

# **"The Effect of Customer Orientation of Service Employee (COSE) to Customer Satisfaction, Customer Commitment and Relationship Outcome"**

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**Abstract:** *This study aims to determine the Effect of Customer Orientation of Service Employee (COSE) to Customer Satisfaction, Customer Relationship Commitment and Relationship Outcome. Survey was conducted to 270 customers of Employee Health Security, in Indonesia. This research used purposive sampling technique. Research instruments were adapted from previous literatures. Data of this study were analyzed with Structural Equation Model used Partial Least Square with Smart PLS 3.0. The results showed that Customer Orientation of Service Employee (COSE) positively and significantly affected the Customer Satisfaction, Customer Commitment and Relationship Outcome. Customer Commitment positively and significantly affected Relationship Outcome. However, Customer Satisfaction did not have significant effect on Relationship Outcome.*  
**Keywords:** *Customer Orientation, Service Employee (COSE) to Customer Satisfaction, Customer Commitment, Relationship Outcome*

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## **I. Introduction**

There are many risks will be faced by every person, especially in the future that has high uncertainty. Therefore, everyone should be able to provide the protection of themselves and their families from all social risks that may occur. Starting from the risk of illness, old age, death and so on.

Based on Law No. 40 of 2004 on National Social Security System and Law No. 24 of 2011 about organizers social security implemented by the Employee Health Security (BPJS Ketenagakerjaan) as one of the public legal entity engaged in the field of social security. BPJS is divided into two namely; BPJS Ketenagakerjaan a transformation of PT. Askes (Persero) is devoted to addressing the areas of health and social security and Employment BPJS which is the transformation of PT. Jamsostek (Persero) is assigned to deal with social security in the field of employment with social security programs that include Accident Insurance, Old Age, Death Benefit and pensions.

With the transformation of PT. Jamsostek (Persero) into BPJS Ketenagakerjaan there are some fundamental changes that include, among others:

1. Changes in the organizational form of state-owned enterprises became Public Law Firm
2. Changes in the membership of the Labor obligations Formal into the entire workforce
3. Changes in law enforcement authority previously only carried out by the Ministry of Labor, but currently conducted by Ministry of Labor and Employee Health Security Program (BPJS Ketenagakerjaan).
4. Changes in the program of Work Accident Insurance (JKK), Death Benefit (JKM), Old Age Security (JHT) and Health Insurance (JPK) into Work Accident Insurance (JKK), Death Benefit (JK), Old Age Security (JHT) and pensions (JP).

Employee health security (BPJS Ketenagakerjaan) has 11 regional offices, 122 branches, and branch offices throughout Indonesia. The target market of National Health Security (BPJS Ketenagakerjaan) is all working employee in Indonesia. Therefore it is very clear that the performance of the Employee Health Security (BPJS Ketenagakerjaan) was determined by the size of potential market in the respective branches in Indonesia. The data of active enterprise and active labor in National Health Security (BPJS Ketenagakerjaan) of Cirebon Branch can be seen in Table1.

**Table 1: Corporate Data Active and Active Labor BPJS Ketenagakerjaan Cirebon Branch**

No	YEAR	ACTIVE COMPANIES	ACTIVE EMPLOYEE
1.	2014	1,201	85,249
2.	2015	1,788	99,829
3.	2016	2,492	116,716
4.	2017	3,623	131,787

Source: Company Internal Data

The table 1 shows that the active participation of companies and labor in National Health Security of Cirebon Branch has increased gradually during period 2014-2017. The increase number of labor as the member was influenced by the increase number of companies registered as member of Employee Health Security.

In providing services to participants strongly related to Process (process), People (person) and the Physical Evidence. The most fundamental of service delivery is the behavior of service personnel. One is related to the Customer Service Employee Orientation (COSE). Where in the COSE there are skills that must be owned by the employees, namely technical skills, social skills, motivation, and Decision-Making Authority.

It is expected that the implementation of COSE in terms of providing services will increase customer satisfaction, customer commitment and eventually could lead to the outcome of relationship in which company representative becomes one of the people who helped the increasing number of customer of Employee Health Security. Company representative has important role to ensure their employees protected by Employee Health Security program and help drive other companies to participate in the Employee Health Security program. From the background above, then the aims of this study are to investigate the effect of Customer Orientation of Service Employee on Customer Satisfaction, Customer Commitment and Relationship Outcome.

