

Analysis of the Quality of Road Traffic Accident Insurance Claims Services at the PT Jasa Raharja Office in Pematang Siantar City

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ABSTRACT

PT. Jasa Raharja is a government agency engaged in public insurance. The duties and responsibilities are to collect funds through mandatory contributions and donations to be channeled back through compensation services raharja to victims or heirs of victims of traffic accidents on the highway. In the implementation of the provision of compensation funds, many people do not know the requirements for claiming compensation funds at PT. Jasa Raharja (Persero). In addition, the provision of compensation for accident victims is still not appropriate, namely irregular services in handling claims. This happened because PT. Jasa Raharja works closely with partners, namely the police and the hospital. Based on these problems, researchers are interested in conducting research on the Quality of Service for Highway Traffic Accident Insurance Claims at the PT. Raharja Services. This research was conducted at the office of PT Jasa Raharja, Pematang Siantar City. The method used in this research is quantitative method, by using a questionnaire as a means of measuring data. The results showed that all data from the answers of all respondents were in the "Good Enough" answer category with the total average of the total number of respondents who gave the answer was 16 people in the community or if the percentage reached 53% of the total number of respondents or where the percentage reaches 100% of respondents. As for the inhibiting factors experienced by pt. raharja services in improving the quality of services in the field of traffic accident insurance claims in the city of Pematang Siantar is PT. Jasa Raharja did not get any information related to accidents that occurred, Lack of public awareness of orderly traffic and Lack of public

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1. INTRODUCTION

Accidents are events that happen to anyone in unexpected situations. To prevent it, we are required to obey all traffic regulations and are required to have Accident Insurance. Accident insurance is important for everyone to have because accidents can happen to anyone. Accident insurance is a protection provided by insurance companies to protect people from financial losses that arise if they have an accident that results in permanent total disability or death. Traffic accidents in Pematang Siantar City have also increased every year. The author has obtained data on accidents in Pematang Siantar City provided by PT. Jasa Raharja Pematang Siantar City in 2022, where this data summarizes accidents that occurred from 2021 to 2023. The number of traffic accidents in Pematang Siantar City which is increasing every year can be presented in the following table:

Table 1. Number of Traffic Accidents in Pematang Siantar City Based on Data from Jasa Raharja Pematang Siantar City.

No	Victim	2021	2022	2023	Total
1	General Accident	376	412	810	1596
2	Die	129	136	301	566
3	Permanent Disability (org)	301	395	410	1006
4	Minor Injury (org)	114	211	543	868
TOTAL					4036

Source: Jasa Raharja City of Pematang Siantar 2023

Table 2. Amount of Compensation Received by Victims or Experts of Traffic Accident Victims.

No	Types of Compensation	Public transportation	
		Land/Sea (Rp)	Air (Rp)
1	Die	50,000,000,-	50,000,000,-
2	Permanent Disability (Maximum)	50,000,000,-	50,000,000,-
3	Maintenance (Maximum)	20,000,000,-	25,000,000,-
4	Burial Costs	4,000,000,-	4,000,000,-
5	Additional Benefits of Replacement First Aid Costs	1,000,000,-	1,000,000,-
6	Additional Benefits of Replacement Ambulance Fee	500,000,-	500,000,-

Source: Jasa Raharja City of Pematang Siantar 2023

Table 3. Rules Set by PT. Jasa Raharja Regarding Submission of Compensation Fund Claims.

Heir	Expired
Compensation is given to heirs with the following priority scale:	Right Compensation Fall /Expired If: Become
Legitimate Widow/Widower. His legitimate children. His legitimate parents. If there are no heirs, then compensation for burial costs will be given to those who do organize.	The request is submitted more than 6 (six) months after the accident. No billing was carried out within 3 (three) months after the incident. intended by Jasa Raharja.

