



# Analysis of Service Quality on Satisfaction with Raharja Services Insurance Southeast Sulawesi Branch to Road Traffic Accident Victims in Kendari City

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## KEYWORDS

gap, dimension, servqual, customer, front line employees

## ABSTRACT:

**Introduction** User satisfaction is the main goal of service, because service quality is absolute. For future purposes, a gap analysis needs to be carried out.

**Objectives:** This research aims to analyze the gap between customer expectations and the perceptions of external customers and internal customers in the traffic accident life insurance industry.

**Method:** This analysis is based on five gaps, namely: service gap, knowledge gap, standard gap, delivery gap, and communication gap. The Servqual method used in this research consists of five dimensions, namely tangibles, reliability, responsiveness, assurance, and empathy. This research uses quantitative methods by collecting data through questionnaires distributed to customers who are victims of traffic accidents who receive services from Jasa Raharja.

**Results:** The research results show that Jasa Raharja's services can generally be said to be quite good, although there are still several dimensions that have negative gap values. The tangibles, reliability and responsiveness dimensions show a negative gap, with the largest negative gap found in the responsiveness dimension (-0.17). The main factor causing this gap is the use of the WhatsApp chat application as a communication tool between managers and front-line employees, which results in managers not fully understanding real-time conditions.. Gaps occur when managers set performance standards that front-line employees cannot implement due to differences in experience and lack of interaction with operational staff.

**Conclusion:** Quality of service PT. Jasa Raharja Southeast Sulawesi Branch has a significant influence on the satisfaction of traffic accident victims in Kendari City, although there are several dimensions that have negative value gaps, especially responsiveness. To increase satisfaction further, PT. Jasa Raharja needs to improve service speed, increase the skills and friendliness of officers, and simplify the insurance claims process.

## 1. Introduction

Insurance is widely reported as a form of promise service by companies to the public to provide compensation if something like a disaster or accident occurs. With the rapid development of insurance, many countries have made this industry an economic force (1)(2). One of the insurance services offered is traffic accident insurance. A traffic accident is an unexpected or unintentional incident on the road involving a vehicle or without other road users which results in human casualties and/or property loss. Accidents that occur are one of the big problems

faced by society. In order to answer this, the researchers focused on service quality, in line with increasing public expectations for service provider companies to work professionally, quickly and precisely. The hope is focused on user satisfaction (2-4), including in the insurance industry (5-9). The emphasis is that if the insurance industry ignores the quality of service, ignores the aggressiveness of service and is not sensitive to the wishes of clients, then this is where the corporate industry begins to face problems that are detrimental to the economy on a large scale (10-15).



PT Jasa Raharja handles traffic accident insurance in Indonesia, helping to ease the financial burden of accident victims. From January to August 2023, Jasa Raharja Southeast Sulawesi branch in Kendari provided compensation of Rp. 19,889,704,440, an increase from Rp. 16,828,036,674 in the same period in 2022.

The amount of compensation paid by PT Jasa Raharja Southeast Sulawesi branch increased from January to August. To provide insurance to accident victims, a Police Report (LP) is required, however delays in issuing the LP can hamper the service process. Apart from that, the completeness of the billing documents from the hospital is often incomplete, such as the absence of a victim's family card or medical report, which also hinders the payment of compensation.

Insurance plays an important role in providing protection and compensation to accident victims, and in Indonesia, PT. Jasa Raharja is responsible for this matter. Quality service that includes speed of claims processing, accuracy of information, friendliness of staff, and comfort of facilities is the key to increasing customer satisfaction. Customer satisfaction is a measure of the extent to which the services provided by a company meet or exceed customer expectations (13).

The implementation of strict service quality standards has a positive impact on increasing customer satisfaction. The theory has been sufficiently proven, as (2)(11)(16)(17) in his study states that service quality standards have a strong influence on customer satisfaction. So, high quality service will result in high customer satisfaction.

This theory was later challenged by Novia et al. in his research, it was stated that service quality does not have a significant effect on consumer satisfaction (18). The cause is reliability, responsiveness, assurance and empathy are not what customers should expect. The theoretical contradictions mentioned above are the basis for this research in order to strengthen the generation regarding the application of service quality to user or consumer satisfaction.

