

Analisis persepsi pelanggan produk asuransi Jasindo Oto untuk peningkatan loyalitas pelanggan : studi kasus PT. Asuransi Jasindo

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Abstrak

The increasingly tight business competition owing to free trade market and to the increasing Risk Based Capital/RaC level stipulated by government, demanding insurance company serve to overcome those two issues so that it could survive in business. Internal efforts that companies must conduct among are the improvement of services quality. Excellent service quality is expected to results in customer satisfaction, and in turn, make customers loyal. If such condition could be achieved, companies will likely be able to raise premium and their RBC, as well as maintaining and extending its customer number (market share).

Quality improvement programs should be continuously done by always reviewing the concordance between performance and procedures with the established standards. However, the established standard needs to be revisited periodically to see if they still in accordance to consumers need wants or expectation.

In order to learn what factors of services that still require improvement, organization need to know first what factors still containing weaknesses in the service delivery. An approach used to identifying services weaknesses is blueprinting or service cycle analysis, which detaches services to as many moments of truths and their related important activities as possible.

Subsequently, what could be used to learn and measure satisfaction level as well as weaknesses of the detached services activities or performance based on consumers' perception, that could cause dissatisfaction is Servqual method. Using this method, service quality could be determined by measuring gaps between customer's perception and expectation on certain factor of services.