

## **FACTORS AFFECTING CUSTOMER SATISFACTION IN INSURANCE INDUSTRY**

### **FAKTOR-FAKTOR YANG MEMPENGARUHI KEPUASAN KONSUMEN PADA INDUSTRI ASURANSI**

#### **ABSTRACT**

Customers may have many expectations that the company cannot meet them yet. They feel the claim fulfillment seems too long, the claim payment is late and so on. Each customer has different expectations.

Based on background above the problems proposed are: 1) Do tangibles, reliability, responsiveness, competence, courtesy, credibility, security, accessibility, communication, and understanding the customer, have positive and significant stimulatingly effect on customer satisfaction in insurance industry? 2) Do tangibles, reliability, responsiveness, competence, courtesy, credibility, security, accessibility, communication, and understanding the customer have positive and significant partially effect on customer satisfaction in insurance industry? 3) Which is the most dominant dimension regarding customer satisfaction in insurance industry? 4) What is consumer perception through the service quality from insurance industry?

This research belonging to survey approach. Survey approach is research which takes sample from one population and use questionnaire as a primary data collecting.

Based on the analyses, some conclusions are presented as follows. The first hypothesis stating that there is positive and significant effect of the dimension of satisfaction such as tangibles, reliability, responsiveness, competence, courtesy, credibility, security, accessibility, communication, understanding the customer dimension in insurance industry is not accepted since from the factor analysis there only four dimensions appear, such as tangibles, reliability, responsiveness, and competence. 2) The second hypothesis states that the most dominant dimension regarding customer satisfaction in insurance industry is reliability is rejected, since from the value of total variance explained is known that the biggest value is tangibles dimension. This dimension become the most dominant factor influence customer satisfaction since the physical appearance is very important for much people.

**Keywords:** Customer Satisfaction, Insurance Industry

## **FAKTOR-FAKTOR YANG MEMPENGARUHI KEPUASAN PELANGGAN PADA INDUSTRI ASURANSI**

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#### **INTISARI**

Pelanggan seringkali menemukan banyak harapannya terhadap perusahaan industri asuransi belum terpenuhi. Mereka merasa waktu pemenuhan klaim terlalu lama, pembayaran klaim terlambat, dan lain-lain. Dalam hal ini setiap konsumen mempunyai harapan yang berbeda-beda.

Berdasarkan latar belakang masalah di atas, masalah yang diteliti adalah: 1) Apakah dimensi *tangibles*, *reliability*, *responsiveness*, *competence*, *courtesy*, *credibility*, *security*, *accessibility*, *communication*, dan *understanding the customer*, secara simultan mempunyai pengaruh positif dan signifikan terhadap kepuasan pelanggan industri asuransi? 2) Apakah dimensi *tangibles*, *reliability*, *responsiveness*, *competence*, *courtesy*, *credibility*, *security*, *accessibility*, *communication*, dan *understanding the customer*, secara parsial mempunyai pengaruh positif dan signifikan terhadap kepuasan pelanggan industri asuransi? 3) Dimensi manakah yang mempunyai pengaruh paling dominan terhadap kepuasan pelanggan dalam industri asuransi? 4) Bagaimana persepsi konsumen terhadap kualitas pelayanan dalam industri asuransi?

Penelitian ini termasuk penelitian survei. Penelitian survei adalah penelitian terhadap sampel dari suatu populasi dengan menggunakan teknik pengumpulan data kuesioner.

Berdasarkan analisis yang dilakukan dihasilkan kesimpulan sebagai berikut. 1) Hipotesis pertama dalam penelitian ini tidak diterima, karena hanya empat dimensi saja yang mempunyai pengaruh positif dan signifikan terhadap kepuasan pelanggan, yaitu dimensi *tangibles*, *reliability*, *responsiveness*, dan *competence*. 2) Hipotesis kedua dalam penelitian ini tidak diterima, karena dari nilai total variance explained diketahui bahwa dimensi yang paling dominan mempengaruhi kepuasan pelanggan dalam industri asuransi adalah dimensi *tangibles*. Dimensi ini yang paling dominan mempengaruhi kepuasan pelanggan karena penampilan fisik sangat penting bagi banyak orang.

**Kata Kunci:** Kepuasan Pelanggan, Industri Asuransi