

Mediation Of Customer Service in The Relation to Trust and Service Culture's Impact on Customer Satisfaction At PT. Asuransi Raksa Pratikara in Bandung

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Abstract

This study aims to examine the correlation of trust, service culture, and customer service concerning consumer satisfaction. Trust is an essential element of service culture for attaining client happiness in the insurance industry. Client service is a fundamental element of the service culture that influences trust and client satisfaction with their insurance. It is significant to assess customer confidence and satisfaction with the customer service function at PT. Asuransi Raksa Pratikara in Bandung seems to lack credibility. The study was conducted using quantitative methods. We acquired primary data through a questionnaire survey. We enhanced the dataset using more data obtained from a literature review. All data were analyzed inferentially using Structural Equation Modeling with Partial Least Squares (SEM PLS). The results indicate that the service culture favorably affects customer satisfaction (H1) and that feelings of comfort, safety, and confidence during interactions with the business enhance consumer contentment (H4). The company's failure to promptly address customer issues and effectively resolve problems that diminish customer satisfaction, coupled with a lack of swift responses in customer service regarding requests or complaints, can adversely affect customer satisfaction at PT Asuransi Raksa Pratikara in Bandung.

Keywords: Trust, Service Culture, Customer Service, Insurance Customer Satisfaction, PT Asuransi Raksa Pratikara, Bandung.

1. Introduction

Insurance companies must develop product marketing strategies to maintain their survival or enhance service-oriented businesses. A crucial factor in the survival of the insurance sector is the existence of a large customer base. If clients are satisfied, they will maintain their attitude and continue to use the service. Customers may contemplate transitioning to a different insurance provider or terminating their business association if they are dissatisfied.

Customer satisfaction is essential for corporate sustainability. Customer happiness is contingent upon trust in the quality of services and products offered. A service culture is crucial for managing and maintaining the value of service excellence. Integrating culture into system development is essential for regulating social structures, their corresponding facilities for operational practices, and the formation of identity representations [1], [2], [3], [4],[5]. Service quality, the principal factor influencing satisfaction, must be adeptly managed to meet the requirements of organizational stakeholders through a strong service culture. The culture surrounding products and services will determine the requisite level of service performance for institutions to ensure client satisfaction. Thus, service culture is a pivotal element in the development of sustainable service enterprises. Customer satisfaction refers to the client's response to the discrepancy between previous significant assessments and the performance observed after use. Service culture is a determinant in shaping the identity of the service attributes mandated by institutions. Hartono [6] asserts that five dimensions: tangibility, dependability, responsiveness, assurance, and empathy, influence consumer perceptions of service quality. Furthermore, consumer satisfaction is influenced by product quality, cost, individual factors, and contextual circumstances. This hypothesis may insufficiently address alterations in the industrial environment, changes in consumer preferences, or the influence of other factors such as product quality and pricing. External factors, such as market trends, competition, and changes in customer expectations, can significantly impact satisfaction.

Collective enjoyment may originate in culture [7]. The service culture influences client satisfaction. In the insurance industry, service culture indirectly impacts client happiness. Outstanding service elevates satisfaction and cultivates a strong emotional connection between the company and the customer. This practice motivates clients to continue using the company's services despite the existence of more economical competitors. Established patterns of exceptional service improve customer happiness and affect client loyalty [8]. Consistent service quality, defined by specific patterns, is a core value orientation in service culture. By providing consistent and superior service, companies can foster lasting relationships with customers and increase the probability of loyalty. Disconfirmation theory posits that consumer satisfaction arises from a disparity between anticipated service expectations and actual experiences. When the service provided meets or exceeds expectations, clients are likely to experience satisfaction and may bolster their trust in the firm.

Oliver and Swan [9] proposed, via disappointment theory, that experiences significantly inferior to very high expectations may provoke severe disappointment. Notwithstanding an exceptional service culture, too high client expectations may lead to disappointment and discontent, ultimately undermining loyalty. In this case, excessive expectations may undermine loyalty, even when the service culture has made maximal efforts.

In addition to service culture, trust is an essential component of client satisfaction. Trust is cultivated when customers are assured that the business will fulfill obligations, protect data, and conduct operations with transparency and integrity. Trust elements affect the longevity of positive actions and experiences [10],[11]. In insurance-centric organizations, trust in the brand identity can foster ongoing positive encounters and elevate the company's reputation. By promoting a strong service culture and maintaining trust, companies can improve customer satisfaction and develop lasting relationships in a highly competitive environment. The Edelman Trust Barometer [12] reveals that 88% of consumers regard trust as a critical factor in choosing a company, particularly service providers such as insurance companies. The 88% figure relates to the company as a whole; nevertheless, it may not be relevant to insurance, as trust is influenced by factors such as claims, data security, and regulation. Pricing, features, service networks, and customer experience influence the decision to choose insurance, in addition to trust. Customer service functions as the essential link among three pivotal components in the company domain: service quality traits, trust, and customer satisfaction. By providing prompt, courteous, and professional services, customer service may amplify the influence of service culture on the value and service offerings available to consumers. A practice exhibits a socially advantageous pattern owing to its cultural connection [1],[13],[14],[15]. Furthermore, effective and transparent communication from customer service cultivates consumer trust in the firm. This trust, therefore, elevates client satisfaction and strengthens the company's reputation in a competitive landscape. The customer service operates as a liaison between the company and its clients, especially in communication services [16].

