

ANALYSIS OF INSURANCE CUSTOMER SATISFACTION IN THE PROCESS (CLAIM) OF VEHICLE DAMAGE TO THE QUALITY OF SERVICES AT PT MULTI ARTHA GUNA INSURANCE, TBK BATAM

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Abstract - The purpose of this research is to determine the extent to which customer satisfaction with service quality is based on service quality dimensions and to find out the gap between customer performance and interest in service quality at PT Multi Artha Guna Insurance, Tbk Batam. The dimensions of service quality analyzed consist of tangible, reliability, responsiveness, assurance and empathy. Data collection in this research used a questionnaire consisting of 25 attributes. The samples are 90 respondents with several criteria. The analytical methods used in this research is test of validity, test of reliability, SERVQUAL model and using the Importance Performance Analysis method. The results of the research show that all dimensions of service quality have different levels of satisfaction and are grouped into an Importance Performance Analysis diagram. From the five dimensions of service quality there is a gap between customer performance and interests, where the highest gap average is found in the responsiveness dimension. Based on the results of the IPA quadrant analysis there are 12 attributes in quadrant I (Top priority), 6 attributes in quadrant II (Maintain achievement), 4 attributes in quadrant III (Low priority) and 3 attributes in quadrant IV (Excessive).

Keywords: *Important Performance Analysis, Customer Satisfaction, Service Quality, SERVQUAL*

I. INTRODUCTION

A. Background

The development of the insurance business is currently growing rapidly in Indonesia. The high competition and the increasing number of insurance companies at this time make the company must be able to create a good business strategy in order to compete and be superior to its competitors. Insurance is a financial tool in dealing with the risks of property owned. Based on [1] insurance is an agreement that has been agreed upon by the insurer and the insured to guarantee the risk of loss of assets owned by the insured, by paying a premium as a replacement for unexpected events experienced by the insured.

Motor vehicle insurance is one type of insurance is growing rapidly in Indonesia especially in Batam. The conditions of road are prone to accidents as well as the many potholes or damaged road caused by project trucks.

Therefore, people who own cars are looking for insurance companies that can provide vehicle compensation services. Service quality is one of the important parts to get serious attention for every insurance company to be able to survive in the insurance business. According to [2] state that service quality has 5 (five) basic dimensions that could measure service quality. Those dimensions are include tangible, reliability, responsiveness, assurance and empathy.

B. Formulation of the Problem

The formulation of the problem in this study are to examine level of customer satisfaction with the quality of claims services on the dimensions of tangible, reliability, responsiveness, assurance and empathy and also to examine gap between performance and importance of the quality in claim services at PT Multi Artha Guna Insurance, Tbk Batam.

C. Purpose of the Research

The purpose of this research are to find out how the level of customer satisfaction with service quality claims on the dimensions of tangible, reliability, responsiveness, assurance and empathy and to find out the gap between performance and importance of the quality in claim services at PT Multi Artha Guna Insurance, Tbk Batam.

D. Benefit of the Research

The benefits of this research are theoretical and practical benefits. Benefits of this research are contribute to provide good claim services to customers at the time of claim and also to adjust experiences and application of scientific disciplines for students.

II. LITERATURE REVIEW

2.1 Empirical Review

The results of previous studies used as a reference are:

1. Inayatullochmah and Dwi Kartikasari (2018) with the title Analysis of Quality of Insurance Services in the Process of Vehicle Compensation (Claims) for Customers of PT Asuransi Central Asia Batam.
2. Alfina Hidayah (2015) with the title Analysis of the Quality of Insurance Services in the Process of Vehicle Compensation (Claims) of the Customer of PT Asuransi Mitra Pelindung Mustika Bandung.
3. Feridina Widi Astuti, Slamet Riadi, and Muhammad Kholil (2014) with the title Customer Satisfaction Analysis at PT. X with the Service Quality Method.
4. Tetra Hidayati and Saida Zainurossalamia (2013) with the title Effect of Service Quality on Customer Satisfaction of PT Asuransi Bumiputeramuda 1967 Samarinda Branch.
5. Sharareh Mansouri Jajae and Fauziah Binti Sheikh Ahmad (2012) with the title Evaluating the Relationship between Service Quality and Customer Satisfaction in the Australian Car Insurance Industry.

