

Analysis of claimant satisfaction in pt. Jasa raharja of east jawa branch

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I. INTRODUCTION

One of the aims of the founding of the Government of the Republic of Indonesia as stated in the opening of the 1945 Constitution is to advance public welfare and educate the life of the nation. One of the obligations of the government to fulfill these efforts is the social security sector for the community, which since 1964, with the issuance of Law No. 33 of 1964 concerning the Passenger Accident Mandatory Insurance Fund and Law No. 34 of 1964 concerning Road Traffic Accident Funds.

The law is one of the concrete manifestations of the government's efforts to provide social security to the public through insurance, especially for people who experience traffic accidents. Law No. 33 of 1964 and Number 34 of 1964 in principle regulates the collection of funds from the public and is subsequently used to provide compensation to people who are experiencing an accident. Through the Decree of the Minister of Revenue, Financing and Supervision No. B.A.P.N. 1-3-3 March 30, 1965 the government appoints PT. Jasa Raharja (which was then named Jasa Raharja Loss Insurance Company) as the organizer of Law No.33 of 1964 and Law No. 34 of 1964.

The mandatory contribution amount and compensation for public transport passengers is determined based on the Regulation of the Minister of Finance of the Republic of Indonesia Number 15 / PMK.010 / 2017 concerning the Amount of Compensation and Contribution Obligatory Obligatory for Passengers of Public Passenger Transport Equipment on Land, River / Lake, Ferries / Crossings, Sea and Air. As for the sum insured and mandatory donations for private transportation, it is determined based on the Regulation of the Minister of Finance of the Republic of Indonesia Number 16 / PMK.010 / 2017 concerning the Amount of Road Traffic Accident Funds Donations and Donations. In the two regulations of the Minister of Finance, there is an increase in the amount of compensation funds provided without being followed by an increase in the amount of mandatory contributions or compulsory contributions paid. One example of the increase in the amount of compensation funds is the increase in compensation for death victims which rose to IDR 50,000,000 (Fifty Million Rupiah) from the previous IDR 25,000,000, - (twenty five million rupiah) in accordance with the old regulations.

As a government-owned insurance company that aims to provide public services to the public and as a State-Owned Enterprise (BUMN) under the Ministry of Finance of the Republic of Indonesia, PT. Jasa Raharja is also inseparable from being demanded to always provide good public services to the community, in this case in particular is providing guarantees to people who experience traffic accidents.

With the mission "To become a leading company in the insurance sector by prioritizing the implementation of compulsory Social Insurance and Insurance programs in line with the needs of the community", then PT. Jasa Raharja has developed into a state-owned insurance company that has many achievements. The achievements included, among others, The Winner of Indonesia 2017 Prestige Brand Award for The Highest Top of Mind Brand 2017 at the Indonesia Prestige Brand Award 2017, BUMN that has a very good rating on financial performance during 2016 from Infobank 2017, Innovative Company Award in Insurance Sector 2018 from Warta Ekonomi. (Source: <https://www.jasaraharja.co.id/tentang-kami/pengredit>)

In 2015, PT. Jasa Raharja East Java Branch together with the East Java Provincial Government and East Java Regional Police, managed to become one of the Top 99 Public Service Innovations in 2015. This is related to the development of public services in the payment of motor vehicle tax through Samsat ATMs. Furthermore, PT. Jasa Raharja Jatim also won the Innovative Stand Award at the 2017 East Java Provincial Public Service Exhibition Title. In this event, the stand was founded by PT. Jasa Raharja East Java Branch has a simple concept but is able to provide good information to the public about compensation management procedures.

At present, PT. Jasa Raharja has also implemented a "pick up ball" service. So the claimant does not need to come to the office, but the officers of PT. Jasa Raharja who came to the claimants, as well as collecting

the files needed for processing claims. Even for the disbursement of current compensation funds can be transferred through the account in question or the heirs to the victims who died. Based on the background mentioned above, formulation of the problem can be stated as follows, namely: "How does Claimant satisfaction analysis at PT. Jasa Raharja East Java Branch "

Then the researcher was interested in conducting a research entitled "Claimant Satisfaction Analysis at PT. Jasa Raharja East Java Branch. "While the purpose of this research is:" To describe and analyze Claimant satisfaction at PT. Jasa Raharja East Java Branch "

II. LITERATURE REVIEW

The current of globalization and the existence of increasingly free trade have led to increasingly high levels of competition. The high level of competition requires every institution to improve in providing services to consumers or service users. Even public institutions cannot escape this issue. Although public institutions are not profit-oriented, public institutions are still required to be able to provide good service to citizens as service users. In this regard, service management is an absolute matter of concern. (Kemenpan, 2003) defines public services as all services organized by public service providers as an effort to fulfill the needs of recipients of services and the implementation of statutory provisions.