Source: Jasa Raharja City of Pematang Siantar 2023

Table 4. Data Related to the Number of People Making Insurance Claims (Compensation Funds) at PT. Jasa Raharja, Pematang Siantar City

No	Year	Number of People (org)
1	2021	920 People
2	2022	1154 People
3	2023	2073 People
TOTAL		4147 People

Source: Jasa Raharja City of Pematang Siantar 2023

Based on the problems above that the author has outlined, and supplemented with supporting data that the author obtained from online news media in the Pematang Siantar City area, the author found phenomena that became the basis for the author to conduct this research, and these phenomena are:

1. Lack of service provided by PT. Jasa Raharja in providing information related to the accident insurance claim procedure from PT. Jasa Raharja. Based on the data obtained by the author by utilizing the media and also public information, the author found the fact that there are still many people who do not know the process of managing and disbursing Compensation Funds at PT. Jasa Raharja in the event of a Road Accident. (Source: <http://Pematangsiantar.tribunnews. Com>)

/2016/01/12/ claims-for-victims-who-died-in-accidents- jasa-raharja-dumai- communityDon't understand

2. Based on the results of the pre-observation conducted by the author on the community who had experienced disasters related to accidents, they admitted that they did not know how much compensation they should receive from the government through PT. Jasa Raharja Kota Pematang Siantar.

Related to the above problems and also supported by facts in the field, where the author still found several problems related to the disbursement of Traffic Accident Compensation Funds by PT. Jasa Raharja (Persero) Pematang Siantar City. Therefore, the author is interested in conducting research with the research title: "Analysis of the Quality of Road Traffic Accident Insurance Claims at the Office of PT. Jasa Raharja (Persero) Pematang Siantar City".

2. METHODOLOGY

Based on the problems that have been explained in the background above and also based on the author's explanation, the author formulates the problem as follows: "How is the Quality of Road Traffic Accident Insurance Claims Services at the PT. Jasa Raharja (Persero) Office in Pematang Siantar City"?

Purpose and Use of Research

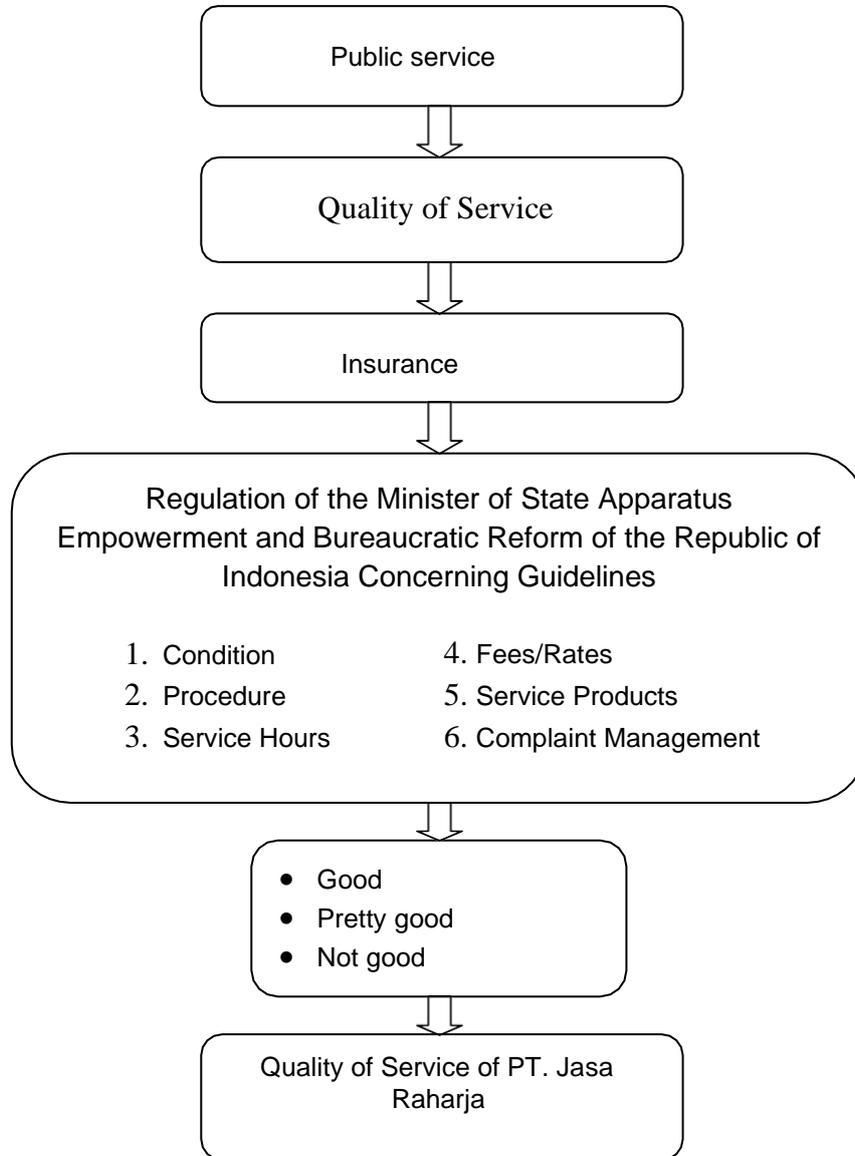
The objectives of this research are as follows:

