

The Level of Service Quality and Customer Satisfaction of the Insurance Industries in Indonesia

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Abstract: This survey aims to investigate the level of service quality, client satisfaction and the image of Indonesia in particular insurance companies to PT (Limited Liability Company) Insurance Bumiputera Bumida Palembang. Indirectly influence the quality of services to the corporate image through satisfaction. The method used was descriptive. Data obtained through the distribution of questionnaires to 285 unemployment insurance claims losses Bumida Palembang PT Asuransi Bumiputera study. Descriptive analysis that involves frequencies, means and percentages used in this study. The results showed that the effect of simultaneous five dimensions of service quality are tangible, reliability, responsiveness, assurance and empathy are positive and significant on unemployment claims satisfaction of 49.7%. In partial, reliability dimension has an important influence positively the most dominant to the satisfaction of jobless claims, which accounted for 27%, the next dimension significantly, dimensions responsiveness, assurance dimensions and dimensions of empathy has had a major influence positively to the satisfaction of unemployment claims that each by 21.5, 20.6, 18.1 and 19.6% of each other. Five dimensions of service quality has an indirect effect a positive image of the company PT Asuransi Palembang Bumida Bumiputera through satisfaction jobless claims, which are tangibles is 2.3%, dimensional reliability is 2.9%, dimensions responsiveness is 2.2%, dimensions guarantee is 1.9% and empathy dimension it amounted to 2.1%. Although unemployment claims satisfaction in handling insurance claims loss solutions have a positive effect and significant to the company's image is equal to 10.7%.

Keywords: Service Qualities, Client Satisfaction, IMEI Reputable, Insurance

Introduction

Services industry is rapidly developed in this current era. Issues of service satisfaction have been discussed widely. Even though services business are providing services that cannot be seen, taste, or smelled but its responsibilities are to make the service beneficial to customers and send the right signals about quality (Kotler, 1997). Kotler (2005) posits that each successful company producing quality goods that satisfy the needs and desires of customers. Plus, social capital also playing important roles and can have positive effects on entrepreneurial orientation (Chen, 2007). According to Lupiyoadi (2001; Lupiyoadi and Hamdani, 2006), stated that one of the reasons marketing management suffers is because of lacks a general and theoretical foundation cause poor understanding of conceptual understanding and development of contemporary phenomena. People with better

knowledge will relatively have higher ability to preserve the environment match with situation (Jalaluddin *et al.*, 2014).

One of the services industries that are growing rapidly in this decade is an insurance business. The insurance business involves the expertise from various fields including statisticians, financial analysis, engineers, economists, lawyers and others. Insurance business requires a lot of manpower, capital and space. Insurance business faced responsible and challenges for losses due to negligence, but if weighed insurance benefits for society far exceeds its cost. Humans may suffer losses, to reduce the financial burden of the losses it made a deal to bestow the individual losses to the company. This agreement is known as contract workers. Insurance policies made by business organizations, known as the Insurance Company. To function properly, the insurance company should have many clients' policyholders,

either obtained directly from representatives of the insurance company or through an agent. Contracts must be understood in detail, restrictions and obligations shall be determined by the rate should be set fair. The funds must be invested wisely. There are several factors that limit the amount of indemnity insurance. After payment of the reimbursement shall not exceed the face of the policy or border police. In accordance with the principle of Indemnity (Indemnification), insurance contracts usually limit the indemnity up to the amount of interest that can be insured.

In addition to the banks that issue bank guarantees in the form of a garage, the insurance company may also issue guarantees in accordance with the approval given by the director of financial institutions at the insurance company. However, the nature of management and any of business, customer loyalty are basic elements for accomplishment (Rahayu *et al.*, 2008). It is helpful in ascertaining the reputation of the firm and its products (Stanton, 1999).

