

Analysis of the Effect of Service Performance, Work Motivation, Customer Satisfaction on Income Increase at Life Insurance Office with Bumiputera 1912 in Kotamobagu-North Sulawesi-Indonesia

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Abstract- The purpose of this research is to know the influence of service performance to increase income, to know the influence of motivation to increase income, and to know influence of customer satisfaction to increase income, and to know influence of service performance, motivation, customer satisfaction together to increase income. The object of this research is the life insurance office with Bumiputera 1912 in Kotamobagu. This research uses survey approach, using descriptive method, where descriptive survey method is a research method that takes a sample of a population using a questionnaire as a means of data collection. After the data is obtained the results will be presented descriptively and at the end of the study will be analyzed, to test the hypothesis proposed at the beginning of the study (Effendi, 2003: 3). The result of research shows that there is influence of service performance to increase income, because value t-count 13,79 > t-table 2,000 and 2,21 $\alpha = 0,01$ partially significant at level 1% and 5%. There is influence of motivation (X2) to increase income because t-count 16,65 > t-table 2,000 and 2,21 $\alpha = 0,01$ partially significant at level 1% and 5%. There is influence of customer satisfaction (X3) to the increase of income because t-count 15,18 > t-table 2,000 and 2,21 $\alpha = 0,01$ partially, have significant influence on level 1% and 5%. Influence of service performance (X1), motivation (X2) and customer satisfaction (X3) to increase income (Y). Results of data processing obtained t-count = 3.395 (X1); = 6.913 (X2); 4.910 (X3) while the value of t-test of one party with dk = 100 $\alpha = 0.05$ turns out t-table = 2,000 and 2.21 $\alpha = 0.01$ because t-count > t-table H_0 is accepted, thus service performance (X1), motivation (X2) and customer satisfaction (X3) to the increase of income on Bumi Putra 1912 insurance in Kotamobagu is partially significant at the level of 1% and 5%. The conclusion of the fourth hypothesis is accepted, so the variable of service performance (X1), Motivation (X2) of customer satisfaction (X3) on the increase of income on insurance Bumiputera 1912 (Y) in Kotamobagu simultaneously have significant effect on the level of 1% and 5%.

Keywords: Service, Motivation, Satisfaction and Income

1. Introduction

The insurance industry has a dual role in the economy of a country. Its main role is to provide protection against the risks faced by society and the business world, thus supporting the stability of development as well as the courage to invest. Another role, as a non-bank financial institution, is to collect public funds through the withdrawal of insurance premiums and provide these premium reserves for national economic development. Life Insurance with Bumiputera 1912, in its effort to maintain its existence as a "market leader", it seeks to continually improve the company's image and market share, play a role in nation building, and contribute to improve welfare through life insurance. Bumiputera always provides innovative products of excellent quality, and provide maximum service to its policyholders. Achieving the continuity of excellent service to policyholders, Bumiputera always conducts training, education, and professionalism improvement for its employees. Other efforts undertaken by Joint Life Insurance is to provide compensation that is proportional to the achievement, as well as improve their welfare.

The success of an insurance company is also strongly influenced by how the company can satisfy its customers, and one of them by providing services to customers who should be directed to sustainable services. Customer satisfaction, individually is very difficult to achieve, due to the diversity of every customer's desires. Therefore, every insurance company always has various approaches to get a good solution for the customer.

Table 1.1. North Sulawesi Insurance Company's Market Share of 2016

Number	Company	Total of Customers	Pangsa Pasar (%)
1	Jasa Raharja	9.003	52,95
2	Bumi putra	1.934	11.34
3	Sewu New York Life	1.501	08,85
4	Central Asia Raya	0, 925	05,49
5	Other companies	2.597	12,30
	Total	17.002	100,00

Source: Insurance Information, 2016

Some problems that customers complain about through the suggestion box, which is in Joint Life Insurance Bumiputera 1912 Kotamobagu. From a variety of customer complaints there are several things that many complained about by customers related to the quality of service Life Insurance Bumiputera 1912 in Kotamobagu, among others:

1. Payment of claims perceived by the customers less timely.
2. Ongoing premium billing conducted by agents is also perceived by customers less quickly and on time.
3. Unclear information from agents regarding products offered to customers.