Effective communication between customer service and clients is crucial for cultivating understanding and relationships, hence increasing the service culture experienced by consumers. Conversely, although communication with customer service is important, elements such as cost, product quality, and previous customer interactions with the organization may have a more substantial impact on customer satisfaction levels [16],[17],[18]. Under specific conditions, even with proficient communication with customer service, clients may still encounter discontent, especially if additional elements such as pricing or product quality do not meet expectations.

This study investigates a certain automotive insurance service within the insurance industry. This study highlights that a deficient service culture can negatively impact customer satisfaction levels. If neglected, this dissatisfaction may erode client trust in the insurance company. A reduction in trust will negatively impact the decreasing clientele for automotive insurance services. Several obstacles in service delivery, claim resolution, and insufficient communication exacerbate this situation. Customer service, essential for maintaining client satisfaction, is frequently perceived as having a minimal effect on cultivating consumer trust and happiness. Consequently, undertaking a thorough analysis is essential to identify current impediments and formulate plans that will enhance the service culture, enabling insurance businesses to sustain client trust over the long run.

2. Literature Review

2.1 Service Culture

Service quality refers to the dynamic condition, including service items, personnel, procedures, and surroundings, capable of meeting and surpassing client expectations. If the service delivers the expected experience, it is considered favorable. Customer satisfaction can encourage repeat purchases and enhance customer loyalty [19]. Service culture, among other factors, recognizes and shapes the importance of service quality.

Analogous to corporate culture, service culture constitutes a framework that interrogates structural hierarchy, seniority, civility, and work ethic while perpetuating institutional service programs that guarantee uniformity in quality. The caliber of service that institutions depend upon mirrors the service culture. Service culture encompasses not just general services but also distinctive service characteristics and quality types that reflect the institution's image and identity. A service quality model, as defined by Tjiptono [20], is an endeavor to fulfill customer wants and wishes through efficient and prompt services that align with customer expectations. Tjiptono and Chandra [21] identified three primary dimensions of service quality characteristics in this instance.

Service quality denotes the dynamic state, including service components, persons, processes, and environment, that can fulfill and exceed customer expectations. The value of a service is deemed good if the customer perceives it as anticipated [16],[22],[23]. Client happiness can promote repeat purchases and strengthen client loyalty. The importance of service quality is, among other elements, acknowledged and influenced by service culture.

A service demonstrates a distinctive pattern that is sustainable within the social structure of the institutional harvester, acting as a strong representation of the service culture. Quality solidifies a specific service model. Quality service indicators that align with these criteria are essential for evaluating performance [16],[24],[25]. Reliability is the foremost criterion that illustrates the company's capability in providing services as guaranteed, characterized by precision, reliability, and uniformity. Responsiveness is a vital indicator that underscores the speed and ability to meet client needs and resolve complaints. Assurance signifies the proficiency and politeness of personnel capable of cultivating consumer trust. Empathy concurrently exhibits authentic regard and personalized attention for clients. The final indicator, tangibles, includes the condition of physical structures, equipment, and supplementary resources employed to improve customer service.

Service excellence is characterized by the expected quality standard and the strategies utilized to meet client expectations [19],[26],[27]. The distinctive quality of service is a fundamental component of the service culture, established and expected to meet client expectations. According to Siswanto [28], quality is a dynamic state related to products, services, personnel, processes, and environments that can meet or surpass expectations. A service is defined as any action or result that one entity delivers to another. It is irrelevant and does not bestow ownership of an entity [29]. Ranguti [30] contends that client satisfaction originates from an exemplary service strategy. A high-quality service culture is characterized by an organization's ability to surpass client expectations; conversely, if the results do not meet expectations, the service is considered inadequate. Customer satisfaction increases because of exceptional service quality characteristics. A service culture improves customer satisfaction [31], [32]. In contrast, Sun [33] claimed that the service culture effect did not impact customer motivation and perception, business image, or the performance of corporate culture concerning quality control. Therefore, the following hypothesis can be presented.

Ho: Service culture does not affect customer satisfaction. H1: Service culture positively impacts customer satisfaction.

2.2 Customer Trust

Mowen and Minor, as referenced in Priansa [34], describe trust as the comprehensive customer knowledge pertaining to a product, its attributes, and its benefits. Trust develops through dialogue [35],[36]. In Priansa [34], McKnight posited that trust develops between individuals who have had no prior contact or interaction, whether through dialogue or trade. Two fundamental components underpin customer trust: trusting belief and trusting purpose. Trusting belief signifies the extent of confidence one individual possesses in another entity within a specific circumstance. This belief is based on consumer perceptions of credible organizations, such as companies or marketers, that have qualities beneficial to customers. Service excellence is determined by the expected quality level and the strategies used to meet customer expectations [19],[36],[37],[38]. The distinctive quality of service is a fundamental component of the service culture, established and expected to meet client expectations. [39],[40]. According to Siswanto [28], quality is a dynamic state related to products, services, personnel, processes, and environments that can meet or surpass expectations [34],[39],[40]. We term a service as an activity or outcome that one person renders to another. It is irrelevant and does not bestow ownership of an entity [21],[41],[42]. Customer satisfaction derives from an excellent service [43],[44]. Rangkuti [30] contends that customer satisfaction stems from an exemplary service strategy. A high-quality service culture is characterized by an organization's ability to surpass client expectations; conversely, if the results do not meet expectations, the service is considered inadequate. Customer satisfaction increases because of exceptional service quality characteristics. A service culture improves customer satisfaction [28],[29],[45],[46]. The cultural effect did not impact customer motivation [47],[48]. Conversely, Sun [33] contended that the service culture effect did not influence customer motivation and perception, business image or the performance of corporate culture concerning quality control. Therefore, the following hypothesis can be presented.