As a source of originality and up-to-date research, research addresses the "voids or gaps" of previous and latest research. For example, Latif et al. and Agustin et al. on life insurance (not specific on what type of life insurance) (2)(16). Then Roy & Ibrahim researched the

non-life insurance industry (13). Next, Rajan et al., on social insurance (3), and Hasan & Khanam, the object is general insurance (11). Thus, this research takes the object of the traffic accident life insurance industry. Thus, the aim of this research is to determine the extent to which the quality of service provided by PT Jasa Raharja can influence the satisfaction of traffic accident victims.

## 2. Methods

This research uses quantitative methods with a cross-sectional approach, which is a type of research design carried out at one particular point in time. This research takes the research location which will be carried out at PT. Jasa Raharja Southeast Sulawesi Branch from January to April 2024.

The population in this study was divided into two groups, namely external parties, namely all road traffic accident victims in Kendari City who received services from Jasa Raharja in 2023, namely 1,460 people. Second is the internal population is employees of PT. Raharja Services consists of 27 people, consisting of 5 managers and 22 cost employees.

Large external populations require sampling, and the sample size was determined using the Lemeshow equation, resulting in 309 people or approximately 21% of the population, which meets the minimum requirement of 20%. Samples were taken randomly using probability random sampling. Data is collected through a questionnaire that includes demographic questions and measures service quality and satisfaction based on five SERVQUAL dimensions: reliability, responsiveness, assurance, empathy, and physical evidence (19-22) Data analysis uses the Statistical Package for Social Science (SPSS) version 22 program to make it easy to interpret the data that has been processed. Data analysis was carried out using descriptive statistical analysis (23). The results of the data that have been analyzed are presented in the form of frequency distribution tables and cross-sectional tabulations.

## 3. Results

### Service Gaps

*Service gaps* is the gap between the expected service and the service felt or perceived by the customer. Based on research results obtained from insurance participants regarding services at PT. Raharja Services.

**Table 1. Service gap between expected services and user perceived services**

Satisfaction Factor	Services that customers expect	Services perceived by customers	Gap
<i>Service gaps</i>	5.72	5.83	0.12
a. Tangibles	5.62	5.58	-0.04
b. Reliability	5.73	5.71	-0.02
c. Responsiveness	5.98	5.81	-0.17
d. Assurance	5.60	6.18	0.58
e. Empathy	5.65	5.88	0.23

Table 1 shows that there is a negative gap between customer expectations and perceptions in several dimensions, with responsiveness (-0.04), reliability (-0.02), and responsiveness (-0.17) as priority improvements. The responsiveness dimension has the largest gap, indicating that there is still customer dissatisfaction with PT services. Raharja Services.

**Table 3. Knowledge Gap Between external users' expectations and managers' perceptions**

Satisfaction Factor	Insurance Participant Customer Expectations	Manager's Perception of Customers	Gap
Gap 1			
<i>knowledge gap</i>	5.72	6.45	0.73
-Tangibles	5.62	6.44	0.82
-Reliability	5.73	6.45	0.72
-Responsiveness	5.98	6.69	-0.23
-Assurance	5.60	6.94	1.33
-Empathy	5.65	6.65	1.00

Table 3 shows that managers understand customer expectations in most dimensions, with tangibles (0.82), reliability (1.22), assurance (1.33), and empathy (1.00) showing a positive gap, while responsiveness has a negative gap (-0.23). The factors that contribute to this gap will be explained further. Table 4 shows that the main factor contributing to gap one is upward communication with a gap of 1.56, and Table 5 will clarify which question has the biggest gap in communication.

**Table 2. Service Gap According to Dimensions**

Satisfaction Factor	Services expected by insurance participants	Services experienced by insurance participants	Gap
Res1	5.87	6.24	0.37
Res2	5.70	5.16	-0.54
Res3	5.78	6.42	0.64
Res4	6.56	5.41	-1.15

Table 2 above shows the dimensions of responsiveness where the question point with the biggest gap is the fourth question point regarding Jasa Raharja employees never being too busy to respond to customer/insurance participant requests, followed by the second biggest gap in the second question point regarding Jasa Raharja employees serving quickly.