In improving the performance of its employees life insurance Joint Bumiputra 1912 Kotamobagu take several ways, for example: through education, training, appropriate compensation, creating a conducive working environment and motivation. Through these processes, employees are expected to maximize their job responsibilities because the employees have been equipped with education, and training that is certainly related to the implementation of their work.

While the provision of compensation, a good working environment, and the provision of motivation is basically the right of employees and the obligation of the company to support the contribution of its employees in order to achieve the objectives that have been determined. Employee performance is not just a coincidence, but there are many influencing factors such as giving compensation and motivation. With the formation of a strong motivation, it will be able to produce results, or good performance as well as quality of the work it does. Departure from these conditions, then used as the basis for conducting research with the topic: Influence of service performance, work motivation, customer satisfaction to increase income at Life Insurance office with Bumiputera 1912 Kotamobagu.

II. Research Methods

This type of research is survey by using descriptive method of analysis, where descriptive survey method is a research method that takes a sample of a population by using questionnaires as a means of data collection. After the data obtained then the results will be presented descriptively and at the end of the research will be analyzed to test the hypothesis proposed at the beginning of the research (Effendi, 2003: 3).

Population dan Sample

a. Population

Population (N) is a generalization region consisting of objects, or subjects that become quantities and certain characteristics set by the researchers, to be studied and then drawn conclusions (Sugiyono 2002: 57). The target population in this research is the customer of Insurance Bumiputra 1912 Kotamobagu.

b. Sample

To determine the sample used (n), if the subject is less than 100, then it is better taken all, so the research is a population study. Furthermore, if the subject is large, it can be taken between 10% -15% or 20% -25% or more (Arikunto 2002: 112). If the population size is less than or equal to one hundred ($N \leq 100$), sampling is at least 50% of the population size. If the population size is

equal to or more than 1000 ($N \geq 1000$), the sample size is expected to be at least 15% of the population size (Surakhmad 1994: 100). Thus, the sample determination can be formulated as follows:

$$S = 15\% + \frac{1000 - n}{1000 - 100} (50\% - 15\%)$$

Where:

S = Amount of samples taken

n = Amount of sample members

Amount of population (N) to be studied 100 people, Insurance policyholder customers spread in Bolaang Mongondouw District, Bumi Putra Insurance customers 1912 Kotamobagu.

$$\begin{aligned} S &= 15\% + \frac{1000 - 335}{1000 - 100} (50\% - 15\%) \\ &= 15\% + \frac{665}{900} (35\%) \\ &= 15\% + 0,739.(35\%) \\ &= 15\% + 25,86\% \\ &= 40,86\% = 40,9\% \end{aligned}$$

So the sample size is $250 \times 40.9\% = 100$ respondents and rounded up to 100 respondents.

Research Instrument

The measuring instrument of this research is in the form of questionnaire with ordinal level of measurement and the answer category consists of five levels. For quantitative analysis, alternative answers will be scored from values 1 to 5, such as:

a. There are five alternative answers for performance variables, in the public service (variable Y), namely:

- 5 = Very Satisfied
- 4 = Satisfied
- 3 = Quite Satisfied
- 2 = Less Satisfied
- 1 = Not satisfied

b. There are five alternative answers in the measurement of service performance variables (X1) and motivation (X2), and X3 customer satisfaction are:

- 5 = Always or Very High
- 4 = Frequent or High
- 3 = Sometimes or High enough
- 2 = Rarely or Low
- 1 = Never or Low Once

Variables Researched

In this research the variables to be studied consist of independent variables, namely service performance (X1), Motivation (X2), and customer satisfaction to increase insurance income Bumi putra 1912 (Y) as dependent variable. Service Performance (X1) is the attitude, or the way the employee serves the customer satisfactorily to achieve a desired goal that is optimal profit in this case the effort to increase income on insurance Bumiputera 1912 Kotamobagu. Motivation (X2), which is an influential condition, and evokes an inward impulse from the servant to the customer (motive) and from the outside that is related to the work environment (motivator). Customer satisfaction (X3) a more precise understanding of satisfaction according to Siagian (2008: 295) can be realized if the analysis of satisfaction is associated with the quality of service, the absenteeism, the willingness to move, the age of the worker, the level of office, and the size of the organization. So, satisfaction is a feeling of pleasure enjoyed by someone or more so that there is an urge to maintain, improve, and repeat a situation. Revenue (Y), ie elements capable of responding to the needs, and the aspirations of the people judged by money or goods on remuneration made for a production activity to the community.

