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Analysis of the Application of the Service Quality Value Concept Towards Claim Satisfaction with Relational Marketing Moderation Variables in PT Jasa Raharja Claim ServiceBukit tinggi Branch

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Abstract. *The objective of this study is to analyze the effect of service quality on the satisfaction of claimants at PT Jasa Raharja, Bukit tinggi Branch, and to analyze the role of relationship marketing in moderating the effect of service quality on claimant satisfaction at PT Jasa Raharja, Bukit tinggi Branch. This study employs a quantitative research design using a survey method. The study population consists of claims processed by the Bukit tinggi Branch of PT Jasa Raharja, with a sample size of 150 claims. Primary data were collected using questionnaires. Data analysis was performed using the Partial Least Squares (PLS) method with SmartPLS software (version 4), encompassing descriptive analysis and Structural Equation Modeling (SEM-PLS). The research findings indicate that 1) service quality has a significant positive effect on claimant satisfaction; this means that the better the service quality provided by employees, the higher the level of claimant satisfaction. 2) Relationship marketing has a significant positive effect on claimant satisfaction. Furthermore, the relationship marketing variable moderates and strengthens the impact of service quality on claimant satisfaction. This implies that effective relationship marketing strategies and communication successfully boost claimant satisfaction; Consequently, quality service yields a far greater impact when accompanied by close relational interactions.*

Keywords: *Claimant; Marketing; Quality; Satisfaction; Service.*

1. Introduction

A service is any action or activity offered by one party to another that is essentially intangible and does not result in ownership. Service can also be defined as helping to provide everything needed by others, including buyers. Services can be provided to others as assistance needed by those others. This assistance can help others overcome their problems.

PT. Jasa Raharja is a state-owned company (BUMN) engaged in insurance services with the form of insurance carried out being accident insurance which is included in the field of loss insurance, namely insurance that provides guarantees for possible risks caused by accidents that befall a person caused by the operation of public passenger transportation directly based

on Law No. 33 of 1964 in conjunction with PP. 17 of 1965 and Law No. 34 of 1964 in conjunction with PP. no. 18 of 1965.

PT Jasa Raharja (Persero)Bukit tinggi Branch Office has a significant social responsibility in providing basic protection to the public against the risk of traffic accidents. In carrying out its duties, PT. Jasa Raharja (Persero) Bukit tinggi Branch Office not only focuses on the financial aspect, but also pays attention to the quality of service provided to its claimants. As an institution in the field of social insurance, PT Jasa Raharja (Persero) Bukit tinggi Branch Office never stops in maximizing the best service to customers. In addition, PT. Jasa Raharja also serves payment of compensation claims for traffic accidents.

One implementation of this strategy is the implementation of service quality at PT. Jasa Raharja (Persero), which is called the value of service quality perceived by customers. Service quality reflects the comparison between the level of service provided by a company and customer expectations. Service quality is achieved by meeting customer needs and desires and delivering on time when meeting or exceeding customer expectations. Products or services that are increasingly in demand will be highly competitive in the market. To satisfy clients, companies must always strive to provide the best service (Nasution & Simamora, 2021).

Customer satisfaction is a top priority in the service business. Therefore, all service companies prioritize service quality to ensure customer satisfaction. Service quality is a dynamic condition that influences products, services, people, processes, and environments that meet or exceed expectations (Tjiptono, 2017).

However, in reality, some service users are still disappointed and dissatisfied because the service provided by the service company does not meet their expectations. Therefore, to create customer satisfaction, the key focus is on providing service, namely listening to consumers. This means companies must interact with consumers to obtain feedback on how consumers react to the facilities and infrastructure provided by the service (Yudha et al., 2022).

Literature on quality service to satisfaction Studies have shown inconsistent results, such as research conducted by Siswadi, Hari, and Sufrin (2024) that found that service quality influences satisfaction, while other studies have shown that service quality has no effect on satisfaction (Yuangga, 2022). Apart from the research gap, the gap phenomenon is also one of the reasons. One underlying factors study This is where PT. Jasa Raharja is located.Bukit tinggi Branch As a profit-oriented company, the funding sector or mandatory premium contributions, which are the company's products, are one of the things used as a benchmark for customer satisfaction. The existing phenomenon is the existence of decreased satisfaction:

Table Comparison of PT Jasa Raharja Premium ResultsBukit tinggi Branch

Month	Year	
	2022	**2023**
January	88,298,450	66,902,000
February	171,012,000	252,776,750
March	240,832,500	138,882,500
April	243,107,500	174,954,750

May	266,423,750	213,292,850
June	310,056,500	301,593,850
July	339,484,150	214,830,850
August	336,659,750	181,980,465
September	196,034,300	158,341,020
October	229,654,450	312,143,066
November	180,656,500	218,256,029
December	248,437,250	309,704,517
Amount	**2,850,667,100**	**2,543,614,647**