Mahmudi, stated that: "Public services that must be provided by the government consist of two types of services, namely basic needs and public services" (Hardiyansyah, 2011). As for those who include basic needs services are health, basic education and basic needs of the community. While the so-called public services include

1. Administrative services, namely services in the form of providing various forms of documents needed by the public, such as: making Identity Cards, land certificates, etc.
2. Service of goods, namely services that produce various forms / types of goods that become public needs, such as: telephone networks, water supply, etc.
3. Service services, namely services that produce various forms of services needed by the public, such as: social services (insurance or social security), postal services, etc.

2.1. Public Services in the Field of Services

Insurance as a field of work carried out by PT. Jasa Raharja is classified as a service product. Two meanings of services in (Lupiyoadi & Hamdani, 2009), among others:

1. A service is an activity of benefit that one party can offer to another that is essentially intangible and does not result in the ownership of anything. Its production may not be tied to a physical product (Kotler, 1988)
2. Service is all economics activities whose output is not physical product or construction is generally recommended that it is produced, and provides added value in forms (such as convenience, amusement, comfort or health). Valarie A. Zethaml and Mary Jo Bitner (1996).

Regarding the characteristics of the service sector, Griffin 1996 in (Lupiyoadi & Hamdani, 2009), mentions the characteristics of the service sector, namely:

1. Intangibility or intangibles.

Services cannot be seen, felt, touched, heard, or kissed, before the service is purchased. The important value of this is the intangible value experienced by consumers in the form of pleasure, satisfaction, or comfort

2. Unstorability or cannot be saved

Services do not recognize the inventory or storage of products that have been produced. This characteristic is also called inseparability, since in general services are produced and consumed simultaneously.

3. Customization or customization

Services are often designed specifically to meet customer needs.

2.2. Satisfaction

The word satisfaction or satisfaction, comes from the Latin "satis" which means quite good or adequate and "facio" which means to do or make. So that simply the word satisfaction can be interpreted as being good enough or adequate in doing or making something. The satisfaction of the community as users of public sector services is a measure of the success of the implementation of public services.

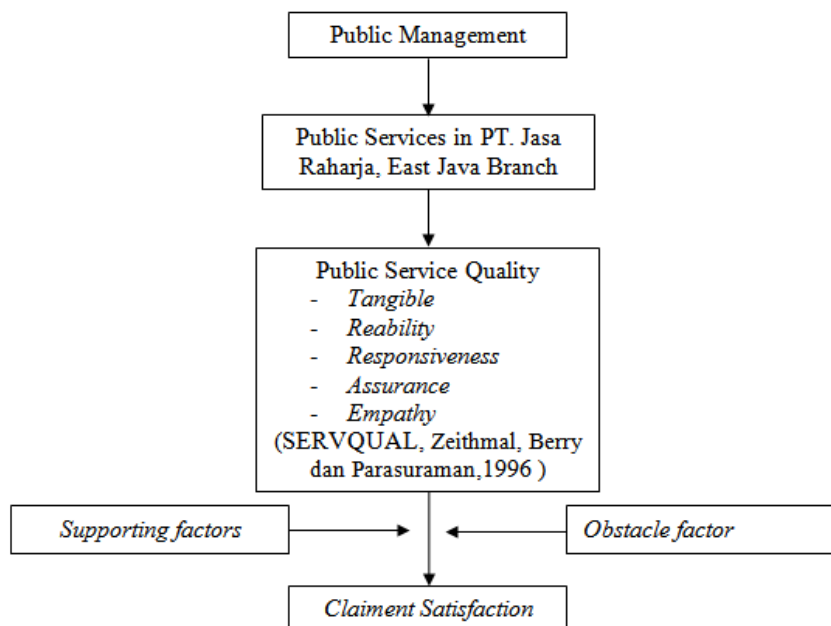
Kotler & Keller, (2009) stated that "satisfaction is the feeling of being happy or disappointed someone who arises because it compares the perceived performance of the product (or result) to their expectations". So it can be concluded that if the performance fails to meet expectations, customers will be dissatisfied. If the performance is in accordance with the expectations of the customer, they will be satisfied. If performance exceeds expectations, customers will be very satisfied or happy.

