THE EFFECT OF LIFE INSURANCE CLAIM FILING SYSTEM DEVELOPMENT ON INCREASING CUSTOMER SERVICE PERFORMANCE (CASE STUDY: PT. ASURANSI ALLIANZ LIFE INDONESIA KPM. MAKASSAR)

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ABSTRACT

Customer comfort is absolute and needs to be fully attentive to improving service performance, especially companies in the service sector. Submission of life insurance claim pt. Allianz Life Indonesia Insurance still uses conventional methods where when the customer wants to submit an insurance claim, the customer must visit the branch office, website or contact the head office to get information on what requirements are needed to submit a claim. This problem requires a flexible system application that helps customers in submitting claims and companies in processing customer data. This study aims to create a claim submission information system for PT. Allianz Life Indonesia Insurance KPM. Makassar to make it easier for customers to reach claim submissions without having to visit a branch office. Data obtained by: 1. Field research, 2. Interview with PT. Allianz Life Insurance Indonesia. System development using RAD (Rapid Application Development) model. System development using the RAD (Rapid Application Development) model. This model has 3 stages, namely 1. Requirement Planning, 2. Design 3. Implementation. The results showed that the results of testing with the UAT (User Acceptance Testing) technique were obtained by 82,75% of 26 respondents including admins, leadership and customers. The test results, it shows that the information system for submitting life insurance claims is declared feasible and can improve customer service performance.
Keywords: Information System, Android, Development, Claim Submission, UAT

INTRODUCTION

Technological developments today, make companies to always make changes so as not to be left behind in terms of competition in the field of technology. Technology provides extraordinary benefits in processing company data. An insurance claim is defined as an official submission to an insurance company, with the aim of requesting payment according to the terms of the policy with life insurance followed. To get the rights in the policy book, a claim must be made to the company. The company has its own claim provisions, so the customer must come to the branch office or visit the website or call the insurance company's customer service to get whatever is needed when submitting a claim. Then the customer sends claim files to the company's head office, the customer will receive claim information when the file sent has been received and processed by the company whether the application was received or if there are still supporting files needed by the company.

Several studies that have discussed the information system for submitting insurance claims include research conducted to produce a web application design that can be accessed by Bumiputera customers in submitting life insurance claims online which provides facilities to customers to make it easier to submit claims (PENIRA et al., 2020) research provides an

Android-based application design that customers can use in submitting vehicle insurance claims anytime and anywhere, and a web application for admins that is used to manage claim submissions received by submissions made by CV customers. ALFARINA WORKS (BUDI, 2019) The system development method uses RAD (Rapid Application Development). This method has 3 stages, namely 1) Requirement Planning identifying application objectives and information systems needed, 2) Design, namely displaying a visual representation of the design and work pattern, 3) Implementation of the new system is tested and used in the organization.

This study aims to create an information system for submitting customer insurance claims for life insurance at PT. Insurance Allianz Life Indonesia KPM. Makassar to make it easier for customers to reach claim submissions without having to visit a branch office.

RESEARCH METHOD

RAD is an information system development model using a relatively short time in the process. Normal IS development requires a minimum span of 180 days.

RESULTS AND DISCUSSION

Black box testing

Testing is carried out with the intention of knowing that the software being developed meets the objectives of the design of the software. Before being implemented, it is ensured that the system must be free from logical errors so that it can be in accordance with the expectations and goals of developers and users in making a Life Insurance Claim Submission Information System.

The purpose of the analysis is to find out how the application works which is built in stages based on specifications and to assess whether each function built is running properly according to its function. Program testing that has been done is blackbox testing.