This dimension comprises three fundamental components: compassion, integrity, and competence. Goodwill denotes the consumers' belief that the supplier is consistently committed to meeting their interests. Integrity relates to the extent of consumer trust in the seller's honesty regarding the maintenance and fulfillment of agreements, while ability pertains to customer confidence in the seller's capability to meet consumer needs and provide expected benefits. Trusting intention signifies an individual's willingness to intentionally rely on another person within a certain environment. The appointed party directly acquires this personal confidence. [49][50]. McKnight in Priansa [34] contends that trusting intention comprises two fundamental components: the readiness to depend and the anticipated probability of dependence. The readiness to rely signifies customers' preparedness to accept risks or negative consequences arising from their trust in the supplier. Conversely, subjective willingness refers to customers' propensity to disclose personal information, participate in transactions, or comply with the seller's recommendations and guidance.

Trust is a crucial component in forming relationships between firms and consumers, based on four key indicators [16],[51],[52]. Benevolence signifies the company's commitment to providing integrity to consumers, emphasizing ethical considerations over profit. Capability illustrates the organization's competence in meeting client needs efficiently and reliably. Integrity refers to the organization's commitment to honesty, fulfilling obligations, and maintaining ethical standards. Willingness to depend denotes the customer's confidence in entrusting decisions to the organization, encompassing the acceptance of associated risks. These four indicators jointly foster trust, thereby augmenting consumer loyalty and strengthening the company's reputation.

Morgan and Hunt [53] contend that trust is essential for forming strong and lasting connections. When people have faith in a business, they are typically more satisfied with the items or services provided. Fadly et al. [54] asserted that brand trust does not significantly or positively influence customer satisfaction. As a result, two theories can be delineated, namely:

Ho: There is an absence of trust that affects client happiness.

H2: Trust positively impacts consumer pleasure.

2.3 Customer Satisfaction

Customer satisfaction is the emotional response of pleasure that arises when a product's performance is assessed in relation to consumer expectations [55]. Consumer happiness is evaluated through five fundamental dimensions. The quality of a product or service has two dimensions. The initial dimension indicates the extent to which the product or service meets consumer expectations. The second component is service culture, a service quality paradigm that regulates accessibility, efficiency, and worker friendliness. Third, emotional quality refers to the feelings of comfort, security, and confidence that customers encounter when interacting with a company. Fourth, functional quality refers to the degree to which a product or service meets the authentic needs of customers. Technical quality refers to the specs and performance of a product or service. Five factors shape customer perceptions of quality, which in turn influence their satisfaction levels.

The enhancement of customer satisfaction is not attributable to the quality of products and services [56]. Kotler and Keller, as cited in Imansari [57], identify five primary markers for assessing consumer satisfaction. The primary indicator is the propensity of clients to repurchase products or use services from the same organization. Moreover, customer happiness is evidenced by their propensity to offer suggestions or talk favorably about the organization to others. Satisfied customers often ignore brands or marketing from competitors, as they already feel confident in their selected products or services. Another signal is the propensity of customers to purchase further products from the same company, signifying a substantial level of trust in the organization. Conversely, sentiments of comfort, security, and confidence did not exert a beneficial influence on consumer satisfaction [58]. Ultimately, satisfied customers often want to share their ideas or feedback about products or services with the organization to actively participate in improving quality. Consequently, we can establish four research hypotheses.

Ho: There exists no product or service quality that may enhance customer pleasure.

H3: High-quality products or services that meet consumer expectations increase client satisfaction.

Ho: There is an absence of confidence, security, and comfort in interactions inside the firm regarding customer satisfaction.

H4: Feelings of comfort, security, and confidence during interactions with the organization positively influence consumer satisfaction.

2.4 Customer Service Role

Customer service (CS) is a service provided by a firm to meet customer needs and improve satisfaction, both before and after the purchase of a product. This service is available through multiple communication methods, including telephone, email, text messaging, live chat, or face-to-face meetings. Kotler [59] asserts that customer service includes various actions taken by firms to meet consumer desires and requirements. Essential characteristics are a crucial aspect of providing quality customer service [60][61]. Tjiptono [20] identified four fundamental attributes of customer service.

The quality of connection includes a friendly attitude, politeness, and the officers' ability to understand consumer needs. Secondly, the response speed reflects the timeliness and effectiveness with which customer care resolves inquiries or complaints. The competence of

officers relates to their capability and expertise in providing suitable answers. They provide services that facilitate client access to offerings across many communication channels.

Customer service key metrics can be comprehended through classification categories [62],[63]. Key metrics in customer service, classified into three categories [16]. Service expectation initially involves the alignment of the service with customer anticipations and the clarity of information provided before the transaction. The prompt execution of service obligations and the delivery of services in accordance with established protocols represent the second facet of service performance. Third, service recovery underscores the ability to swiftly resolve customer grievances and correct problems to guarantee customer happiness. The dimensions and indicators are interconnected and essential for managing superior customer service and enhancing customer satisfaction. Satria and Kirono [64] tacitly suggest that improving customer satisfaction is not dependent on the company's ability to resolve consumer issues swiftly. Putri and Krisbowo [65] suggest that consumers are not consistently satisfied with the timeliness of service answers in effectively handling requests or complaints. Consequently, we can delineate four potential outcomes.

