

ANALYSIS OF CUSTOMER SATISFACTION LEVELS REGARDING SERVICE QUALITY AND POLICY RISK COVERAGE VALUE AT PT. FAMILY TAKAFUL INSURANCE

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ARTICLE INFO	ABSTRACT
<p>Keywords: Customer Satisfaction, Service Quality, Policy</p>	<p>Takaful insurance is sharia insurance that aims to minimize losses from a risk. One of its superior products is Fulnadi, this product is devoted to preparing children in terms of education up to bachelor's degree. This study aims to determine how the level of customer satisfaction with the quality of service and the value of the policy risk coverage at PT. Family Takaful Insurance. This study uses a qualitative and quantitative approach that is descriptive analysis. The data taken were library research and field research, using interview data collection techniques and questionnaire techniques. The results of the study revealed that Family Takaful Insurance. Judging from the results of the analysis, customers were satisfied with the quality of service at PT. Family Takaful Insurance and Judging from the results of the analysis that customers are satisfied with the policy risk coverage at PT. Family Takaful Insurance.</p>
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1. INTRODUCTION

Success in achieving an insurance company can be influenced by how the company can satisfy its claims or customers, therefore one of the ways is by providing service to each customer who should be given direction towards sustainable service. Personal satisfaction for each customer is quite difficult to obtain because of the varying desires of each customer. For this reason, each company, especially insurance companies, has various plans to get a good solution for its customers. The function of the policy is written proof of the guarantor of the guarantor/insured, to pay/compensate for losses suffered by the guarantor or insured, as proof of premium payment, and as authentic evidence to claim the fulfillment of the guarantee.

From the results of interviews during a survey conducted by researchers at PT. Tafakul Keluarga Insurance still has many customers from PT. Family Takaful Insurance does not first consider the impact of premiums paid on the educational planning of the customer's sons and daughters from PT. Asuransi Takaful Keluarga, so when submitting a claim the educational funds obtained are not fully met from the costs required by the customer from PT. Asuransi Takaful Keluarga, so that customers from PT. Takaful Insurance The Fulnadi family is dissatisfied with all the education funds their sons and daughters receive. Apart from not considering the impact of premiums, there are also customers from PT. Family Takaful Insurance which assumes that the greater the premium paid, the greater the tabarru' funds that will be paid. The opinion of customers from PT. This Family Tafakul Insurance is based on the customer's understanding that the tabarru' funds paid are costs that will reduce the value of their investment. Without understanding that tabarru' funds are benevolent funds with sincere intentions with the aim of helping fellow customers from PT. Fulnadi Family Takaful Insurance. Even though the tabarru' funds also influence the size of the benefits that customers will receive from PT. Family Tafakul Insurance.

Apart from this assumption, there are also customers from PT. Assuransi Takaful Keluarga who feel dissatisfied with the investment value obtained, because the profit sharing offered by the sharia insurance company is very small. Apart from that, when a customer from PT. Asuransi Takaful Keluarga wants to withdraw the investment value/cash value that has been collected, it requires a policy settlement process which tends to take more than 14 (fourteen) days from the time the request letter is submitted by the prospective customer from PT. Asuransi Takaful Keluarga. it can even reach 30 (thirty)

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days or more, especially for branch offices that have not used the online system, that have not been given underwriting authority by the head office. Customer satisfaction from PT. Asuransi Takaful. The insurance family can be elaborated as a situation where desires, hopes and needs customers from PT. Assuransi Takaful Keluarga can be fulfilled. This hope usually rests on an image of a company's product or service (Nasution, 2004).

A lot of research has been carried out regarding the analysis of customer satisfaction levels regarding service quality and policy risk coverage values. Among these studies is research conducted by Mega Monika (2021) with the title Analysis of the Influence of Customer Satisfaction Levels on Service Quality and Policy Risk Coverage Value at PT. Asuransi Purna Arta Nugraha Banjarmasin. The results of this research show that customer satisfaction factors based on direct evidence, reliability, responsiveness, guarantee and certainty and empathy have a simultaneous and partial effect on service quality and the value of policy risk coverage. Based on this background, the problem formulation in this research is what is the level of customer satisfaction with the quality of service and the value of policy risk coverage at PT. Family Takaful Insurance?

Literature Review

Service quality

According to Olsen and Wyckoff in Yamit (2010), service quality is an analogy of consumer or customer ambitions for real services provided. It can be said that how far the analogy of desire for service is in reality (Sudiarto, 2004). Companies operating in the service sector are definitely influenced, among other things, by the quality of the services provided. Because the service industry does not sell goods, but a service that is assessed by how good the quality of the service is. It is also said that service quality is the main weapon of a service company. If the quality of service provided is good, more customers will come. Service quality is one form of customer assessment factor towards companies operating in the service sector. The quality of service received by customers is expressed from the extent of the difference between consumer desires and the level of response. According to Tjiptono in Resihono (2011), regarding the procedures for applying policies that form good service quality, the following are: First, using customer service attributes. Second, taking an approach to achieving service quality is a very important factor in creating customer satisfaction. Third, create a feedback system and improve the quality of service to customers. Fourth, there is implementation.

