Effect of Service Quality on Consumer Satisfaction at the Jakarta Claim Center Division Pt. Wahana Tata Insurance

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ABSTRACT: This study aims to determine the significant positive effect simultaneously and partially between the independent variables: the quality of service consisting of physical evidence, reliability, responsiveness, assurance, and empathy for the dependent variable, namely customer satisfaction at the Jakarta Claim Center Division of PT. Wahana Tata Insurance. System. The sample in this study was 100 consumers in the Jakarta Claim Center Division of PT. Wahana Tata Insurance. Furthermore, the sampling technique used in this study is "Simple Random Sampling" for respondents who are currently carrying out the process of filing claims at the JCC Division of PT. Wahana Tata Insurance. Data collection was done by using a questionnaire technique. Simultaneous research results quality of service (physical evidence, reliability, responsiveness, assurance, and empathy) have a positive, solid, and significant effect on customer satisfaction. Partially, physical evidence, reliability, responsiveness, and empathy have a positive, relatively strong, and significant effect on customer satisfaction at the Jakarta Claim Center Division of PT. Wahana Tata Insurance.

KEYWORDS: Physical Evidence, Reliability, Responsiveness, Assurance, Empathy, Customer Satisfaction

I. INTRODUCTION

The economic growth of all the nation's economic activities, which involve humans in work and struggle to meet the necessities of life, is one of the benchmarks for the nation's success in improving its people's standard of living and welfare. As one of the non-bank financial institutions, insurance is felt to contribute to the economy because the potential capital raised through insurance companies is a substantial investment and is helpful for economic stability and country development. So that the insurance business becomes a field full of hope in the future because, in addition to protecting against possible losses, it also encourages other economic activities. In Indonesia, the insurance business is divided into two types, namely General/Loss Insurance and Life Insurance.

Especially for the General/Loss Insurance business, insurance is essentially an activity of transferring financial risk from the insured as a consumer to the insurer as a producer, which is an insurance company. So that there is a process of transferring from risk, which was initially an uncertainty, to something specific, namely a sense of security; for this reason, general/loss insurance companies are the most appropriate alternative to maintain uncertainty over risks by utilizing their services so that a sense of security arises for property owners and their interests from possible losses that will occur. Seeing the magnitude of the benefits of general insurance services/losses for the community led to new companies engaged in the same field.

PT. Wahana Tata insurance is one of the insurance companies engaged in the general/loss insurance service business, taking an active role in growing this business in Indonesia. With its products, among others; Property Insurance, Motor Vehicle Insurance, Transportation Insurance, Oil and Gas Insurance, Engineering Insurance, Money Insurance, Insurance Liability Insurance, etc., PT. Wahana Tata insurance strives to develop a general/loss insurance business and, together with other companies, is engaged in the same field in healthy competition. Along with the times, making the market more diversified so that the level of market competition is getting tighter, both because of the large number of similar business players, the target market is not insurance minded, the economic potential is not evenly distributed in each region, weak government control, and many other inhibiting conditions. As usual, setting product prices or, in this case, a lower premium rate than competitors is still one of the tips for insurance companies to get and retain customers. However, insurance companies also rely on excellent service to attract new customers and bind old customers. Every insurance company is committed to ensuring that its customers receive excellent service at any event, for example, by seeking 24-hour service per day, including emergency service. The goal is

to return some premium money to customers, not in terms of discounts or cheap premiums, but with good service. The effort is to improve the company's performance and increase premium receipts by retaining old customers and attracting new customers. So the priority of insurance companies is to maintain competitive advantage, maintain and expand market share in achieving customer satisfaction, while Marketing is the essential part of supporting the company's success.

Specifically for the Motor Vehicle Insurance business, with the acquisition of premiums as of December 2011 of Rp. 408.3 billion, or 30.7% of the company's total premium of IDR 1,327,2 billion and ranks second in an enormous premium income after the Property Insurance business. Of course, it is still a prima donna business for PT. Wahana Tata Insurance. For this reason, in advancing the business, especially in Motor Vehicle Insurance, companies need management methods that can adapt to developments that occur and become a driving force in efforts to increase company growth.