Ho: The company's inability to promptly address customer concerns and successfully resolve issues may diminish customer satisfaction.

H5: The company's capacity to promptly address customer concerns and effectively resolve issues enhances customer satisfaction.

Ho: The absence of prompt responses in customer service about the management of requests or complaints may negatively impact customer satisfaction.

H6: The promptness of customer service in addressing requests or complaints positively influences customer satisfaction.

3. Methods

The research method was employed to examine the impact of service culture and trust on customer satisfaction, mediated by client service at PT. Asuransi Raksa Pratikara, Bandung branch. This research employs a quantitative method. This study used a questionnaire to gather direct information from respondents. A questionnaire is a data-collecting tool consisting of a series of written questions aimed at systematically gathering replies from participants. The questionnaire employs a Likert scale, facilitating the assessment of respondents' perceptions regarding each statement. This study examined the clientele of PT. Asuransi Raksa Pratikara, Bandung branch. Samples were selected based on purposive sampling. Samples were obtained from 30 respondents who satisfied the following criteria: loyal customers who submitted insurance claims at PT. Asuransi Raksa Pratikara Bandung branch in the previous month. A minimum of 30 respondents is an initial criterion to ensure the validity of the influence and that the distribution of the sample is close to normal [66],[67],[68],[69],[70],[71].

This research employs structural equation modeling (SEM) facilitated by partial least squares (PLS) software. Structural Equation Modeling (SEM) encompasses a set of statistical methodologies that facilitate the examination of intricate interactions among variables, which linear regression alone cannot elucidate. This approach combines regression analysis and factor analysis to elucidate the interrelationships among variables with more detail.

Individuals often characterize Structural Equation Modeling (SEM) as either path analysis or confirmatory factor analysis, both of which are integral components of the SEM framework. The execution of SEM with the PLS methodology comprises three fundamental stages. The preliminary stage entails confirmatory factor analysis to evaluate the instrument's validity and reliability. The second stage is route analysis, which investigates the relationship between variables to evaluate the impact of independent factors on dependent variables. The final process is assessing the structural model to predict the interrelations among constructs and deliver a model suitable for regression analysis.

This study clarifies the relationship among key factors influencing customer satisfaction, including service culture, trust, the role of customer service, and customer satisfaction as the primary variables. Service culture (X1) includes components such as reliability, responsiveness, assurance, empathy, and physical evidence that influence consumer perceptions of the company's services. A superior service culture is expected to improve client satisfaction promptly. Furthermore, service culture indirectly affects customer satisfaction through the intermediary role of customer service. Trust is an essential component in establishing a strong relationship between consumers and the company. This trust signifies client confidence in the company's integrity, competence, and commitment to fulfilling expectations and obligations. A strong level of trust can improve client loyalty, thereby increasing their satisfaction. Like service culture, trust may directly influence customer satisfaction or do so indirectly through customer service.

Customer service, functioning as a mediating variable (M), acts as a conduit between service culture and trust in customer satisfaction. Professional, kind, and timely service can strengthen the relationship between independent and dependent variables. In this setting, customer service is essential for transforming customers' experiences of service culture and trust into heightened satisfaction levels. Customer satisfaction (Y) represents the outcome of positive customer experiences with the services provided by the firm. The service culture, trust levels, and customer service interactions affect the level of satisfaction. Thus, the framework in this study clarifies how the interaction among these elements collaboratively enhances consumer satisfaction.

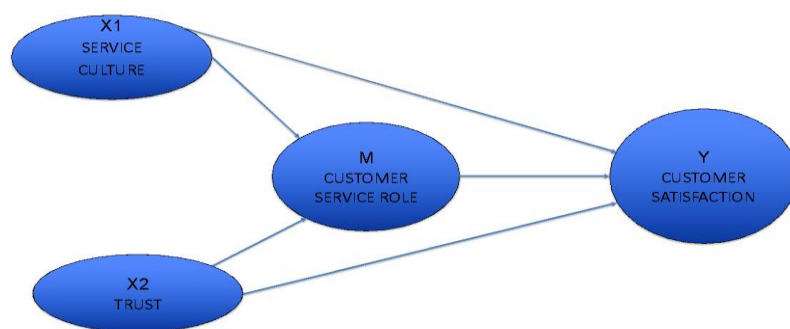


Fig. 1: The Model of Mediation of Customer Service in Relation to Trust and Service Culture's Impact on Customer Satisfaction at PT. Asuransi Raksa Pratikara in Bandung

This study outlines the relationship between several key factors influencing customer satisfaction, including service culture, trust, the role of customer service, and customer satisfaction as the primary variables. Service culture (X1) includes components such as reliability, responsiveness, assurance, empathy, and physical evidence that influence consumer perceptions of the company's services. Superior service is expected to elevate consumer satisfaction promptly. Furthermore, service culture indirectly affects customer satisfaction through the mediating role of customer service. Trust is an essential component in establishing a strong relationship between consumers and the company. This trust signifies client confidence in the company's integrity, competence, and commitment to fulfilling expectations and obligations. A strong level of trust can improve client loyalty, therefore increasing their satisfaction. Like service culture, trust can directly influence customer satisfaction or indirectly affect it through customer service.

Customer service, acting as a mediating variable (M), facilitates the relationship between service culture and trust in customer satisfaction. Efficient, cordial, and timely service can strengthen the relationship between the independent and dependent variables. In this setting, customer service is essential for transforming customers' experiences of service culture and trust into heightened satisfaction levels. Customer satisfaction (Y) represents the result of positive customer interactions with the organization's services. The service culture, levels of trust, and interactions in customer service affect the degree of satisfaction. Thus, the framework in this study clarifies the synergistic relationship among these aspects that promotes optimal customer satisfaction.