Past Research on Customer Satisfaction

Many studies have been carried out in the past regarding the link between various business industries and customer satisfaction. Consumer satisfaction and loyalty is vital to any kind of business (Sutisna, 2001). For instance Wahyuni *et al.* (2016) has investigated the customer satisfaction in current technological industries. The study investigated the influence of service quality of customer support, customer satisfaction and word of mouth in one of the technological industries in Indonesia. Technology has been growing over the years and it has helped the management of the services industry to track statistics regarding customer satisfaction (Sugandini, 2003; Setyaningrum, 2010). Plus, in order to get a picture of customer satisfaction, it is important to know the meaning of quality of service (Supranto, 1997). Results from that study indicated that the variable of service quality of customer has positive and significant influence on customer satisfaction. On the other hand, customer satisfaction has negative significantly correlated with word of mouth. This informs that the service quality of customer support is very essential in technological industries. Being able to create customer loyalty is necessary to have a good relationship, between the customers with the company (Lili, 2006). Plus, it also brings managerial implications of the service characteristics and changes (Lovelock and Wright, 2007).

In a study of social media carried out by Agnihotri *et al.* (2016) revealed that the used of social media has positive results for sales organizations if salespeople utilize it in facilitating their behaviors. The study tested the mediating effects of salesperson information communication

behaviors between social media use and customer satisfaction where the results indicated that there is an impact between information communication behaviors, which enhance salesperson responsiveness and customer satisfaction. Overall, findings from the study suggest that social media plays a significant role in delivering facts to clients. Based on this study, it can be concluded that managers need to have good communication skills in using social media.

Sorescu and Sorescu (2016) examined the relationship between customer satisfaction and long-term stock returns using statistical tests that are well specified in the presence of industry clustering. The results explained that positive abnormal returns for customer satisfaction. Plus, Sorescu and Sorescu (2016) also provide useful guidance for measuring long-term abnormal returns in the presence of industry clustering. While, Palmer and Bejou (2016) studied about service failure and loyalty among airline customers to find the relationship between marketing and the effects on service failures. The concept of this study explained about "relationship lifecycle" which currently widely used in marketing for identifying customer segments. The results explained that different points in the lifecycle are related with differing sets of relationship expectations and levels of tolerance to service failure. Plus, the study also explained that relationship expectations and handling failed expectations, depending on a customer's length of relationship with a company. Although relationship marketing was originally conceived as an integrator of marketing cues, its emphasis on cognitive evaluations may have been too limiting and customer experience management has since introduced additional affective dimensions. According to Umar (2002) and Simamora (2002), this process is deals with human behaviour, thus it cannot be examined in a controlled environment. There are various and uncontrollable factors which influence marketing or business forces.

Insurance Industry in an Indonesian Context

Insurance companies that are actively operated in Indonesia are as follows: PT (PT = refers to the limited liability company). General Insurance Bumiputera Muda 1967 PT Adira Dinamika insurance, insurance Artarindo PT, PT Allianz Utama Indonesia, PT Arthagraha General Insurance, PT. Astra Insurance, PT. AXA Insurance Indonesia, PT workers Bringin natural disasters, PT insurance Central Asia, PT Asuransi Prog Putera, PT ACE INA Insurance, PT LIG Insurance Indonesia, Lippo General Insurance, Ltd. Axa General Insurance (d/h Dharma Bangsa), PT Permata Nipponkoa Indonesia, PT Panin Insurance Berhad will make customers more choice. This will result in increasing competition in the business. PT.

General Insurance Bumiputera Muda 1967 (known as the Sumida) was established in 1912. It is also known as Bumiputera Bumida. Sumida Bumiputera always practices the noble values in order to enhance the dignity and welfare of the nation. Insurance products offered by Sumida Bumiputera including Accidental Insurance (individual or group), Vehicle insurance (individual or group), Fire (individual or group), Insurance of transport, Insurance Guarantee/Surety Bond Insurance Contra Bank Guarantee Insurance, Liability Insurance and etc.

Table 1 shows that although the development of business and number of clients over the past three years has increased, it has not been able to meet the company's expectations. The net profit after tax and the number of clients in 2012 are smaller comparing to 2011 performance. The increase in the number of clients in 2012 is moderate. This indicates that there is a problem in services provided. Data from management record indicating that is dissatisfaction among clients regarding:

- i. time management and fund raising take a long time to be processed (between 4 and 7 days)
- ii. the ability of employees in delivering services is still limited
- iii. employees are too busy with clients or prospective new clients
- iv. lack of attention by the maintenance of the purposes and complaints that experienced by the client

This means that the problems faced by companies are how to create satisfaction for insurance clients. Client satisfaction is the important thing, as with any satisfaction, clients can find an insurance company that has a good quality of service. In line with the efforts of the Prime services, the companies need to understand what is required by the client. It shows that the key is to understand the expectations of customer since it is the product of personal needs (Natalisa, 2007). Customer satisfaction is feeling happy or disappointed someone from a comparison of the effect on the performance or results of the product with the expectation (Kotler and Susanto, 2000).