Policy

A policy is a closing contract (written proof) of insurance between the insured and the insurer where the insurer, by receiving a premium, binds itself to compensate for losses arising from the insured object as stated in the insurance policy (Rivai, et al, 2007). Fulnadi (Education Fund Takaful) is a form of protection for individuals who intend to provide education funds, in Rupiah and US Dollars for children up to graduate level (Sula, 2004). Risk, is uncertainty or uncertainty that may give rise to losses (Salim, 1998). Meanwhile, according to Muhammad Ma'sum Billah, policy risk is a closing contract (written proof) of insurance between the insured and the insurer where the insurer, by receiving a premium, binds himself to compensate for losses arising from the insured object as stated in the insurance policy (Rivai, et al, 2007).

Customer Satisfaction

Customer satisfaction is the level of feeling where a person expresses the results of a comparison between the work results of a product or service that has been received and what he expected. In general, satisfaction is the similarity between the performance of the product or service received and what consumers expect. Oliver in Barnes, stated that satisfaction is a response from customers to the fulfillment of needs which indicates that the customer's assessment of the goods or services provides a level of comfort related to fulfilling a need, including fulfilling needs that do not meet expectations or fulfillment that exceeds customer expectations. According to Band in Nasution, consumer satisfaction will be achieved when quality meets and exceeds consumer expectations, desires and needs. If quality does not meet and exceed consumer expectations, desires and needs, satisfaction will not be achieved. Consumers who are not satisfied with the goods or services they consume will look for other companies that are able to provide their needs. Meanwhile, according to Kotler and Keller, customer satisfaction is a

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feeling of happiness or disappointment from customers that grows after the customer compares the performance or results of the product they are considering with the expected performance.

Based on these several definitions, it can be concluded that customer satisfaction is a feeling that grows from comparing the results or performance after the customer uses the expected product or service with what they feel. So, if the results of the performance are below the customer's expectations, the customer will feel dissatisfied, whereas if the performance meets the customer's expectations, the customer will feel satisfied. Likewise, if the performance exceeds their expectations, the customer will be very satisfied. If an institution cannot create a sense of satisfaction for its customers, it is possible that the customer will look for another institution that they feel can provide a sense of satisfaction.

2. METHOD

The method used in this research is descriptive analysis, namely research that shows actual problem solving by compiling, analyzing and interpreting (Narboko and Ahmadi, 2001). The approach used is mixed mode, namely a combination of qualitative and quantitative approaches. To obtain data that is relevant to the problem being studied, a case study is used as a data collection method by taking several elements and then each is investigated in depth, the conclusions drawn only apply to the elements studied.

The data collection technique used was interviews with customers at PT. Family Takaful Insurance was sampled in the research to obtain more in-depth information. Apart from the techniques above, data collection was also carried out using questionnaire techniques. This technique was carried out by distributing a questionnaire as a research instrument to 100 customers who were selected as representative respondents and had become insurance customers at PT. Family Takaful Insurance. The completed questionnaire will be analyzed quantitatively by looking at the results of the interviews conducted. In conducting sampling, this research used a proportional stratified sampling method, where sampling of respondents was carried out in a balanced or proportional manner at each stratum.

The strata that the author means here are three types of claims in life insurance, namely death claims, stage claims and termination claims. The total number of Fulnadi customers who have claimed is 872 people, of whom 144 people died, 705 people claimed stages and 23 people quit, so the author took a sample of 4.6% for each stratum so that the total sample size was 40 people. The satisfaction measurement scale used in this research is a Likert scale which is used to assess the extent to which the subjects (sample) agree or disagree with the statements made by the author.

There are five levels used in this Likert scale, namely: Strongly disagree, Disagree, Undecided, Agree and Strongly agree. After all the required data regarding the level of customer satisfaction with the quality of service and the value of policy risk coverage at PT. Family Takaful Insurance, next the author will combine theoretical concepts with explanations of the reality that occurs, so as to produce data that is accurate and can be accounted for.

3. RESULT AND DISCUSSION

Results

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From the results of the research conducted, the author uses simple statistics, namely the cumulative frequency distribution method to calculate all alternative answers to each question so that it becomes a concept from which conclusions can be drawn for data processing purposes using the formula:

$$P = F/N \times 100\%$$

Where:

P = Number

Percentage

F = Frequency

N = Number of Frequencies or number of samples

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100% = Total percentage (Sudjana, 1989)

To fill in the hypothesis, use the Likert standard, namely the attitude statement scaling method which uses the response distribution as the basis for determining the understanding value. The number of alternative responses in the Likert scale is five, namely:

1. STS = Strongly Disagree
2. TS = Disagree
3. R = Undecided
4. S = Agree
5. SS= Strongly Agree (Teguh, 2005)

Statement 1. Employees of PT. Asuransi Takaful Keluarga provide information quickly and clearly. The results of the field study found that the majority of respondents agreed with the statement that Kyawan PT. Asuransi Takaful Keluarga provided information quickly and clearly. Table 1 presents the data in full.