4. Results

Customer service mediation researched trust and the influence of service culture on customer satisfaction at PT Asuransi Raksa Pratikara in Bandung, employing PLS-SEM to analyze the outcomes of both the outer and inner model assessments. The study yielded the following results.

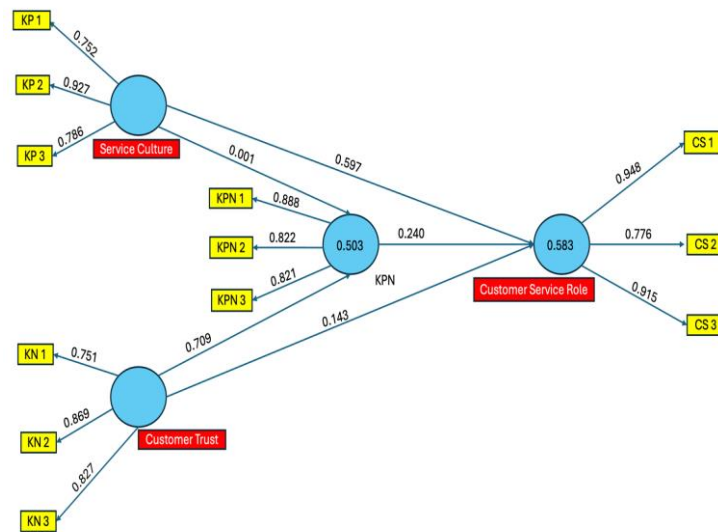


Fig. 2: Results of PLS-SEM Analysis

4.1 Results of Measurement Model Evaluation (Outer Model)

4.1.1 Convergent Validity

4.1.2 Definition of Convergent Validity

Convergent validity evaluates the extent to which indicators of a singular construct demonstrate a strong association. Convergent validity is achieved when the loading factor of each indicator exceeds 0.70, indicating its substantial contribution to measuring the assessed construct [72].

Table 1: The Significant Impact of Service Culture and Trust on Customer Satisfaction, Particularly Regarding The Role of Customer Service.

KP1	0.752			
KP2	0.927			
KP3	0.786			
KN1		0.751		
KN2		0.869		
KN3		0.827		
KPN1			0.888	
KPN2			0.822	
KPN3			0.821	
CS1				0.948
CS2				0.776
CS3				0.915

The table above shows that several items have values above 0.70, indicating that the statements meet the criteria for convergent validity. The data show that most indicators have load values > 0.70 , indicating strong convergent validity. The result indicates that these indicators contribute minimally to the construction and have met the requirements for convergent validity. If indicators with load values above 0.70

meet the convergent validity standards, this can improve the quality of construct assessment and strengthen the reliability and validity of the model. Fornell & Larcker [73] state that indicators showing low convergent validity should be evaluated for possible removal or improvement to make the measured construct more representative. In other words, the convergent validity results of this study are representative.

4.1.3 Discriminant Validity

The results demonstrate that each construct is uniquely differentiated from the others, thereby mitigating multicollinearity that could undermine the interpretation of the research findings. Upon attaining discriminant validity, the model exhibits strong structural clarity, thereby improving its reliability in measuring the relationship between variables. Robust discriminant validity indicates that the constructs inside the model assess distinct concepts without any overlap [72],[74],[75].

Table 2: Service Culture, Trust, Customer Satisfaction, and the Role of Customer Service are Interconnected

KPN	0.667			
KN	0.709	0.742		
KP	0.190	0.266	0.692	
CS	0.455	0.472	0.681	0.859

The table above demonstrates that all variables possess discriminant validity, as the square root of the AVE for each variable surpasses the correlations between the constructs. Discriminate validity evaluates the extent to which a concept is differentiated from other constructs in the model. Fornell & Larcker [73] assert that discriminant validity exists when the square root of the Average Variance Extracted (AVE) for a construct exceeds its correlations with other constructs in the model. The AVE root value for each variable—service culture (KP), customer trust (KN), customer satisfaction (KPN), and customer service role (CS)—surpasses its correlation with other factors, as indicated by the table.

4.1.3 Reliability Test Results

The Cronbach's alpha and composite reliability ratings for all variables exceed 0.70, indicating that they are reliable and significant. Reliability assesses the internal consistency of a construct, specifically the degree to which indications within a variable yield consistent outcomes. A construct is deemed trustworthy if the Cronbach's alpha and composite reliability (CR) values are above 0.70, signifying a high level of dependability among the indicators within the construct [72],[76],[77].

Table 3: Results of the Reliability Test

	Cronbach's alpha	Composite reliability (rho_c)
Customer Trust	0.821	0.893
Customer Satisfaction	0.809	0.885
Service Culture	0.776	0.866
Customer Service Role	0.909	0.933

The test results indicate that all variables in this study (customer trust, customer happiness, service culture, and customer service role) exhibit a Cronbach's alpha exceeding 0.70, signifying that the research instrument is highly dependable. A Composite Reliability (CR) score exceeding 0.70 for all variables indicates that the indicators within each construct demonstrate a strong correlation in evaluating their respective variables. The reliability value signifies that the questionnaire utilized is stable and consistent in assessing the construct being examined. Increased reliability trust in research outcomes [72],[78],[79].

