
**ANALYSIS OF EFFICIENCY AND QUALITY
IMPROVEMENTS SUPERIOR PRODUCTS OF SYARIAH
GENERAL INSURANCE AT PT. JASINDO SYARIAH KP. MEDAN****Sindi Novita Sari, Rahmi Syahriza***Faculty of Economics and Islamic Business, North Sumatra State Islamic University**sindinovitasari3105@gmail.com, rahmi.syahriza@uinsu.ac.id*

Abstract (Indonesia)

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Latar Belakang: PT. Jasindo Syariah Kp. Medan merupakan jenis lembaga asuransi umum syariah yang ada di Medan, Sumatera Utara yang memiliki produk unggulan sehingga mampu menarik masyarakat untuk menjadi anggota asuransi. Agar dapat terus mempertahankan produk unggulan PT. Jasindo Syariah Kp. Medan, menyebabkan lembaga ini diharuskan bisa berkompetisi dengan kompetitornya yang ada di kota Medan.

Tujuan: Sehingga tujuan dari riset ini adalah memahami cara meningkatkan efisiensi dan kualitas produk unggulan asuransi umum syariah di PT. Jasindo Syariah Kp. Medan

Metode: Diaplikasikan metode deskriptif kualitatif, serta menerapkan metode wawancara dan diskusi mendalam, sedangkan untuk teknik analisis data berfokus kepada kajian metodologi secara kualitatif, misalnya pereduksian data, penyajian hingga penarikan konklusi. Berdasarkan riset ini dihasilkan data bahwa produk unggulan yang menjadi primadona di PT. Jasindo Syariah Kp. Medan adalah properti khususnya produk kebakaran.

Hasil: Untuk meningkatkan efisiensi dan kualitas produk unggulan, biasanya PT. Jasindo Syariah Kp. Medan mempertimbangkan dari segi permintaan pasar dari produk kebakaran, meningkatkan pelayanan agar nasabah tetap memilih produk unggulan yaitu produk kebakaran, serta kebijakan dari kantor pusat, pertimbangan DPS dan DSN-MUI.

Kesimpulan: Di PT. Jasindo Syariah Kp. Medan yang menjadi produk unggulannya adalah produk properti khususnya produk kebakaran yang menjadi primadona sejak awal Januari 2021 hingga sekarang. Data jumlah nasabah yang memilih produk kebakaran dari PT. Jasindo Syariah Kp. Medan pada periode Januari-Desember 2021 sebanyak

325 nasabah, sedangkan pada periode Januari-Februari 2022 sebanyak 55 nasabah

Kata kunci: Asuransi Syariah, Asuransi Umum Syariah, Efisiensi, Kualitas Produk Unggulan

Abstract (English)

Background: PT. Jasindo Syariah Kp. Medan is a type of sharia general insurance institution in Medan, North Sumatra that has superior products so that it can attract people to become insurance members. In order to continue to maintain the superior products of PT. Jasindo Syariah Kp. Medan, caused this institution to be able to compete with its competitors in the city of Medan.

Objective: The purpose of this research is to understand how to improve the efficiency and quality of superior products of sharia general insurance in PT. Jasindo Syariah Kp. Medan

Methods: Qualitative descriptive methods are applied, as well as applying interview methods and in-depth discussions, while data analysis techniques focus on qualitative methodological studies, for example, data reduction, presentation to conclusion drawing. Based on this research, data was produced that superior products are excellent in PT. Jasindo Syariah Kp. Medan is a property, especially fire products.

Results: To improve the efficiency and quality of superior products, it is usually PT. Jasindo Syariah Kp. Medan considers in terms of market demand for fire products, improving services so that customers continue to choose superior products, namely fire products, as well as policies from the head office, DPS, and DSN-MUI considerations.

Conclusion: At PT. Jasindo Syariah Kp. Medan, which is its superior product, is property products, especially fire products which have become excellent since early January 2021 until now. Data on the number of customers who choose fire products from PT. Jasindo Syariah Kp. Medan in the January-December 2021 period was 325 customers, while in the January-February 2022 period, there were 55 customers

Keywords: Sharia Insurance, Sharia General Insurance, Efficiency, Superior Product Quality

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INTRODUCTION

Currently, the sharia insurance industry is experiencing fairly rapid development (Sarah et al., 2019). Sharia insurance is quite well-known in both Muslim and non-Muslim communities (Coolen-Maturi, 2013). The more developed the times, the more humans are aware of the importance of insurance (El-Jardali et al., 2014). Sharia insurance has a variety of benefits ranging from providing security protection, can be used as old-age savings, fairer distribution of costs, and obtaining an increase in business operations through the investment process of insurance companies in accordance with sharia principles on the specifications of certain types of businesses (Soemitra, 2018). In terms of insurance, the sharia insurance system has been realized because almost all Islamic bank affairs require insurance as a guarantee of protection for Muslim customers of the importance of insurance services.

