



CUSTOMER SATISFACTION ANALYSIS: Image and Service Perspectives at Indonesian Insurance Companies

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ABSTRAK

Dalam bisnis asuransi hal yang paling utama adalah kepercayaan konsumen, dan untuk membangunnya adalah dengan memberikan kepuasan. Dengan demikian, berbagai upaya dilakukan agar konsumen puas, di antaranya dengan memberikan pelayanan prima dan menjaga kredibilitas perusahaan. Penelitian ini berupaya melakukan analisis terhadap kepuasan konsumen di sektor asuransi, dengan citra perusahaan dan pelayanan sebagai variabel yang mempengaruhinya. Dalam mengkaji secara ilmiah, maka ditetapkan metode kuantitatif dengan suatu teknik analisis probabilitas, yakni regresi linear berganda. Objek penelitian ini adalah PT Maskapai Reasuransi Indonesia, dan yang menjadi responden adalah nasabah, sebanyak 118 orang. Data diperoleh melalui penyebaran kuesioner yang dilakukan secara acak. Hasil penelitian menjelaskan, hal prinsip dari pemilihan asuransi adalah kredibilitas perusahaan atau citra, kemudian pelayanan, khususnya berkenaan dengan luasnya jaringan kerja sama dengan pihak rumah sakit dan mudahnya klaim.

Kata Kunci: Asuransi, Citra, Pelayanan Prima, Kepuasan

ABSTRACT

In the insurance business the most important thing is consumer trust, and to build it is to provide satisfaction. Thus, various efforts have been made to satisfy consumers, including by providing excellent service and maintaining the credibility of the company. This study attempts to analyze consumer satisfaction in the insurance sector, with company image and service as influencing variables. In studying scientifically, a quantitative method with a probability analysis technique is determined, namely multiple linear regression. The object of this research is PT Airline Reasuransi Indonesia, and the respondents are customers, as many as 118 people. Data were obtained through the distribution of questionnaires which were conducted randomly. The results of the study explain that the principle of choosing insurance is the credibility of the company or image, then service, especially with regard to the breadth of the network of cooperation with the hospital and the ease of claims.

Keywords: Insurance, Image, Excellent Service, Satisfaction

I. INTRODUCTION

Today, the need for insurance continues to increase. This is in line with the mindset and public awareness of the risks that will be faced in the future. For example, health risk, vehicle risk, fire risk, death risk and so on [1]. Therefore, it is not surprising that many insurance companies have sprung up in Indonesia, as shown in the data below.

Table 1. Development of Insurance Companies in Indonesia

No	Type of company	Year			Information
		2015	2016	2017	
1	Conventional Insurance	137	138	140	Increased
2	Sharia Insurance	55	56	59	Increased
3	Reinsurance	4	4	4	Flat
	Total	196	198	203	-

Source: Financial Services Authority Performance Report, 2021



Based on the table above, it is known that the growth of insurance companies during the last 3 years has increased. In 2015 there were 137 insurance companies, then in 2016 it increased to 138 companies and in 2017 increased to 140 conventional insurance companies. Likewise with sharia insurance companies, recorded in 2015 as many as 55 insurance companies registered with the OJK, but in 2016 it increased to 56 and in 2017 increased to 59 sharia insurance companies registered with the OJK.

The increase in the above insurance companies, as a response to the increasing public demand for insurance services. Specifically, it can be seen in the insurance products that are widely used by the people of Indonesia, as follows below.

Table 2. Insurance Products

No	Type of Insurance Insurance	Products Mostly Used				
		General	Life	Mandatory	Social	Reinsurance
1	Conventional Insurance	55.4%	36.5%	4.4%	2.2%	1.5%
2	Sharia Insurance	45.4%	5.5%	34.6%	9.1%	5.4%
	Average	50.4%	21%	19.5%	5.7%	3.4%

Source: Financial Services Authority Performance Report, 2021

Based on the table above It is known that the insurance products that are widely used by the Indonesian people are general insurance products with an average percentage of 50.4%, then life insurance products by 21%, mandatory insurance products by 19.5%, social insurance products by 5.7% and reinsurance insurance products by 3.4%.

The data above shows the large interest of the Indonesian people towards insurance which linearly this condition creates new opportunities for reinsurance companies to be able to become guarantors for insurance companies in Indonesia.

One of the leading reinsurance companies in Indonesia is PT. Indonesia Reinsurance Airlines Tbk having its address at Jalan Jenderal Sudirman Kav 76-78 Setiabudi South Jakarta DKI Jakarta, RT.3/RW.3, Setiabudi, City of South Jakarta, Special Capital Region of Jakarta 12910. PT. Airline Reinsurance Indonesia Tbk (marein) was established on June 4, 1953, was born as the first reinsurance company in the country and was registered as the first public reinsurance company by listing its shares on the Indonesia Stock Exchange (IDX) in 1989.