4.1.4 Structural Model Evaluation Results (Inner Model)

Assessment of structural models results is derived from the R-squared test, F-squared test, and hypothesis testing. The test results designated as the Inner Model of this study can be articulated as follows.

4.1.5 R – Square

The adjusted R-squared value for the satisfaction variable is 0.499, signifying that the customer satisfaction variable and the function of customer service explain 49.9% of the variance in the satisfaction variable. As a result, the model is considered moderate. The adjusted R-squared value for the customer service role variable is 0.497, signifying that the model is inadequate, since the customer satisfaction, service culture, and satisfaction variables explain only 49.7% of the variance in the customer service role variable.

Table 4: Results of the R-Square Test

R-square	R-square adjusted
Customer Satisfaction	0.551 0.499
Customer Service Role	0.532 0.497

The R-square value signifies the extent to which variation in the dependent variable is elucidated by the independent variables within the model. An R-squared value between 0.5 and 0.75 is considered moderate, whilst a value below 0.5 is classified as weak [36]. The modified R-square provides a more conservative estimate by correcting the bias caused by the number of independent variables in the model. The examination of customer satisfaction produced an adjusted R-squared value of 0.499.

The modified R-square value of 0.499 signifies that this model explains 49.9% of the variance in customer satisfaction as affected by the customer service position. This indicates that the model is categorized within the moderate group according to the classification set by Hair et al. The customer service function constitutes the predominant influence in customer satisfaction, whereas 50.1% of the variance is due to external factors not included in the model. The evaluation of the customer service position shows an Adjusted R-Square value of 0.497.

The adjusted R-squared value of 0.497 signifies that 49.7% of the variance in the customer service role is attributable to the customer satisfaction and service quality variables.

4.1.6 F – Square

The adjusted R-squared value of 0.497 signifies that 49.7% of the variability in the customer service role is attributable to the customer satisfaction and service quality variables. This score is weak, suggesting that the model requires further refinement through the incorporation of additional variables to enhance its predictive capability [72],[80],[81].

- 0.02: Weak Effect
- 0.15: Moderate Effect
- 0.35: The Strong Effect

Table 5: Results of the F-Square Test

	Customer Satisfaction	Customer Service Role
Customer Trust	0.758	0.114
Service Culture	0.004	0.870
Customer Service Role	0.076	

The above table can be explained as follows:

- The effect of customer trust on customer satisfaction is 0.758, so the effect of customer trust is considered strong.
- The effect of customer trust on the role of customer service is 0.114; thus, the effect of customer trust on customer service is considered weak.
- The effect of service culture on customer satisfaction is 0.004, so it is considered weak.
- The effect of service culture on the customer service role is 0.870, so the effect of service culture on customer service is strong.
- The effect of the customer service role on customer satisfaction is 0.076; thus, the role of customer service on customer satisfaction is considered weak.

This test evaluates the importance of each independent variable's impact on the dependent variable within the model. The F-square value of 0.758 indicates a substantial influence of consumer trust on customer satisfaction. This research suggests that customer trust plays a fundamental role in explaining consumer satisfaction. An F-square value of 0.114 represents the impact of client trust on customer service performance. An F-square value of 0.114 indicates a minor impact. This study suggests that consumer trust has a negligible impact on the efficacy of customer service. The influence of service culture on customer satisfaction is represented by an F-square value of 0.004. An F-square value of 0.004 indicates a negligible effect. This study indicates that service culture has minimal influence on customer satisfaction in this context. Influence of service culture on customer service operations (0.870): An F-square value of 0.870 indicates a significant effect.

The service culture profoundly impacts the efficacy of customer service. The effect of the customer service role on customer satisfaction (0.076): The F-square value of 0.076 signifies a slight impact. This score signifies that customer service has a negligible impact on customer satisfaction. This result demonstrates that customer trust strongly affects customer satisfaction, whereas service culture exerts a more substantial influence on the efficacy of customer service. The little influence of customer service on customer satisfaction indicates a need to improve its role for a more significant impact.

4.2 Hypothesis Test

P-values, T-statistics & path coefficients are important components in path analysis for hypothesis testing. The hypothesis results can be presented briefly as follows.

Table 6: Results of Hypothesis Test

Pathway	Path Coefficient	T Statistic	P Values
Customer Trust > Customer Satisfaction	0.626	5.757	0.000
Customer Trust > Customer Service Role	0.235	1.833	0.067
Service Culture > Customer Satisfaction	-0.060	0.300	0.764
Service Culture > Customer Service Role	0.649	6.560	0.000
Customer Service Role > Customer Satisfaction	0.270	1.188	0.235
Customer Trust > Customer Service Role	0.063	1.012	0.312
> Customer Satisfaction			
Service Culture > Customer Service Role			
> Customer Satisfaction	0.175	1.024	0.306

The explanation is as follows :

- The p-value for the path from customer trust to customer satisfaction is 0.000, which is less than 0.01; therefore, the hypothesis H1 is accepted, indicating that customer trust directly influences customer satisfaction. A p-value less than 0.01 signifies a significant association [72],[82],[83]. Customer trust exerts a substantial direct influence on customer pleasure, underscoring the necessity of fostering trust to enhance customer satisfaction.
- Path of customer trust to customer service, The p-value of 0.067 surpasses 0.05, resulting in the rejection of H2, suggesting that customer trust is inadequately strong to improve customer service efficacy. The connection is insignificant as the p-value exceeds 0.05. Fornell & Larcker [73] contend that a modest effect indicates the possible importance of additional variables in influencing the impact of customer service [84],[85].
- Path service culture > customer satisfaction p-values 0.764 > 0.05, indicating that H3 is not significant, implying that the service culture has not met the requisite standards to improve customer satisfaction. This association lacks statistical significance ($p > 0.05$), indicating that the service culture has not met consumer expectations. Inconsistent service quality may reduce consumer satisfaction [8],[86],[87].
- The p-value for the path service culture and customer service role is 0.000, which is less than 0.01; hence, H4 is supported. The caliber of service markedly affects the improvement of customer service positions. The service culture profoundly impacts the function of

customer service, evidenced by a p-value below 0.01. Tjiptono [18] contends that a strong service culture can improve the effectiveness of customer service in meeting client needs [88],[89].

