

Analysis of Service Performance Assessment at PT Reasuransi Nasional Indonesia

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Abstract: The purpose of this study was to determine the level of customer perceptions of the quality of reinsurance services at NasionalRe and the factors that influence customer satisfaction in using their services. This research is used to measure the quality of services that have been provided by NasionalRe using the SERVQUAL method. SERVQUAL is an instrument to measure service quality as a gap between customer expectations and perceptions. SERVQUAL consists of five dimensions, namely tangibles, reliability, responsiveness, assurance, and empathy. In this study, the factor that most influences customer satisfaction and has the highest gap is the assurance factor. One way that can be used to measure customer attitudes is to use a questionnaire instrument. In this survey, the customer satisfaction measurement method was used with the Customer Satisfaction Survey by distributing questionnaires. All questions for the Expected Service and Perceived Service evaluation system variables have valid status using SPSS (statistical product and service solutions). By using data processing in the SERVQUAL method, the results of calculating SERVQUAL and Gap will be obtained, both between the dimensions of service quality and in total, using Microsoft Excel.

Keywords: Service Performance Assessment, Customer Satisfaction, Service Quality

1. Introduction

Reinsurance Company is a company that provides internal services reinsurance of the risks faced by the Insurance Company Losses and or Life Insurance Company. Some reinsurance hold the risk together with the insurers in Indonesia to help the growth of national premium income. The existence of a reinsurance company to help the Indonesian economy was also supported by specific conditions related to the global economic slowdown. Due to increasingly slowing economic conditions, Indonesia is having a heavy impact like other countries. The global growth contraction reached 3.27 percent, while Indonesia experienced growth contraction of 2.07 percent at the end of 2020.

In the second quarter of 2020, the Government of Indonesia must enact large-scale social restrictions (PSBB) to prevent the spread of COVID-19. As a result, Indonesia's trade and economic activities are under pressure. Also, in this condition, inflation is at the lowest point. Indonesia recorded a GDP contraction of 5.3 percent in two last decade. However, The Indonesian government has demonstrated a strong commitment to maintaining Indonesian economy resilience.

Indonesian Economy based on Gross Domestic Product (GDP) on the basis of current prices in the second quarter of 2021 reached IDR 4,175 trillion. Indonesia's economic growth from Q2 - 2021 to Q1 - 2021 is 3.31 percent. Meanwhile, Indonesia's population until the second quarter of 2021 reached 272 million people. Insurance Industry Premium Income for Quarter 2 of 2021 was recorded at 258.73 Trillion Rupiah, compared to Quarter 2 of 2020 of 243.17 Trillion Rupiah which recorded a positive growth of 6.1%. General Insurance Premium Income for the 2nd Quarter of 2021 was recorded at 38.54 billion Rupiah, compared to the 2nd Quarter of 2020 of 37.7 Trillion Rupiah which recorded a positive growth of 2.1%. Meanwhile, Reinsurance Premium income for the 2nd Quarter of 2021 was recorded at 9.88 Trillion Rupiah, compared to the 2nd Quarter of 2020 of 10.58 Trillion Rupiah which recorded a negative growth of -6.60%.

Most business lines recorded positive growth in Q2 2021 compared to the same period the previous year. Even so, there were still several lines of business that recorded negative growth, including motor vehicle insurance, ship freight insurance, satellite insurance, liability insurance, personal accident insurance, credit insurance and off shore energy insurance.

Nasional Re, financial industry players are also affected by this, so reinsurance services are carried out mostly through online media. However, the company continues to maintain service quality amidst the limitations due to the Covid-19 Pandemic. The company remains customer oriented and focused to maintain service excellence. One of the criteria for a company with superior performance is to focus on customers, especially in building customer engagement. The company's performance and quality are assessed by customers. Thus, companies must be oriented towards customer interests by seriously paying attention to product features and characteristics as well as customer access and support that provide benefits to customers. This behavior leads to customer acquisition, satisfaction, preference and loyalty, generates positive referrals, which ultimately results in business continuity.

2. Literature Review

Customer satisfaction comes from satisfaction and customer. Satisfaction comes from the Latin "satis" which means good enough or adequate and "facio" which means to do or make, so that satisfaction can be interpreted to make something good or adequate enough. Meanwhile, the customer comes from the word "custom" which means making something habitual or ordinary and practicing this habit, so Griffin's said , the customer is defined as someone who becomes accustomed to buying something, where buying habits are formed through frequent changes and interactions. occurs over a certain period of time. Meanwhile, other sources say that customers are all people who demand the company to meet certain standards or quality, so that this can affect the company's performance.