Handling claims in the insurance business is an essential part of terms of service to consumers, even a reflection of the success of an insurance company, which in turn becomes a determinant in achieving the company's sales targets. PT. Wahana Tata insurance which also offers Motor Vehicle Insurance, realizes that improving services in handling claims is a commitment that must be carried out. To that end, in January 2007, a special division was formed to serve motor vehicle insurance claims for the operational area of Jakarta and its surroundings, with the name Jakarta Claim Center Division or shortened to JCC Division. The primary purpose of its establishment is that claims services, especially motor vehicle insurance, can be faster, more precise, and integrated, with the same service standards, and make it easier for company management to carry out control functions on their performance.

In its journey until now, the JCC Division has many advantages, such as integrated Information Technology (IT) (online system) both between branch offices (JCC on-site) and between branch offices and the head office (JCC central office), highly skilled employees. Skilled, a network of workshops (JCC shelter) that has been integrated with the JCC Division, and has a network of independent workshops that are loyal and ready to serve every request, in addition to having a supplier network that is committed to meeting all needs for spare parts, accessories and so on. All of that, solely to serve the needs of consumers in completing the claim process.

However, the quality of service produced by the JCC Division, with all its advantages and always maintaining productivity, effectiveness, and efficiency under the initial design, needs to be tested with consumer assessments whether it is satisfactory or not. So that the resulting achievements will be under the commitments offered and lead to satisfaction for consumers, and in the end, can meet the targets expected by the company's management, namely the acquisition of premiums that continue to increase.

In intense competition in this business, where competing companies also provide superior forms of claim services, including call centers, 24 hours claim assistants, shuttle services, provision of replacement vehicles, and so on, customer satisfaction becomes important considering people's expectations of service quality, higher while the value of satisfaction decreases. If the services provided are not accompanied by an increase in the quality offered, consumers will quickly turn to other companies that can meet their expectations.

As stated by Zeithaml, Berry, and Parasuraman (1996), consumer satisfaction in the service business is measured by the gap between expectations and the service results received. It was further stated that consumers are satisfied if their expectations are the same as the results of the service received and will be more satisfied if the service received exceeds their expectations, but on the other hand, consumers are dissatisfied if their expectations for specific services are not met.

Based on these conditions, where the company is always required to be a winner in the competition, the effort to fulfill the desires and satisfaction of consumers is non-negotiable. Furthermore, to be able to know the level of customer satisfaction, the company must know the suitability between what consumers expect and the implementation of services provided by the company, in this case, what has been done by the JCC Division so that the improvement of service quality can be achieved by improving the level of conformity between the expectation variable and the service outcome variable.

II. LITERATURE REVIEW
Service Quality

Quality is a dynamic condition associated with products, services, people, processes, and the environment that meet or exceed expectations (Tjiptono, 2006). Another definition of quality is the degree to which the related characteristics meet the requirements (Lupiyoadi and Hamdani, 2006).

Quality is often considered a relative measure of the goodness of a product or service consisting of design quality and conformity quality. The design quality is a function of product specifications, while conformity quality measures how far a product can meet predetermined quality requirements or specifications.

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Service quality is a statement of attitude, the relationship resulting from comparing expectations and (Usmara, 2003). Another definition of service quality is a measure of the extent to which a service provided can meet customer expectations (Assegaff, 2009). Service quality is an effort to fulfill customer needs and desires and the accuracy of delivery to balance customer expectations (Tjiptono, 2006).

According to Tjiptono (2006), service quality is the expected level of excellence and control over excellence to meet customer desires. In other words, two main factors affect service quality, namely expected service and perceived service or the quality of service expected and the quality of service received or perceived.

If the service received or perceived is as expected, the service quality is perceived as good and satisfactory. If the service received or perceived exceeds customer expectations, then the service quality is perceived as the ideal quality. Conversely, if the service received is lower than expected, the service quality is perceived as poor quality.