Claim Form Page Test (Android)

Table 1. Testing the Claim Form Page (Android)

Test scenario	Expected results	Results
Click on the data input field	Will display the button padding	Succeed
Click the upload column	Will display the file manager page	Succeed
Click the submit button without filling out all the forms	The system will refuse to submit	Succeed
Click the submit button after filling out all the forms	The system will send a claim submission	Succeed

Testing Customer Claim History Menu (Android)

Table 2. Testing the Customer Claim History Menu (Android)

Test scenario	Expected results	Results
Click on the Claim History menu	Will display the imenu page	Succeed

Testing the Form Download Menu (Android)

Table 3. Testing the Download Form Menu (Android)

Test scenario	Expected results	Results
Click a file	Automatic download	succeed

Testing the Admin Customer Menu (Website)

Table 4. Testing of Admin Customer Menu (Website)

Test Scenario	Expected results	Results
Click "customer menu"	The customer data table appears	Succeed
Click "search"	Displays search results from a table	Succeed

Click "action"	Displays sub menu change, delete	Succeed
Click "Change"	Displays the customer data change form	Succeed
Click "Delete"	Displays a popup "are you sure you want to delete this data?"	Succeed
Click add customer	Displays a page for adding new customers	Succeed

Testing the Admin Claim Menu (Website)

Table 5. Admin Claim Menu Test (Website)

Test Scenario	Expected results	Results
Click the "dropdown" claim menu	A list of claim categories appears	Berhasil
Click on a list of claim categories	Displays customer claim filing data	Berhasil
Click the download button on the claim file	Download files	Berhasil
Click "action"	Displays sub menu change status, delete	Berhasil
Click "Change status"	Displays the change claim status form page	Berhasil
Click "Delete"	Displays a popup "are you sure you want to delete this data?	Berhasil
Click "search"	Displays search results from a table	Berhasil

Testing the Admin Claim Form Menu (Website)

Table 6. Admin Claim Form Menu Test (Website)

Test Scenario	Expected results	Hasil
Click the "Claim Form" menu.	Displays the Form data table	Succeed
Click "Add Form"	Displays the add file claim form page	Succeed
Click upload files	Will show file manager	Succeed
Click "Save"	Displays popup "Data saved successfully"	Succeed
Click "Action"	Displays the edit and delete sub menus	Succeed
Click "Change"	Displays the data change form page	Succeed
Click "Delete"	Displays a popup "are you sure you want to delete this data?	Succeed

Program Manual
Customer Login Page (Android)

Figure 3 Customer Login Page

Customer Claim Submission Page (Android)

Figure 4 Customer Claim Submission Page
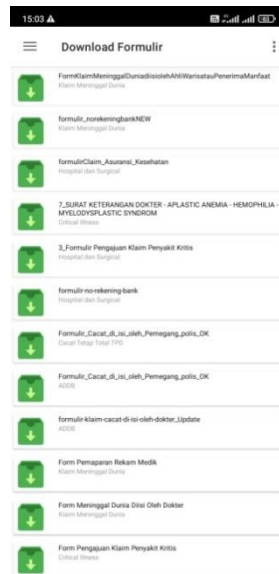
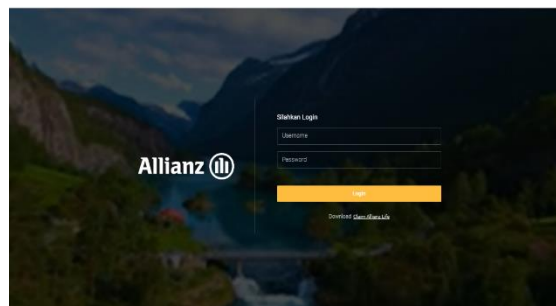**Form Download Page (Android)**

Figure 5 Download Form Page

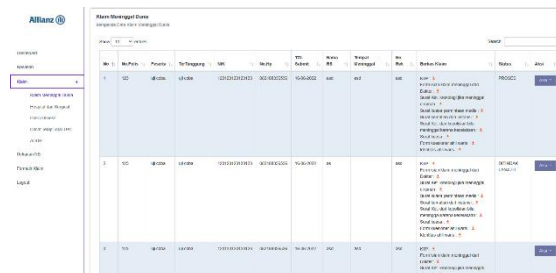**Admin Login Page**

Figure 6 Admin Login Page

Customer Page (Website)