Table 1. Frequency of Respondents' Answers to Statement 1

No	Alternative Answers	Score	Frequency	Percentage
1	Strongly Disagree (STS)	1	0	0
2	Disagree (TS)	2	0	0
3	Doubtful (R)	3	1	2,5
4	Agree (S)	4	26	65
5	Strongly Agree (SS)	5	13	32,5
Amount			40	100

Source: field data, processed

The data above was then analyzed and obtained the result = $(172: 200) \times 100\% = 86\%$. From the data above it can be concluded that 86% is in the agree interval. So in other words it can be seen that the majority of customers from PT. Family Takaful Insurance agrees with the above statement. Statement 2. Employees of PT. Family Takaful Insurance is ready to respond to every complaint from customers. The results of the field study found that the majority of respondents agreed with the statement that employees of PT. Asuransi Takaful Keluarga are ready to respond to every complaint from customers. Table 2 presents the data in full.

Table 2. Frequency of Respondents' Answers to Statement 2

No	Alternative Answers	Score	Frequency	Percentage
1	Strongly Disagree (STS)	1	0	0
2	Disagree (TS)	2	0	0
3	Doubtful (R)	3	4	10
4	Agree (S)	4	20	50
5	Strongly Agree (SS)	5	16	40
Amount			40	100

Source: field data, processed

The data above was then analyzed and obtained the result = $(170: 200) \times 100\% = 85\%$. From the data above it can be concluded that 85% is in the agree interval. So in other words it can be seen that the majority of customers from PT. Family Takaful Insurance agrees with the above statement. Statement 3. PT. Assuransi Takaful Keluarga employees can provide solutions or other alternatives to customers if the usual process takes a long time. The results of the field study found that the majority of respondents agreed with the statement that employees of PT. Asuransi Takaful Keluarga can provide solutions or other alternatives to customers if the usual process takes a long time. Table 3 presents the data in full.

Table 3. Frequency of Respondents' Answers to Statement 3

No	Alternative Answers	Score	Frequency	Percentage
1	Strongly Disagree (STS)	1	0	0
2	Disagree (TS)	2	2	5
3	Doubtful (R)	3	3	7,5
4	Agree (S)	4	35	87,5
5	Strongly Agree (SS)	5	0	0

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Amount	40	100
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Source: field data, processed

The data above was then analyzed and obtained the result = $(153: 200) \times 100\% = 76.5\%$. From the data above it can be concluded that 76.5% is in the interval of doubt and agree but is closer to agree. So in other words it can be seen that the majority of customers from PT. Family Takaful Insurance agrees with the above statement. Statement 4. Employees of PT. Family Takaful Insurance provides reliable services. The results of the field study found that the majority of respondents agreed with the statement that employees of PT. Family Takaful Insurance provides reliable services. Table 4 presents the data in full.

Table 4. Frequency of Respondents' Answers to Statement 4

No	Alternative Answers	Score	Frequency	Percentage
1	Strongly Disagree (STS)	1	0	0
2	Disagree (TS)	2	0	0
3	Doubtful (R)	3	0	0
4	Agree (S)	4	30	75
5	Strongly Agree (SS)	5	10	25
Amount			40	100

Source: field data, processed

The data above was then analyzed and obtained the result = $(170: 200) \times 100\% = 85\%$. From the data above it can be concluded that 85% is in the agree interval. So in other words it can be seen that the majority of customers from PT. Family Takaful Insurance agrees with the above statement. Statement 5. Employees of PT. Family Takaful Insurance always behaves politely and politely to customers. The results of the field study found that the majority of respondents strongly agreed with the statement that employees of PT. Family Takaful Insurance always behaves politely and politely to customers. Table 5 presents the data in full.

Table 5. Frequency of Respondents' Answers to Statement 5

No	Alternative Answers	Score	Frequency	Percentage
1	Strongly Disagree (STS)	1	0	0
2	Disagree (TS)	2	0	0
3	Doubtful (R)	3	0	0
4	Agree (S)	4	5	12,5
5	Strongly Agree (SS)	5	35	87,5
Amount			40	100

Source: field data, processed

The data above was then analyzed and obtained the result = $(195: 200) \times 100\% = 97.5\%$. From the data above it can be concluded that 97.5% is in the strongly agree interval. So in other words it can be seen that the majority of customers from PT. Family Takaful Insurance strongly agrees with the statement above. Statement 6. How to communicate PT employees. Family Takaful Insurance is very good to customers. The results of the field study found that the majority of respondents strongly agreed with the statement that PT Employees' Way of Communication. Family Takaful Insurance is very good to customers. Table 6 presents the data in full.