Quality must start from customer needs and end at customer perception. This means that a good quality image is not based on the service provider's point of view or perception but the customer's point of view or perception. It is the customer who determines the quality or not of service. Thus whether or not the quality of service depends on the ability of the service provider to meet the expectations of its customers.

According to Tandjung (2004), elements of service quality consist of:

a. Physical Evidence

According to Tjiptono (2006), physical evidence (tangible) includes physical facilities, equipment, employees, and means of communication. This can mean the appearance of physical facilities, such as front office buildings and rooms, the availability of parking spaces, cleanliness, tidiness, and comfort of the room, completeness of communication equipment, and employees' appearance. Infrastructure related to customer service must also be considered by company management. A magnificent building with cooling facilities (AC), sophisticated telecommunication equipment, or quality office furniture, and others are considered by customers in choosing a product/service.

b. Reliability

According to Tjiptono (2006), reliability can immediately, accurately, and satisfactorily provide the promised service. This means that the company provides its services right from the first time. In addition, it also means that the company concerned fulfills its promises, for example delivering its services according to the agreed schedule. In this case, marketers are required to provide reliable products/services. Products/services should not be damaged/failed. In other words, the product/service must always be good. Company members must also be honest in solving problems so that customers do not feel cheated. In addition, marketers must keep their promises when they promise something to customers. Therefore, the schedule needs to be prepared carefully.

c. Responsiveness

According to Tjiptono (2006), responsiveness is the staff's desire to help consumers and provide responsive services. Responsiveness can mean the response or alertness of employees in helping customers and providing fast service, including the alertness of employees in serving customers, the speed of employees in handling transactions, and handling. Company members must pay attention to specific promises to customers. Another element that is also important in this responsive element is that company members are always ready to help customers. Whatever the person's position in the company, should always pay attention to customers who contact the company.

d. Guarantee

According to Tjiptono (2006), assurance is a matter that includes the knowledge, abilities, courtesy, and trustworthiness of the staff, free from danger, risk, or doubt. When competition is very competitive, company members must appear more competent, meaning they have knowledge and expertise in their respective fields.

e. Empathy

According to Tjiptono (2006), empathy is the ease of making relationships, good communication, personal attention, and understanding the needs of consumers. Each member of the company should manage time to be easily contacted, either by telephone or in-person. Try to ring the phone a maximum of three times, then answer immediately. The customer's time is minimal, so it is impossible to wait too long. Efforts are also made to carry out individual communication so that relationships with customers are more intimate. Company members also have to understand the customer, meaning the customer is sometimes like a child who wants everything or the customer is sometimes like a fussy parent. Understanding the customer does not mean that company members feel "lost" and have to "accept" the customer's opinion, but at least try to compromise and not fight.

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Consumer Satisfaction

In the business world, both services and manufacturing constantly compete to keep consumers loyal to their products and not turn to other products. There are many reasons why consumers are loyal to a product, service, or brand. It could be because it is easily accessible or the price is right. However, the key to true customer loyalty is the true satisfaction of a product or service. True satisfaction will encourage consumers to come back and come back again. Satisfaction is what will bind the eternal relationship between consumers and marketers (Suriyono, 2007).

Yunanto (2008) also expressed a similar opinion, who stated that one of the tips believed by marketers to achieve consumer loyalty was none other than creating a customer service system that always leads to customer satisfaction. Customer satisfaction is determined by the customer's perception of the product or service's performance in meeting customer/consumer expectations. Customers are satisfied if their expectations are met or will be very satisfied if their expectations are exceeded. To find out more about customer satisfaction, the following will be discussed from the point of view of several experts.

According to Thomas (2006), customer satisfaction is an inner condition in the form of feelings of pleasure and happiness experienced by consumers because their hopes and desires are fulfilled in the company's delivery of products and services. Consumer satisfaction is defined as the perception of something that has met their expectations. Therefore, a person will not feel satisfied if his perception is the same or greater than expected (Irawan, 2003).

