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ABSTRAK

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ANALISIS PERSEPSI PELANGGAN TERHADAP KUALITAS PELAYANAN JASA
ASURANSI *MARINE CARGO* – PENGANGKUTAN EKSPOR IMPOR
(STUDI TENTANG PERSEPSI KONSUMEN PT. ASURANSI JASA INDONESIA
KANTOR CABANG X)

XVI+ 112 Halaman + 20 tabel + 11 Gambar + 6 Lampiran
Daftar Pustaka : 40 buku literature + 16 jurnal/makalah seminar

        Salah satu kriteria konsumen dalam memilih jasa asuransi berdasarkan
kualitas pelayanan. Untuk itu tingkat persepsi tentang kualitas pelayanan tidak
dapat dinilai berdasarkan sudut pandang perusahan tetapi harus dipandang dari
sudut pandang penilaian pelanggan.
        Ketatnya daya saing dengan perusahaan sejenis baik lokal maupun asing
semakin memicu kecenderungan konsumen untuk lebih selektif dalam memilih jasa
Asuransi *Marine Cargo.* Penelitian ini dibuat, untuk mengetahui tingkat kualitas
pelayanan yang diberikan oleh perusahaan, sehingga perusahaan dapat menyusun
strategi pemasaran yang tepat sehingga dapat memenangkan persaingan yang
semakin global.
Pokok permasalahan yang dijadikan fokus penelitian pada tesis ini adalah :
1.   Bagaimana peta persepsi pelanggan terhadap kualitas pelayanan jasa
        Asuransi *Marine Cargo* – Pengangkutan Ekspor Impor ditinjau dari dimensi
        reliability, responsiveness, assuransce, empathy dan *tangible* ?
2.   Bagaimana peta posisi masing-masing dimensi *reliability, responsiveness,
        assuransce, empathy* dan *tangible* menurut tingkat kepentingan (harapan
        penerima layanan) dan kinerja yang telah dicapai ?
3.   Apakah terdapat kesenjangan (gap) antara harapan penerima layanan
        terhadap kelima dimensi kualitas pelayanan ?

        Penelitian ini di fokuskan pada bagaimana kualitas pelayanan perusahaan
dilihat dari dimensi *reliability, responsiveness, assurance, empathy* dan *tangible*.

Dari hasil analisis dan pembahasan yang mengacu pada konsep Servis Quality yang masih relevan dalam penelitian ini dan bertitik tolak dari analisis persepsi konsumen jasa asuransi *marine cargo* – pengangkutan ekspor impor PT. Asuransi Jasa Indonesia Kantor Cabang X dapat disimpulkan sebagai berikut :

1. Bahwa penilaian lebih dari separuh pelanggan terhadap kualitas pelayanan dipersepsikan setidaknya sudah baik sementara selebihnya mempersepsikan masih belum baik. Dari 5 dimensi kualitas pelayanan yaitu *reliability, responsiveness, assurance, empathy* dan *tangible*, terlihat persepsi pelanggan terhadap dimensi *responsiveness* dan *assurance* memperoleh nilai tertinggi sementara dimensi *empathy* dipersepsikan paling rendah.
   Pada aspek ini sikap empathy yang diberikan karyawan kepada pelanggan sejauh ini masih dirasakan kurang. Apabila hal tersebut tidak segera ditindaklanjuti maka pelanggan dapat mengalihkan pilihannya kepada perusahaan asuransi lain.

2. Hal-hal yang perlu ditingkatkan terhadap kualitas pelayanan berdasarkan analisis *Diagram Kartesius* ada pada beberapa kuadran dengan perincian sbb :
   - Kuadran A. Adapun atribut yang ada dalam Kuadran A yaitu Proses Penyelesaian Klaim dan Jam Pelayanan tidak kaku.
   - Kuadran B. Atribut-atribut yang termasuk kuadran ini yaitu Memberikan solusi bila timbul masalah, Luas Jaminan cukup kompetitif, Proses Pelaporan dan Persiapan Dokumen Klaim yang tidak berbelit, Pelayanan Cepat, Informasi atas terms & conditions jelas, Rasa aman bertransaksi, Sikap dan Perilaku Karyawan Meyakinkan, Jaminan atas Pembayaran Klaim dan Jaringan Perusahaan Luas.
   - Kuadran C. Atribut-atribut yang termasuk kuadran ini yaitu Pelayanan Tepat Waktu, Jangka Waktu Penerbitan Polis, Pengurusan Dokumen Klaim Cepat, Memberikan Solusi Alternatif, Penanganan Klaim Cepat, Memberlakukan Sebagai Individu, Mengerti Kebutuhan Secara Rinci, Menginformasikan apabila ada perluasan jaminan, Menginformasikan perkembangan proses penyelesaian klaim, Fasilitas fisik terlihat menarik dan Papan petunjuk informatif.
   - Adapun pada Kuadran D ,atribut-atribut yang termasuk dalam kuadran ini yaitu Ramah dan sepenuh hati dan Lokasi mudah dijangkau.