#### a. Knowledge Gap

The knowledge gap is between the expectations of external customers and the manager's perception of external customers. The following are the results of the research carried out based on Table 3 below.

**Table 4. Knowledge Gap According to Dimensions**

Antecedents of Gap 1	Flat-Flat	Maximum Score	Gap Score
Total	5.75	7	1.25
<i>Marketing Research Orientation</i>	6.06	7	0.94
<i>Upward communication</i>	5.44	7	1.56
<i>Levels of Management</i>	5.75	7	1.25

**Table 5. Knowledge Gap Upward communication**

Antecedents of Gap 1	Average Score	Maximum Score	Gap
Antecedents of Gap 1			
<i>Upward communication</i>	5.44	7	1.56
a. Jasa Raharja employees who have direct contact with insurance participants often communicate with management	6.50	7	0.50
b. Managers at Jasa Raharja rarely ask for advice regarding customer service from employees who deal directly with customers	4.50	7	2.50
c. Managers in our company often interact face to face with frontliners	6.50	7	0.50
d. The way of communication at Jasa Raharja between frontliners and top level managers is through memos/text messages.	4.25	7	2.75

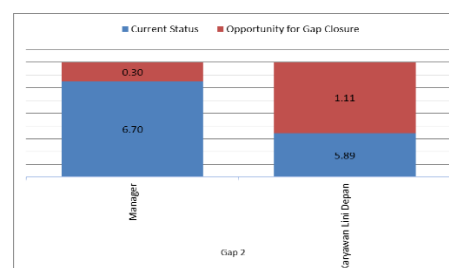
Table 5 shows that the main gap in upward communication is related to the use of memos/text messages of 2.75.

Even though managers understand customer expectations with a positive knowledge gap value of 0.73, the responsiveness dimension still experiences the largest negative gap on questions about speed of response and readiness to help customers, due to manager communication with front line employees which only uses text messages/memos.

#### b. Standards Gap

*Standard gap* is the difference between management's perception of customer expectations and service quality specifications. Figure 1 shows two parts: the bottom part in blue depicts the gap conditions that occur, while the top part in red shows opportunities to overcome the gap.

The graphic results show that the manager's perception (6.70) of gap-2 is greater than the perception of front line employees (5.89), indicating that employees are unable to meet the work standards set by the manager. The factors causing the second gap will be explained further in Table 6.



**Figure 1. Standards Gap between Management Perceptions of Customer Expectations and Service Quality Specifications**

**Table 6. Standard Gap According to Dimensions**

Antecedents of Gap 2	Average Score	Maximum Score	Gap
Standards Gap	6.08	7	0.92
Management's Commitment to Service Quality	5.31	7	1.69
Goal Setting	6.88	7	0.13
Task Standardization	6.13	7	0.88
Perception of Feasibility	6.00	7	1.00

Table 6 shows that the second gap is caused by management's commitment to service quality with a gap of 1.69, and Table 7 will identify the questions with the largest gap.

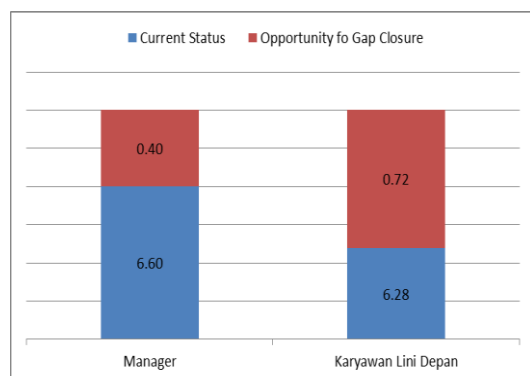
**Table 7. Standard Gap for Management's Commitment to Service Quality**

Antecedents of Gap 2	Flat-Average Score	Maximum Score	Gap
<i>Management's Commitment to Service Quality</i>			
Jasa Raharja does not place limitations on resources that are important for providing quality services	3.75	7	3.25
Jasa Raharja has an internal program for customers to improve service quality	6.50	7	0.50
At Jasa Raharja, managers who improve service quality are more likely to receive awards than other managers	4.75	7	2.25
Raharja services emphasize income rather than service quality for customers	6.25	7	0.75

Table 7 shows that gap two is influenced by the absence of important resource constraints for quality services, with a gap of 3.25.