According to Kotler (2000), consumer satisfaction is the level of one's feelings after comparing the perceived performance or results with what he expected. Meanwhile, according to Engel et al. in the book Fandy Tjiptono (2001), consumer satisfaction is an after-sales evaluation in which the alternatives sold at least provide the same results (outcomes) or exceed consumer expectations. If the product is received following the wishes, needs, and expectations, the consumer will feel satisfied. However, on the contrary, if the product is not following the wishes, needs, and expectations, the consumer will feel dissatisfied. The further the deviation between the desires, needs, and expectations of the customer/consumer and the reality they receive, the more dissatisfied the consumer will be.

From the various opinions above, consumer satisfaction, according to researchers, is the compatibility between the desires, needs, and expectations of consumers for the acceptance of a product (goods or service) with the reality of the product shortly after being received by him.

According to Kotler (2000), there are four methods to measure customer satisfaction, namely:

a. Complaints and suggestions system, where the company provides broad opportunities for its customers to submit suggestions and complaints, for example, by providing suggestion boxes, comment cards, customer hotlines, and others. The information obtained provides ideas and input to the company to be able to overcome problems that arise and, of course, pay more attention to the interests of its customers;

b. Ghost shopping, namely by hiring several people to act and act as potential buyers who will buy the company's products and competitors' products, so that reports on the weaknesses and strengths of the company's products and those of competing companies are obtained;

c. Lost customer analysis, by contacting the lost customer again to find out the cause of the consumer to stop buying the company's products. Monitoring the level of consumer loss also needs to be done to find out whether the company has failed in satisfying its customers;

d. Survey of consumer/customer satisfaction can be done by post, telephone, or personal interview, as a form of attention given to its customers to get customer feedback and direct feedback.

III. RESEARCH METHODS

Research Sites

The location was chosen in the Jakarta Claim Center (JCC) Division at PT. Asuransi Wahana Tata, which is domiciled in Jakarta with the operational area of Jakarta and its surroundings, is part of a company that handles particular claims for consumers who are Motor Vehicle Insurance Policyholders. And in observations/observations at PT. Wahana Tata Insurance found that the phenomenon of service quality was identified as being able to provide positive changes to customer satisfaction.

Population and Sample

The population is a collection of individuals or research objects with the qualities and characteristics determined based on the quality of these characteristics. The population can be understood as a group of individuals or objects of observation with the same characteristics. A population is a total collection of elements with which it is hoped that we can make some conclusions (Cooper and Emory, 2000). The population in this study are consumers or people who use Wahana Tata insurance

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products domiciled in Jakarta and surrounding areas between August to November 2011. The total population is 5000 consumers, who are submitting claims to the JCC Division of PT. Wahana Tata Insurance.

The sample is part of the population with relatively the same characteristics and is considered to represent the population (Sugiyono, 2007). It was identified in the field that the population characteristics were homogeneous. Due to limited resources, funding sources and also to make it easier, the sampling technique used in this study is the "Simple Random Sampling" approach of 100 respondents (the number of respondents identified is considered valid) which in this condition by William Emory (2000) considered representative/representative.

Data Collection Technique

The technique used in this study is primary data; namely, the questionnaire/questionnaire technique is a data collection technique using data collection instruments. Between data collectors and respondents (data sources), there are no direct interviews and face-to-face interviews. The data collection technique used is by giving a question sheet (questionnaire) to the respondents. This method is used to obtain the primary data needed as the basis for the analysis.

Data Processing Techniques

In data processing, the validity and reliability of research instruments are first tested. This is done to ensure that the data used is suitable. Furthermore, data transformation is carried out to convert the questionnaire scale, initially ordinal, to an interval scale.

Data Analysis Technique

To analyze and discuss the problems raised in this study, the researchers used a technique and multiple linear regression analysis tools.