There are several types of insurance, one of which is general insurance (Smeets et al., 2011). General insurance provides coverage services for the risk of compensation due to damage, loss, loss of profits, and legal liability to third parties that may be suffered by the policyholder (insured) due to uncertainty in the future. With uncertain events that encourage people to choose the right insurance product according to their needs and a product must be efficient and of high quality (Fatwa Dewan Syariah Nasional No.21/DSN-MUI/X/2001, n.d.).

PT. Asuransi Jasindo Syariah Kp. Medan is a general insurance company located on Jalan Pulau Pinang No. 4 Medan, North Sumatra which has several superior products seen as attractive by the public as users of these products. Superior products from PT. Asuransi Jasindo Syariah Kp. Medan is a property, especially fires, which have become prima donnas today from early January 2021 until now.

In order to continue to maintain the superior products of PT. Jasindo Syariah Kp. Medan, the company must improve the efficiency and quality of these superior products and must be able to compete with general insurance companies in the city of Medan.

The formulation of the problem studied refers to the background above is How to improve the efficiency and quality of superior products of sharia general insurance at PT. Jasindo Syariah Kp. Medan.

The implementation of the research aims to find out how to improve the efficiency and quality of superior products of sharia general insurance at PT. Jasindo Syariah Kp. Medan.

RESEARCH METHODS

This research was conducted at PT. Jasindo Syariah Kp. Medan. The time of study was conducted in February 2022. This research focuses on the scope of efficiency and product quality levels.

The author uses a type of qualitative descriptive research related to the analysis of improving the efficiency and quality of superior products of sharia general insurance in PT. Jasindo Syariah Kp. Medan. The superior product in question is property insurance products, especially fire (Sugiyono, 2016).

The data collection techniques used are interviews and in-depth discussions with the heads of marketing, marketing, finance, and engineering of PT. Jasindo Syariah Kp. Medan. In order to obtain data on the efficiency and quality of superior products, the authors used methods of observation and data search on the company's computers.

The data analysis techniques used refer to the rules of qualitative methodology in general such as data reduction, data presentation, and decision-making (Hasson et al., 2000).

RESULTS AND DISCUSSION

Based on the results of research that has been carried out, superior products from PT. Jasindo Syariah Kp. Medan is a property product, especially fire products that have become prima donna since early January 2021 until now. Fire products are a priority for all general insurance companies because of the infrequent occurrence of claims. The less frequent claims occur, the more free the company can manage customer money. The company is trying to mitigate the risk of losses because it is clear that there are rules from the OJK (Financial Services Authority).

Fire products are in principle more towards business because the object is entrepreneurs who own warehouses, factories, and other businesses that when covered are fires instead of covering other than fires (Cohen, 1993).

PT. Jasindo Syariah Kp. Medan has many customers who are interested in fire products. PT. Jasindo Syariah Kp. Medan cooperates with Islamic banks. In Banking, many customers collateralize their homes to banks to make loans. So the customer's house must be covered by Jasindo Syariah Kp. Medan insurance.

Data on the Number of Fire Insurance Customers

The data below is data on the number of customers of fire insurance products at PT. Jasindo Syariah Kp. Medan

YEAR 2021 JANUARY-DECEMBER PERIOD	YEAR 2022 JANUARY-FEBRUARY PERIOD
325 Customer	55 Customer

Source: PT. Jasindo Syariah Kp. Medan

The table above explains that in January-December 2021, fire insurance products at PT. Jasindo Syariah Kp. Medan has 325 customers. Meanwhile, in January-February 2022, it has 55 customers. It is known in early January-February PT. Jasindo Syariah Kp. Medan already has 55 customers only for superior products, namely fire insurance products, there are still 10 months left until the end of 2022 to increase the number of customers of fire insurance products.

Improving the Efficiency and Quality of Jasindo Syariah Insurance Superior Products Kp. Medan

To improve the efficiency and quality of superior products, usually PT. Jasindo Syariah Kp. Medan considers the following

1. Market Demand of Fire Products

According to the marketing division of PT. Jasindo Syariah Kp. Medan, The market demand for fire products is seen from the increase in Bank loans by customers. If the customer borrows money from the Bank, there is always a guarantee. The guarantee can be in the form of a house, shop, factory, and so on. The form of guarantee is insured by the Bank to a general insurance company. The market demand for fire products has greatly increased during this pandemic because many businesses have reduced their income so that many have closed (Rupani et al., 2020). With the pandemic, buildings and shops have

become empty so that there are no residents living in them, which can trigger fires caused by negligence in throwing cigarette butts carelessly or there is an electrical network in the store or the building has suffered damage that no one knows about. Of course, the risk of fire is so increased that it triggers the owner to insure the building and the store. Market demand is always growing and general (general) insurance is invading with its products according to market demand, insurance is related to shifting people's lifestyles and government regulations related to the insurance business and so on.