## II. Literature And Hypotheses

### 2.1 Relationships Outcomes

In determining the core factors that cause *strong lasting relationships* in relationships with customers or partners, attention has been focused on identifying key relational constructs and explores how these constructs interact with one another (Morgan & Hunt, 1994). Some of the relational construct can lead to the success or failure of a relationship. These factors include power, conflict, uncertainty, opportunism, the benefits of the relationship, the termination charge, emotion, interdependence, adaptation, interaction, cooperation, common objectives, structural/social ties, shared values, promises, trust, commitment, communications, attractiveness (Morgan & Hunt, 1994). From all of this constructs trust and commitment have proven the most profound (Morgan & Hunt, 1994). Blois (2003) showed that commitment and trust is the distinguishing characteristic of the relationship. Sheth (2000) showed that commitment and trust has emerged as a theoretical concept. With the existence of some of these components, it is expected to provide a mutually beneficial outcome among several companies each partner.

### 2.2 Customer Commitment

Morgan Hunt (1994) stated that the commitment to customers has an important role because it can encourage customers to maintain relationship, cooperation and reduce the likelihood of customers to switch to other alternatives that offer short-term profits.

According to Suratman (2015), consumers commitment has several dimensions, namely:

1. Affective commitment
2. Continuance commitment
3. Normative commitment

Commitment is important to study the relationship because it is not only signifies the stability and the survival of relationship on a conceptual level but also serves as a surrogate measure for a reliable long-term relationship at the operational and empirical level (Han, 1992; Mavondo and Rodrigo, 2001). Commitment has become the dependent variable in some models that describe relationship marketing including buyer-seller relationship, ie. (Hunt, 1992) and channel behavior (Kumar et al, 1995). Communication is a good indicator of long-term relationships (Morgan and Hunt, 1994; Shamdasani and Sheth, 1987; Farrelly and Quester, 2003).

Commitment has proven to be an important factor in developing cooperation and relationships between service providers and customers (Morgan and Hunt, 1994; Garbarino and Johnson, 1999), and such relationships are more likely to be characterized by a higher level of SQ and long term profitability (Zeithaml et al., 1996; Grönroos, 1997). This finding is consistent with what is called "Commitment-Trust Theory of Relationship Marketing" (Morgan and Hunt, 1994), which states that the commitment lead directly to cooperative behaviors that are critical to long-term and mutually beneficial relationship. According to Meyer and Allen (1991, 1997), the majority of the organizational commitment concept combines three dimensions of attitudes: (1) the affective commitment (employees who are committed to the organization because they want it); (2) Continuous

Commitment (employees who are committed to the organization because there must be; there are few alternatives); and (3) Normative commitment (employees who are committed to the organization because they feel it should be). (Furtmueller et al, 2011).

### **2.3 Customer Satisfaction**

Customer satisfaction is considered from the perspective of cumulative satisfaction and is defined as the overall customer experience to date with the product or service provider (Johnson et al., 2001; Krepapa et al., 2003). Most studies on Customer Satisfaction is now using the concept of this cumulative satisfaction (Gupta and Zeithaml, 2006; Ganguli and Roy, 2011). The overall level of enjoyment or satisfaction perceived by customers originated from the ability of service providers to meet the wishes, expectations, and needs of customers in connection with the service. Customer Satisfaction is a complex construction and has been defined in various ways (Fecikova, 2004; Dimitriadis, 2006; Ganguli and Roy, 2011).

According to Kotler and Keller (2010), the suitability of satisfaction is felt by customers when comparing the level of expectation with the performance have been felt. Maximum satisfaction will happen when the perceived performance when using the service or product is higher than expected. Maximum satisfaction perceived repeatedly will form the appearance of a commitment to continue to use a product or service within a specified period. Consistency satisfaction perceived by customers to be the reason for them to survive using the brand of the same product or service.

Expectations play an important role in Customer Satisfaction. Jones et al. (2003) emphasized that "when expectations are met or exceeded, the customer reported satisfaction levels are higher. Therefore, it is an important step in managing customer expectations is creating unrealistic expectations." Ranaweera and Prabhu (2003) add that "It is the belief that the more satisfied customers, the greater their retention ". Fecikova (2004) believes that the key to the survival of the organization is the retention of internal and external customers are satisfied. He proposed a measure of satisfaction to manage them effectively.

Paul et. al (2016) defines customer satisfaction as an emotional response to an evaluation of the experience of the consumption of a product or service. While Molina et.al (2012) states that an evaluation of customer satisfaction after-purchase where the selected alternative is at least equal or exceed customer expectations while dissatisfaction arises when the result (outcome) does not meet expectations.