- e. The mediating effect of customer service on customer satisfaction yields a p-value of 0.235, beyond the 0.05 threshold, so indicating that H5 is insignificant. This conclusion suggests that the efficacy of customer service must be enhanced to augment its influence on customer satisfaction. A p-value exceeding 0.05 signifies that this impact lacks statistical significance. Insufficient customer service can diminish its effect on customer satisfaction [72],[90],[91].
- f. Mediation Pathway The p-value of 0.306 for the mediation path between service culture and the customer service function concerning customer satisfaction above the 0.05 barrier, indicating that the customer service function does not behave as a significant mediator. This pathway is also not significant ($p > 0.05$), and H6 is rejected. This indicates that customer service has inadequately facilitated the connection between service culture and customer satisfaction.

5. Discussions

The customer service mediation study of trust and the impact of service culture on customer satisfaction at PT Asuransi Raksa Pratikara in Bandung employed PLS-SEM to analyze the findings of the outside and inner model measurements. Convergent validity for the identical construct demonstrates a strong association. Upon examining discriminant validity, the findings demonstrated robust structural clarity, thereby enhancing their reliability in assessing the link between variables. Cronbach's alpha values and composite reliability ratings for all variables are deemed reliable and significant, since they surpass 0.70.

The adjusted R-squared value for the satisfaction variable is 0.499. The factors of customer happiness and the function of customer service have contributed to 49.9% of the variance in the satisfaction variable. The R-squared value signifies that this model explains 49.9% of the variability in the customer satisfaction variable attributable to the customer service function. The modified R-squared value of 0.497 indicates that 49.7% of the variability in customer service positions is attributable to the factors of customer happiness and service quality.

Perceived values associated with service quality and trust positively influence customer satisfaction [92]. This study indicates that the significance of service culture has minimal influence on customer satisfaction within the context of the variables examined. A p-value of 0.764 in the correlation between service culture and customer satisfaction signifies that service culture has not fulfilled consumer expectations and satisfaction. The influence of service culture on customer service operations is indicated by an F-square value of 0.870. The F-square value of 0.870 signifies a considerable effect. The service culture profoundly influences customer service operations. An F-square value of 0.076 indicates the influence of customer service positions on customer satisfaction. An F-square value of 0.076 signifies a moderate effect. The F-square test results indicate that consumer trust directly influences customer happiness, which reinforces the importance of fostering trust to maintain customer contentment. A p-value greater than 0.05 shows that customer trust and customer service are significant, but consumer trust is inadequate to improve customer service operations.

Customer trust significantly affects satisfaction, implying that it plays an important role in fostering strong relationships between organizations and consumers [93]. However, service culture does not have a significant direct impact on customer satisfaction, indicating that existing services do not meet customer expectations necessary to increase satisfaction. Customer service functions significantly affect satisfaction when coupled with increased consumer trust. However, customer service does not function well as a mediator in the interaction between service culture and customer satisfaction. In addition, it was found that customer service functions minimally mediate the relationship between customer trust and service culture for customer delight.

The quality of service has markedly impacted the enhancement of customer service positions. The substantial impact of service culture on customer service is indicated by a p-value below 0.01. The mediating effect of customer service on customer satisfaction yielded a p-value of 0.235, indicating it is not significant. Mediation: The p-value of 0.306 for the mediation effect between service culture and customer service function concerning customer satisfaction exceeds the 0.05 barrier, indicating that the customer service function does not serve as a significant mediator. This research indicates that enhancing customer service effectiveness is necessary to amplify its impact on customer satisfaction. An enhancement in client happiness signifies an augmentation in the company's brand equity. Client happiness is influenced by the company's image. The caliber of insurance companies is influenced by the significance of corporate image [94].

The value of corporate image results from the aggregation of service quality values. Service quality can be built and sustained through, among other factors, service culture and systems. The economic climate can render consumers more attuned to the value of services. They require prompt, transparent, and value-enhanced services because of the substantial burden of the premiums they pay. If services are sluggish and inadequate, clients will exhibit diminished patience more rapidly than they would in typical economic circumstances.

Post-COVID-19 epidemic, Indonesians have increasingly adapted to instantaneous, digital, and customer-oriented services. People are gradually raising their expectations for timely responses and customized services. If the service culture is merely procedural and formal, consumers who value openness may deem it inconsequential. The lack of a claim monitoring system, delayed responses, and ambiguous information will rapidly undermine customer trust in insurance.

PT Asuransi Raksa appears to be less innovative, considering unmet consumer expectations and the growing number of insurance businesses providing rapid and transparent digital services. If competitors offer a more streamlined claims process, customers who frequently evaluate services across insurance providers will undoubtedly view the services of PT Asuransi Raksa as sluggish and convoluted.