Table 6. Frequency of Respondents' Answers to Statement 6

No	Alternative Answers	Score	Frequency	Percentage
1	Strongly Disagree (STS)	1	0	0
2	Disagree (TS)	2	0	0
3	Doubtful (R)	3	0	0
4	Agree (S)	4	0	0
5	Strongly Agree (SS)	5	40	100
Amount			40	100

Source: field data, processed

The data above was then analyzed and obtained the result = $(200: 200) \times 100\% = 100\%$. From the data above it can be concluded that 100% lies in the strongly agree interval. So in other words it can be seen that all customers from PT. Family Takaful Insurance strongly agrees with the statement above.

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Statement 7. PT. Family Takaful Insurance has provided easy service procedures for customers. The results of the field study found that the majority of respondents strongly agreed with the statement that PT. Family Takaful Insurance has provided easy service procedures for customers. Table 7 presents the data in full.

Table 7. Frequency of Respondents' Answers to Statement 7

No	Alternative Answers	Score	Frequency	Percentage
1	Strongly Disagree (STS)	1	0	0
2	Disagree (TS)	2	0	0
3	Doubtful (R)	3	0	0
4	Agree (S)	4	20	50
5	Strongly Agree (SS)	5	20	50
Amount			40	100

Source: field data, processed

The data above was then analyzed and obtained the result = $(180: 200) \times 100\% = 90\%$. From the data above it can be concluded that 90% is in the strongly agree interval. So in other words it can be seen that the majority of customers from PT. Family Takaful Insurance strongly agrees with the statement above. Statement 8. Employees of PT. Family Takaful Insurance has been able to complete every customer transaction quickly and precisely. The results of the field study found that the majority of respondents agreed with the statement that employees of PT. Family Takaful Insurance has been able to complete every customer transaction quickly and precisely. Table 8 presents the data in full.

Table 8. Frequency of Respondents' Answers to Statement 8

No	Alternative Answers	Score	Frequency	Percentage
1	Strongly Disagree (STS)	1	0	0
2	Disagree (TS)	2	1	2,5
3	Doubtful (R)	3	2	5
4	Agree (S)	4	20	50
5	Strongly Agree (SS)	5	17	42,5
Amount			40	100

Source: field data, processed

The data above was then analyzed and obtained the result = $(173: 200) \times 100\% = 86.5\%$. From the data above it can be concluded that 86.5% is in the agree interval. So in other words it can be seen that the majority of customers from PT. Family Takaful Insurance agrees with the above statement. Statement 9. Information provided by PT. Family Takaful Insurance is always accurate and reliable. The results of the field study found that the majority of respondents agreed with the statement that the information provided by PT. Family Takaful Insurance is always accurate and reliable. Table 9 presents the data in full.

Table 9. Frequency of Respondents' Answers to Statement 9

No	Alternative Answers	Score	Frequency	Percentage
1	Strongly Disagree (STS)	1	0	0
2	Disagree (TS)	2	0	0
3	Doubtful (R)	3	5	12,5
4	Agree (S)	4	15	37,5
5	Strongly Agree (SS)	5	20	50
Amount			40	100

Source: field data, processed

The data above was then analyzed and obtained the result = $(175: 200) \times 100\% = 87.5\%$. From the data above it can be concluded that 87.5% is in the agree interval. So in other words it can be seen that the majority of customers from PT. Family Takaful Insurance agrees with the above statement. Statement 10. Employees of PT. Family Takaful Insurance always pays attention to customer needs and desires. The results of the field study found that the majority of respondents agreed with the statement that employees of PT. Family Takaful Insurance always pays attention to customer needs and desires. Table 10 presents the data in full.

Table 10. Frequency of Respondents' Answers to Statement 10

No	Alternative Answers	Score	Frequency	Percentage
1	Strongly Disagree (STS)	1	0	0
2	Disagree (TS)	2	0	0
3	Doubtful (R)	3	0	0
4	Agree (S)	4	40	100
5	Strongly Agree (SS)	5	0	0
Amount			40	100

Source: field data, processed

The data above was then analyzed and obtained the result = $(160: 200) \times 100\% = 80\%$. From the data above it can be concluded that 80% is in the agree interval. So in other words it can be seen that the majority of customers from PT. Family Takaful Insurance agrees with the above statement. Statement 11. Employees of PT. Family Takaful Insurance understands customer needs and desires. The results of the field study found that the majority of respondents agreed with the statement that employees of PT. Family Takaful Insurance understands customer needs and desires. Table 11 presents the data in full.

