Analysis of Road Traffic Accident Insurance Claim Service Quality at PT Jasa Raharja Office in Pematang Siantar City

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A R T I C L E   I N F O

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 reached 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 awareness regarding the importance of carrying out accident insurance.

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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.

The Ministry of Communication and Information of the Republic of Indonesia based on data from the Traffic Corps (Korlantas) of the Indonesian National Police reported that the biggest cause of traffic accidents is due to human factors themselves, such as driving skills and driver character,

only 61%. Meanwhile, 30% of the causes of accidents are due to infrastructure and environmental factors, and the rest are caused by vehicles that do not meet the specified requirements and are safe to drive on the road. Meanwhile, data from the Korlantas Polri shows that there has been an increase in traffic accident cases from 2022 to 2023. In 2022 there were 104,327 incidents, a year later there were 107,968 incidents. Not long ago, there was a series of accidents on the toll road. With the large number of accidents, safety guarantees are needed in society. As a guarantee of public safety, the Government provides compensation insurance to accident victims through PT Jasa Raharja, a state-owned enterprise.

2.   RESEARCH METHOD

As a reference material, the author raised the research title "Quality of Road Traffic Accident Insurance Claim Services at the Office of PT. Jasa Raharja (Persero) Pematang Siantar City", then the author presents several concepts or theories that support and are related to the variables studied to solve the problems that the author will include: According to Albercht in Lovelock, 1992 (in Sedarmayanti 2010:243) service is a total organizational approach that determines the quality of service received by service users, as the main driving force in business operations.

Furthermore, Monir (in Harbani Pasolong 2013: 128), said that service is the process of fulfilling needs through the activities of others directly. Meanwhile, the Minister of State Apparatus Empowerment, stated that service is all forms of service activities in the form of goods or services in order to fulfill the needs of the community.

Meanwhile, according to Gronroos (in Ratminto and Atik Septi Winarsih 2013:2), service is an activity or series of activities that are invisible (cannot be touched) that occur as a result of interaction between components and employees or other things provided by the service provider company which are intended to solve consumer/customer problems.

Public service according to Sinambela (in Harbani Pasolong 2013: 128) is any activity carried out by the government towards a number of people who have any profitable activity in a group or unit, and offers satisfaction even though the results are not tied to a physical product. Agung Kurniawan (in Harbani Pasolong 2013: 128) said that public service is the provision of services (serving) the needs of other people or the community who have an interest in the organization in accordance with the basic rules and procedures that have been established. Public service is the provision of services, either by the government, the private sector on behalf of the government, or the private sector to the community, with or without payment in order to meet the needs and/or interests of the community (Panji Santosa 2009: 57).

3.   RESULTS AND DISCUSSIONS

Respondent Identity

In order to determine the results of the study that plays a very important role is the respondent, because from the respondent most of the data obtained in the study. Respondents in this study aimed to obtain the data needed in the study entitled Quality of Road Traffic Accident Insurance Claim Services at the Office of PT. Jasa Raharja, Pematang Siantar City, the author conducted an interview with the Head of PT. Jasa Raharja, Traffic Accidents, Pematang Siantar City, and obtained data by using a questionnaire distribution method, which the author aimed at the community or families of accident victims with a total of 30 people selected as samples.

In connection with the research on the Quality of Road Traffic Accident Insurance Services at the Office of PT. Jasa Raharja, Pematang Siantar City, data or respondent identity is needed, so the following will explain the respondent criteria starting from gender, age, and class.

Respondent Identity Based on Gender

To find out the Quality of Road Traffic Accident Insurance Services at the PT. Jasa Raharja Office in Pematang Siantar City, the author conducted a questionnaire distribution to respondents. The first thing the author really needs is to know the identity of the community or family of the accident victims. The first thing that needs to be known in this study is based on gender which will be presented in the following table:

Table 1. 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, 2025

From table V.1 above, it can be seen that the respondents of the Community who were used as samples in the study discussing the Quality of Road Traffic Accident Insurance Services at the Office of PT. Jasa Raharja, Pematang Siantara City, were predominantly male with a total of 27 people (90%) and the number of female Community respondents was 3 people (10%) from a total of 30 respondents who became the Community.

Respondent Identity Based on Age Background
From the results of the study of the Quality of Road Traffic Accident Insurance Services at the Office of PT. Jasa Raharja, Pematang Siantar City, by distributing questionnaires, the identity of the second research respondent that the author wants to know is in terms of age in the community who are respondents, because age greatly determines the success of this study, and age can also provide views and of course age must be adjusted to what is needed in the study.