Data Collection Technique

In this research, data were collected using techniques:

1. Observation, ie observations made by researchers in the research location
2. Direct interview, which is direct question and answer to informant in this case, they become the customer of Bumiputera Joint Life Insurance Office 1912 Kotamobagu, so it can get more accurate data
3. Documentation study, ie data documentation about the number of customers of Joint Life Insurance Bumiputera 1912 Kotamobagu
4. Quisioner, by distributing questionnaires to the respondents.
5. Library Studies, which is based on books and other literature that serves as a theoretical foundation, as well as reference or literature review related to the problem of this research.

Data Analysis Technique

To solve the problems encountered in this research used statistical analysis method with approach of multiple regression analysis tool.

Multiple Regression Analysis

This analysis tool, used to determine the form of relationship between the dependent variable with the independent variable. The multiple linear formulas used are as follows (J Supranto, 2001: 57):

Formula :

$$Y = a + bX_1 + cX_2 + \dots + ei$$

Where :

- Y = Dependent variable (Income Increase)
- a = Constants
- b₁ = Regression coefficient of service Performance factor
- b₂ = Regression coefficient of motivation factor
- b₃ = Regression coefficient of customer satisfaction
- X₁ = Independent variable of service performance
- X₂ = Independent variable of motivation
- X₃ = Independent variable of customer satisfaction

III. Discussion

3.1. Multiple Regression Analysis

Based on the test results obtained by regression equation as follows:

$$Y = 527.658 + 0,2752(32,409)X_1 + 0,2023(16,642) X_2 + 0,2755(37,047) X_3$$

a. Coefficient of Determination Test R²

Based on the test results obtained R² of 0.8127. That is 81.27% of all variations of income increase variables, can be explained by the variable service performance, motivation and customer satisfaction entered into the model. The remaining 18.73% is explained by variables outside the model.

b. Test F

F-test result obtained F equal to 39,5671 with P.value (sig.) 0,000. Thus, the dependent variable model of income increase, and independent variables (service performance, motivation and customer satisfaction) are statistically significant at 1%.

c. Partial Regression Test (t-Test)

Testing t-test obtained t- count each variable as follows:

Table 3.1: T-Test Results

Factor	Variable	B	b ₀	T	Sig-t
Psychological and Process	Motivation (X ₂)	16.624,24091	0,202382	3,395	0,0009

Individual and consumer role	Customer satisfaction (X ₃)	37.047,55582	0,401104	6,913	0,0000	
Payment of claims Constants	Service performance of the company (X ₁)	32.409,01683	0,275522	4,910	0,0000	
		527658,4807		10,921	0,0000	
Multiple R	= 0,81729					
R Square	= 0,66797					
Adjusted R Square	= 0,65109					
F _{count}	= 39,56471					
Significance F	= 0,0000					
Y=f(X1) service performance	36,372 (α)	0,305 (β)	1,585 (F-count)	0,726 R	0,510 R ²	13,019 (t-count)
Y=f(X2) motivation	33,922(α)	0,081(β)	1,090(F-count)	0,6405R	0,541 R ²	16,655 (t-count)
Y=f(X3) Customer satisfaction	0,744(α)	0,057(β)	0,449(F-count)	0,468 R	0,350 R ²	15,185 (t-count)

Source: primary data processed, 2016

d. T-test

T-test basically shows how far the influence of one individual explanatory / independent variable in explaining the variation of the dependent variable. The t-test used is a one side t-test. The hypothesis used in testing the t-test one side as follows: Service performance (X1), work motivation (X2), customer satisfaction (X3)

Ho: $\beta_i \geq 0$, meaning regression coefficient there is no significant influence between service performance (X1) to increase income on insurance bumiputera branch Kotamobagu (Y).

Ha: $\beta_i < 0$, meaning regression coefficient, there is a significant positive influence between service performance (X1) on the increase of income on insurance Bumiputera Branch Kotamobagu (Y).

Ho: $\beta_i \geq 0$, meaning regression coefficient, there is no significant influence, between motivation (X2), to increase income, on insurance Bumiputera Branch Kotamobagu (Y).

Ha: $\beta_i < 0$, meaning regression coefficient, there is a significant positive influence, motivation (X2), to increase income, on insurance Bumiputera Branch Kotamobagu (Y).