The firm should be viewed from the perspective of clients that good services will affect customer satisfaction. The Company cannot assume trivial in terms of service to clients. Quality of service to users is the main thing for all employees, where they should be friendly, courteous, thorough and professional in providing services. Quality of service can determine the positive or negative formed among the public. When the quality of service received by the customer in accordance successfully, it will increase the

satisfaction of the customers themselves, so in the end it will create a positive image in the minds of customers (Arafah, 2004). Kotler and Amrstrong (2001), mentioned that experiences have always been an important part of marketing for some companies either providing tangible or intangible business. If expectations are greater than performance, then perceived quality is less than satisfactory thus, customer dissatisfaction may occurs (Parasuraman *et al.*, 1996).

Objectives and Methodology

This study aims to identify the level of quality of service, client satisfaction and the image of the company that deals with insurance companies in Indonesia. The research method used in this research is descriptive method using survey approach. According to Malhotra (2005), descriptive research is a type of research conclusively that have the primary purpose is usually something that describes the characteristics or functions of the market. Data of the study is gathered using structured research instruments, thus quantitative approach is the most suitable approach to be used (Soepono, 2002; Sumarsono, 2002). The advantages of quantitative study are allows for greater accuracy of results (Tjiptono, 2006) and also can draw summarization from vast sources of information (Sugiyono, 2008). Plus, personal bias can be avoided by keeping a 'distance' from participating subjects and using accepted computational techniques (Sugiyono, 2004). This descriptive study aims to create a sense of the quality of care or services provided to clients who are taking care of insurance claims and the effect on the level of satisfaction felt by clients for services when making claims management and the company's image. Questionnaires are distributed to insurance clients ($n = 285$). The instrument (questionnaire) survey is divided into three parts which include statements of each variable, namely the variable quality of service consisting of 22 items of which are divided into five constructs that construct the Proof of Physics consists of four items, construct reliability consists of 5 items, constructs responsive (responsiveness) includes 4 items, construct Assurance (Assurance) consists of 5 items and construct Empathy consists of 5 items. The satisfaction variables consist of 8 items and construct the image of the company consists of 5 items. Reliability test results for a Cronbach Alpha value is above 0.60. This result means that the measuring instrument used to qualify and can be used in the actual study. An assessment of the normality of data is conducted, it is because normal data is an underlying assumption in parametric testing (Santoso, 2006).

Table 1. Number of clients of bumiputera muda insurance 1967 Palembang, Indonesia (2010-2014)

Insurance products	Total number of clients				
	2010	2011	2012	2013	2014
Life Insurance	5232	5659	5263	4826	4939
Health Insurance	2513	2689	3254	3872	3755
Loss Insurance	607	451	385	314	285
Total	8352	8799	8902	9012	8979

Source: PT. General insurance bumiputera muda 1967 Palembang branch, 2014

Findings and Discussion

Demographics Background

Respondents involved in this study were 285 respondents. A number of 168 (59%) respondents were males and 117 (41%) were women. In terms of marital status, 76.8% (219) of the respondents are already married. 39.3% (112 people) aged 25-40 years and 52.3% (149 people) are more than 50 years old. The majority of respondents obtained Bachelor's degree. Most respondents were entrepreneurs (41.8%, n = 119); professionals (doctors, lawyers, consultants, etc.) (19.6%; n = 56).

Quality of Service

The results of a questionnaire answered by respondents about the service quality construct evidence available Physics achievement scores of 3:40 (well enough). This explains that the service quality dimensions of physical evidence (which consists of the comfort of the services, equipment in service, the physical appearance of the service staff and the support material losses Insurance claims management services provided) are moderately satisfied. The result for the suitability of the service quality dimensions of service reliability is 3.43 indicates that generally good. Responsiveness is willing to help clients and serve quickly. Client satisfaction level of responsiveness of the service is 3.45 indicating that is less satisfactory. The mean score for performance service assurance is 3:51, which is good. Empathy (empathy) is the willingness of client with the average score of 3:46.

