

## ABSTRACT

This study aimed to (1) knowing how to value customer loyalty at Prudential insurance consumers, (2) knowing how the appeal of advertising on consumer loyalty to the insurer Prudential, and knowing how competencies influence salesperson customer loyalty at Prudential Insurance.

This study is a quantitative descriptive study using 100 Prudential insurance consumers in the city, with the main characteristics of the policyholder and the minimum has been a Prudential insurance policy holder for 2 years. Samples obtained by accidental sampling. Data were collected using a questionnaire. Furthermore, the data were analyzed using regression analysis and analysis of the index.

The results are (1) The first hypothesis received because there is a significant positive influence of customer value to customer loyalty. The better the customer value the higher the loyalty of consumers. This means the customer can increase consumer loyalty, (2) The second hypothesis is accepted because there is a significant positive effect of the appeal of advertising on consumer loyalty. The better the ads will appeal the higher the loyalty of consumers. This means that the appeal of advertising to increase consumer loyalty, and (3) The third hypothesis is accepted because there is a significant positive effect of salesperson competence of consumer loyalty. The better the competence of the salesperson, the higher the loyalty of consumers. This means that the competence of the salesperson can increase consumer loyalty. The order of magnitude of the effect of each independent variable to influence consumer loyalty of the greatest to the least of which is (1) of customer value (the value of beta = 0.490), (2) advertising appeal (beta value = 0.298), and (3 ) salesperson competence (beta value = 0.240)

**Key words:** consumer loyalty, customer value, advertising appeal, competence salesperson, Prudential Insurance.