Ho: $\beta_i \geq 0$, meaning regression coefficient, there is no significant influence, between customer satisfaction (X3), to increase income, on insurance Bumiputera Branch Kotamobagu (Y)

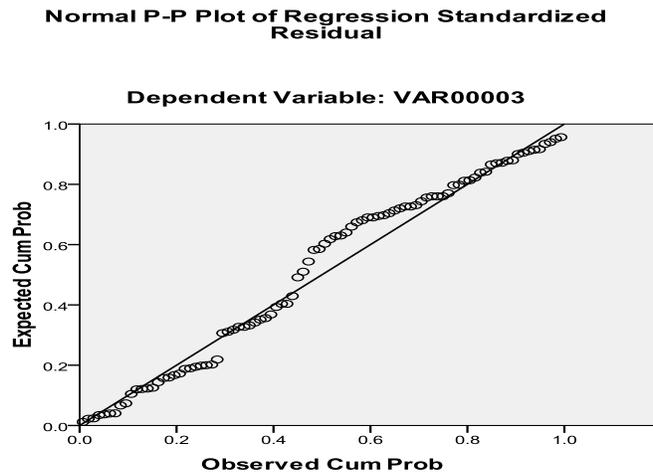
Ha: $\beta_i < 0$, meaning regression coefficient, there is a significant positive influence, between customer satisfaction (X3), to increase income, on insurance Bumiputera Branch Kotamobagu (Y)

3.2. Classic Assumptions

a. Test Data Normality

Testing of data normality intended to know whether or not the normal distribution of research each research variable. Normality test of this research data using Kolmogorov-Smirnof normality test (Santoso 1999: 311). Data were analyzed with the help of computer program SPSS version 12 Windows 2000. Basic decision-making based on probability. If the probability is > 0.05 then the research data is normally distributed. In addition to using Kolmogorov Smirnov test, the normality analysis of this data is also supported from

the Plot of Regression Standardized Residual. If the graph obtained from the SPSS output there are points near the diagonal line. So, it can be concluded that the regression model is normally distributed.



b. Linearity Test

Linearity test is a step to know the linear status, or not a distribution of a research data. The results obtained through the linearity test, will determine the regression analysis techniques to be used. If linearity test results are linear, then linear regression analysis is used. Conversely, if the linearity test results are non-linear, then the regression analysis used nonlinear. The basic decision-making of this test can be seen from the value of significance. If the value of significance > 0.05, it can be concluded that the relationship is linear.

Table 3.2: Linearity Test Result (Anova)

	F-count	t-count	F-table	t-table
X1 to Y	1,585	13,019		2,00
X2 to Y	1,090	16,655		2,00
X3 to Y	0,449	15,185	4,88	
X1,X2,X3 to Y	39,56	3,395	4,88	
		6,913		
		4,190		

c. Uji Multikolinieritas

The requirement of multiple regression model is between the independent variables has no perfect relationship or does not contain multicollinearity. This multicollinearity test can be seen from the value of variance inflatio factor (VIF). Between the independent variables is said multicolinieiritas, if tolerance <0.1 and VIF > 1.0. The result of multicollinearity test can be seen the coefficient of tolerance X1 = 0,982 <1,019, X2 = 0,982 <1,019, simultaneously, the tolerance value of each independent variable > 0,1, and VIF value <1,0, so it can be concluded that regression model does not contain multicollinearity.

d. Testing Autocorrelation Symptoms

Autocorrelation, the correlation that occurs between a series of observations, arranged in a series of time and space. To detect the presence of autocorrelation in this study, conducted by Durbin Watson's Statistics Test. From the statistical test results Durbin watson t-test. Durbin Watson's value for the above calculation is 1.672, and with the table statistic value for Durbin Watson test with 5%, K = 2, n = 90, then dl = 1,980, du = 2,000, so the hypothesis Zero (Ho) is accepted .. This means there is no autocorrelation.

3.3.Pengujian Hipotesa

a. Hypothesis I; There is Influence of service performance (X1), to the increase of income (Y), in Bumiputera insurance 1912 Kotamobagu Branch. Alternative hypothesis (Ha), first suspected to have a significant influence partially service performance (X1) to increase income on insurance Bumiputera 1912 (Y) City Branch Kotamobagu. Regression Analysis: Increased revenue (Y) versus service performance (X1) The regression equation is.

$$Y = 36,732 + 0,305 (X1)$$

Coefficient of correlation = 0,726, coefficient of determination $r^2 = 0,510$ Significance level = 0,01, Correlation Product Moment level of significance 0,01 with value 0,323 and 0,222 at significant level 0,05.