1. Aims to Analyze the Quality of Road Traffic Accident Insurance Claim Services at the Office of PT. Jasa Raharja (Persero) Pematang Siantar City.
2. Then the next objective is to find out what obstacles are faced by PT. Jasa Raharja (Persero) Pematang Siantar City.

The uses of this research are as follows:

1. Theoretically, the research resultsThis is expected to be a scientific study that is academic in nature and become a contribution of thought for other parties who will later conduct similar research in the future, especially those related to the Quality of Traffic Accident Insurance Claim Services by PT. Jasa Raharja.
2. In practice, it provides input to related parties in implementing regulations on insurance claims of PT. Jasa Raharja, where the service for accident insurance claims is provided by PT. Jasa Raharja.
3. Academically, this research is expected to be able to refer to the development of government science and at least enrich the inventory of research results in the field of Management science, especially at Efarina University.

Framework of Thought on the Quality of Road Traffic Accident Insurance Claim Services at the Office of PT. Jasa Raharja, Pematang Siantar City.



Source: Author's Processed 2024

3. RESULTS AND DISCUSSION

Table 5.Classification of Respondents by Gender

No	Respondent Classification	Amount	Percentage %
1	Man	27	90%
2	Woman	3	10%
Amount		30	100%

Source: Processed data from field research, 2023

Table 6. Respondent Classification by Age

No	Respondent Classification	Frequency	Percentage %
1	20-30 Years	10	33%
2	31-40 Years	15	50%
3	41-50 Years	5	17%
4	>50 Years	0	0%
Amount		30	100%

Source: Processed data from field research, 2023

Table 7. Classification of Respondents According to Educational Background

No	Respondent Classification	Frequency	Percentage %
1	SD	0	0%
2	JUNIOR HIGH SCHOOL	0	0%
3	SENIOR HIGH SCHOOL	20	67%
4	Diploma	4	13%
5	Bachelor's Degree/Master's Degree	6	20%
Amount		30	100%

Source: Processed Data from Field Research Results, 2023

In the discussion of the Requirements indicator, there are several sub-indicators that serve as references for creating question materials and will be presented in the table below, namely Implementation of socialization related to the requirements for obtaining accident compensation funds, Determining the requirements as simple as possible.

Table 8. Frequency Distribution of Public Respondents' Responses to Requirements Indicators

No	Sub Indicator	Size Category			Amount
		Good	Enough Good	Not enough Good	
1	Implementation of Socialization Regarding Requirements for Obtaining Funds Accident Compensation	5 (17%)	15 (50%)	10 (33%)	30 (100%)
2	Keep Requirements as Simple as Possible	5 (17%)	18 (60%)	7 (23%)	30 (100%)
Amount		10	33	17	60
Average		5	16	9	30
Percentage		17%	53%	30%	100%

It can be seen above that the most dominant answer to the first indicator that discusses "Requirements" is the respondent's answer in the "Quite Good" category with the number of respondents who gave answers in this category with an average of 16 Community respondents (53%), then followed by the Community respondents' answers in the next category, namely "Less Good" with the number of respondents who gave choices in this category, namely with an average of 9 Community respondents (30%), and followed by the last answer in the "Good" category, with an average of 5 respondents (17%) providing answers from a total of 30 respondents.

