall, the performance of sharia insurance companies has not been good (scale 3.58). Takaful companies also do not fully run the relationship marketing well (scale 3.54). This causes the corporate image that is still not good (scale 3.78) and causes the lack of trust of policyholders of Takaful insurance concerned (scale 3,89). The hypothesis testing results are supported by previous research results including Kambiz Heidarzadeh Hanzaee and Majid Mirvaisi (2013) who state that service quality is one of the most important factors in customer image. Furthermore, based on the research of Jose M Pina and Eva Martinez (2005), they state that service delivery through service extension affects the quality of the extension which affects the corporate image. Dehkordi et al (2012) concludes that from the results of study that deal with marketing tools such as mobile marketing, e-mail marketing, web marketing and marketing through social network sites (SNS), there are many tools can be employed to spread promotional messages and create awareness of customers.

Besides affecting the image, relationship marketing also has a significant and positive effect on trust as stated in the previous research of Long Yi Lin and Ching Luh Yu, (2010). Further, Vegholm (2011: 325) said that this study shows that the image of the bank will depend on the way the bankers manage relationships with their SME customers. Kantsperger & Kunz (2010: 19) who examined customer trust in the service industry said that inconsistencies of different employee services may erode customers' trust.

Nor Asiah Omar, Rosidah Musa (2011: 775) state that *"Recent findings suggest that personal interaction quality has a positive and strong impact on perceived relationship quality (satisfaction / trust and commitment), while perceived loyalty program quality is positively related to customer loyalty (Vesel and Zabkar, 2010)*. The quality of service affects trust. According to Tammy J Schakett (2009) there is no effect on trust in hard quality, but it is in

contradiction with the soft quality in which the affect on trust and service quality can be found.

### **The Influence of Service Delivery Performance and Relationship Marketing to the Sharia Insurance Corporate Image both Simultaneously and Partially**

The test results in general describe that relationship marketing contributes greater than the performance of service delivery in establishing the corporate image. Relationship Marketing is formed by the indicator of accessibility of information with contribution value equal to 73,9%, indicator of company partnership with external parties equal to 73,2% and indicator of interpersonal service equal to 72,7%. The result of simultaneous test is that F value is greater than 3.04 (F-table at  $\alpha = 0,05$ ) so it can be concluded that there is a simultaneous influence from Service Delivery Performance and Relationship Marketing towards the Corporate Image and its total influence is 50,8 %, so that the influence of other factors is 49.2%.

Here is the support of previous research journals on Service Delivery Performance and Relationship Marketing towards Corporate Image. One of them is the research of Binsardi & Ekwulugo (2003) stating that the policyholder perceptions of insurance consider several variables in the service marketing mix, namely price, product, place and promotion. Boonpattarakon (2012) examines the competitive capabilities of companies operating in the logistics industry. The purpose of his research is to study the influence of strategic elements related to competitive ability on corporate image, profitability, and growth. Further, Hapzi Ali (2009) states that service delivery through service extensions affects the quality of these extensions in which affecting the image of the company, especially the original company brand that has a high ranking. According to Kambiz Heidarzadeh Hanzae and Majid Mirvaisi(2013), service quality can influence the formation of customer image. From the above explanation and the results of hypothesis testing 2, it can be concluded that the image can be built from the relationship marketing and service delivery, in which the relationship marketing has a higher influence than service delivery.

### **The Influence of Service Delivery Performance and Relationship Marketing to the trust of Sharia Policy Holders either Simultaneously or Partially**

Relationship marketing contributes more than service delivery performance in increasing the trust of Sharia policy holders. The product reliability contributes the most and product diversity contributes the least in shaping the latent variable of service delivery performance. The result of simultaneous test is F value is greater than 3.04 (F-table at  $\alpha = 0,05$ ) so it can be concluded that there is a simultaneous influence from Service Delivery Performance and Relationship Marketing to trust and its total influence is 20,5%. So, the influence of other factors is 79.5%.

The contribution of relationship marketing has higher influence than the performance of service delivery to trust. The influence of service delivery performance and relationship marketing to trust revealed in previous research by Jui-Yen Yen, et al. (2006). It says that there is a positive relationship between service quality and trust, and a positive relationship between images and trusts. According to Anahita Bagherzad Halimi et.al (2011), there is a significant relationship between relationship marketing and service quality to trust. In line with Jahizatus Sa'adah et al (2011) stating that there is a positive relationship between service quality and trust. Nor Asiah Omar et al. (2011) says that the quality of service perceived by



customers has an influence on customer trust. Then according to Jui-Yen Yen, et al. (2006), there is a positive relationship between service quality and trust, and positive relationship between images and trusts. Furthermore, Long Yi Lin and Ching Luh Yu (2010) found that relationship marketing has a significant positive effect on trust. Kantsperger & Kunz (2010) examined the customer trust in banking services industry. In the journal, it was mentioned (2010: 19) that basically the inconsistencies of different employee services may erode customers' trust. Furthermore, Long-Yi Lin & Ching-Yuh Lu (2010) examined the effects of corporate image and relationship marketing on trust, the impact of trust on consumer buying intentions, and the effect of word-of-mouth moderation between the influence of trust on consumer buying intentions.