### c. Delivery Gap

*Delivery gap* is the gap between service quality specifications and service delivery. The results of the triple gap analysis also measure managers' and employees' perceptions of customer expectations regarding the triple gap. The results of the triple gap research on manager respondents and front line employees are as shown in Figure 2 below.



**Figure 2. Delivery Gap Between Service Quality Specifications and Service Delivery**

Figure 2 shows that the manager's perception (6.60) of the Delivery gap is greater than the perception of front

line employees (6.28), indicating that employees do not meet the performance standards set by the manager; The factors causing gap three are explained in Table 8.

**Table 8. Delivery Gap According to Dimensions**

Antecedents of Gap 3	Flat-Average Score	Maximum Score	Gap
Total	5.49	7	1.51
<i>Teamwork</i>	6.70	7	0.30
<i>Employee-job Fit</i>	6.63	7	0.37
<i>Technology-job Fit</i>	6.65	7	0.35
<i>Perceived Control</i>	3.83	7	3.17
<i>Supervisory Control System</i>	4.86	7	2.14
<i>Role Conflict</i>	4.76	7	2.24
<i>Role Ambiguity</i>	4.99	7	2.01

Table 8 shows that the main factor causing the third gap is perceived control with a gap of 3.17, and Table 9 will identify questions that contribute to the third gap.

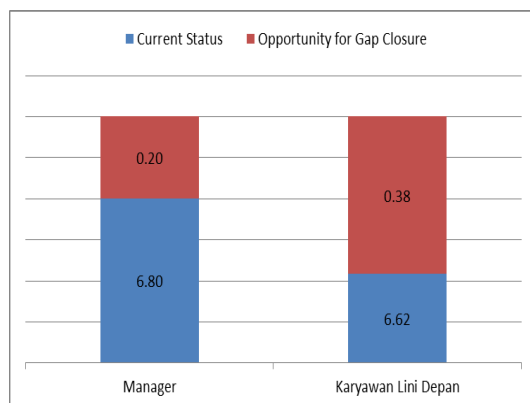
**Table 9. Delivery Gap for Perceived Control**

Antecedents of Gap 3	Flat-Average Score	Maximum Score	Gap
Perceived Control			
I spend a lot of time in my job trying to solve problems that are difficult for me to control	2.39	7	4.61
I have the freedom in my work to truly satisfy the needs of insurance participants	6.39	7	0.61
I sometimes feel less in control of my work because too many customers are demanding services at the same time	3.00	7	4.00
One of my frustrations at work is that sometimes I have to depend on other employees to serve customers	3.52	7	3.48

Table 9 shows that the largest gap in gap three occurs in questions about the time employees spend solving problems that are difficult to control, with a gap of 4.61.

#### d. Communication Gap

Communication gap is the gap between service delivery and external communication. The results of the gap four analysis were also obtained by measuring the perceptions of managers and front line employees regarding customer expectations regarding gap 4. The research results of managers and front line employees are presented in Figure 3.



**Figure 3. Communication Gap Between Service Delivery and External Communication**

Figure 3 shows that managers' perceptions (6.80) of gap four are greater than those of front-line employees (6.62),

indicating a mismatch in external communications; Factors causing gap four, namely horizontal communication and propensity to over promise, are explained in Table 10

**Table 10. Communication Gap According to Dimensions**

Antecedents of Gap 4	Flat-Average Score	Maximum Score	Gap
Total	5.11	7	1.89
Horizontal Communication	4.91	7	2.09
Propensity to Over Promise	5.30	7	1.70

Table 10 shows that the main factor causing gap four is horizontal communication with a gap of 2.09, and Table 11 will identify the questions with the biggest gap that influence gap four. Based on Table 11, it is known that the question point that is a factor in the fourth gap is regarding employees like me interacting with operational staff to discuss the level of service that Jasa Raharja is able to provide to insurance participants with a large gap (2.87).