The SERVQUAL (Service Quality) model includes dimensions:

1. Tangible or Tangibles, is the ability of a company to show its existence to external parties.

2. Reliability or Realiability, is the company's ability to provide services in accordance with the promised accurately and reliably.
3. Responsiveness, is a policy to help and provide services that are fast (responsive) and appropriate to customers, with the delivery of clear information.
4. Guarantee and certainty or Assurance, is knowledge, propriety of company employees to foster trust in customers to the company.
5. Empathy or Empathy, is to give genuine and individual or personal attention given to customers by trying to understand consumer desires. Based on this theory, the performance of this research can be described in the chart as follows:

Figure 2.1. Research Conceptual Framework



Source: Processed by researchers in 2018

III. RESEARCH METHODS

In this study researchers, trying to describe the object studied in a qualitative way, concerning the quality of public services and satisfaction of claimants who take care of accident compensation claims at PT. Jasa Raharja East Java Branch.

In addition, the researcher also focused the research on Quality of Public Service on Claimant Satisfaction by comparing perceptions between services expected and services that were actually received by cusotmer by using 5 Service Quality indicators from Zeithami, Parasuraman and Berry, as described in previous literature reviews. While the data, collected through in-depth interviews, supplemented by observations and documents relating to services, as a cross check the correctness of information obtained through in-depth interviews, which then used qualitative analysis data model Miles Huberman, & Saldana, (2014), in order to obtain proper analysis of the object under study.

IV. HASIL PENELITIAN DAN PEMBAHASAN

Dalam meningkatkan pelayanannya PT. Jasa Raharja telah menjalin kerjasama dengan Polisi Republik Indonesia (POLRI) dan Kementerian Kesehatan dalam hal ini adalah dengan berbagai Rumah Sakit se-Indonesia. Kantor PT. Jasa Raharja Cabang Jawa Timur awalnya berada di Jalan Veteran Nomor 17 Surabaya dan sejak tahun 1987 pindah ke jalan Diponegoro 96-98 Surabaya.

Sesuai dengan Peraturan Menteri Keuangan Republik Indonesia Nomor 15/PMK.010/2017 dan Nomor 16/PMK.010/2017 tanggal 13 Februari 2017, maka besaran santunan kecelakaan yang diberikan oleh PT. Jasa Raharja Cabang Jawa Timur adalah sebagai berikut :

Table 4.1. Accident Compensation Amount

| Types of compensation | Type of Transport | |
|---|-------------------|----------------|
| | Land, Sea | Air |
| Death | IDR 50.000.000 | IDR 50.000.000 |
| Permanent Disability (Maximum) | IDR 50.000.000 | IDR 50.000.000 |
| Helth Care (Maximum) | IDR 20.000.000 | IDR 25.000.000 |
| Reimbursement of Burial Fees (Not having an heir) | IDR 4.000.000 | IDR 4.000.000 |
| Reimbursement of Medical Fee | IDR 1.000.000 | IDR 1.000.000 |
| Additional Benefits Ambulance Fee | IDR 500.000 | IDR 500.000 |

Source : website PT. Jasa Raharja, 2018

For the specified maintenance costs a maximum of IDR 20,000,000 - for types of land and sea transportation, and a maximum of IDR 25,000,000, - for types of air transportation. If in the implementation, maintenance costs have not reached the maximum number, then the remaining compensation can still be filed again when the victim carries out treatment after being treated at the hospital up to the maximum limit of compensation.

Especially for victims of accidents who die, the accident assistance will be handed over to his heirs. In accordance with Government Regulation No. 18 of 1965, compensation is given to heirs with priority scale as follows:

- 1) A legal widow or widow
- 2) His children are legitimate
- 3) His parents are legitimate
- 4) If there are no heirs in accordance with the provisions, then the reimbursement of the burial fee is given to the organizing party

(Source: PP No. 18 of 1965 and website of Jasa Jasa Raharja in 2018)

4.1. Research Analysis.

This study aims to describe and analyze satisfaction claims at PT. Jasa Raharja East Java Branch along with factors that support and hinder claimant satisfaction. To achieve the objectives of the study researchers used the Service Quality (SERQUAL) theory developed by Parasuraman. This theory has five variables, namely: Tangible, Reability, Responsiveness, Assurance and Empathy.