Customer satisfaction can be measured by a variety of methods and techniques. Kotler and Keller (2010) identified four methods for measuring customer satisfaction are as follows:

1. System Complaints and Suggestions.
2. Ghost Shopping
3. Lost Customer Analysis
4. Survey Customer Satisfaction

In terms of customer satisfaction measurement, Employee Health Security BPJS also performs some program, such as providing a suggestion box and mystery shopper. Suggestion box facilitate customer to make complaint since it can be accessed by anyone. Ghost Shopper technique used third party who are independent speak with employee of Employee Health Security so that they can produce objective evaluation result.

### **2.4 Customer Orientation of Service Employees (COSE)**

COSE is the degree in which the behavior of employees communicate and interact individually to meet the needs or expectations of consumers. It is important to know that the concept of COSE consist of four dimensions that allow consumers to behave in accordance with the orientation or desires of consumers.

According to Thureau (2004), COSE is composed of four dimensions, namely:

1. Technical Skill (Technical Skills)
2. Social Skill (Social Skills)
3. Motivation (Motivation)
4. Decision Making Authority (Dimensions of Authority)

Dimensions of COSE are important because the increase customer orientation of service provider will lead the increase of customer satisfaction as well as customer confidence to company. This is finally will induce customer loyalty. Research conducted by Hanzee & Mirvaisi (2011) concluded that the Customer Orientation of Service Employee (COSE) has an influence on customer satisfaction in the context of Islamic banking in Iran. Later studies conducted by Bramulya et al. (2016) concluded that Customer Orientation of Service Employee (COSE) has an influence on the banking customer satisfaction in Lampung, Indonesia. Further research conducted by Hennig-Thureau (2004) concluded that the Customer Orientation of Service Employee (COSE) has an influence on customer satisfaction . Based on these literatures the following hypothesis can be developed.

**H1: Customer Orientation of Service Employees (COSE) has a positive and significant impact on Customer Satisfaction.**

Research conducted by Hanzaee & Mirvaisi (2011) concluded that the Customer Orientation of Service Employee (COSE) has an influence on customer commitment. Later studies conducted by Bramulya et al. (2016) concluded that Customer Orientation of Service Employee (COSE) has an influence on the commitment of banking customers in Lampung, Indonesia. Moreover, research conducted by Hennig-Thurau (2004) concluded that Customer Orientation of Service Employee (COSE) has an influence on customer commitment, Therefore, the following hypothesis can be generated:

**H2: Customer Orientation of Service Employees (COSE) has a positive and significant impact on Customer Commitment.**

Research conducted by Jarideh (2014) concluded that Customer Orientation of Service Employee (COSE) has a significant influence on customer loyalty in the store Hyperstar. Later studies conducted by Zargarani et al. (2013) concluded that the Customer Orientation of Service Employee (COSE) has an influence on customer loyalty in Mellat bank branches in Hamadan. Based on these literature the following hypothesis can be stated.

**H3: Customer Orientation of Service Employees (COSE) has a positive and significant impact on the relationship outcome.**

Over the years, customer satisfaction has been the main goal of business organizations, because it has been deemed to affect customer retention and market share of the company (Hansemark and Albinsson, 2004). McNaughton et al. (2001) stated, relationship marketing theory, no matter where the application sector, focused on the process in which it creates customer value. The value created through the relationship marketing and enablers to facilitate relationships atmosphere causes customers to survive (Trasorras et al, 2009). Ranaweera and Prabhu (2003) strongly belief that the more satisfied customers, the greater the retention of the brand. Fecikova (2004) believes that the key to the survival of the organization is to maintain internal and external customers are satisfied. He proposed measures to manage them effectively satisfied (Trasorras et al, 2009). Similarly, Anderson and Sullivan (1993) found that the intention to buy back strongly associated with the satisfaction expressed in the categories of products and services. Researchers in professional services tend to stick with the same provider if they continue to be satisfied (Chumpitaz and Paparoidomis, 2004). Research conducted by Ha and Park (2012) concluded that Customer Satisfaction having an influence on Brand Loyalty in China. Based on literatures above the next hypothesis can be proposed.

**H4: Customer Satisfaction has a positive and significant impact on the relationship outcome.**

In the case of satisfaction, it is said that delivering services that meet customer expectations positively influence customer evaluation of the company. Customers expect the same treatment benefit when he uses the respective service (Crosby et al, 1990). Similarly, consumer tend to do future interaction with a partner who are commit to the relationship (Morgan and Hunt, 1994). Research conducted by Talegani et al. (2011) concluded that Customer commitment has an influence on customer loyalty in the context of the banking industry in Iran. Based on these literatures the following hypothesis can be proposed.