3. Terdapat tingkat kesenjangan (*gap*) 5 yang terjadi pada Kantor Cabang x. Sesuai dengan perhitungan skor S*ervqual* terlihat hasil yang negatif maka dapat disimpulkan terdapat kesenjangan (*gap*) yang terjadi antara persepsi pelanggan (kenyataan) dan harapan pelanggan. Hal tersebut ditegaskan dengan uji T Test dimana dihasilkan nilai t hitung lebih besar dari t maka terdapat perbedaan rata-rata pada persepsi pelanggan terhadap kualitas pelayanan dan menegaskan bahwa terdapat kesenjangan antara persepsi pelanggan dengan harapan terhadap kualitas pelayanan.

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ABSTRACT

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Analysis of Customer's Perspective Against Quality of Service of Marine Cargo
Insurance – Export Import Transportation
(The Study of Consumer's Perspective at PT. Asuransi Jasa Indonesia Branch X)

XVI + 112 Pages + 20 Tables + 11 Pictures + 6 Attachment
Bibliography : 40 literature books + 16 journal/paper seminar

One of the consumer's criteria to Consumer decide the insurance services is because of quality of service. Therefore, the perception level for quality of service can not be seen from company perspective but has to be seen from customer perspective.

The tightness of the competition with same type of either local or foreign company more and more triggering the consumer's tendency to be more selective in choosing the Marine Cargo Insurance Services. The research was made to investigate the grade of quality of services which performed by the company, so as the company able to build the appropriate marketing strategy to win the global competition

The fundamental of the problem that being focused in this thesis is:

1. What is the customer's perspective map against the quality of the service of Marine Cargo Insurance – Export Import Transportation observed from reliability, responsiveness, assurance, empathy and tangible dimension?

2. What is the map of each position of reliability, responsiveness, assurance, empathy and tangible dimension according to the importance lelvel (expectation of service recipient) and performance that has been reach?

3. Does it have a gap between the expectation of the recipient against the fift dimension of quality of service

The research will be focused on how the quality of service of the company foreseen from reliability, responsiveness, assurance, empathy, and tangible dimension. From the result of the analysis and study that refer to the concept of Service Quality which still relevant in the research and derived from the perception analysis of consumer of Marine Cargo Insurance Service – Export Import Transportation PT. Asuransi Jasa Indonesia Branch X can be summarized as follow:

1. That the assessment of more than half customer against quality of service is at least well-perceptized while the rest is still not good. From five dimension of the quality of services which is reliability, responsiveness, assurance, empathy, and tangible, perception of the customer for responsiveness dimension has gain the highest value while empahty's dimension has gain the lowest value. In this aspect, the empathy given by employee to the customer so far still being felt less enough. If that issue is not soon followed up then the customer can move their choice to other insurance company.

2. Issues that needs to be improved against quality of service based on the analysis of Cartesian Diagram is exist on few quadrants with details as follow:
   - Quadrant A. The attribute which is in the quadrant is Claim Settlement Process and Non-Stiff Service Duration
   - Quadrant B. Attributes which is in this quadrant is Giving solution when the problem arise, Broadness level of guarantee is competitive enough, Clear Document Claim Preparation and Reporting Process, Fast Service, Clear Information on Terms & Conditions, Transaction Safety Feeling, Good Employee's Attitude and Behaviour, Broad Guarantee of Claim Settlement and Company's Network
   - Quadrant C. Attributes which is in this quadrant is On-Time Service, Duration of Polis Publishing, Fast Claim Document Management, Giving Alternative Solution, Fast Claim Settlement, Treat as Individual Person, Understand Detail Demand, Inform when there's a extention of guarantee, Inform the progress of claim settlement process, Interesting Physical Fasility and Informative instruction board.
   - Quadrant D. Attributes which is in this quadrant is User Friendly and Location is easier to reach.

3. There's a five (5) gap level that happens on Branch X. According the the score calculation of ServQual, there's a negative result, therefore, it can be summarized that there's a gap between customer's perception (reality) and customer's expectation. This issue is affirmed by T-Test Experiment where result on t calculation value is bigger than t, therefore it has a average difference on customer perception against quality of service and affirming that there's a gap between customer's perception with expectation against quality of service.