Table 11. Delivery Gap for Horizontal Communication

Antecedents of Gap 4	Flat-Average Score	Maximum Score	Gap
<i>Horizontal Communication</i>			
Jasa Raharja, which designs (information) advertisements, consults with employees like me, regarding the promises and realities made in the advertisements	5.13	7	1.87
I am often not aware of the addition of promises in Jasa Raharja advertisements (-)	5.22	7	1.78
Employees like me interact with operational staff to discuss the level of service that Jasa Raharja is able to provide to insurance participants	4.13	7	2.87
Our company policy regarding insurance services is in a different office than customer service	5.17	7	1.83

#### 4. Discussion

The analysis results show customer satisfaction of PT. Raharja's services are very good, although several dimensions have negative value gaps. The dimension with the largest gap is responsiveness, especially regarding employees who are not always quick to respond to customer requests, often due to delays in issuing police reports required to provide guarantees. These results appear to be in accordance with the research of Kamal et al. where good responsiveness makes customers more satisfied (24). PT. Jasa Raharja often provides verbal guarantees based on assurances from the police regarding accidents that are covered, however ensuring the cost of treatment at a referral hospital often requires confirmation from the previous hospital. Speed of service, the second largest gap in the research, is affected by PT needs. Jasa Raharja to confirm costs from previous hospitals; therefore, increased collaboration with initial hospitals is necessary to speed up this process. Responsiveness is a policy to support the provision of services to customers appropriately and quickly/responsively, as well as providing clear information. If you let customers wait, they will give a negative assessment of service quality (25). Based on Lubis & Andayani's research, responsiveness has a positive and significant influence on customer satisfaction (26). However, based on respondents' responses regarding the statement that employees are not too busy so they are still unable to respond to customer requests. Based on research results, managers have limitations in communicating with front line employees, this is because front line employees are placed in PT Jasa

Raharja work areas throughout the Southeast Sulawesi branch area. In terms of communication, managers and front line employees only use the WhatsApp chat application communication tool so managers cannot fully understand conditions in real time. Apart from that, demographically, Southeast Sulawesi is a province whose area consists of districts and islands and the distance between branch offices and other areas is very far and there is a lack of network support which is sometimes not good in the regions. Efforts that need to be made by Jasa Raharja require managers and front line employees to hold meetings and communicate effectively via zoom or online meetings to discuss customer needs. Although managers understand customer needs and set clear performance standards, front-line employees are unable to implement them due to limited resources and administrative problems. PT. Jasa Raharja needs to improve communication and motivation to help front-line employees meet set performance standards. Robbins & Timothy and Tewal et al. who stated that Communication helps develop motivation by explaining to employees what to do, how they work well and what to do to improve performance if it is below standard (27,28) as well as providing information to members of the organization about the goals and policies of the organization. The inability of front-line employees to meet performance standards is due to time spent on difficult problems and differences in experience levels. Efforts that need to be made are to improve employee capabilities through training and independent learning about company performance standards. According to Kasim et al. Training is an



organized educational program guided by professional staff to improve employee work abilities and develop attitudes, skills and knowledge in accordance with company goals (29). Bulkia & Herawati's research explains that training has a significant influence on employee performance (30). Motivation significantly influences employee performance. Training and motivation together have a significant influence on employee performance. The implication of this research is that training and motivation have an equally important role both individually and simultaneously in improving employee performance. In terms of communication gap, the factor that contributed to the gap in this research was the lack of front line employees interacting with operational staff to discuss the level of service that Jasa Raharja was able to provide to insurance participants. The efforts made by Jasa Raharja, this happened to employees in the service section at the branch office, always reminding them to accelerate payment of claim files 14 days after the patient was discharged from the hospital and communicating with work partners to accelerate payment. and compensation for victims who die must be received by the victim's heirs no later than 2 days after death.

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