IV. RESEARCH RESULT

1. The Effect of Simultaneous Service Quality (Physical Evidence, Reliability, Responsiveness, Assurance, and Empathy) on Consumer Satisfaction at the Jakarta Claim Center Division of PT. Wahana Tata Insurance

The results of data processing with the SPSS 14.0 program show that service quality (physical evidence, reliability, responsiveness, assurance, and empathy) can simultaneously make a substantial, positive and significant contribution to customer satisfaction at the Jakarta Claim Center Division of PT. Wahana Tata Insurance.

The finding is that services quality directly and simultaneously (physical evidence, reliability, responsiveness, assurance, and empathy) positively affects customer satisfaction at the Jakarta Claim Center Division of PT. Wahana Tata Insurance. Pay attention to the findings of the estimator coefficient (Unstandardized Coefficients Beta), where the physical evidence variable produces a coefficient (+0.194) and significance for probability sig 0.003 or significant for = 0.01, reliability produces a coefficient (+0.241) and significance for probability sig 0.001, or significant for = 0.01, responsiveness produces coefficient (+0.261) and significance for probability sig 0.000 or significant for = 0.01, guarantee produces coefficient (+0.274) and significance for probability sig 0.000 or significant for = 0.01 and empathy variable (+0.156) and significance for probability sig 0.004 or significance = 0.01. Through this estimator, it can be illustrated that the guarantee indicates a relatively more substantial influence than responsiveness, reliability, physical evidence, and empathy. The Constanta estimator predicted the simultaneous effect to be optimistic at 24,477 with a probability sig (0.000) for = 0.01. This means that simultaneously the two predictor variables have a linear impact on customer satisfaction at the Jakarta Claim Center Division of PT. Wahana Tata Insurance with a perfect significance level or = 0.01.

It can be further explained that simultaneously the two variables can correlate very closely (R = 0.795 or 80%) to customer satisfaction in the Jakarta Claim Center Division of PT. Wahana Tata Insurance is positive and significant for = 0.01 (note the probability sig 0.000) and can substantially contribute to linear changes to customer satisfaction in the Jakarta Claim Center Division of PT. Wahana Tata Insurance, pay attention to the R-Square shown in table 4.12 (R-Square = 0.632 with an estimated residual explained Residual or equal to 1.339). This condition can explain that Service Quality (physical evidence, reliability, responsiveness, assurance, and empathy) contributes 63% in the plural, and the rest, or 37%, is an estimated residual, which is Other variables outside the model influence unexplained Residual.

Furthermore, from the results of data processing, the residual variables of Service Quality (physical evidence, reliability, responsiveness, assurance, and empathy) are positive predictors, and these two variables can be used as indicators of increasing consumer satisfaction, and considering the significance of the operational model (note, the distribution significance test t in the plural model is relatively good or < 0.05, then this phenomenon can emphasize that this phenomenon occurs not only as a prediction of an increase in customer satisfaction but in reality operationally there will be an increase in customer satisfaction,

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every time the quality of service (physical evidence, reliability), responsiveness, assurance, and empathy) is carried out at the Jakarta Claim Center Division of PT Wahana Tata Insurance.

2. Partial Effect of Physical Evidence on Consumer Satisfaction at the Jakarta Claim Center Division of PT. Wahana Tata Insurance

Suppose service quality (physical evidence, reliability, responsiveness, assurance, and empathy) simultaneously can affect customer satisfaction in the Jakarta Claim Center Division of PT. Wahana Tata Insurance, then an exciting thing to be studied in more depth is how, if it is seen partially, whether the physical evidence variable can affect consumer satisfaction in the Jakarta Claim Center Division of PT. Wahana Tata Insurance

The findings in this study are that direct and partial (own) physical evidence has a positive effect on consumer satisfaction at the Jakarta Claim Center Division of PT. Wahana Tata Insurance. Pay attention to the findings of the estimator coefficient (Unstandardized Coefficients Beta), where the physical evidence variable produces a coefficient (+0.470) and a significance for probability sig 0.000 or significant for = 0.01. Through this estimator, it can be illustrated that the physical evidence indicates a positive influence. The Constanta estimator predicted the partial effect to be positive at 18.705 with a probability sig (0.000) for = 0.01. This means that partially the predictor variables have a linear impact on customer satisfaction at the Jakarta Claim Center Division of PT. Wahana Tata Insurance with an outstanding level of significance.