The results of this analysis show:

1. With the value of $R = 0.726$ it is larger than R -table, ie = 0.323 (0,01) and 0,222 (0,05) on sample amount ($n = 100$) by using R test where R -count > R -table hence H_a received, this means partially the performance of service (X1) has a strong effect to the increase of income on insurance Bumiputera 1912 (Y) in Kotamobagu. The coefficient of determination $r^2 = 0.510$ gives a partial illustration of service performance (X1) to increase income, on insurance Bumiputera 1912 (Y) in Kotamobagu, giving influence 51.6%, and the remaining 48.4% influenced by other variables that are not examined. Show significant level of 0,01 and 0,05, mean influence of service performance variable (X1) to increase income on insurance Bumiputera 1912 (Y) in Kotamobagu is partially significant at the level of 1% and 5%. T-Test of mean difference = 0: T-Value = 13,79 Value = 0.008. Results of data processing obtained t -count = 13.79, while the value of t test one party with $dk = 100$ $\alpha = 0.05$, it turns t -table = 2,000 and 2.21 $\alpha = 0.01$ because the value t -count > t -table H_a accepted, thus service performance (X1) to the increase of income on Bumiputera 1912 (Y) insurance in Kotamobagu is partially significant at the level of 1% and 5%. The conclusion of the first hypothesis is accepted, so the service performance variable (X1) on the increase of income on insurance Bumiputera 1912 (Y) in Kotamobagu partially significant at the level of 1% and 5%.

b. Hypothesis II; There is Influence of Motivation (X2) to increase income (Y) in insurance Bumiputera 1912 in Kotamobagu. The second alternative hypothesis. Allegedly there is partially significant influence, motivation variable (X2) to increase income at Bumiputera Insurance 1912 (Y) Kotamobagu. Regression Analysis: Increased income (Y) versus motivation (X2) The regression equation is

$$Y = 33,922 + 0,081 (X2)$$

- Correlation coefficient = 0,640
- Coefficient of determination r^2
- The level of significance = 0.01
- Product Moment correlation of 0.01 significance level with value 0,323 and 0,222 at significant level 0,05.

The results of this analysis show:

- With R -value = 0.640, it is bigger than R -table that is = 0,323 (0,01) and 0,222 (0,05) on sample number ($n = 100$) by using R test where R -count > R -table. Thus, H_a is accepted. This means that the partial motivation (X2) has a strong effect on the increase in income on insurance Bumiputera 1912 (Y) in Kotamobagu.
- Coefficient of determination $r^2 = 0.4410$, gives partial picture of motivation (X2), to increase income on insurance Bumiputera 1912 (Y) in Kotamobagu, giving influence 44,10%, rest 55,90% influenced by other variable not examined.
- Showed a significant level of 0.01 and 0.05. That is, the effect of the motivation variable (X2) on the increase of income on insurance Bumiputera 1912 (Y) in Kotamobagu is partially significant at the level of 1% and 5%. T-Test of mean difference = 0: T-Value = 16,65 Value = 0.008 results of data processing obtained t -count = 16.65 while the value of t test one party with $dk = 100$ $\alpha = 0.05$ turns t -table = 2,000 and 2,21 $\alpha = 0.01$ because the value of t -count > t -table H_a is accepted. Thus, the motivation (X2) on the increase in income on insurance Bumiputera 1912 (Y) in Kotamobagu is partially significant at the level of 1% and 5%. The second hypothesis conclusion is accepted, so the motivation variable (X2) on the increase of income on insurance Bumiputera 1912 (Y) in Kotamobagu partially significant at the level of 1% and 5%.

Hypothesis III; There is Influence of customer satisfaction (X3) to increase income (Y) in Bumiputera insurance 1912 in Kotamobagu.

The third alternative hypothesis (Ha). Allegedly there is a significant influence partially customer satisfaction (X3) to increase revenue, at Bumiputera Insurance 1912 (Y) Kotamobagu. Regression Analysis: Increased revenue (Y) versus customer satisfaction (X3) The regression equation is,

$$Y = 0,774 + 0,057 (X3)$$

- a. Correlation coefficient = 0,468
- b. Coefficient of determination $r^2 = 0,253$
- c. Significance level = 0,01
- d. Product Moment Correlation of 0.01 significance level, with a value of 0.323 and 0.222 at a significant level of 0.05.