Table 11. Frequency of Respondents' Answers to Statement 11

No	Alternative Answers	Score	Frequency	Percentage
1	Strongly Disagree (STS)	1	0	0
2	Disagree (TS)	2	0	0
3	Doubtful (R)	3	3	7,5
4	Agree (S)	4	25	62,5
5	Strongly Agree (SS)	5	12	30
Amount			40	100

Source: field data, processed

The data above was then analyzed and obtained the result = $(169: 200) \times 100\% = 84.5\%$. From the data above it can be concluded that 84.5% is in the agree interval. So in other words it can be seen that the majority of customers from PT. Family Takaful Insurance agrees with the above statement. Statement 12. Employees of PT. Family Takaful Insurance always maintains good and continuous relationships with customers. The results of the field study found that the majority of respondents strongly agreed with the statement that employees of PT. Family Takaful Insurance always maintains good and continuous relationships with customers. Table 12 presents the data in full.

Table 12. Frequency of Respondents' Answers to Statement 12

No	Alternative Answers	Score	Frequency	Percentage
1	Strongly Disagree (STS)	1	0	0
2	Disagree (TS)	2	0	0
3	Doubtful (R)	3	0	0
4	Agree (S)	4	20	50
5	Strongly Agree (SS)	5	20	50
Amount			40	100

Source: field data, processed

The data above was then analyzed and obtained the result = $(180: 200) \times 100\% = 90\%$. From the data above it can be concluded that 90% is in the agree interval. So in other words it can be seen that the majority of customers from PT. Family Takaful Insurance strongly agrees with the statement above. Statement 13. Waiting room, AC, newspapers, magazines and other facilities owned by PT. Family Takaful Insurance makes customers feel comfortable. The results of the field study found that the majority of respondents agreed with the statement that the waiting room, air conditioning, newspapers, magazines and other facilities owned by PT. Family Takaful Insurance makes customers feel comfortable. Table 13 presents the data in full.

Table 13. Frequency of Respondents' Answers to Statement 13

No	Alternative Answers	Score	Frequency	Percentage
1	Strongly Disagree (STS)	1	0	0
2	Disagree (TS)	2	0	0

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3	Doubtful (R)	3	0	0
4	Agree (S)	4	30	75
5	Strongly Agree (SS)	5	10	25
Amount			40	100

Source: field data, processed

The data above was then analyzed and obtained the result = $(170: 200) \times 100\% = 85\%$. From the data above it can be concluded that 85% is in the agree interval. So in other words it can be seen that the majority of customers from PT. Family Takaful Insurance agrees with the above statement. Statement 14. Appearance of PT Employees. Family Takaful Insurance is neat and smells good. The results of the field study found that the majority of respondents agreed with the statement that the appearance of PT employees. Family Takaful Insurance is neat and smells good. Table 14 presents the data in full.

Table 14. Frequency of Respondents' Answers to Statement 14

No	Alternative Answers	Score	Frequency	Percentage
1	Strongly Disagree (STS)	1	0	0
2	Disagree (TS)	2	0	0
3	Doubtful (R)	3	0	0
4	Agree (S)	4	40	100
5	Strongly Agree (SS)	5	0	0
Amount			40	100

Source: field data, processed

The data above was then analyzed and obtained the result = $(160: 200) \times 100\% = 80\%$. From the data above it can be concluded that 80% is in the agree interval. So in other words it can be seen that the majority of customers from PT. Family Takaful Insurance agrees with the above statement. Statement 15. Transaction slips provided by PT. Family Takaful Insurance is adequate. The results of the field study found that the majority of respondents agreed with the statement that the transaction slips provided by PT. Family Takaful Insurance is adequate. Table 15 presents the data in full.

Table 15. Frequency of Respondents' Answers to Statement 15

No	Alternative Answers	Score	Frequency	Percentage
1	Strongly Disagree (STS)	1	0	0
2	Disagree (TS)	2	0	0
3	Doubtful (R)	3	0	0
4	Agree (S)	4	35	87,5
5	Strongly Agree (SS)	5	5	12,5
Amount			40	100

Source: field data, processed

The data above was then analyzed and obtained the result = $(165: 200) \times 100\% = 82.5\%$. From the data above it can be concluded that 82.5% is in the agree interval. So in other words it can be seen that the majority of customers from PT. Family Takaful Insurance agrees with the above statement.

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Statement 1. The insurance company is always punctual in providing answers to customer requests from PT. Asuransi Takaful Keluarga insurance. The results of the field study found that the majority of respondents agreed with the statement that the insurance company was always timely in providing answers to customer applications from PT. Assuransi Takaful Keluargaan Asuransi. Table 1 presents the data in full.