Client Satisfaction

Client satisfaction variables measured 5 indicators in operation through the eight-point declaration, namely: (1) product quality indicators, through the products offered are able to meet the needs of clients and the products offered in accordance with the wishes and expectations of the client; (2) The service quality indicators officer in the claims settlement process; (3) emotional indicators, through the product makes you feel proud to use it and the product used by many people; (4) The price indicators, through the price of competing products and product prices comparable benefits; and (5) indicator additional charges claims management. Measuring satisfaction

score based on how often the average scores each performance show of satisfaction. Determination of levels of client satisfaction based intervals, namely: A score of 1-1.80 = very dissatisfied; a score of 1.81-2.60 = unsatisfactory; a score of 2.61-3.40 = satisfactory, score 3:41 to 4:20 = satisfactory and score 4:21 to 5:00 = very satisfied.

Descriptive Variable Quality of Service (X)

Five dimensions of quality services are physical evidence (Tangibles), reliability (Reliability), responsiveness (Responsiveness), assurance (Assurance) and empathy (Empathy). Determination of the quality of service based on the interval categories, namely: A score of 1 to 1.80 = very bad, scores from 1.81 to 2.60 = bad, scores from 2.61 to 3.40 = pretty good, score from 3.41 to 4.20 = good and a score of 4.21 to 5.00 = excellent. Determination of the level of satisfaction with the service received by the score difference between the performance (Hi) in the hope (Hi) quality of service (Ki-Hi), with the following conditions: If the score difference is positive (≥ 0), then client is satisfied; if the score difference is negative (< 0), then the client is less satisfied.

Descriptive Variable Dimensional Service Quality Physical Evidence (Tangible)

Physical evidence is a visual or tangible clue who gave testimony to the quality of insurance. The calculations of score achievement of conformity and the gap between expectations with acceptable performance on the quality of service (on the dimensions of the physical evidence consisting of the comfort of the services, complete equipment in providing services, the physical appearance of the service staff and services supporting materials such as brochures, pamphlets and so) revealed that the average score of achievement of the performance is 3.40 (in a good category). Clients' satisfaction level on the physical evidence is 3.40 with a score of 4.57 expectations for service quality, obtained an average score of -1.17 gap with the percentage level of concordance between the performance in hopes of 74.57%. This value indicates that the levels of new claims satisfaction towards the availability of physical evidence are less satisfied.

Descriptive Variable Dimensional Service Quality Reliability (Reliability)

Based on the analysis indicator score of respondents on the dimension of reliability (reliability) service (the ability to carry out the promised service reliably and accurately measured from timely service, service with sincerity, the first impression is displayed waiter, the fulfilment of the promise of service and giving the action firmly on service delivery errors) revealed that the score is 3.43. This value gives the sense that the quality of service dimension is good. Clients satisfaction level on reliability of service in based on the scores level difference gap between service performance and the expectations for services is -1.06. This means that the achievement level of concordance between perceived service quality is lower than expected service quality score.

Descriptive Variables Responsiveness Dimension Quality of service (Responsiveness)

Overall result for this construct is 3.45 is generally good. Clients satisfaction level on the responsiveness of service based on the difference gap between service performance (3.45) and expectation score (4.55) is -1.10. Based on these results it can be seen that the score achievement level of concordance between perceived service qualities is lower than expected service quality score. That is, that the satisfaction level of new claims over the responsiveness of service in handling insurance claims.

Descriptive Variable Dimensional Service Quality Assurance (Assurance)

Indicators measuring the dimensions of this guarantee are the attitude and actions of the officers, security klain when dealing, hospitality services provided to new claims and knowledge service staff. Overall score is 3.51 means that is good. The calculations show service performance score of 3.51 is lower than the score of 4.63 expectations means that the level of satisfaction is unsatisfactory.

Descriptive Variables Service Quality Dimensions of Empathy (Empathy)

Empathy (empathy) is the willingness of the staff's claims at the time of insurance claims. The score is 3.46 which is good. A score difference of the gains to expectations for services showed that the service performance score of 3.46 is lower than the score of hope is 4.49. From the comparison of the difference of the score, then obtained a score of level of negative gap of -1.03 with is a satisfied category.