The advent of insurance technology providing a seamless digital claims experience may alter client expectations regarding PT Asuransi Raksa. If PT Asuransi Raksa does not respond to digital disruption, customers will progressively view its old service culture as inadequate. In Indonesia, particularly in prominent cities such as Bandung, consumers are increasingly discerning and outspoken in their assessment of services. Adverse evaluations on social media can tarnish a company's reputation. Customers prefer to articulate grievances via digital platforms rather than in-person interactions. Should the organization continue to prioritize traditional ways, the service will appear antiquated.

The Financial Services Authority (OJK) is becoming progressively stringent in prioritizing consumer protection and openness. If PT Asuransi Raksa fails to align its service system with the latest regulatory standards, a discrepancy would arise between the regulations and their execution. Intricate laws may impede organizations' efficiency in document verification and insurance claim resolution. Customers get the delay as a service failure, although the process may be substantially affected by regulatory bureaucracy.

PT. Asuransi Raksa Pratikara in Bandung must emphasize the development of tactics that enhance customer trust within their service policies, specifically targeting customer satisfaction concerns. Transparency of information, clarity of policy, and certainty in claims processing can accomplish this. It is essential to establish reward and punishment procedures for service personnel to augment their incentive for providing exemplary service.

When examining patron-client connections within an organizational framework, it is essential to recalibrate the service culture to prioritize customer orientation, highlighting empathy, and ensuring safety and comfort in interactions to enhance service efficacy. Ongoing employee training is crucial to synchronize service culture perceptions and practices with consumer expectations. Companies must implement new standard operating procedures (SOPs) to govern all service lines, ensuring expedited, transparent, and consistent handling processes that align with the company's service culture perspective. Insurance authorities can act as a benchmark, ensuring that corporate practices adhere to industry norms in the financial services sector, especially for consumer protection.

The implementation of integrated omnichannel services will enhance confidence, since clients can effortlessly access them across several platforms. Enhancing interactive digital services is crucial for expediting responses to client inquiries and grievances. Digitalization can facilitate the establishment of a real-time customer satisfaction monitoring system, such as via automated post-service questionnaires. Big data and artificial intelligence can facilitate the anticipation of client requirements, enabling organizations to adopt a more proactive approach in providing solutions.

In the future, the results of research on the mediating role of customer service for trust and service culture on customer satisfaction at PT Asuransi Raksa Pratikara in Bandung will be more useful if supported and refined based on the results of comparisons between service industries that focus on the determination and patterns of customer satisfaction, results of tests on changes in customer satisfaction levels based on service improvement levels, results of analyses of company responsiveness levels based on the role of customer service technology, results of analyses of the role of employees' soft skills in optimizing service culture functions and customer satisfaction levels, results of analyses of the mediating role of customer service related to customer loyalty or switching intentions and perceived fairness, the results of analyzing the impact of customer loyalty and satisfaction due to service digitalization, the results of analyzing customer trust and satisfaction levels due to the effectiveness of service types, the results of analyzing the challenges of adopting digital transformation in service companies, the results of analyzing customer satisfaction levels due to the influence of organizational culture and local cultural values, and the results of analyzing customer segmentation based on service version variations. Expanding the context via cross-sector comparisons and exploring digital change in services can yield more complete and universal contributions in future studies. The findings will provide a novel, strategic benchmark for PT Asuransi Raksa and other service enterprises with analogous difficulties in enhancing customer trust, service quality, and customer satisfaction.

6. Conclusions

This study aims to analyze the impact of customer trust, service culture, and customer service on customer satisfaction at PT Asuransi Raksa Pratikara Bandung Branch through route analysis utilizing the SEM-PLS method. The service culture enhances customer satisfaction (H1), while sentiments of comfort, security, and confidence during contacts with the firm favorably affect consumer satisfaction (H4), which has been substantiated. Conversely, (H2), (H3), (H5), and (H6) remain unsubstantiated. In other words, a lack of trust adversely impacts client satisfaction. No product or service quality can augment client satisfaction. The company's failure to swiftly answer customer concerns and effectively handle issues may reduce customer satisfaction. The lack of timely responses in customer service on the handling of requests or complaints may adversely affect customer satisfaction at PT. Asuransi Raksa Pratikara in Bandung.

The analysis of the results indicates that customer trust substantially influences satisfaction, suggesting that confidence is crucial in cultivating robust relationships between firms and consumers. Nonetheless, service culture does not exert a substantial direct influence on customer satisfaction, suggesting that current services fail to fulfill customer expectations required to enhance satisfaction. Customer service operations profoundly influence satisfaction when combined with heightened consumer trust. Nonetheless, customer service inadequately serves as a mediator in the relationship between service culture and customer satisfaction. Furthermore, we discovered that the customer service function serves as a minor mediator in the relationship between customer trust and service culture about customer delight. These findings underscore the necessity of enhancing customer service operations to more effectively elevate client satisfaction. In conclusion, customer service continues to be an insufficient enabler for cultivating the trust and service culture necessary for PT Asuransi Raksa Pratikara to enhance customer satisfaction. This research promotes the enhancement of customer trust, the elevation of service quality culture, and the optimization of customer service roles to attain maximum customer satisfaction.

To enhance customer trust and satisfaction, PT Asuransi Raksa Pratikara must undergo a comprehensive transformation that incorporates service digitization, human resource enhancement, service culture, and organizational governance. The deliberate execution of these ideas will enhance trust, cultivate a more pertinent service culture, and improve the customer service function as the primary conduit for elevating customer satisfaction with the organization.

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