Table 1. Frequency of Respondents' Answers to Statement 1

No	Alternative Answers	Score	Frequency	Percentage
1	Strongly Disagree (STS)	1	0	0
2	Disagree (TS)	2	0	0
3	Doubtful (R)	3	0	0
4	Agree (S)	4	23	57,5
5	Strongly Agree (SS)	5	17	42,5

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Amount	40	100
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Source: field data, processed

The data above was then analyzed and obtained the result = $(177: 200) \times 100\% = 88.5\%$. From the data above it can be concluded that 88.5% is in the agree interval. So in other words it can be seen that the majority of customers from PT. Family Takaful Insurance agrees with the above statement. Statement 2. Customers from PT. Family Takaful Insurance does not object to premium cuts as a blessing for the management of tabarru' funds. The results of the field study found that the majority of respondents agreed with the statement that customers from PT. Family Takaful Insurance does not object to premium cuts as a blessing for the management of tabarru' funds. Table 2 presents the data in full.

Table 2. Frequency of Respondents' Answers to Statement 2

No	Alternative Answers	Score	Frequency	Percentage
1	Strongly Disagree (STS)	1	0	0
2	Disagree (TS)	2	0	0
3	Doubtful (R)	3	0	0
4	Agree (S)	4	10	25
5	Strongly Agree (SS)	5	30	75
Amount			40	100

Source: field data, processed

The data above was then analyzed and obtained the result = $(150: 200) \times 100\% = 75\%$. From the data above it can be concluded that 75% lies in the interval of doubt and agree but is closer to agree. So in other words it can be seen that the majority of customers from PT. Family Takaful Insurance agrees with the above statement. Statement 3. The policy/guarantee certificate is completed within the promised period. The results of the field study found that the majority of respondents agreed with the statement that the policy/guarantee certificate was completed within the promised period. Table 3 presents the data in full.

Table 3. Frequency of Respondents' Answers to Statement 3

No	Alternative Answers	Score	Frequency	Percentage
1	Strongly Disagree (STS)	1	0	0
2	Disagree (TS)	2	0	0
3	Doubtful (R)	3	0	0
4	Agree (S)	4	40	100
5	Strongly Agree (SS)	5	0	0
Amount			40	100

Source: field data, processed

The data above was then analyzed and obtained the result = $(160: 200) \times 100\% = 80\%$. From the data above it can be concluded that 80% is in the agree interval. So in other words it can be seen that the majority of customers from PT. Family Takaful Insurance agrees with the above statement. Statement 4. Guarantee policies/certificates are processed quickly. The results of the field study found that the majority of respondents agreed with the statement that the policy/guarantee certificate was executed quickly. Table 4 presents the data in full.

Table 4. Frequency of Respondents' Answers to Statement 4

No	Alternative Answers	Score	Frequency	Percentage
1	Strongly Disagree (STS)	1	0	0
2	Disagree (TS)	2	0	0
3	Doubtful (R)	3	0	0
4	Agree (S)	4	27	67,5
5	Strongly Agree (SS)	5	13	32,5
Amount			40	100

Source: field data, processed

The data above was then analyzed and obtained the result = $(173: 200) \times 100\% = 86.5\%$. From the data above it can be concluded that 86.5% is in the agree interval. So in other words it can be seen that the majority of customers from PT. Family Takaful Insurance agrees with the above statement. Statement

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5. The insurance premium offered is in accordance with the customer's income from PT. Asuransi Takaful Keluarga The results of the field study found that the majority of respondents strongly agreed with the statement that the insurance premiums offered were in accordance with the customer's income from PT. Asuransi Takaful Keluarga. Table 5 presents the data in full.

Table 5. Frequency of Respondents' Answers to Statement 5

No	Alternative Answers	Score	Frequency	Percentage
1	Strongly Disagree (STS)	1	0	0
2	Disagree (TS)	2	0	0
3	Doubtful (R)	3	0	0
4	Agree (S)	4	0	0
5	Strongly Agree (SS)	5	40	100
Amount			40	100

Source: field data, processed

The data above was then analyzed and obtained the result = $(200: 200) \times 100\% = 100\%$. From the data above it can be concluded that 100% lies in the strongly agree interval. So in other words it can be seen that all customers from PT. Family Takaful Insurance agrees with the above statement. Statement 6. Estimates offered are accompanied by good explanations. The results of the field study found that the majority of respondents agreed with the statement that the estimates offered were accompanied by good explanations. Table 6 presents the data in full.

Table 6. Frequency of Respondents' Answers to Statement 6

No	Alternative Answers	Score	Frequency	Percentage
1	Strongly Disagree (STS)	1	0	0
2	Disagree (TS)	2	0	0
3	Doubtful (R)	3	0	0
4	Agree (S)	4	28	70
5	Strongly Agree (SS)	5	12	30
Amount			40	100

Source: field data, processed

The data above was then analyzed and obtained the result = $(172: 200) \times 100\% = 86\%$. From the data above it can be concluded that 86% is in the agree interval. So in other words it can be seen that the majority of customers from PT. Family Takaful Insurance agrees with the above statement. Statement 7. The response given to the submission of a claim is positive. The results of the field study found that the majority of respondents agreed with the statement that the response given to submitting a claim was positive. Table 7 presents the data in full.