The difference between previous research and this research conducted can be seen from the research object, the source of the data obtained and used in the study is the primary data source obtained by distributing questionnaires and the period of observation carried out at different times.

2.2 Theoretical Review

A. Definition of Insurance

Based on [1] insurance is an agreement that has been agreed upon by the client and the company to guarantee the risk of loss of assets as a replacement for unexpected accidents. In addition, insurance company should take responsibility to pay the claims.

B. Insurance Principle

There are several principles that guide the conduct of insurance agreements according to [3] namely the principle of insurable interest, the principle of utmost good faith, the principle of balance (indemnity principle), the principle of cause proximate principle, subrogation principle, contribution principle and contribution to follow the insurance company luck.

C. Insurance Purpose

In the article 264 of the Criminal Code it is stated that the purpose of insurance is to prevent and reduce the risk of financial losses arising from uncertain events such as loss or damage to the insured property.

D. Types of Insurance

The types of insurance according to [3] include:

- Money Insurance
- Damage Insurance

- Varia Insurance
- Engineering Insurance
- Sharia Insurance

E. Motor Vehicle Insurance

According to [4] motor vehicle insurance is one of the products of loss insurance that can guarantee the loss of the coverage of the motor vehicle itself and also the guarantee of risks for the liability of third party legal responsibility.

F. Customer Satisfaction

Customer satisfaction is a feeling of satisfaction or dissatisfaction with someone about a product or service that has been received. Feeling satisfied or not is the result of a comparison between the actual expectations and services received.

G. Claim Definition

Understanding claims according to [5] interpreted as a claim for recognition of a fact that someone has the right to own something.

H. Service Quality

Service quality is a measure and characteristic of a product or service provided seen from its ability to be able to provide satisfaction to customers who use these products or services. Based on [2] have identified five dimensions of quality service, namely tangible, reliability, responsiveness, assurance and empathy.

I. Framework

The framework of this research are:

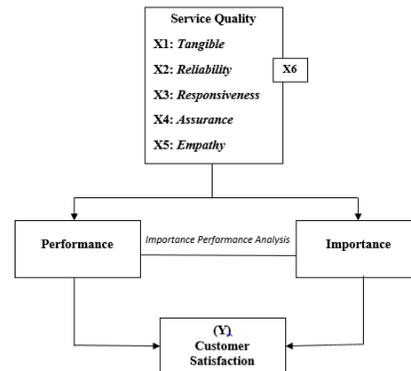


Fig. 1 Framework

III. METHODS

A. Design / Type of Research

This research used a quantitative descriptive approach. In this research used questionnaire as an instrument and SPSS to get the result calculations. According to [6] descriptive research is research whose purpose is to explain an event or circumstance that is related to variables that can be explained using numbers or words. Quantitative research is as study to examine a population or a particular sample with random

sampling techniques, data collection using research instruments and data analysis is quantitative / statistical in order to test the hypothesis that has been set.

B. Population and Samples

The population in this research are 821 motor vehicle insurance customers claim service users in January-December 2018 at PT Multi Artha Guna, Tbk Batam individual customers Insurance. This research use purposive sampling model and have 90 respondents. There are several criteria for determining respondents are: 1) Respondents are customers who have been customers for a maximum 5 years; 2) Respondents are customers who have claimed at least once and 3) Respondents are customers who make claims with periods from January to December 2018.

Samples number using Slovin's formula:

$$n = \frac{N}{1 + Ne^2}$$

Information:

- n = Number of samples
- N = Total population
- e = Error rate = 10%

C. Data collection technique

The data collection will be measured using a Likert scale.