During its journey, PT. Airline Reinsurance Indonesia Tbk is aware of the many risks and challenges that must be faced. Among them are the level of competition between reinsurance companies in Indonesia as data from Apparindo (2017) with the category of the best reinsurance companies in terms of service, equity and finance, ranked 1st by PT. Indonesian National Reinsurance, ranked 2nd was achieved by PT. The Indonesian Reinsurance Monument, and the 3rd place was achieved by PT. Indonesian Reinsurance Airlines. This data explains that PT. Indonesian Reinsurance Airlines is still outperformed by other reinsurance companies, especially in terms of financial performance, service and investment (equity).

II. THEORY BASIS

Satisfaction is a feeling of pleasure that is born as a result of a good treatment or getting good things [2, 3]. Therefore not infrequently, if someone gets satisfaction he will tend to be loyal. In the business world, customer satisfaction is one of the company's



priority aspects [4]. Various efforts are made and given to customers so that they feel satisfied and then they will become loyal consumers. This is what every company expects, where they get regular customers which in turn are customers who provide benefits for the company [5]. So not infrequently in various efforts the company does various ways in order to satisfy customers.

One aspect that affects customer satisfaction is the quality of service. Service quality is an effort given by the company in order to meet consumer needs to achieve satisfaction. Research Hallencreutz & Parmler [6] explained that the real strength of the organization is in the image, but the image can be built by a service effort. According to Dash, Kiefer, & Paul [7] and Maharsi, Njotoprajitno, Hadianto, & Wiraatmaja [8] view service quality as the power to build emotional relationships with consumers, while image is the glue that strengthens relationships.

Referring to the notion of service quality, the meaning of the concept of service quality is a responsiveness and reality of the services provided by the company. Good service quality usually first looks at the needs of new customers after which adjustments are made to what services are right for consumers and how the implementation of services can give birth to customer satisfaction [9, 10]. Some simple things that can be done are by establishing a friendly attitude policy from employees such as greetings, greetings, smiles, and responsiveness to consumer needs, responsiveness to consumer complaints and a friendly attitude to customers. If the service attitude of the company is getting better, it will foster a sense of customer satisfaction and in the end will shape the attitude of consumers who make decisions to make purchases at the company [11].

Another factor that influences customer satisfaction is the company's image brand cellular phones iPhone and Samsung. There are even some who feel happy if they get service from a well-known company, for example using the Garuda airline. This is also the case in the world of reinsurance. Many companies feel happy if they use a well-known reinsurance company and become a reference for many people [12]. This is related to the integrity and trust that has been built by the company, so it is not uncommon for people/companies to feel happy if they use the company [13].

III. RESEARCH METHOD

Several research methods are used to strengthen the concepts that have been built, including:

1. The research approach uses quantitative.
2. The method of analysis using causal associative.
3. The method of explanation uses descriptive and inferential.
4. The object of research is PT Airline Reinsurance Indonesia Tbk.
5. The number of samples used was 118 with the Accidental Sampling.
6. The data collection method used a Likert questionnaire with closed-ended questions.
7. The method of analysis used multiple linear regression. The systematic test consists of descriptive test, classical assumption test, partial test, simultaneous test and coefficient of determination test.
8. In drawing conclusions, the results of statistical analysis were described and explained the meaning of each value. So that the appropriate result information is obtained



IV. RESULTS AND DISCUSSION

Statistical Analysis

Table 3. Results of Regression Statistical Analysis

Model	Observation	Coefficient	t	Sig.	F	Adjusted R Square
Customer	Constants	11.606	3.464	.001	41.210	0.407
satisfacti	Quality	0.297	3.412	.001		
on	Company Image	0.450	5,834	000		

Source: Research data SPSS output analysis, 2021

Based on the results of statistical calculations above, it can be stated that the research explanation is as follows:

Effect of service quality on customer satisfaction

The results of the validity test show , that all service quality variable instruments have a_r Pearson Correlation greater than r_{table} 0.179. This explains that all instruments (questions) can explain service quality variables. While the results of the reliability test, the service quality variable has a value of 0.894 > 0.6. This explains that all statements have been answered correctly by the respondent, and the answers can be confirmed (consistent).

Furthermore, the results of the descriptive analysis showed that the service quality variable had an average score of 4.01, entered in the good category. This means that the overall service quality is good, especially in terms of physical evidence. However, the quality of service still needs to be improved, especially in terms of guarantees, namely providing 24-hour service (customer care) and providing convenience for insurance claims (application system).