Table 9. Frequency Distribution of Community Respondents' Responses to Procedure Indicators

No	Sub Indicator	Size Category			Amount
		Good	Enough Good	Not enough Good	
1	Establishing service standards within PT. Procurement Services (SOP)	1 (3%)	17 (57%)	12 (40%)	30 (100%)
2	Giveservice according to standards (SOP) that has been established	2 (7%)	15 (50%)	13 (43%)	30 (100%)
Amount		3	32	25	60
Average		1	16	13	30
Percentage		3%	53%	43%	100%

Source: Processed Data from Field Research Results, 2023

Above it can be seen that the most dominant answer to the second indicator discussing "Procedure" is the respondent's answer in the "Quite Good" category with the number of respondents who gave answers in this category with an average of 16 Community respondents (53%), then followed by the Community respondents' answers in the next category, namely "Less Good" with the number of respondents who gave choices in this category, namely with an average of 13 Community respondents (43%), and followed by the last answer in the "Good" category, with an average of 1 respondent who gave an answer (3%) from a total of 30 respondents. The answers obtained above provide the fact that the public in general does not understand whether PT. Jasa Raharja has carried out its duties and functions in accordance with the Standard Operating Procedure (SOP) that has been set.

Table 10. Frequency Distribution of Public Respondents' Responses to Service Time Indicators

No	Sub Indicator	Size Category			Amount
		Good	Enough Good	Not enough Good	
1	Providing Compensation Funds According to the Time Set in the Service SOP	1 (3%)	12 (40%)	17 (57%)	30 (100%)
2	Not Making It Difficult for the Community to Manage Requirements for Disbursement of Compensation Funds	2 (7%)	13 (43%)	15 (50%)	30 (100%)
Amount		3	25	22	60
Average		1	13	16	30
Percentage		3%	43%	53%	100%

Source: Processed data from field research, 2023

above it can be seen that the most dominant answer to the third indicator which discusses "Service Time" is the respondent's answer in the "Less Good" category with the number of respondents who gave answers in this category with an average of 16 Community respondents (53%), then followed by the Community respondents' answers in the next category, namely "Quite Good" with the number of respondents who gave choices in this category, namely with an average of 13 Community respondents (43%), and followed by the last answer in the "Good" category, with an average of 1 respondent (3%) giving an answer from a total of 30 respondents.

Table 11. Frequency Distribution of Community Respondents' Responses to Cost/Tariff Indicators

No	Sub Indicator	Size Category			Amount
		Good	Enough Good	Not enough Good	
1	Not burdening the community with Service Fee/Tariff	8 (27%)	12 (40%)	10 (33%)	30 (100%)
2	Assurance of the Services Provided There Are No Additional Fees Charged to the Community	2 (6%)	20 (67%)	8 (27%)	30 (100%)
Amount		10	32	18	60
Average		5	16	9	30
Percentage		17%	53%	30%	100%

Source: Processed Data from Field Research Results, 2023

It can be seen above that the most dominant answer to the fourth indicator which discusses "Cost/Tariff" is the respondent's answer in the "Quite Good" category with the number of respondents who gave answers in this category with an average of 16 community respondents (53%), then followed by the community respondents' answers in the next category, namely "Less Good" with the number of respondents who gave choices in this category, namely with an average of 9 community respondents (30%), and followed by the last answer in the "Good" category, with an average of 5 respondents who gave answers (17%) from a total of 30 respondents.

Table 11. Frequency Distribution of Public Respondents' Responses to Service Product Indicators

No	Sub Indicator	Size Category			Amount
		Good	Enough Good	Not enough Good	
1	Staff are friendly, polite and prioritize Public Interest	6 (20%)	19 (63%)	5 (17%)	30 (100%)
2	Have Professional Employees In Providing Services	1 (3%)	15 (50%)	14 (47%)	30 (100%)
Amount		7	34	19	60
Average		4	17	9	30
Percentage		13%	57%	30%	100%

Source: Processed Data from Field Research Results, 2023

From the data in table V.8 above, it can be seen that the most dominant answer to the fifth indicator discussing "Service Products" is the respondent's answer in the "Quite Good" category with the number of respondents who gave answers in this category with an average of 17 Community respondents (57%), then followed by the Community respondents' answers in the next category, namely "Less Good" with the number of respondents who gave choices in this category, namely with an average of 9 Community respondents (30%), and followed by the last answer in the "Good" category, with an average of 4 respondents (13%) providing answers from a total of 30 respondents.

