

ABSTRAK

Pengaruh Kepatuhan SOP dan Kompetensi Karyawan Terhadap Efektivitas Klaim Asuransi Pada PT Jasaraharja Putera Cabang Palembang

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Penelitian ini bertujuan untuk menganalisis dan mengetahui pengaruh Kepatuhan Standar Operasional Prosedur (SOP) dan Kompetensi Karyawan terhadap Efektivitas Klaim Asuransi pada PT Asuransi Jasaraharja Putera Cabang Palembang. Latar belakang penelitian didasari oleh adanya hambatan operasional berupa waktu penyelesaian klaim kendaraan roda dua yang melampaui target *Service Level Agreement* (SLA) 30 hari serta terjadinya pembengkakan anggaran klaim akibat tingginya frekuensi kerugian di wilayah rawan. Metode penelitian menggunakan pendekatan kuantitatif. Populasi mencakup seluruh karyawan tetap pada unit operasional, klaim, bisnis, dan keuangan yang berjumlah 30 orang. Teknik sampling menggunakan metode sampling jenuh (sensus). Data primer dikumpulkan melalui kuesioner Skala Likert 5 poin, didukung oleh data sekunder dan wawancara. Teknik analisis data menggunakan regresi linear berganda melalui perangkat lunak SPSS versi 29. Hasil analisis menghasilkan persamaan $Y = 3,754 + 0,203X_1 + 0,724X_2$. Secara parsial (Uji t), Kepatuhan SOP X_1 berpengaruh positif namun tidak signifikan dengan nilai t -hitung 1,712 dan signifikansi 0,098 ($> 0,05$). Sebaliknya, Kompetensi Karyawan X_2 berpengaruh positif dan signifikan dengan nilai t -hitung 5,748 dan signifikansi $< 0,001$ ($< 0,05$), menjadikannya variabel paling dominan. Secara simultan (Uji F), kedua variabel berpengaruh signifikan dengan nilai F -hitung 155,234 dan signifikansi $< 0,001$. Nilai *Adjusted R Square* sebesar 0,914 menegaskan kontribusi variabel bebas sebesar 91,4% dalam menjelaskan efektivitas klaim, sedangkan 8,6% sisanya dipengaruhi faktor lain di luar model.

Kata kunci: Kepatuhan SOP, Kompetensi Karyawan, Efektivitas Klaim Asuransi

ABSTRACT

The Influence of SOP Compliance and Employee Competence on Insurance Claim Effectiveness at PT Jasaraharja Putera Palembang Branch

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*This study aims to analyze and determine the effect of Standard Operating Procedure (SOP) Compliance and Employee Competence on the Effectiveness of Insurance Claims at PT Asuransi Jasaraharja Putera Palembang Branch. The background of this research is driven by operational obstacles in the form of motorcycle claim settlement times exceeding the 30-day Service Level Agreement (SLA) target and claim budget overruns due to high loss frequencies in high-risk zones. The research method used is a quantitative approach with an associative design. The population covers all permanent employees in the operational, claims, business, and finance units, totaling 30 people. The sampling technique utilizes a saturated sampling (census) approach. Primary data was gathered through structured questionnaires using a 5-point Likert Scale, supported by secondary data and interviews. Data analysis technique applied is multiple linear regression analysis using SPSS version 29 software. The regression results generated the model equation $Y = 3.754 + 0.203X_1 + 0.724X_2$. Partially (*t*-test), SOP Compliance X_1 has a positive but non-significant effect with a *t*-statistic value of 1.712 and a significance level of 0.098 (> 0.05). On the contrary, Employee Competence X_2 has a positive and significant effect with a *t*-statistic value of 5.748 and a significance level of < 0.001 (< 0.05), making it the most dominant variable. Simultaneously (*F*-test), both variables have a significant combined effect with an *F*-statistic value of 155.234 and a significance level of < 0.001 . The Adjusted R Square value of 0.914 confirms that the variance in Insurance Claim Effectiveness can be explained simultaneously and strongly by the model by 91.4%, while the remaining 8.6% is influenced by other factors outside this research model.*

Keywords: *SOP Compliance, Employee Competence, Insurance Claim Effectiveness*