The results of this analysis show:

- i. With R value = 0,468, it turns out bigger than R-table that is = 0,323 (0,01) and 0,222 (0,05) on sample amount (n = 100) by using R test where R-count > R-table hence H_a accepted, this means partially customer satisfaction (X2) influential strong enough to increase income, at insurance Bumiputera 1912 (Y) in Kotamobagu.
- ii. The coefficient of determination $r^2 = 0.253$ gives a partial picture of customer satisfaction (X3), to the increase of income on insurance Bumiputera 1912 (Y) in Kotamobagu, influence 22.5%, and the remaining 77.5% influenced by other variables not examined.
- iii. Show the significant level of 0.01 and 0.05 it means that the effect of customer satisfaction variable (X3) on the increase of income on Bumiputera 1912 (Y) insurance in Kotamobagu, partially significant at 1% and 5% level. T-Test of mean difference = 0: T-Value = 15,18 Value = 0.008 The result of data processing obtained tcount = 15,18, while the value of t test one party with dk = 100 $\alpha = 0.05$, it turns t-table = 2,000 and 2.21 $\alpha = 0.01$ because the value of t-count > t-table, H_a accepted. Thus, customer satisfaction (X3) on the increase in income on insurance Bumiputera 1912 (Y) in Kotamobagu is partially significant at the level of 1% and 5%. Conclusion the third hypothesis is accepted. So, the variable of customer satisfaction (X3) on income increase (Y) in Kotamobagu is partially significant at the level of 1% and 5%.

d. Hypothesis IV, there are influence of service performance (X1), motivation (X2) and customer satisfaction (X3) simultaneously to increase income (Y). The fourth hypothesis of alternative (H_a), allegedly there are significant influence simultaneously service performance (X1), motivation (X2), and customer satisfaction (X3) to increase income at Bumiputera insurance 1912 (Y) in Kotamobagu. Regression analysis: increased revenue (Y) versus service performance (X1), motivation (X2) customer satisfaction (X3) The regression equation is

$$Y = 16,424 + 0,20382 (X1) + 0,4011 (X2) + 0,2755 (X3)$$

- a. Correlation coefficient = 0,81729
- b. Coefficient of determination $r^2 = 0,6679$
- c. Significance level = 0,01
- d. Product moment correlation 0,01 significance level, with value 0,323 and 0,222 at significant level 0,05.

The results of this analysis show :

- i. With the value of R = 0.81729 it is larger than R-table, ie = 0.323 (0,01) and 0,222 (0,05), on sample number (n = 100) by using R test where R-count > R-table hence H_a accepted. This means that simultaneously service performance (X1), motivation (X2), and customer satisfaction (X3) have a very strong effect on the increase of income on insurance Bumiputera 1912 (Y) in Kotamobagu.
- ii. The coefficient of determination $r^2 = 0.6679$ gives simultaneous picture of service performance (X1), motivation (X2), and customer satisfaction (X3) to increase income on insurance Bumiputera 1912 (Y) in Kotamobagu, giving influence 66,79%, and the rest 13, 21% is influenced by other variables not examined.
- iii. Showed a significant level of 0.01 and 0.05. This means that the effect of service performance variables (X1), motivation (X2), and customer satisfaction (X3) on the increase of income simultaneously significant at the level of 1% and 5%. T-Test of mean difference = 0: T-Value = 3.395 (X1); = 6.913 (X2); 4,910 (X3) Value = 0.009. Results of data processing obtained this = 3.395 (X1); = 6.913 (X2); 4.910 (X3), while the value of t test of one party with dk = 100 $\alpha = 0.05$ turns out t-table = 2,000 and 2.21 $\alpha = 0.01$ because the value of t-count > t-table H_a is accepted, thus the service performance (X1) motivation (X2), and customer satisfaction (X3) on partial income increase significantly at the level of 1% and 5%. The conclusion of the fourth hypothesis is accepted, so the service performance variable (X1), Motivation (X2) of customer satisfaction (X3) on the increase of income on insurance Bumiputera 1912 (Y) in Kotamobagu simultaneously have significant effect on the level of 1% and 5%.