Customer satisfaction is a condition where the desires, expectations and needs of customers can be fulfilled. Meanwhile, a service is considered satisfactory if the service provided can meet the needs and expectations of customers. Therefore, to provide better, more efficient and more effective services than before, companies need to regularly measure customer satisfaction. Measuring the level of customer satisfaction with the services provided by the company is one of the most important factors if the company wants to develop a service delivery system that is responsive to customer needs, so that the company can minimize costs and time, and maximize service to target consumers. From the results of the measurements taken, if it turns out that the customer is dissatisfied with one of the service attributes provided by the company, then the service is certain to be ineffective and inefficient, so that the system and service procedures need to be improved. The conceptual framework is used to describe how the SERVQUAL method can be used as a measurement of service quality and identify potential gaps to find the root of the problem and provide recommendations for improvements to improve the performance of the Nasional Re.

The SERVQUAL's method is a service quality measurement tool made on a multi-item scale. The multi-item scale consists of two questions. The first part contains questions regarding the assessment of customer expectations that are proposed to measure customer expectations of the company's services. Meanwhile, the second part contains questions regarding research on customer perceptions that are proposed to measure customer perceptions of the services received or felt. If from the calculation results, the service obtained exceeds what is expected, then the service is said to be of good quality, whereas if the service obtained is less than what was expected, then the service is said to be of low quality.

Figure1 The Relationship between SERVQUAL Dimensions and 10 Initial Service Quality Dimensions (Zeithaml, Parasuraman, & Berry, 1990)

| Sepuluh Dimensi Awal | Tangibles | Reliability | Responsiveness | Assurance | Emphaty |
|----------------------------|-----------|-------------|----------------|-----------|---------|
| Tangibles | | | | | |
| Reliability | | | | | |
| Responsiveness | | | | | |
| Competence | | | | | |
| Courtesy | | | | | |
| Credibility | | | | | |
| Security | | | | | |
| Access | | | | | |
| Communication | | | | | |
| Understanding the Customer | | | | | |

Based on Cronin and Taylor in Tjiptono (2004), there are several calculations used to measure service quality (SERVQUAL), namely:

- 1) SERVQUAL score = expectation score – perception score
- 2) SERVQUAL Score = importance score or importance weight × (expectation score – perception score)
- 3) SERVQUAL score = perception score
- 4) SERVQUAL score = importance level score or importance weight × perception score

Gap 5 analysis is done by knowing the gap or difference between the perceived value and the customer's expected value, based on the services provided. In addition, gap analysis is also carried out to determine the value of current customer satisfaction. The Customer satisfaction value for each attribute of each respondent can be calculated by the formula:

$$S_{ij} = P_{ij} - E_{ij}$$

Description:

S_{ij} = satisfaction value for i, respondent for j

P_{ij} = perceived value for i, respondent for j

E_{ij} = expected value for i , respondent for j

Meanwhile, the company's service quality for each dimension can be calculated by averaging the SERVQUAL score of each attribute on the same dimension, carried out in two steps, namely:

- 1) Based on the data from each consumer, add up all the SERVQUAL scores of each attribute contained in the same dimension. Then divide by the number of attributes contained in that dimension.
- 2) Add up the total SERVQUAL scores for all dimensions obtained in step one, then the total score is divided by N dimensions.

3. Method

The method used in this research is quantitative descriptive method, namely the measurement of quantitative data and objective statistics through scientific calculations derived from sample of people or residents who are asked to answer a number of question about the survey to determine the frequency and percentage of their responses (Cresweel, 2018). In a study, the selected population has a close relationship with the problem under study. The population is the total number of units of analysis whose characteristics will be revealed. The population in this case is an insurance company that has cooperation with Nasional Re.

The sample is part of the population of the elements to be studied. The basic idea of sampling is that by selecting part of the population elements, conclusions about the entire population are expected to be obtained. The advantage of economical sampling is that it costs less and gives faster results. The respondents of this study consisted of insurance companies that have a partnership with Nasional Re. The sampling method used is purposive sampling, namely with the requirement of cooperation of more than 2 years. The requirements for the questionnaire to be used as survey data are a completed questionnaire for each question that has a Likert scale and valid questionnaire answers.