From the analysis of hypothesis 3 it can be concluded that policyholders trust can be improved through service delivery and relationship marketing, in which the relationship marketing has a greater influence than service delivery.

### **The Influence of Corporate Image on the Trust of Sharia Insurance Policy Holders**

Corporate image is formed by human resource quality indicator with contribution value of 77.7. The indicator of contribution popularity is of 76.3% and indicator of completeness of service facility equal to 75,1%. Thus the HR quality indicator contributes the most and the service facilities contribute the lowest in forming the corporate image variable to increase policyholders' trust. The value of  $t$  count  $> 1.96$  ( $t$  table on  $\alpha = 0.05$ ) shows that the influence of corporate image to the trust of policyholders is significant.  $R^2$  shows the contribution of each variable to competitive advantage. The contribution of image is 12.3% so that the other influence factor is 87,7%. These results are supported by previous research from Long-Yi Lin and Ching Yuh Lu (2010) stating that corporate image has a significant influence on policyholders' trust. Soner Polat and TugbaHezer (2011) also state that images and sub-dimensions such as quality image, program image, infrastructure image, social image, view image significantly explain trust. Furthermore, J. Beneke, E. Adams et al. (2011) also state that image is one of the factors that can affect the trust of customers. Other researchers, Jui-Yen Yen, et al. (2008) says that there is a positive relationship between service quality and trust, and a positive relationship between images and trusts. From the analysis of hypothesis 4, it can be concluded that the trust of policyholders can be improved by building a good corporate image.

### **The Influence of Service Delivery Performance and Relationship Marketing through Corporate Image towards the trust of Sharia Policyholders simultaneously**

The test results in general illustrate that the variable of relationship marketing is more dominant than the performance of service delivery. The result of simultaneous test is  $F$  value greater than 3.04 ( $F$ -table at  $\alpha = 0,05$ ). So, it can be concluded that there is simultaneous influence from Service Delivery Performance, Relationship Marketing and image to trust with the total influence is equal to 63,1%. Thus, the influence of other factors is 36.9%. The above result is supported by previous research from Kantsperger & Kunz (2010) who examine the trustworthiness of customers in banking service industry (2010: 19) "Broadly speaking, the inconsistencies of staff treatment may erode customers' trust."

Nor Asiah Omar and Rosidah Musa (2011 : 775) state that "*Recent findings suggest that personal interaction quality has a positive and strong impact on perceived relationship quality (satisfaction/trust and commitment), while perceived loyalty programme quality was*

positively related to customer loyalty (Vesel and Zabkar, 2010). The quality of service affects trust. Furthermore, Tammy J Schakett (2009) argues that there is no effect of hard quality in service quality. On the other hand, there is a relationship between trust and service quality on soft quality. Long-Yi, Lin and Ching-Yuh Lu (2010) examine the effect of corporate image and relationship marketing on trust, the impact of trust on consumer buying intentions, and the effect of word-of-mouth moderation between the influence of trust on consumer purchase intentions.

The research findings show that corporate image has a significant positive effect on trust, followed by functional image and institutional image. Financial and structural relationship have a significant positive effect on trust, and structural relationship marketing has greater influence on trust in comparison with financial relationship marketing. Trust has a significant positive effect on consumers' buying intentions, and positive word-of-mouth has a moderating effect between the influence of trust on consumer buying intentions.

The significant impact of image on consumer trust shows that corporate image becomes a key for managing trust in the distribution of financial services. From hypothesis 5 test result analysis, it can be concluded that policyholders' trust can be enhanced by service delivery and relationship marketing, but the improvement of policyholders' trust is better through corporate image.

## CONCLUSION AND RECOMMENDATION

From the above discussion, it can be concluded that : (1) The performance of service delivery of sharia insurance company is still far from 'excellent'. The performance of relationship marketing is still not good as well as the image of sharia insurance. This is due to the slow service process, less competent human resources and lack of partnership with other parties as a consequence of the lack of trust of policyholders of sharia insurance, (2) Service delivery performance and relationship marketing affect the corporate image. Relationship marketing has a better effect than service delivery performance. The biggest influence on relationship marketing is the accessibility to information. While the lowest influence on it is interpersonal services, (3) Service delivery performance and relationship marketing affect the trust of Takaful policy holders. The relationship marketing contributes more in creating policyholders' trust than the service delivery performance, (4) The influence of corporate image has an effect on the trust of policy holder of sharia insurance. The highest influence on corporate image dimension on the creation of policyholders' trust is the quality of human resources, and (5) The improvement of the policyholders' trust is better done by building a corporate image formed by relationship marketing and service delivery performance.

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