The results showed that the calculation of multiple linear regression analysis between service performance, motivation, customer satisfaction to the increase of insurance income Bumiputera 1912 Kota Kotamobagu branch obtained regression equation that is $Y = 16,424 + 0,20382 (X1) + 0,4011 (X2) + 0.2755 (X3)$. From the equation, it can be interpreted that one unit score increase income, will be influenced by service performance (X1) of 0.20382; motivation (X2) of 0.4011; customer satisfaction (X3) of 0.2755; at the constant of 16,424. , the influence of outonomous of 16,424 points to the increase of insurance income Bumi Putra 1912. Regression coefficient result for physical evidence variable (X1) equal to 0,20382, price of regression coefficient marked positive indicate that influence of service performance (X1) to increase income there is positive influence, which means that every increase of one physical proof unit (X1), will be followed by a performance increase of 0.20382 at constant 16,424. The result of regression coefficient for

motivation variable (X2) is 0,4010. The price of positive regression coefficient indicates that the influence of motivation (X2) on income increase has a positive influence which means that every increase of one unit of motivation (X2) will be followed by income increase of 0.4010 at constant 16,424.

IV. Conclusion

Based on the results of research, it can be taken a conclusion as follows:

1. The influence of service performance on the increase of income on insurance Bumiputera 1912 Kotamobagu. Results of data processing obtained $t_{count} = 13.79$, while the value of t test one party with $dk = 100$ $\alpha = 0.05$ turns $t_{table} = 2,000$ and 2.21 $\alpha = 0.01$, because the value of $t_{count} > t_{table}$ H_a accepted. Thus, the performance of service (X1) on the increase of income on insurance Bumiputera 1912 (Y) in Kotamobagu is partially significant at the level of 1% and 5% The first hypothesis conclusion is accepted. So, the service performance variable (X1) on the increase of income on insurance Bumiputera 1912 (Y) in Kotamobagu partially significant at the level of 1% and 5%.
2. The influence of motivation (X2) on income increase on insurance (Y) Bumiputera 1912 Kotamobagu. Results of data processing obtained $t_{count} = 16.65$ while the value of t test one party with $dk = 100$ $\alpha = 0.05$, it turns $t_{table} = 2,000$ and 2.21 $\alpha = 0.01$ because the value of $t_{count} > t_{table}$ H_a accepted. Thus, the motivation (X2) on the increase in income on insurance Bumiputera 1912 (Y) in Kotamobagu, partially significant at the level of 1% and 5%. Conclusion, the second hypothesis is accepted. Thus, the motivation variable (X2) to the increase of income (Y) in Kotamobagu partially has significant effect on the level of 1% and 5%.
3. The effect of customer satisfaction (X3) on the increase in income on insurance Bumiputera 1912 (Y). Results of data processing obtained $t_{count} = 15,18$, while the value of t test one party with $dk = 100$ $\alpha = 0.05$, it turns $t_{table} = 2,000$ and 2.21 $\alpha = 0.01$ because the value of $t_{count} > t_{table}$ H_a accepted. Thus, customer satisfaction (X3) on the increase in income on insurance Bumiputera 1912 (Y) in Kotamobagu is partially significant at the level of 1% and 5%. Conclusion, the third hypothesis is accepted. So, the variable of customer satisfaction (X3) on the increase of income on insurance Bumiputera 1912 (Y) in Kotamobagu partially significant at the level of 1% and 5%.
4. The influence of service performance (X1), motivation (X2), and customer satisfaction (X3) on income increase, at Bumiputera 1912 (Y) insurance in Kotamobagu. Results of data processing obtained $t_{count} = 3.395$ (X1); $= 6.913$ (X2); 4.910 (X3), while the value of t test one party with $dk = 100$, $\alpha = 0.05$ turns $t_{table} = 2,000$ and 2.21 $\alpha = 0.01$ because the value $t_{count} > t_{table}$ H_a accepted. Thus, service performance (X1), motivation (X2) and customer satisfaction (X3) on revenue increase (Y) in Kotamobagu, partially significant at the level of 1% and 5%. Conclusion, the fourth hypothesis is accepted. Thus, the variable of service performance (X1), motivation (X2), and customer satisfaction (X3) on the increase of income (Y), simultaneously have significant effect on the level of 1% and 5%.

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