To see the background of the respondent's age, the author provides a number interval to make it easier for researchers. Here is a table based on the respondent's age background:

Table 2. Classification of Respondents 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, 2025

From table 2 above, it is stated that respondents from the community, both from among fathers and mothers, the respondents who were most aged 31-40 years were 15 people (50%), while the community respondents who were aged 20-30 years were 10 people (33%), and the fewest were respondents who were aged 41-50 years were 5 people (17%).

Respondent Identity Based on Education Level
From the results of the study on the Analysis of the Quality of Road Traffic Accident Insurance Services at the Office of PT. Jasa Raharja, Pematang Siantar City, by distributing questionnaires, the identity of the respondents in this study used was based on their educational background. Education greatly determines the experience and perspective in responding to a problem. Respondents who have a fairly good education will be easy and quick to respond in giving opinions and of course the way they convey or communicate will be different from respondents who are less educated. The author will explain the following:

Table 3. 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, 2025

From the table above, it can be explained that the last education of the Community respondents was high school, as many as 20 people (67%), then respondents who had a Diploma education were as many as 4 respondents (13%) respondents, while respondents who had a Bachelor's degree (S1/S2) were as many as 6 respondents (20%) from a total of 30 Community respondents.

Results and Discussion Regarding the Indicators of Insurance Service Quality Variables, Road Traffic Accidents at the Office of PT. Jasa Raharja, Pematang Siantar City
Observation is a systematic observation regarding attention to the phenomena that appear. The attention in question must be given to the activity unit that is observed to occur. (Harbani Pasolong 2013: 131). So observation can be interpreted as an observation carried out by the author in the field to see the facts in the field to be used as concrete data and arranged in the form of a table and described in this study using benchmarks such as indicators.

There are several indicators that the author will present in the research of the analysis of the quality of Road Traffic Accident Insurance services at the PT. Jasa Raharja Office in Pematang Siantar City, namely: Requirements, Procedures, Service Time, Costs/Tariffs, Service Products, Complaint Management. And in each indicator it will be equipped with each sub-indicator which is useful as a tool to determine the assessment items that the author will use in finding answers and results from the research. And to find out the results of the first indicator, namely Requirements, the author will present it as follows:

Condition
Requirements are conditions (documents or goods/other things) that must be met in processing a type of service, both technical and administrative requirements. So in processing insurance claims there are also certain requirements to disburse insurance funds carried out by the victim, namely the victim's family. The public in general does not know what the requirements are, so it is necessary to carry out socialization or direction from PT employees. Jasa Raharja so that the public does not hesitate and is confused in completing the documents that must be there. In good service, in addition to providing directions for processing, it also provides convenience and is not complicated in processing insurance claims.

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 4. Frequency Distribution of Community Respondents' Responses to Requirements Indicators

No	Sub Indicator	Size Category			Amount
		Good	noughGood	bt enoughGood	
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%

Source: Processed Data from Field Research Results, 2025
From the data

Table 5. 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, 2025

Table 6. 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, 2025

Table 7. Frequency Distribution of Community Respondents' Responses to Cost/Tariff Indicators

No	Sub Indicator	Size Category			Amount
		Good	noughGood	ot enoughGood	
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, 2025

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

No	Sub Indicator	Size Category			Amount
		Good	noughGood	ot enoughGood	
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, 2025

Table 9. Frequency Distribution of Public Respondents' Responses to Complaint Management Indicators

No	Sub Indicator	Size Category			Amount
		Good	noughGood	ot enoughGood	
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, 2025

Table 10. 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 in Pemtang Siantar City.

No	Indicator	Size Category			Amount
		Good	noughGood	ot enoughGood	
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, 2025

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. Jasa Rajarja is seen in terms of implementing the disbursement of compensation funds, one of which is where the community is still hesitant or reluctant to report the accidents they experience to the Police, thus, PT. Jasa Raharja will not get any information related to the accidents that occur. The next obstacle is the lack of public awareness in orderly traffic, this is directly related to the system of disbursement of compensation funds that will be provided by PT. Jasa Rajarja, if the completeness of traffic administration such as ownership of SIM, STNK and other letters is not completed by the community, then PT. Jasa Rajarja will not be able to provide the compensation funds. And the last obstacle is the lack of public awareness regarding the importance of carrying out accident insurance, because in principle, people are more concerned with their daily lives than investing in self-insurance, especially in the field of road traffic.

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