Source: PT Jasa Raharja Bukit tinggi Branch, 2024

Based on the table above, it can be seen that there has been fluctuation in premium income from PT. Jasa RaharjaBukit tinggi Branch. There were several months of decreases and increases in revenue throughout 2022-2023. The decrease in revenue in 2023 is suspected to be due to a decline in customer satisfaction. Revenue in 2022 was 2,543,614,647, a decrease compared to the previous year. PT Jasa Raharja Bukit tinggi Branch should increase and stabilize its revenue by prioritizing quality service, considering the many competitors in the same insurance industry, such as Garda Oto Insurance, Prudential Insurance, and Sinar Mas Insurance. Service is very important for customers and potential customers, so the company pays more attention to improving customer satisfaction. In addition, there are also delays in services that sometimes make customers less satisfied, even though the delay is actually due to the issuance of the Police Report (LP) or crime scene sketch from the local Traffic Police Unit being delayed due to the ongoing investigation process, or because the death benefit claim is being held up due to differences in family data or disputes regarding the parties entitled to receive the benefit, which requires Jasa Raharja to re-verify the validity of the heir's certificate from the sub-district.

Providing excellent customer service and hospitality fosters a strong relationship between a company and its customers. However, service quality alone is not enough to maintain customer satisfaction (Indra, Ramadhan & Ruswanti, 2022). As a service company, marketing strategy is crucial for increasing profitability, enabling the company to survive in the long term in a highly competitive environment (Heruswasto, 2018). Bainaturrahma & Noor (2025) explain the importance of relationship marketing as a strategy for customer retention. This relationship marketing strategy aims to retain existing customers rather than attract new ones and can be implemented through two-way communication between the company and its customers.

A relationship marketing strategy implemented in a company can increase customer satisfaction. Achieving customer satisfaction can create a harmonious relationship between the company and its customers. Furthermore, it can also instill strong confidence in customers to return to the company's services (Indra, Ramadhan & Ruswanti, 2022). Therefore, PT Jasa Raharja must have a sound marketing strategy to ensure customers receive high-quality service from the company, thus creating customer satisfaction when using the services provided by PT Jasa Raharja.

In the context of insurance claims services, the concept of relationship marketing is important because it strengthens the relationship between insurance companies and their policyholders, in this case the community affected by traffic accidents. Relationship marketing focuses on building long-term, mutually beneficial relationships between companies and customers, which creates trust, loyalty, and greater engagement from customers. Challenges that arise in applying the concept of relationship marketing in the context of insurance claims services. Complicated claims processes, lack of effective communication, or delays in claim settlement can disrupt good relationships between insurance companies and claimants. This can reduce public satisfaction and hinder the development of strong relationships between companies and customers.

Based on the existing phenomena and research gaps, this study was conducted and as a solution, a relationship marketing variable was added as a moderator. Therefore, the researcher was interested in conducting a study entitled "Analysis of the Application of the Concept of Service Quality Values to Claimant Satisfaction with the Moderating Variable of Relationship Marketing in Claims Services at PT Jasa Raharja, Bukit tinggi Branch."

2. Research Methods

This research is a type of quantitative research data through a survey. The survey was conducted by distributing a questionnaire containing questions. Structured and given to respondents designed to obtain more specific information (Sugiyono, 2018). Based on the established research objectives, this type of research is explanatory research, namely research that proves the existence of cause and effect and relationships that influence or are influenced by two or more variables studied (Arikunto, 2018). The purpose of explanatory research is to test hypotheses and examine the effect of independent variables on the dependent variable, namely the effect of service quality on customer satisfaction through relationship marketing as a moderating variable. Data analysis was conducted using the Partial Least Square (PLS) method using SmartPLS software version 4. PLS is one of the Structural Equation Modeling (SEM) solution methods which in this case is more compared to other SEM techniques. SEM has a higher level of flexibility in research that connects theory and data, and is able to perform path analysis with latent variables so it is often used by researchers who focus on social sciences. Partial Least Square (PLS) is a fairly robust analysis method because it is not based on many assumptions (Abdillah, 2019). Data also does not have to be multivariate normal distribution (indicators with categorical, ordinal, interval to ratio scales can be used in the same model), and the sample does not have to be large (Ghozali & Latan, 2015).