It can be further explained that the physical evidence variable can partially predict customer satisfaction at the Jakarta Claim Center Division of PT. Wahana Tata Insurance is positive and significant for = 0.01 (note the probability sig 0.000) but gives a strong enough contribution for a linear change to customer satisfaction in the Jakarta Claim Center Division of PT. Wahana Tata Insurance pays attention to the R-Square shown in table 4.14 (R-Square = 0.535 with an estimated residual of 1.710). This condition can explain that the physical evidence partially gives a strong enough contribution of 54% to customer satisfaction in the Jakarta Claim Center Division of PT. Wahana Tata Insurance.

Based on the description above, it can be explained that physical evidence can provide a substantial enough contribution to customer satisfaction at the Jakarta Claim Center Division of PT. Wahana Tata Insurance has a positive and significant prediction.

3. The Partial Effect of Reliability on Consumer Satisfaction at the Jakarta Claim Center Division of PT. Wahana Tata Insurance

Furthermore, the effect of reliability on customer satisfaction in the Jakarta Claim Center Division of PT can be seen partially. Wahana Tata Insurance, whether reliability can affect customer satisfaction in the Jakarta Claim Center Division of PT. Wahana Tata Insurance

The findings in the study are that directly and partially (own) reliability has a positive effect on customer satisfaction at the Jakarta Claim Center Division of PT. Wahana Tata Insurance. Pay attention to the findings of the estimator coefficient (Unstandardized Coefficients Beta), where the reliability variable produces a coefficient (+0.564) and a significance for probability sig 0.000 or significant for = 0.01. Through this estimator, it can be described that reliability indicates a positive influence. The Constanta estimator predicted the partial effect to be positive at 16,436 with a probability sig (0.000) for = 0.01. This means that the predictor variable (reliability) partially has a linear impact on customer satisfaction at the Jakarta Claim Center Division of PT. Wahana Tata Insurance with an excellent level of significance.

It can be further explained that the reliability variable on customer satisfaction in the Jakarta Claim Center Division of PT partially. Wahana Tata Insurance has a positive and significant prediction for = 0.01 (note the probability sig 0.000) but gives a strong enough contribution to linear changes to customer satisfaction in the Jakarta Claim Center Division of PT. Wahana Tata Insurance, pay attention to the R-Square shown in table 4.16 (R-Square = 0.576 with an estimated residual explained Residual or equal to 1.314). This condition can explain that the reliability partially provides a reasonably substantial contribution of 58% to customer satisfaction in the Jakarta Claim Center Division of PT. Wahana Tata Insurance.

The statement above can explain that reliability can substantially contribute to customer satisfaction at the Jakarta Claim Center Division of PT. Wahana Tata Insurance and has a positive and significant prediction.

4. The Partial Effect of Responsiveness to Consumer Satisfaction at the Jakarta Claim Center Division of PT. Wahana Tata Insurance

Furthermore, the effect of responsiveness on consumer satisfaction in the Jakarta Claim Center Division of PT can be seen partially. Wahana Tata Insurance, whether responsiveness can affect customer satisfaction in the Jakarta Claim Center Division of PT. Wahana Tata Insurance

The findings in this study are that directly and partially (own) responsiveness has a positive effect on consumer satisfaction at the Jakarta Claim Center Division of PT. Wahana Tata Insurance. Note the findings of the estimator coefficient

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(Unstandardized Coefficients Beta), where the responsiveness variable produces a coefficient (+0.414) and the significance for probability sig is 0.002 or significant for = 0.01. Through this estimator, it can be described that reliability indicates a positive influence. The Constanta estimator predicted the partial effect to be positive at 23,811 with a probability sig (0.000) for = 0.01. This means that partially the predictor variable (responsiveness) has a linear impact on customer satisfaction at the Jakarta Claim Center Division of PT. Wahana Tata Insurance with an excellent level of significance.