TABLE I. IMPORTANCE AND PERFORMANCE LEVEL ASSESSMENT SCORE

Assessment based on level of importance / performance	Score
Very Importance / good	5
Importance / good	4
Neutral	3
Not Too Importance / good	2
Not Importance / good	1

D. Validity and Reliability

Validity is a measure that shows the level of validity or authenticity of an instrument. To test the validity can use the formula:

$$r_{xy} = \frac{n(\sum XY) - (\sum X)(\sum Y)}{\sqrt{\{n\sum X^2 - (\sum X)^2\}\{n\sum Y^2 - (\sum Y)^2\}}}$$

Information:

- r xy = Correlation coefficient
- $\sum X$ = Number of scores for item X
- $\sum Y$ = Total score (all items)
- N = Number of respondents

Reliability test implies whether an instrument can measure something from time to time by using Cronbach Alpha value. The formula are:

$$R_{11} = \left(\frac{K}{K-1} \right) \left(\frac{1 - \sum \sigma b^2}{\sigma b^2} \right)$$

Information:

- R = instrument reliability coefficient (Cronbach)
- K = number of questions

- $\sum \sigma b^2$ = total item variance
- $\sum \sigma^2$ = total variance

E. Data analysis method

Data analysis method in this study use Importance Performance Analysis (IPA). This method is used to measure and determine the assessment score of a company's performance when compared to the customer importance score. The comparison of company performance and the level of customer importance can be determined using the following formula:

$$Tki = \frac{Xi}{Yi} \times 100\%$$

Information:

- Tki = Respondent's suitability index
- Xi = Performance rating score
- Yi = Score of importance assessment

The horizontal axis (X) on the Cartesian diagram shows the average score of satisfaction (performance), while the upright axis (Y) shows the average score of importance (importance) which is formulated as follows:

$$\bar{X} = \frac{\sum xi}{n}; \bar{Y} = \frac{\sum yi}{n}$$

Information:

- \bar{X} = Average score / performance value
- \bar{Y} = Average score / importance value

Importance Performance Analysis (IPA)

IPA method is a method that can be used to measure the level of customer satisfaction with the services provided by comparing the level of importance and level of implementation. The division of the quadrant based on the Importance Performance Analysis method described as:

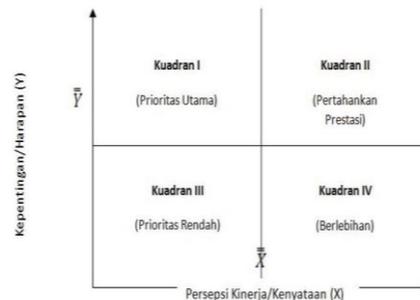


Fig. 2 Importance Performance Analysis Kuadran

Information:

- Quadrant I (Top priority) addressing the attributes in this quadrant are attributes that are considered important and highly expected by the customer in providing service at the time of claim.
- Quadrant II (Maintain achievement) shows that the attributes contained in this quadrant are considered important and expected by the customer on the service provided at the time of claim.

- Quadrant III (Low priority) shows that the attributes contained in this quadrant are considered less important and less expected by the customer when the service is given.
- Quadrant IV (Excessive) shows that the attributes found in this quadrant are considered not important and less expected by the customer, so the company does not need to allocate resources to the attributes contained in this quadrant.

IV. RESULTS AND DISCUSSION

A. Results

The result in this research are: 1) Based on age, respondents get 20% of customers is in the age range of 31-35 years and age range 41-45 years with the number of respondents as many as 18 people and the lowest percentage is 3% in the age range of 21-25 years with the number of respondents as many as 3 people; 2) Based on gender, there are 61% of male respondents with 55 respondents and 39% of female customers with 35 respondents. 3) Based on education the highest percentage is 36% with S1 education and the number of respondents as many as 32 people and the lowest percentage of 1% is S3 education with a number of respondents as many as 1 person. 4) Based on job, the highest percentage as private employees, namely 43% with the number of respondents as many as 39 people and the lowest percentage of 4% as students with respondents as many as 3 people.

B. Discussion

The result calculation of the level of suitability and overall gap of 25 attributes show that of all attributes have the highest level of conformity are the dimensions of tangible and reliability with the same percentage of 103%. The results are on the employee's neat appearance, customer data and documents are properly archived. This means that the two attributes have satisfactory services and exceed customer expectations. While the lowest level of conformity is in three different dimensions, namely tangible, reliability and responsiveness with the same level of conformity of 75%, there are attributes in the workshop using modern facilities, workshops working on time and employees responding well and receiving customer criticism to. This means that the service on these attributes is less satisfied so that it requires improvement from the company.