Data collection for the purposes of analyzing customer satisfaction is carried out by distributing questionnaires to each of the company's consumers. The distribution of this questionnaire was carried out to most of Nasional Re's clients through the website (online survey). The number of questionnaires obtained in this study were 255 questionnaires. Questionnaires that have been filled out by these respondents will be used in data processing to determine the value of customer satisfaction, improvement priorities, customer retention, customer loyalty, and customer engagement.

In general, there are 2 main parts for this study questionnaire, namely:

Part I : Expected Service, Perceived

Service), and Preferences (Level of Interest) of business partners for Services Provided. In this case, the expected value is related to the business partner's assessment of the desired or expected quality of Nasional Re service attributes (expected service). From this part of the questionnaire, it can be seen the expected value of business partners for each expected Nasional Re service attribute. Meanwhile, perception is related to the opinion of business partners on the quality of Nasional Re service attributes that are currently received or perceived (perceived service). From this part of the questionnaire, it can be seen the perceived value of business partners for each attribute of the Nasional Re services received.

The assessment of business partners' expectations and perceptions of Nasional Re service attributes uses a combined scale, which consists of a combination of a numerical scale and a semantic differential scale. The numerical scale used is in the interval 1 to 7. The semantic differential scale is a difference scale that contains a series of two-pole bipolar characteristics, such as good-bad, agree-disagree, and so on. In this Part I questionnaire, the scale used shows the agreement of business partners on the statement of each existing service attribute. In assessing the expectations and perceptions of business partners, the number "1" indicates the business partner "strongly disagrees" with the statement submitted regarding the service attributes and the number "7" indicates the business partner "strongly agrees" with the statement submitted regarding the service attributes.

Figure 2
Customer Perception and Expectation Rating Scale



In this section there is also an assessment of business partner preferences, namely in the form of opinions on how important a service attribute is for business partners, when compared to other service attributes on a

dimension. The assessment of the importance level of Nasional Re service attributes by business partners is carried out by sorting the attributes on a dimension, starting from the most important service attribute (smallest serial number) according to business partners to the less important service attributes according to business partners, when compared with other attributes (largest serial number) on a certain dimension.

Part II : Overall Assessment of business partners on Nasional Re’ Service

In this section there is a combination of two types of questionnaires, namely those that are closed and open. The closed questionnaire (same as Part I) is a questionnaire that contains a list of questions/statements where the business partner only needs to provide answers by determining a value based on a predetermined scale. Meanwhile, at the end of the questionnaire, there will be two questions which can be filled out by writing the opinions of business partners on the performance of the NasionalRE service, so that the questionnaire in this section is open.

Fuzzy-SERVQUAL Method Integration Assessment using the SERVQUAL model includes calculating the difference between the values given by customers for each pair of statements for each dimension of service quality related to the expected service and perceived service. Measurement with the SERVQUAL model is better known as the SERVQUAL score. The SERVQUAL score for each pair of statements for each customer can be calculated based on the equation:

$$\text{SERVQUAL Score} = \text{Perception Score} - \text{Expectation Score}$$

The integration of the Fuzzy-SERVQUAL method includes forming a membership function with a Triangular Fuzzy Number for measuring customer perceptions and expectations, calculating customer perceptions and expectations, calculating service quality gap values, calculating weights, calculating weighted SERVQUAL values and assessing the importance of a criterion. The first stage is to determine the value of the fuzzy set. This stage divides into 5 classifications namely very bad, not good, good enough, good and very good into 12 scores.

4. Result and Discussion

The validation test is used to measure whether a questionnaire is valid or not. The validation test is calculated by comparing the calculated r value with the r table value. If $r_{count} > r_{table}$ with a significance level of 0.05, the statements in the questionnaire are declared valid (Ghozali, 2016). In this study the instrument used to obtain data was a questionnaire. If in the validation test an invalid component is found, it can be said that the component is not consistent with other components to support a concept. In the validation test, SPSS (statistical product and service solutions) can be used.