It can be further explained that the responsiveness variable to customer satisfaction in the Jakarta Claim Center Division of PT partially. Wahana Tata Insurance has a positive and significant prediction for = 0.01 (note the probability sig 0.000) but strongly contributes to a linear change in customer satisfaction in the Jakarta Claim Center Division of PT. Wahana Tata Insurance, pay attention to the R-Square shown in table 4.18 (R-Square = 0.599 with an estimated residual explained Residual or equal to 1.314). This condition can explain that responsiveness partially gives a substantial contribution of 60% to customer satisfaction in the Jakarta Claim Center Division of PT. Wahana Tata Insurance.

Based on the statement above, it is explained that responsiveness can make a solid contribution to customer satisfaction at the Jakarta Claim Center Division of PT. Wahana Tata Insurance and has a positive and significant prediction.

5. The Effect of Partial Guarantees on Consumer Satisfaction at the Jakarta Claim Center Division of PT. Wahana Tata Insurance

Furthermore, the effect of guarantee on customer satisfaction in the Jakarta Claim Center Division of PT can be seen partially. Wahana Tata Insurance is the guarantee variable able to influence customer satisfaction in the Jakarta Claim Center Division of PT. Wahana Tata Insurance

The findings in the study are that direct and partial (own) guarantees have a positive effect on customer satisfaction at the Jakarta Claim Center Division of PT. Wahana Tata Insurance. Pay attention to the findings of the estimator coefficient (Unstandardized Coefficients Beta), where the guarantee variable produces a coefficient (+0.354) and a significance for probability sig 0.000 or significant for = 0.01. Through this estimator, it can be illustrated that the guarantee indicates a positive influence. The Constanta estimator predicted the partial effect to be positive at 30,224 with a probability sig (0.000) for = 0.01. This means that the predictor variable (guarantee) partially has a linear impact on customer satisfaction at the Jakarta Claim Center Division of PT. Wahana Tata Insurance with an excellent level of significance.

It can be further explained that partially the guarantee variable on customer satisfaction in the Jakarta Claim Center Division of PT. Wahana Tata Insurance has a positive and significant prediction for = 0.01 (note the probability sig 0.000) but strongly contributes to a linear change in customer satisfaction in the Jakarta Claim Center Division of PT. Wahana Tata Insurance, pay attention to the R-Square shown in table 4.20 (R-Square = 0.619 with an estimated residual explained Residual or 1.299). This condition can explain that the guarantee partially provides a substantial contribution of 62% to customer satisfaction in the Jakarta Claim Center Division of PT. Wahana Tata Insurance.

Based on the statement above, it is explained that the guarantee can make a solid contribution to customer satisfaction at the Jakarta Claim Center Division of PT. Wahana Tata Insurance and has a positive and significant prediction.

6. The Effect of Partial Empathy on Consumer Satisfaction at the Jakarta Claim Center Division of PT. Wahana Tata Insurance

Furthermore, the effect of empathy on consumer satisfaction in the Jakarta Claim Center Division of PT can be seen partially. Wahana Tata Insurance, whether the empathy variable can affect consumer satisfaction in the Jakarta Claim Center Division of PT. Wahana Tata Insurance

The findings in this study are that direct and partial (own) empathy has a positive effect on consumer satisfaction at the Jakarta Claim Center Division of PT. Wahana Tata Insurance. Pay attention to the findings of the estimator coefficient (Undstandard Coefficients Beta), where the empathy variable produces a coefficient (+0.542) and the significance for probability sig is 0.001 or significant for = 0.01. Through this estimator, it can be illustrated that empathy indicates a positive influence. The Constanta estimator predicted the partial effect to be positive at 25.287 with a probability sig (0.000) for = 0.01. This means that partially the predictor variable (empathy) has a linear impact on customer satisfaction at the Jakarta Claim Center Division of PT. Wahana Tata Insurance with an excellent level of significance.