The discrepancy between actual performance and the expectations of customers for service. The highest gap is in reliability dimension of the workshop attribute, working on repairs on time with a gap of (-1.17) from the 25 attributes. This means that the service provided is still not in accordance with the expectations of the customer, while the lowest gap is in the tangible dimension on employee attributes with a neat appearance with a gap of (0.11). This means that service on these attributes has good performance importance.

The existence of performance importance gap can be used as a reference for companies to be able to focus on these attributes and take corrective actions towards attributes that are

considered to be still not good. The results of the Diagram of IPA can be seen in the following figure:

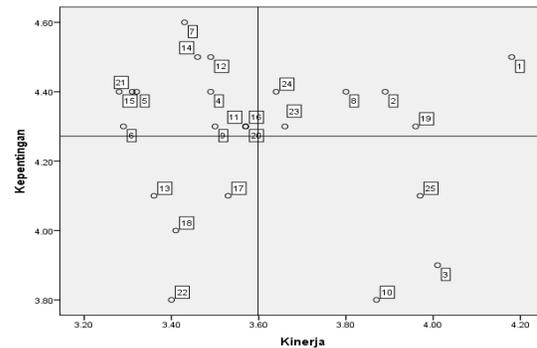


Fig. 3 Result Importance Performance Analysis Kuadrant

Based on the four quadrants above, it can be seen:

- Quadrant I: There are 12 attributes in this quadrant. It can be concluded that the company needs to carry out further reviews and make improvements to create customer satisfaction with the services provided, companies can improve service quality in providing good responses to customers starting from customer complaints and suggestions besides that the employee can also pay attention to customers regarding the problem of claims being experienced.
- Quadrant II: There are 6 attributes in this quadrant. It can be concluded that the company must maintain service quality to create customer loyalty to the company. Companies can assess employee performance or make monthly reports on the quality of services provided to customers.
- Quadrant III: There are 4 attributes in this quadrant. It can be concluded that the company needs to conduct a further services review provided and analyze the top priority and low priority services. The company can plan for repairs to services and give priority to quality that has the highest priority.
- Quadrant IV: There are 3 attributes in this quadrant. It can be concluded that the company does not need to prioritize and provide excessive service to things that do not have significance for customers because it will have excessive meaning in the eyes of customers.

V. CONCLUSIONS AND SUGGESTIONS

A. Conclusions

Based on the results of this study, it can be concluded that: 1) Lowest level of satisfaction is in the dimension of responsiveness, this dimension has the highest gap compared to other dimensions with a gap (-0.928). The tangible dimension has the lowest average gap compared to other dimensions, namely (-0.542). While the dimensions of responsiveness have the highest gap that is equal to (-0.928). This dimension needs special attention in improving the quality of its services. The reliability dimension has a fairly high gap value compared to other dimensions which is equal to (-0.702). The assurance

dimension has a low significant effect on customer satisfaction. This dimension has a low average gap value than the other dimensions, which is equal to (-0.592). The empathy dimension has a significant influence on customer satisfaction. This dimension has a high average gap compared to other dimensions, namely (-0.604); 2) The results of the study state that the highest gap between importance and performance is in the workshop attributes working on timely repairs on the reliability dimension with a gap of (-1.17) while for the lowest gap there are employee cleanliness and tidiness on the tangible dimension with a gap of (0.11). The results also state that the overall dimension gap shows the highest gap average in the dimension of responsiveness with a gap of (-0.928) and the lowest gap average in the tangible dimension with an average value of (-0.542).

B. Suggestions

There are some suggestions submitted as a complement to the result of this research are: the company needs to make improvements to physical services such as like a comfortable room and good workshops, make a periodic assessments of the performance of employees in providing services, choose attributes of service quality that have top priority, filter out priority services so that customers will be satisfied with services. Besides that, the next research should be do in interview method to obtain the details and dissatisfaction with the services provided.

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