3. Results and Discussion

3.1. Description of Claimant Characteristics of PT Jasa Raharja Bukit tinggi Branch

The respondent data in this study is described to provide an overview of the conditions and backgrounds of the sample subjects, namely Claimants of PT Jasa Raharja Bukit tinggi Branch. The characteristics of the respondents studied include age, gender, education, and

occupation. The data collected from the questionnaire are presented in the following description:

Table Characteristics of Claimants of PT Jasa Raharja Bukit tinggi Branch

Characteristics	Information	Frequency	Percentage
Gender	Man	101	67.3
	Woman	49	32.7
Age	<25 years	3	2.0
	25 – 35 years old	14	9.3
	36 – 45 years old	67	44.7
	46 – 55 years old	48	32.0
	>55 years	18	12.0
Education	Elementary (elementary/junior high school	3	2.0
	equivalent)	31	20.7
	Secondary (high school or equivalent)	116	77.3
	Higher Education (College)		
Work	Civil Servants/PPPK/TNI/POLRI/BUMN	19	12.7
	Self-employed	26	17.3
	Private employees/laborers	77	51.3
	Educational Staff	9	6.0
	Medical personnel	19	12.7
Total		**150**	**100%**

Table above explains that 67.1% of PT Jasa Raharja Bukit tinggi Branch Claimants are male, indicating that the majority of claimants or recipients are male. This indicates that the risks or cases that trigger claims (such as vehicle accidents) are more often experienced by men. Age characteristics show that 44.7% of PT Jasa Raharja Bukit tinggi Branch Claimants are aged 36-45 years, indicating that almost half of accident victims who submit claims to PT Jasa Raharja Bukit tinggi Branch are male. PT Jasa Raharja Bukit tinggi Branch is dominated by the productive age group (main workforce)

Educational characteristics show that as many as 77.3% of PT Jasa Raharja Bukit tinggi Branch Claimants have a higher education, this reflects that the majority of claimants or recipients have Good knowledge, skills, and intellectual capacity. Job characteristics show that as many as 51.3% of PT Jasa Raharja Bukit tinggi Branch Claimants are private employees/laborers, this indicates that the private sector and laborer groups are the demographics most vulnerable to traffic accidents in the Bukit tinggi area and its surroundings.

This evaluation was conducted to test the questionnaire's feasibility and accuracy as a measuring tool. In the conceptual model being tested, the relationship between latent variables and their indicators is described using the following path diagram:

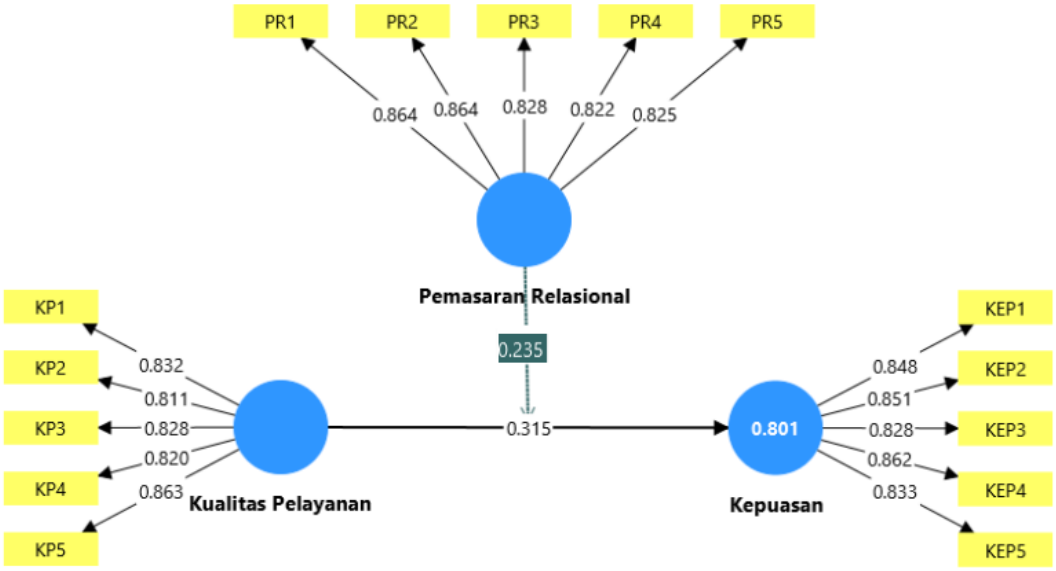


Figure Outer Model (Measurement Model)

Testing on the outer model includes an assessment of validity (validity) and reliability (reliability) of the indicators forming the variable construct. The main criteria evaluated include Convergent Validity, Discriminant Validity, Cronbach's Alpha, and Composite Reliability.

1) *Convergent Validity*

The convergent validity test aims to measure the level of correlation between each indicator and its latent variable construct. Evaluation of this measurement model is conducted by examining the outer loadings and Average Variance Extracted (AVE) values for each indicator.