Table 12. Frequency Distribution of Public Respondents' Responses to Complaint Management Indicators

No	Sub Indicator	Size Category			Amount
		Good	Enough Good	Not enough Good	
1	Availability of Officers Who Will Follow Up Public Complaints	0 (0%)	25 (83%)	5 (17%)	30 (100%)
2	Handling Process Complaints Are Handled Quickly	2 (7%)	6 (20%)	22 (73%)	30 (100%)
Amount		2	31	27	60
Average		1	16	13	30
Percentage		3%	53%	43%	100%

Source: Processed Data from Field Research Results, 2023

From the data in table V.9 above, it can be seen that the most dominant answer to the sixth indicator discussing "Complaint Management" is the respondent's answer in the "Quite Good" category with the number of respondents who gave answers in this category with an average of 16 Community respondents (53%), then followed by the Community respondents' answers in the next category, namely "Less Good" with the number of respondents who gave choices in this category, namely with an average of 13 community respondents (43%), and followed by the last answer in the "Good" category, with an average of 1 respondent (3%) providing answers from the total number of respondents reaching 30 people.

Table 13. Recapitulation of Final Results of Public Respondents' Responses to the Analysis of the Quality of Road Traffic Accident Insurance Claims Services at the Office of PT. Jasa Raharja, Pematang Siantar City.

No	Indicator	Size Category			Amount
		Good	Enough Good	Not enough Good	
1	Condition	5 (17%)	16 (53%)	9 (30%)	30 (100%)
2	Procedure	1 (3%)	16 (53%)	13 (43%)	30 (100%)
3	Service Hours	1 (3%)	13 (43%)	16 (53%)	30 (100%)
4	Fees/Rates	5 (17%)	16 (53%)	9 (30%)	30 (100%)
5	Service Products	4 (13%)	17 (57%)	9 (30%)	30 (100%)
6	Complaint Management	1 (3%)	16 (53%)	13 (43%)	30 (100%)
Amount		17	94	69	180
Average		3	16	11	30
Percentage		10%	53%	37%	100%

Source: Processed field research data, 2023

Based on the data in table V.10 above and from the results of the author's observations in the field directly and the recapitulation of the data presented above, it can be explained that from the total number of Community respondents who were sampled in this study based on the indicator approaches that the author did, namely "Requirements", "Procedures", "Service Time", "Costs/Tariffs", "Service Products", "Complaint Management". With the approaches taken above, the author can conclude that the results of the recapitulation of all data from the answers of all employee respondents in the "Quite Good" answer category with a total average of the total number of respondents who gave their answers were 16 people or if expressed as a percentage, it reached

53% and the results are from the total number of respondents or where the percentage reaches 100% of community respondents.

4. CONCLUSION

Based on the results of the research conducted by the author in the field which has been equipped with analysis and discussion of the results on each indicator. So the author gets a conclusion at each stage of data collection that the author did, both based on observations at the research location, interviews in the field and also data collection based on the distribution of questionnaires that the author did, namely the author found the answer that became the conclusion of the study entitled Quality of Road Traffic Accident Insurance Claim Services at the PT Office. Jasa Raharja Pematang Siantar City is in the "Quite Good" category with an average assessment, from a total of 30 respondents who were relatives of traffic accident victims, the number of respondents who gave the most dominant answer in the fairly good category was 16 respondents with a percentage of 53%, this is because in carrying out its activities in the field of public services, especially those related to the distribution of compensation funds, of course PT. Jasa Raharja has experienced obstacles in the process in the field, where the obstacles that are inhibiting factors in improving the quality of service in the field of accident insurance claims by PT.

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