**H5: Customer Commitment has a positive and significant impact on the relationship outcome.**

### **III. Research Methods**

The population of this study are all companies that have registered their employees as member of employee health security (BPJS Ketenagakerjaan) in Cirebon. The sampling technique used in this research is purposive sampling. The definition of purposive sampling according to Sekaran (2011) is a technique used to take samples with special consideration they deserve for the research sample. The sample criteria in this study is the company that have registered their employee as member of employee health security program (BPJS Ketenagakerjaan) at least more than one year. Questionnaire survey was administrated to 270 of companies representative that are member of employee health security program (BPJS Ketenagakerjaan). Research instrument were developed based on previous literatures. Research data were analyzed by using structural equation modelling with Smart PLS3.0 software.

### **IV. Results And Discussion**

As many as 137 people (53.80%) of respondents have bachelor degree (S1). Based on position in the company, as many as 70 people (27,2%) of respoden are middle manager, 61 people (24%) of respondent supervisor and as many as 11 people (4,3%) of respondent are managers. Based on duration as member of Employee Health Security (BPJS) as many as 156 companies has registered more than 3 year, as many as 48 people (18,9%) of respondent registered as member of BPJS during 2-3 yaers, 39 people (15,4%) of respondent

registered during 1-2 years as member of BPJS. In term of age, as much as 48 people (18,5%) of respondent are between 41-50 yers old, 9 people (3,5%) of respondent are above 50 years old, 97 people (38,2%) of respondent are between 21-30 yeras old and 4 people (1,6%) of respondent are less than 20 yaeras old.

**4.1 Testing Measurement Model Data (Outer Model)**

Convergent validity is said to be high if the value of the indicator loading are above 0.7 (Chin in Ghozali, 2014). If the score of loading between 0.5 to 0.7, preferably researchers should not remove the indicator with such as score loading as along as its AVE greater than 0.5 (Hartono and Abdillah, 2009). In this study the score of AVE for all constructs are above 0.5 (see table 2) and the score of loading factor for all of item in this study are above 0.6. It means that all indicators (items) in this study have high convergent validity.

**Table 2: AVE (Average Variance Extracted)**

Variables	AVE
<i>Customer Orientation of Service Employee (COSE)</i>	<b>0.613</b>
<i>customer satisfaction</i>	<b>0.739</b>
<i>Customer Commitment</i>	<b>0.699</b>
<i>Outcome Relationship</i>	<b>0.590</b>

Source: Primary Data Processed SMARTPLS 3 (2019)

Reliability tests performed to determine the extent of the measurement device has a measurement accuracy and precision consistent from time to time. The reliability of the instrument in this study is determined from the value of the composite reliability for each block on a reflective construct. Based on rule of thumb composite reliability value must be greater than 0.7 even if the value of 0.6 is acceptable (Hair et al., 2011). Composite reliability of each of the variables studied can be seen in the table 3.

**Table 3: Test of Construct Reliability**

variables	Composite Reliability
<i>Customer Orientation of Service Employee (COSE)</i>	0949
<i>customer satisfaction</i>	0919
<i>Customer Commitment</i>	0903
<i>Outcome Relationship</i>	0909

Source: Primary Data Processed SMARTPLS 3 (2019)

The above table shows the values of composite reliability of any measured variable have a value greater than 0.70 so that the indicators used in the study variables are said to be reliable.

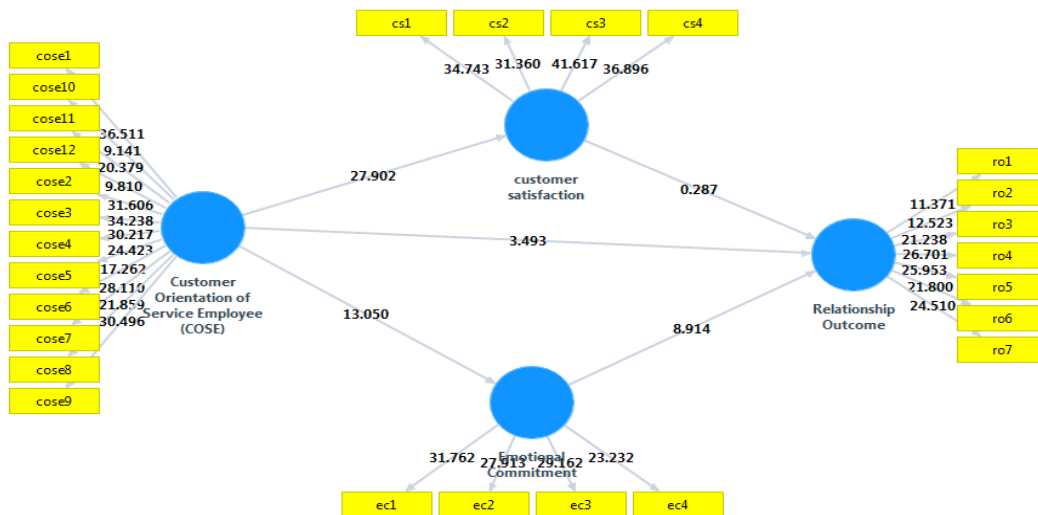
**4.2 Testing Structural Model (Inner Model)**