2. Improving Services so that Customers Continue to Choose Superior Products, namely Fire Products

To improve services so that customers continue to choose superior products, namely fire products from PT. Jasindo Syariah Kp. Medan, then the company must make a strategy. The strategy is in the form of:

1) Fast and Responsive Service

PT. Jasindo Syariah Kp. Medan strives to be fast and responsive in responding to customers who will become insurance participants, especially fire products. It is known that customers of this fire product are insured in the form of building properties, shops, warehouses and even factories with high risks and premiums are classified as high according to the type of building.

2) Ensuring Fire Products Are Superior To Other Products

PT. Jasindo Syariah Kp. Medan strives to make fire products remain excellent in the following years because these products become superior products, triggering customers to choose these products.

3) Providing the Best Service and Providing Fire Insurance Discounts

PT. Jasindo Syariah Kp. Medan strives to provide the best service to customers by paying attention to the needs of its customers so that many customers are interested in buying products from PT. Jasindo Syariah Kp. Medan. PT. Jasindo Syariah Kp. Medan is required to provide discounts in the form of discounts, souvenirs in the form of keychains or stickers. If the insurance customer/participant closes the fire insurance premium which is Rp. 250,000, the customer gets a free electricity token of Rp. 100,000.

4) Setting a Lower Limit Premium Rate

PT. Jasindo Syariah Kp. Medan provides basic premiums for participants in accordance with the provisions of OJK Number 6 / SEOJK.05 / 2017 (Regarding the determination of premium rates or contributions to the property insurance and motor vehicle insurance business lines in 2017) in every closing of fire property insurance regulated by the OJK (Financial Services Authority), so that customers do not have too much objection to the premiums given.

5) Proactive with Customers Who Are Almost Due The Term of the Policy

The company must actively ask for customer policies that are almost due. Before the customer's policy that chooses a fire insurance product matures, the company must immediately ask the customer whether to extend the policy or not. The main thing that companies must do so that customers continue to choose fire products is to know what obstacles occur so that customers choose fire products. For example, customers have factories, shops, warehouses, and so on that have a high potential for fire, so the company's job is to ensure that customers are interested in choosing fire products from PT. Jasindo Syariah Kp. Medan.

Insurance has the principle of being fast and precise. So who is fast according to the request and he is right then he will be prioritized. When a customer requests a policy to Jasindo Syariah Kp. Medan, the company will strive for the policy to be issued immediately according to the customer's request. As soon as the customer requests a policy, the company immediately processes and then issuance, especially for priority customers, then the business is large and sustainable every month and every year always becomes an insurance customer of Jasindo Syariah Kp. Medan.

3. Head Office Policy, DPS and DSN-MUI Considerations

All product policies follow the policy of the head office. So all product innovations are at the head office precisely in the marketing division. Marketing that describes how Jasindo Syariah Kp. Medan's superior insurance products, namely fire products running in the market, are what they look like. Then there are considerations from DPS (Sharia Supervisory Board) and DSN-MUI (National Sharia Council of the Indonesian Ulama Council), and so on. This innovates PT. Jasindo Syariah Kp. Medan to develop better products in the future and be able to compete in the sharia insurance market.

According to the head of representative, engineering, finance and marketing, the superior products of PT. Jasindo Syariah Kp. Medan is a fire product. The improvement of this product is already efficient and has good quality among customers so that many customers are interested in choosing fire products.

CONCLUSION

At PT. Jasindo Syariah Kp. Medan, which is its superior product, is property products, especially fire products which have become excellent since early January 2021 until now. Data on the number of customers who choose fire products from PT. Jasindo Syariah Kp. Medan in the January-December 2021 period was 325 customers, while in the January-February 2022 period there were 55 customers. The advantages of the product are obviously properties and losses, but the superior product is the property, especially the fire product. As soon as a customer asks for a policy, the company immediately processes it and then issues it specifically for priority customers, then the business is large and sustainable every month and every year always becomes an insurance customer of Jasindo Syariah Kp. Medan. Marketing (marketing) which describes how the superior product of Jasindo Syariah Kp. Medan insurance is what kind of fire products on the market. Jasindo Syariah Kp. Medan strives to develop better products in the future and can compete in the sharia insurance market.

Based on the results of the analysis, researchers advise the need for further research on the analysis of improving the efficiency and quality of superior products of sharia general insurance in order to be able to understand the problems analyzed against what products become the superior products of sharia general insurance every year.

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