4.1.1. Tangible Variables

Tangible variables are very closely related to physical appearance: buildings, supporting facilities and appearance of officers. From the results of the study, tangible variables get good ratings from the claimant. Claimants provide good assessments regarding cleanliness, comfort of the waiting room, parking space and appearance of officers. Inside the office are: AC, desk and waiting chair, receptionist desk, 2 computer units connected to the internet network, office tables and chairs, facing chairs, wall clocks and banners about claim handling procedures. The parking lot can accommodate approximately 5 (five) motorbikes and 2 cars at the same time. And as information, service personnel who are in the office only amount to 2 (two) people and added 1 (one) Office Boy.

The condition of the office is small and in the form of a shop house (shop house), but the condition is clean with a comfortable waiting room. The existence of a vehicle parking lot is also felt sufficient. The presence of service personnel with neat service clothes and being friendly and polite makes the size of a small building not something important.

4.1.2. Variable Reability

Reability variables, closely related to the ability to provide services in accordance with the promised accurately and reliably. This includes the willingness of officers to assist in the process of managing claims and the accuracy of officers. This reliability variable gets good ratings from claimants. The claimant felt that PT. Jasa Raharja, East Java Branch, is willing to assist the management of accident compensation claims and carry out the arrangement carefully so that compensation is given right to those entitled to receive it.

4.2.3. Responsiveness variable

The responsiveness variable, getting a pretty good response from the claimant. The responsiveness variable is related to the speed of service provided, including the speed of arrival of officers and the speed of payment.

Although the payment speed of each victim or heir varies, but the informants still give a good assessment of the responsiveness variable. Payment of compensation for death victims to the heirs is targeted to a maximum of 1 (one) day or a maximum of tomorrow after the accident. This is in accordance with the information from Mr. Syaiful Anwar as follows

"As long as we have complete data, it is the basis for us to pay the police report. Sometimes there are accidents, there are no police reports. We want to pay it, we can't. If there is a police report, there is no problem. I have that as behind the Waru Family Partners Hospital. The accident was morning, the arrival of ten o'clock was paid for the day ". (Results of interview with Mr. Syaiful Anwar, December 31, 2018)

4.2.4. Variable Assurance

Variable assurance, is closely related to the claimant's trust in the company. The claimant, for this variable gives a good response. From this explanation it was found that the knowledge of PT. Jasa Raharja East Java Branch in providing explanations regarding procedures, required files and compensation rates are important factors in determining claimant satisfaction.

4.2.5. Empathy variable

Variable empathy, includes the attitude of officers in providing services. Manners, hospitality and the willingness to pay attention to claimants are important points in this variable. Related to this, all claimants agreed that PT. Jasa Raharja East Java Branch in providing services is friendly, polite and kind, they are good people, friendly, polite and pleasant when invited to talk.

4.2.6. Claimant Satisfaction

Service and satisfaction are like two sides of a coin. Good service will lead to satisfaction, and vice versa. Services provided by PT. Jasa Raharja, East Java Branch, received a good assessment from claimants. All claimants agreed to convey that they were satisfied with the services provided by PT. Jasa Raharja East Java Branch. This is as stated by Claimant as follows: "Satisfied ... fast, yes the officers are friendly like that, not difficult" (Results of interviews with informants, January 2, 2019)

V. CONCLUSION

Based on the research that has been done can be concluded several things as follows:

1. In general, the services provided by PT. Jasa Raharja East Java Branch has been able to provide satisfaction to the claimant, although there are still shortcomings in the assurance variable. In detail, it can be concluded for each variable as follows:

a. Tangible variables; get good ratings from claimants. This can be seen from the good response from the claimant on the appearance of officers, building cleanliness, the comfort of the waiting room and the availability of parking spaces

b. Reability variables; get good ratings from claimants. This can be seen from the good response from the claimant to the ease in the process of finding compensation, disbursing compensation through accounts and without fees and deductions.

c. The responsiveness variable; gets a good assessment from the claimant. This can be seen from the good response from the claimant regarding the speed of arrival of officers and the speed of payment of compensation for accidents.

d. The assurance variable; gets a good assessment from the claimant. This can be seen from the good response from the claimant to the certainty of the procedure, the files needed and the amount of compensation provided, although in some situations and conditions not all information can be conveyed or explained.

e. Variable empathy; gets a good rating from claimants. This can be seen from the good response from the claimant to the officers who were friendly, polite and attentive to claimant

2. The ability of human resources or officers to provide services, adequate infrastructure and strong funding sources are claimant satisfaction factors. While institutional policies specifically related to socialization activities are claimant satisfaction inhibiting factors.

3. Dissemination activities are still lacking, especially regarding regulations for handling accident compensation claims that apply at PT. Jasa Raharja East Java Branch. Lack of public knowledge has the potential to trigger dissatisfaction.

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