Figure 7 Customer Page (Website)

Claim Page (Website)

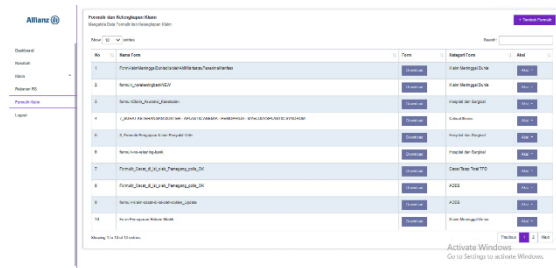**Figure 8 Claim Page (Website)**

Form Page (Website)

Figure 9 Form Page (Website)

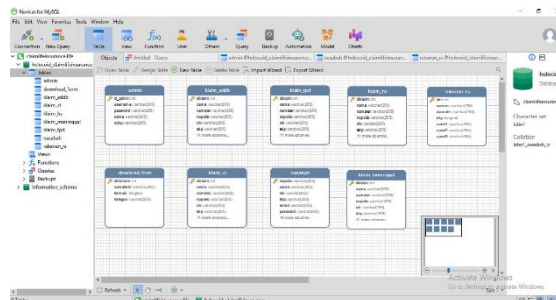**Importing the database with the Navicat application**

Figure 10 Databases

System Testing

Testing the system using the UAT technique by distributing questionnaires to customers, admins and agents as many as 26 respondents, 15 statements. To calculate the value of the questionnaire that has been distributed to respondents (customers) using a Likert scale with the formula:

$$N = \frac{Total\ skor}{Y} \, x \, 100\%$$

Keterangan:

N = Nilai

Y = Skor tertinggi likert x jumlah responden

Table 7. Questionnaire Percentage Categories

Scala (%)	Kategori
0 – 19,99	Sangat Tidak Baik
20 – 39,00	Tidak Baik
40 – 59,00	Cukup
60 –79,00	Baik
80 - 100	Sangat Baik

Table 8. System testing with UAT testing

No	Statement
A	Ease of using the Life Insurance Claim Submission information system
1	The use of the claim submission application is easy to understand
2	The information obtained from the claim submission application is easy
3	The language used in the claim submission application is easy to understand and understand
4	Every menu in the claim submission application is well structured and easy to use
5	The stages in using the claim filing application are easy to remember
6	I think the information on the claims guide menu is easy to understand and understand
B	Usefulness of users of the Life Insurance Claim Submission system
7	Using a claim filing application helps me to be faster in filing claims/processing claims.
8	Using a claim filing application helps me to increase my productivity
9	Using a claim filing application increases the effectiveness of filing claims/processing claims.
10	Using a claim submission application makes it easier for me to submit claims/process claims.
11	Overall the use of the claim submission application is very beneficial for me
12	The claim guide menu really helped me in submitting a claim.
C	Behavioral interest in the use of the Life Insurance Claim Submission Information System
13	I want to use this claim application when making claims/processing claims
14	I want to motivate my colleagues to submit claims/process claims using the claim submission application
15	I want to get information about claims through the claim guide menu

Based on the test table above, the average percentage of respondents for the questionnaire statement was 82% with a very good category. So it was concluded that the information system for submitting life insurance claims is feasible to use.

CONCLUSION

The results and discussion that the author did regarding the Life Insurance Claim Submission Information System PT. Insurance Allianz Life Indonesia KPM. Makassar it can be concluded that Development of PT. Life Insurance Claim Submission System. Insurance Allianz Life Indonesia KPM. Makassar was successfully built and implemented which can provide innovation in filing claims and assist customers and Allianz in carrying out the process of filing claims and can improve the company's service performance, Providing convenience and customer satisfaction in the process of filing insurance claims, streamlining time in filing claims and facilitating admin work which can be seen from the results of a questionnaire analysis that has been conducted from 15 respondents with 15 statements. The results of the analysis show a value of 82.75%, so it can be concluded that the system operates optimally and is easy to use, and works according to customer needs and company data management needs

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