It can be further explained that partially the empathy variable towards customer satisfaction in the Jakarta Claim Center Division of PT. Wahana Tata Insurance has a positive and significant prediction for = 0.01 (note the probability sig 0.000) but gives a strong enough contribution to linear changes to customer satisfaction in the Jakarta Claim Center Division of PT. Wahana Tata Insurance, pay attention to the R-Square in the table display 4.22 (R-Square = 0.524 with an estimated residual explained Residual or equal to 2,308). This condition can explain that empathy partially provides a reasonably substantial contribution of 52% to customer satisfaction in the Jakarta Claim Center Division of PT. Wahana Tata Insurance.

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The above statement can explain that empathy can substantially contribute to customer satisfaction at the Jakarta Claim Center Division of PT. Wahana Tata Insurance and has a positive and significant prediction.

V. CONCLUSIONS AND SUGGESTIONS

Conclusion

Based on the results of research, analysis, and discussion carried out, the following conclusions can be obtained:

1. Simultaneously service quality (physical evidence, reliability, responsiveness, assurance, and empathy) has a positive, strong, and significant effect on customer satisfaction at the Jakarta Claim Center Division of PT. Wahana Tata Insurance. This is indicated by the acquisition of an R-Square of 63%.
2. Physical evidence has a positive, strong, and significant effect on customer satisfaction at the Jakarta Claim Center Division of PT. Wahana Tata Insurance. This is indicated by the acquisition of an R-Square of 54%.
3. Partially, reliability has a positive, quite strong, and significant effect on customer satisfaction in the Jakarta Claim Center Division of PT. Wahana Tata Insurance. This is indicated by the acquisition of an R-Square of 58%.
4. Partially, responsiveness has a positive, relatively strong, and significant effect on customer satisfaction in the Jakarta Claim Center Division of PT. Wahana Tata Insurance. This is indicated by the acquisition of an R-Square of 60%.
5. Partially, the guarantee has a positive, solid and significant effect on customer satisfaction at the Jakarta Claim Center Division of PT. Wahana Tata Insurance. This is indicated by the acquisition of an R-Square of 62%.
6. Partially, empathy has a positive, solid, and significant effect on customer satisfaction in the Jakarta Claim Center Division of PT. Wahana Tata Insurance. This is indicated by the acquisition of an R-Square of 52%.

Suggestion

From the analysis of the discussion and conclusions above, suggestions that the Company Management may consider in order to improve customer satisfaction. Based on respondents' answers regarding inadequate physical evidence, reliability, responsiveness, assurance, and empathy, it is recommended that management pay more attention to service quality (physical evidence, reliability, responsiveness, assurance and empathy) by:

1. Physical evidence, such as employees, must look clean and tidy, and management must maintain partner offices and workshops' cleanliness and quality and variety of services provided at partner workshops—completeness and sophistication of supporting equipment in the office.
   - Reliability, employees must be ready in the room so that if a guest comes and calls, they can be served immediately and not wait long.
   - Responsiveness, employees must be more responsive to consumer desires with fast service.
   - Guarantee, employees must be more friendly and patient in serving consumers.
   - Empathy, employees must be more sensitive to consumer wants and needs
2. To improve the quality of Human Resources for each company personnel, programs such as seminars, education, training, or technical training in insurance and other relevant fields can be maintained and improved.
3. Low priority factors in terms of the number of alternative types of claim services, individual and in-depth attention to meeting needs and handling complaints, outreach to consumers for information on tips to minimize the risk of loss, performance and cleanliness of partner offices and workshops as well as the availability of facilities other supporters, in order to get better attention, so that every consumer gets convenience and satisfactory service from the company.
4. Regarding the factors that have been implemented, the company should not be satisfied with the performance that has been carried out, but rather focus on global changes that demand increasingly fierce competition today, so that it is necessary to improve the quality of service and pay attention to every consumer's needs, and his wishes. For factors whose implementation is excessive, every individual should be able to maintain and focus more on technical aspects and their implementation for the benefit of consumers.

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