Table 7. Frequency of Respondents' Answers to Statement 7

No	Alternative Answers	Score	Frequency	Percentage
1	Strongly Disagree (STS)	1	0	0
2	Disagree (TS)	2	0	0
3	Doubtful (R)	3	0	0
4	Agree (S)	4	40	100
5	Strongly Agree (SS)	5	0	0
Amount			40	100

Source: field data, processed

The data above was then analyzed and obtained the result = $(160: 200) \times 100\% = 80\%$. From the data above it can be concluded that 80% is in the agree interval. So in other words it can be seen that the majority of customers from PT. Family Takaful Insurance agrees with the above statement. Statement 8. The insurance company has sufficient ability and knowledge to handle claims submissions. The results of the field study found that the majority of respondents strongly agreed with the statement that the insurance company has adequate ability and knowledge to handle claims submissions. Table 8 presents the data in full.

Table 8. Frequency of Respondents' Answers to Statement 8

No	Alternative Answers	Score	Frequency	Percentage
1	Strongly Disagree (STS)	1	0	0
2	Disagree (TS)	2	0	0
3	Doubtful (R)	3	0	0
4	Agree (S)	4	0	0
5	Strongly Agree (SS)	5	40	100
	Amount		40	100

Source: field data, processed

Data-data di atas kemudian dianalisis dan mendapat hasil = $(200: 200) \times 100\% = 100\%$. Dari data The data above was then analyzed and obtained the result = $(200: 200) \times 100\% = 100\%$. From the data above it can be concluded that 100% lies in the strongly agree interval. So in other words it can be seen that all customers from PT. Family Takaful Insurance agrees with the above statement. Statement 9. Explanation by the insurance company regarding how to submit a claim including filling out the claim letter is sufficient and easy to understand. The results of the field study found that the majority of respondents agreed with the statement that the explanation by the insurance company regarding how to submit a claim, including filling out the claim letter, was sufficient and easy to understand. Table 9 presents the data in full.

Table 9. Frequency of Respondents' Answers to Statement 9

No	Alternative Answers	Score	Frequency	Percentage
1	Strongly Disagree (STS)	1	0	0
2	Disagree (TS)	2	0	0
3	Doubtful (R)	3	0	0
4	Agree (S)	4	33	82,5
5	Strongly Agree (SS)	5	7	17,5
	Amount		40	100

Source: field data, processed

The data above was then analyzed and obtained the result = $(167: 200) \times 100\% = 83.5\%$. From the data above it can be concluded that 83.5% is in the agree interval. So in other words it can be seen that the majority of customers from PT. Family Takaful Insurance agrees with the above statement. Statement 10. Easy to contact the insurance company to submit claims. The results of the field study found that the majority of respondents agreed with the statement that it was easy to contact the insurance company to submit a claim. Table 10 presents the data in full.

Table 10. Frequency of Respondents' Answers to Statement 10

No	Alternative Answers	Score	Frequency	Percentage
1	Strongly Disagree (STS)	1	0	0
2	Disagree (TS)	2	0	0
3	Doubtful (R)	3	0	0
4	Agree (S)	4	37	92,5
5	Strongly Agree (SS)	5	3	7,5
	Amount		40	100

Source: field data, processed

The data above was then analyzed and obtained the result = $(163: 200) \times 100\% = 81.5\%$. From the data above it can be concluded that 81.5% is in the agree interval. So in other words it can be seen that the majority of customers from PT. Family Takaful Insurance agrees with the above statement. Statement 11. Ease of processing the requirements needed for submitting a claim. The results of the field study found that the majority of respondents strongly agreed with the statement that it is easy to manage the requirements needed for submitting a claim. Table 11 presents this data in full.

Table 11. Frequency of Respondents' Answers to Statement 11

No	Alternative Answers	Score	Frequency	Percentage
1	Strongly Disagree (STS)	1	0	0
2	Disagree (TS)	2	0	0

3	Doubtful (R)	3	0	0
4	Agree (S)	4	0	0
5	Strongly Agree (SS)	5	40	100
	Amount		40	100

Source: field data, processed

The data above was then analyzed and obtained the result = $(200: 200) \times 100\% = 100\%$. From the data above it can be concluded that 100% lies in the strongly agree interval. So in other words it can be seen that all customers from PT. Family Takaful Insurance strongly agrees with the statement above. Statement 12. The value of the collateral provided is as promised. The results of the field study found that the majority of respondents agreed with the statement that the coverage value provided was as promised. Table 12 presents the data in full.