Quadrant of Insurance Service Quality

Based on the above diagram above can be seen that:

Quadrant A, nine attributes of being in this quadrant are X1-1; The comfort of the service, X1-3; Physical Appearance service staff, X2-3; First impressions are displayed waiter, X3-1; Officers provide easily understandable information, X3-3; Service attitude is always ready to help, X4-1; Attitudes and actions of officers, X4-3; The hospitality services provided to customers, X4-4; Knowledge of service staff and X5-3; The staff provides personalized attention to customer complaints. The nine indicators have a high level of expectation that is above average but the value of the perceived performance is still below the average value. Quadrant B, the seven attributes are in this quadrant are X1-2; Completeness of equipment in providing services, X2-2; Service with sincerity, X3-2; Guarantee the confidentiality of the files submitted, X3-4; The response to the customer, X4-2; Security customers when dealing and x5-2; Pleasant service customers. Quadrant C, occupied by four indicators i.e., X2-1; Timely service, X2-4; The fulfilment of the promises of service, X5-1; Individual attention to customers and X5-4; Services that provide comfort hearts excessive customer perceived by clients.

Quadrant D, two attributes are in this quadrant is composed of X1-4; Service support materials (brochures, pamphlets, etc.) and X2-5; Provision of decisive action on service delivery errors. Both attribute above indicates that new claims have expectation levels below the average level of expectation and perceived performance levels well below average performance. The results of this study showed that although both indicators have the expected value of the average of expectations but had performance above average performance value, so both of these attributes can be placed in quadrant A for more attention and will eventually turn into strength.

Conclusion and Suggestion

Based on the analysis and discussion above, it can be concluded as follows:

1. Simultaneously, the quality of services in the management of insurance claims settlement losses on PT Asuransi Bumiputera Bumida Palembang include physical evidence (tangibles), reliability (reliability), respinsif (responsiveness), assurance (assurance) and empathy (empathy) have a positive effect and significant impact on client satisfaction. The better the quality of services provided by the company, the higher client satisfaction.

2. In the partial, the quality of services in the management of insurance claims settlement losses on PT Asuransi Bumiputera Bumida Palembang include physical evidence (tangibles), reliability (reliability), respinsif (responsiveness), assurance (assurance) and empathy (empathy) have a positive effect and significant

impact on client satisfaction. Quality of service is the most dominant influence on client satisfaction in the loss of insurance claims management solution is the reliability factor (reliability).

3. Customer satisfaction in the management of insurance claims settlement losses on PT Asuransi Bumiputera Bumida Palembang has a positive and significant impact on the company's image. Service quality of the physical evidence (tangibles), reliability (reliability), responsiveness (responsiveness), assurance (assurance) and empathy (empathy) have indirect influence positively on the image of the Insurance Bumida Bumiputera Palembang through client satisfaction in the management of claims settlement insurance losses.

Based on the conclusions that have been described, some suggestions are also perceived to be done for improvement, namely:

1. To improve the quality of services in order to increase client satisfaction, then the company must give high priority to the doing housekeeping on nine attributes of service quality by clients has not done well when really needed, namely a service facility, the physical appearance of the service staff, first impressions were featured server officer, officers provide information that is easily understood, service attitude that is always willing to help, attitude and action officers, hospitality services provided to others, the knowledge of the service staff and giving personal attention to clients' complaints. According to Nawawi (2007), the whole process of services should be planned systematically with a clear objective.

2. The indicator of service quality to be maintained its performance as a force for PT Asuransi Bumiputera Bumida Palembang in creating satisfaction and build the company's image among other fittings in providing equipment, service with sincerity, guarantee the confidentiality of files submitted, a response to the client, the client security when dealing and convenient services clients.

3. Some basic steps that can be taken by the company in order to increase the capacity, skills and staff sensitivity in providing key services to clients such as by providing education and training for employees regularly and continuously, increase activities that stimulate and improve mutual soul and mutual help, respect and mutual respect as through outdoor activities and camping. Provide staffs to get involve in productive-based activities during their leisure time may be the best strategy to improve their quality of life holistically and indirectly boost their quality of work as well (Ahmad *et al.*, 2013).

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