Furthermore, the results of the regression analysis show that service quality has a significant effect on customer satisfaction with a t_{count} greater than t_{table} (3.412 > 1.980) and a significant value less than 0.05 (0.001 < 0.05). This finding strengthens the theory and previous research, that it is true that the quality of service is very influential on customer satisfaction, especially its direct effect on emotional. By paying attention to and fulfilling all their desires, customers will feel happy and satisfied. As the results of research conducted by Moghavvemi, Lee, & Le [14], suggest that service quality has a significant effect on customer satisfaction.

The effect of corporate image on customer satisfaction

The results of the validity test show that all instruments of the corporate image variable have a_r Pearson Correlation greater than r_{table} 0.179. This explains that all instruments (questions) can explain the company's image variable. While the results of the reliability test, the corporate image variable has a value of 0.866 > 0.6. This explains that all statements have been answered correctly by the respondent, and the answers can be confirmed (consistent).

Furthermore, the results of the descriptive analysis show that the corporate image variable has an average score of 3.73, which is in the good category. This means that the overall image of the company is good, especially in terms of corporate governance (management). However, the company's image still needs to be improved, especially in



terms of moralities, namely the company regularly and invites its customers to be involved in social activities carried out by PT Airline Reasuransi Indonesia.

Furthermore, the results of the regression analysis show that corporate image has a significant effect on customer satisfaction with a t_{count} greater than t_{table} ($5,834 > 1,980$) and a significant value less than 0.05 ($0.000 < 0.05$). This finding strengthens the theory and previous research, that it is true that the company's image is very influential on customer satisfaction, especially its direct effect on customer perceptions. By involving customers/customers in social activities, a sense of empathy will be born for the company to continue using its reinsurance.

The findings above, in fact, have been strengthened by the results of research conducted by Fida, Ahmed, Al-Balushi, & Singh [15], and Wang [16] suggesting that corporate image has a significant effect on customer satisfaction.

The effect of service quality and corporate image on customer satisfaction

The results of the validity test show that all instruments of customer satisfaction variables have a r Pearson Correlation greater than r_{table} 0.179. This explains that all instruments (questions) can explain customer satisfaction variables. While the results of the reliability test, the customer satisfaction variable has a value of $0.880 > 0.6$. This explains that all statements have been answered correctly by the respondent, and the answers can be confirmed (consistent).

Furthermore, the results of the descriptive analysis showed that the customer satisfaction variable had an average score of 4.03, entered in the good category. This means that overall customer satisfaction is good, especially in terms of conformity with expectations marketing occurs word of mouth.

Furthermore, the results of the regression analysis show that service quality and company image simultaneously have a significant effect on customer satisfaction with F_{count} of 41.210 greater than F_{table} of 3.08 ($41.210 > 3.08$), a significance value of 0.000 less than 0.05 ($0.000 < 0.05$) and the coefficient of determination is 0.417. This means that service quality and corporate image simultaneously have the ability to explain the customer satisfaction variable by 41.7% while the remaining 58.3% is explained by other variables outside of this study. This finding strengthens the theory and previous research, that it is true that service quality and company image greatly affect customer satisfaction, especially the direct effect on customer behavior.

The above findings have been empirically corroborated by previous research, Nunkoo, Teeroovengadum, Ringle, & Sunnassee [17] and Alzoubi & Inairat [18] suggest that service quality and company image both partially and simultaneously have a significant influence on customer satisfaction. .

Similar findings were also stated by Khoo [19], and Rusmahafi & Wulandari [20] explaining that customer satisfaction is an emotional factor that is easily influenced by a humanist touch such as service and a good image.

V. CONCLUSIONS

Based on the results of research and discussion in the previous chapter, the following conclusions can be drawn: The results of the analysis show that service quality has a positive and significant effect on customer satisfaction with a regression coefficient of 0.297. This means that if the quality of service increases by 1 unit then customer



satisfaction will increase by 0.297.

The results of the analysis show that corporate image has a positive and significant effect on customer satisfaction with a regression coefficient of 0.450. This means that if the company's image increases by 1 unit then customer satisfaction will increase by 0.450.

The results of the analysis show that service quality and corporate image simultaneously have a significant effect on customer satisfaction with F_{count} of 41.210 greater than F_{table} of 3.08 ($41.210 > 3.08$) and the coefficient of determination of 0.417. This means that service quality and corporate image simultaneously have the ability to explain the customer satisfaction variable by 41.7% while the remaining 58.3% is explained by other variables outside of this study.

The interpretation of the statistical results is that customer satisfaction does not stand alone or occurs by itself, that customer behavior is influenced by marketing factors, including service quality and image. Service quality affects behavior indirectly, where service will touch the satisfaction dimension and after that it will affect behavior. While image affects customer perception, meaning that the role of image occurs at the beginning, whether someone wants to be a customer or not depends on consumer perception.

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