Inner path coefficient value models indicate the level of significance in hypothesis testing. Score inner path coefficients or models exhibited by the T-statistic must be above 1.96 for a two-tailed hypothesis (two-tailed) and above 1.64 for the hypothesis of the tail (one-tailed) to test the hypothesis on alpha 5 percent (Hair et al., 2011). The result of structural model of this research can be seen in the table 4.

**Table 4: Total Effects(Mean, STDEV, T-Values)**

	Original Sample (O)	Sample Mean (M)	Standard Error (Sterr)	T Statistics (  O / Sterr  )	P Values
<i>Customer Orientation of Service Employee (COSE) -&gt; customer satisfaction</i>	0.825	0.823	0,030	27.902	0,000
<i>Customer Orientation of Service Employee (COSE) -&gt; Customer Commitment</i>	0.733	0.727	0.056	13.050	0,000
<i>Customer Orientation of Service Employee (COSE) -&gt; Relationship Outcome</i>	0.757	0,751	0,050	15.255	0,000
<i>customer satisfaction -&gt; Relationship Outcome</i>	0,024	0,030	0.083	0,287	<b>0.775</b>
<i>Customer Commitment -&gt; Relationship Outcome</i>	0,544	.542	0.061	8.914	0,000

The table shows that the variable Customer Orientation of Service Employee (COSE) has positive effect on customer satisfaction and significant at  $\alpha = 0.05$  for the statistical value  $27.902 > 1.96$ . In addition, variable COSE also has positive effect on Customer Commitment and significant at  $\alpha = 0.05$  for the statistical value  $13.050 > 1.96$ . Furthermore, variable COSE has positive influence on the Relationship Outcome and significant at  $\alpha = 0.05$  for the statistical value  $15.255 > 1.96$ . Meanwhile, variable Customer Satisfaction positively affects Relationship Outcome and not significant at  $\alpha = 0, 05$  because the statistical value  $0,287 < 1,96$ . Whereas, variable Customer Relationship Commitment has positive effect on Relationship Outcome ( $0.542$ ) and significant at  $\alpha = 0.05$  for the statistical value  $8.914 > 1.96$ . Results of testing the structural model that shows the statistical value of the entire hypothesis being tested can be seen from Figure 4.1 below.



**Figure 1 Result of bootstrapping**

The significant effect of COSE on customer satisfaction means that it is important for employee of BPJS Ketenagakerjaan to have high motivation, technical and social skill and decision making authority in order to allow them to deliver service that meet or exceed customer expectation. In other words, high COSE of employee of BPJS Ketenagakerjaan will lead to high customer satisfaction. In addition, high COSE of employee of BPJS Ketenagakerjaan indicate that it has responsibility and spent some investment to develop valuable relationship with their customer. This will lead to increase of customer commitment to the relationship. High COSE of employee of BPJS Ketenagakerjaan will allow customer to receive superior value, positive experience, higher satisfaction that will lead to higher relationship outcome such as repeat purchase and positive word of mouth.

Customer satisfaction does not have significant effect on relationship outcome. It is may be because it is compulasy for company to register their employee as the member of BPJS Ketenagakerjaan. Therefore, without higher satisfaction the customer still have possibility to increase repeat purchase when they have responsibility to do it. In this study relationship commitment is important predictor of relationship outcome. BPJS commitment to develop and invest to enhance the valuable relationship will lead to increase relationship outcome such as increase share of purchase and positive word of mouth.

### V. Conclusions And Suggestions

Based on the discussion above it can be concluded that:

1. Variable Customer Orientation of Service Employee (COSE) are important predictor of Customer Satisfaction, Customer Commitment and Relationship Outcome.
2. Customer Satisfaction does not have significant effect to Relationship Outcome.
3. Customer Commitment to the relationship is good predictor of Relationship Outcome

Suggestion for future research

1. BPJS Kesehatan is monopoly company, it is suggested to test this model in different research setting especially in competitive industry.
2. It is also suggested to use other relationship variables such as communication, expertise, service quality and etc as predictor of relationship outcome.

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