Table 12. Frequency of Respondents' Answers to Statement 12

No	Alternative Answers	Score	Frequency	Percentage
1	Strongly Disagree (STS)	1	0	0
2	Disagree (TS)	2	0	0
3	Doubtful (R)	3	0	0
4	Agree (S)	4	38	95
5	Strongly Agree (SS)	5	2	5
	Amount		40	100

Source: field data, processed

The data above was then analyzed and obtained the result = $(162: 200) \times 100\% = 81\%$. From the data above it can be concluded that 81% is in the agree interval. So in other words it can be seen that the majority of customers from PT. Family Takaful Insurance agrees with the above statement. Statement 13. The benefits received can meet the educational needs of your children. The results of the field study found that the majority of respondents agreed with the statement that the benefits received can meet the educational needs of your children. Table 13 presents the data in full.

Table 13. Frequency of Respondents' Answers to Statement 13

No	Alternative Answers	Score	Frequency	Percentage
1	Strongly Disagree (STS)	1	0	0
2	Disagree (TS)	2	0	0
3	Doubtful (R)	3	5	12,5
4	Agree (S)	4	35	87,5
5	Strongly Agree (SS)	5	0	0
	Amount		40	100

Source: field data, processed

The data above was then analyzed and obtained the result = $(155: 200) \times 100\% = 77.5\%$. From the data above it can be concluded that 77.5% is in the interval of doubt and agree but closer to agree. So in other words it can be seen that the majority of customers from PT. Family Takaful Insurance agrees with the above statement. Statement 14. The insurance company responds quickly to claims submitted. The results of the field study found that the majority of respondents agreed with the statement that insurance companies respond quickly to claims submitted. Table 14 presents the data in full.

Table 14. Frequency of Respondents' Answers to Statement 14

No	Alternative Answers	Score	Frequency	Percentage
1	Strongly Disagree (STS)	1	0	0
2	Disagree (TS)	2	0	0
3	Doubtful (R)	3	0	0
4	Agree (S)	4	40	100
5	Strongly Agree (SS)	5	0	0
	Amount		40	100

Source: field data, processed

The data above was then analyzed and obtained the result = $(160: 200) \times 100\% = 80\%$. From the data above it can be concluded that 80% is in the agree interval. So in other words it can be seen that the majority of customers from PT. Family Takaful Insurance agrees with the above statement. Statement 15. Customers from PT. Family Takaful Insurance assesses that the insurance company is quite transparent in terms of managing insurance funds. The results of the field study found that the majority of respondents agreed with the statement that customers from PT. Family Takaful Insurance assesses that the insurance company is quite transparent in terms of managing insurance funds. Table 15 presents the data in full.

Table 15. Frequency of Respondents' Answers to Statement 15

No	Alternative Answers	Score	Frequency	Percentage
1	Strongly Disagree (STS)	1	0	0
2	Disagree (TS)	2	0	0
3	Doubtful (R)	3	0	0
4	Agree (S)	4	36	90
5	Strongly Agree (SS)	5	4	10
Amount			40	100

Source: field data, processed

The data above was then analyzed and obtained the result = $(164: 200) \times 100\% = 82\%$. From the data above it can be concluded that 82% is in the agree interval. So in other words it can be seen that the majority of customers from PT. Family Takaful Insurance agrees with the above statement.

Discussion

Elements that influence product and service quality are the main things that determine whether customer expectations have been met in order to achieve customer satisfaction. Satisfaction or dissatisfaction with a product or service is the end of the sales process and then the customer gives an unsatisfactory reaction regarding these elements. One element that is perceived as less or even unsatisfactory in the analysis of the level of customer satisfaction with service quality is when employees of PT. Family Takaful Insurance can provide other solutions or alternatives to customers if the usual process takes a long time. Then in the analysis of the level of customer satisfaction with the policy risk coverage value, customers from PT. Family Takaful Insurance does not object to premium cuts as a blessing for the management of tabarru' funds. This is due to the insufficient explanation given by the insurance company to customers from PT. Family Takaful Insurance regarding premium cuts as a *ujroh* for managing tabarru' funds.

In reality, for customers from PT. Family Takaful Insurance satisfaction will be felt if employees of PT. Family Takaful Insurance always pays attention to the needs and desires of customers and the premiums paid are in accordance with the benefits felt at the time of claim and children's education can be covered thoroughly. Based on the experiences experienced by customers from PT. Family Takaful Insurance when using products and services, customers from PT. Family Takaful Insurance will perceive every aspect of these products and services. After that, customers from PT. Family Takaful Insurance is starting to compare the products and services used, whether they meet expectations or not. Customer expectations from PT. The main Family Takaful Insurance is that every benefit received when submitting a claim can fulfill all the educational needs of the customer's sons and daughters from PT. Family Takaful Insurance with appropriate premium payments, good explanations, professional officers, and so on.

4. CONCLUSION

Based on the description and analysis previously mentioned regarding analysis of the level of customer satisfaction with the quality of service and the value of policy risk coverage at PT. Family Takaful Insurance, the results of this research can be concluded as follows: Judging from the results of the analysis, customers are satisfied with the quality of service at PT. Family Takaful Insurance. Judging from the results of the analysis, customers are satisfied with the policy risk coverage at PT. Family Takaful Insurance.

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