Figure 3 Validity Test of Expected Service

| Facultative | | | | Treaty | | | | Keuangan | | | |
|-----------------|----------------------------|---------|------------|-----------------|----------------------------|---------|------------|-----------------|----------------------------|---------|------------|
| Item Pertanyaan | Nilai Validitas (r hitung) | R tabel | Keterangan | Item Pertanyaan | Nilai Validitas (r hitung) | R tabel | Keterangan | Item Pertanyaan | Nilai Validitas (r hitung) | R tabel | Keterangan |
| Tangibles | 0,914 | 0,1986 | Valid | Tangibles | 0,945 | 0,3882 | Valid | Tangibles | 0,791 | 0,3219 | Valid |
| Reliability | 0,745 | 0,1986 | Valid | Reliability | 0,527 | 0,3882 | Valid | Reliability | 0,561 | 0,3219 | Valid |
| Responsiveness | 0,627 | 0,1986 | Valid | Responsiveness | 0,836 | 0,3882 | Valid | Responsiveness | 0,364 | 0,3219 | Valid |
| Assurance | 0,711 | 0,1986 | Valid | Assurance | 0,833 | 0,3882 | Valid | Assurance | 0,509 | 0,3219 | Valid |
| Empathy | 0,693 | 0,1986 | Valid | Empathy | 0,809 | 0,3882 | Valid | Empathy | 0,569 | 0,3219 | Valid |

Based on Figure 3, it can be seen that all questions for the Expected Service assessment system variables, namely tangible, reliability, responsiveness, assurance and empathy have valid status.

Figure 4 Validity Test of Perceived Service

| Facultative | | | | Treaty | | | | Keuangan | | | |
|-----------------|----------------------------|---------|------------|-----------------|----------------------------|---------|------------|-----------------|----------------------------|---------|------------|
| Item Pertanyaan | Nilai Validitas (r hitung) | R tabel | Keterangan | Item Pertanyaan | Nilai Validitas (r hitung) | R tabel | Keterangan | Item Pertanyaan | Nilai Validitas (r hitung) | R tabel | Keterangan |
| Tangibles | 0,865 | 0,1986 | Valid | Tangibles | 0,717 | 0,3882 | Valid | Tangibles | 0,706 | 0,3219 | Valid |
| Reliability | 0,401 | 0,1986 | Valid | Reliability | 0,608 | 0,3882 | Valid | Reliability | 0,424 | 0,3219 | Valid |
| Responsiveness | 0,307 | 0,1986 | Valid | Responsiveness | 0,687 | 0,3882 | Valid | Responsiveness | 0,354 | 0,3219 | Valid |
| Assurance | 0,458 | 0,1986 | Valid | Assurance | 0,779 | 0,3882 | Valid | Assurance | 0,534 | 0,3219 | Valid |
| Empathy | 0,428 | 0,1986 | Valid | Empathy | 0,455 | 0,3882 | Valid | Empathy | 0,392 | 0,3219 | Valid |

Based on Figure 4, it can be seen that all questions for the Perceived Service assessment system variables, namely tangible, reliability, responsiveness, assurance and empathy have valid status.

The validity of the instrument can be proven by several pieces of evidence. This evidence includes content validity or content validity or content validity, construct or known as construct validity and criterion or

known as criterion validity (Yusup, 2018). The validity test aims to see the accuracy of measurement. Standardized and reliable instruments still have to be re-tested every time they are used. This is because each subject, different location and time will produce different results (Yusup, 2018).

When using the fuzzy servqual method, it is necessary to do fuzzification and defuzzification to get a crisp number. The fuzzification process is carried out using the overall effectiveness measure’s formula.

Table 1 Attribute statement of SERVQUAL’s dimensions

| No Quest | SERVQUAL’s Dimension | SERVQUAL’s QUESTION |
|----------|----------------------|--|
| Q1 | Tangible | The physical appearance of Nasional Re’s building |
| Q2 | | Cleanliness and comfort of the room/building’s NasionalRE |
| Q3 | | Attractive and friendly receptionist |
| Q4 | | Adequate office facilities (Meeting Room, Reception Room, Wi-Fi, Parking, and Other Supporting Facilities) |
| Q5 | | Website and annual report with an attractive and informative design |
| Q6 | Reliability | Provide facultative reinsurance closing capacity as needed |
| Q7 | | Providing adequate facultative premium rates |
| Q8 | | Provide competitive terms and conditions |
| Q9 | | Providing secondary services such as technical consulting services |
| Q10 | Responsiveness | The readiness of employees in handling complaints about facultative services |
| Q11 | | Alertness of employees in solving problems with facultative services |
| Q12 | | The readiness of employees to confirm facultative risk acceptance |
| Q13 | Assurance | Employee knowledge of facultative products and services |
| Q14 | | Politeness of employees in providing facultative services |
| Q15 | | Certainty in the facultative acceptance process |
| Q16 | | Friendliness in providing services |
| Q17 | Emphaty | Communicating with employees |
| Q18 | | Attention of employees to business partners |

All the questions in the questionnaire are intended to find out how much the customer's assessment of the company's performance and service has been. Based on the gaps models of service quality, of the five gaps that have an impact on service quality, only Gap 5 analysis is used in this study, namely: Gap 5: The gap between customer perceptions and customer expectations. If the perceptions and expectations of customers regarding service quality prove to be the same and even the perceptions are better than expectations, the company will get a positive image and impact. Conversely, if the quality of service received is lower than expected, this gap will cause problems for the company. By using data processing in the SERVQUAL method, the calculation results of SERVQUAL and Gap will be obtained, both between THE dimensions of service quality and in total, using the help of Microsoft Excel, calculation results will be obtained as shown in the table below.

Table 2 Calculation results of SERVQUAL and Facultative Gap

| No. Quest | Dimension of SERVQUAL | Expectation | Perception | GAP | Average | | Score (Dimension) |
|-----------|-----------------------|-------------|------------|-------|-------------|------------|-------------------|
| | | | | | Expectation | Perception | |
| Q1 | Tangible | 6,46 | 5,5 | -0,93 | 6,40 | 5,75 | 89.84 |
| Q2 | | 6,43 | 5,8 | -0,61 | | | |
| Q3 | | 6,21 | 5,8 | -0,46 | | | |
| Q4 | | 6,50 | 5,9 | -0,64 | | | |
| Q5 | | 6,36 | 5,8 | -0,61 | | | |
| Q6 | Reliability | 6,50 | 4,9 | -1,64 | 6,46 | 5,13 | 79.41 |
| Q7 | | 6,46 | 5,1 | -1,36 | | | |
| Q8 | | 6,43 | 5,3 | -1,11 | | | |
| Q9 | | 6,43 | 5,2 | -1,21 | | | |

| | | | | | | | |
|-----------|----------------|---------------|-------------|--------------|--------------|--------------|--------------|
| Q10 | Responsiveness | 6,43 | 5,4 | -1,00 | 6,41 | 5,36 | 83.61 |
| Q11 | | 6,43 | 5,3 | -1,11 | | | |
| Q12 | | 6,36 | 5,3 | -1,04 | | | |
| Q13 | Assurance | 6,43 | 5,6 | -0,82 | 6,43 | 5,53 | 86.00 |
| Q14 | | 6,50 | 5,9 | -0,64 | | | |
| Q15 | | 6,36 | 5,1 | -1,25 | | | |
| Q16 | Emphaty | 6,46 | 5,9 | -0,57 | 6,46 | 5,71 | 88.39 |
| Q17 | | 6,46 | 5,7 | -0,75 | | | |
| Q18 | | 6,43 | 5,5 | -0,93 | | | |
| Total | | 115,48 | 99,0 | 16,68 | 32,16 | 27,48 | 85.44 |
| Rata-rata | | 6,41 | 5,5 | -0,94 | 6,44 | 5,50 | 85.40 |

5. Conclusion

Nasional Re as a whole has not been able to fully meet customer expectations because the index is still <100, the customer satisfaction index based on National Re service quality is 90.86, meaning that Nasional Re has not been successful in maintaining service quality and must make further improvements in service quality. This index is calculated with the overall customer satisfaction index in the analysis of the questionnaire part 2 of 79.20 so that the average customer satisfaction index is 85.03 meaning that reinsurance services during the Covid-19 pandemic were previously online and now face to face, although only partially, it is still felt that it does not meet customer expectations, thereby reducing customer satisfaction ratings.

7. Overall conclusion from the customer's point of view, Nasional Re is perceived to have good service quality. This is evidenced by the increase in customer satisfaction scores, even though they have not fully satisfied their customers. Priority for improving National Re services based on service and based on customer interests is prioritized on services for resolving claims according to the conditions and time expected and providing secondary services such as technical consulting services and data reconciliation which can be carried out whenever needed by Business Partners. Nasional Re's customer loyalty is considered good by customers as evidenced by the increase in the index, but Nasional Re's customer engagement has decreased although overall it is still considered good by customers.

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