Table EvaluationOuter Loadings

Variables	Indicator	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics	P values
Satisfaction	KEP1	0.848	0.847	0.029	29,253	0.000
	KEP2	0.851	0.848	0.036	23,926	0.000
	KEP3	0.828	0.825	0.041	20,048	0.000
	KEP4	0.862	0.861	0.028	30,637	0.000
	KEP5	0.833	0.831	0.038	21,982	0.000
Quality of Service	KP1	0.832	0.832	0.0.29	28,861	0.000
	KP2	0.811	0.809	0.042	19,206	0.000
	KP3	0.828	0.826	0.040	20,477	0.000
	KP4	0.820	0.818	0.037	22,264	0.000
	KP5	0.863	0.862	0.029	29,487	0.000
Relationship Marketing	PR1	0.864	0.863	0.027	31,535	0.000
	PR2	0.864	0.862	0.027	31,503	0.000
	PR3	0.828	0.827	0.032	26,110	0.000
	PR4	0.822	0.818	0.041	19,836	0.000
	PR5	0.825	0.822	0.037	22,579	0.000

Based on Table above, it can be seen that all indicators in the variables (work effectiveness, job satisfaction, work competence, and Islamic work motivation) have outer loadings above 0.70. This indicates that each indicator meets convergent validity requirements and adequately measures its latent variable.

Table Evaluation of Average Variance Extracted (AVE)

No	Variables	AVE	Information
1	Satisfaction	0.713	Valid
2	Quality of Service	0.691	Valid
3	Relationship Marketing	0.707	Valid

Based on the analysis results in the table above, it can be seen that all Average Variance Extracted (AVE) values for each variable have met the required value, namely > 0.50. This indicates that all indicators used in this study are valid in measuring and representing their respective latent variables.

2) Discriminant Validity

Discriminant validity testing is conducted to ensure that each construct or variable in the study is truly distinct and empirically unique compared to other constructs. Discriminant validity testing in this study was evaluated using cross-loading values.

Table Cross Loading Evaluation

Indicator	**Variables**		
	Satisfaction	**Quality of Service**	**Relationship Marketing**
KEP1	**0.848**	**0.728**	**0.748**
KEP2	**0.851**	**0.703**	**0.669**
KEP3	**0.828**	**0.669**	**0.710**
KEP4	**0.862**	**0.734**	**0.712**
KEP5	**0.833**	**0.694**	**0.704**
KP1	**0.753**	**0.832**	**0.731**
KP2	**0.665**	**0.811**	**0.678**
KP3	**0.694**	**0.828**	**0.664**
KP4	**0.627**	**0.820**	**0.662**
KP5	**0.725**	**0.863**	**0.685**
PR1	**0.765**	**0.751**	**0.864**
PR2	**0.725**	**0.701**	**0.864**
PR3	**0.745**	**0.692**	**0.828**
PR4	**0.630**	**0.640**	**0.822**
PR5	**0.647**	**0.671**	**0.825**

Based on the discriminant validity test using the cross-loading method, it can be seen that the correlation value of each indicator with the intended construct/variable is higher than the correlation value of the indicator with other constructs/variables. This indicates that each latent variable in this research model has been able to predict the indicators in its block well compared to the indicator blocks of other variables, so that all indicators are declared valid and meet the established discriminant validity requirements.

Table Evaluation of the Fornell-Larcker Criterion

Variables	Satisfaction	Quality of Service	Relationship Marketing
Satisfaction	**0.844**		
Quality of Service	**0.836**	**0.831**	
Relationship Marketing	**0.840**	**0.824**	**0.841**

Based on the analysis results, the Fornell-Larcker Criterion values for all research variables were higher than their correlation values with other variables. This indicates that the model has good discriminant validity, where each construct in this study is able to explain the variable it measures uniquely and differently from other constructs.

3) Cronbach's Alpha and Composite Reliability

Reliability testing in this study was conducted to demonstrate the accuracy, consistency, and precision of the instrument in measuring the research variables. Reliability testing was measured using two parameters: Cronbach's Alpha and Composite Reliability.

Table Composite Reliability and Cronbach Alpha

Variables	*Composite Reliability*	*Cronbach Alpha*	Information
Satisfaction	0.900	0.899	Valid
Quality of Service	0.891	0.888	Valid
Relationship Marketing	0.900	0.896	Valid

Based on the reliability test results presented in Table 4.8, it can be seen that the Composite Reliability values for all constructs are above the required limit, namely >0.70. Furthermore, the Cronbach's Alpha value for each construct also meets the standard, namely >0.60. This indicates that all research instruments have a high level of internal consistency. Therefore, it can be concluded that all constructs or variables in this study are reliable and suitable for further data analysis.

3.2. Inner Model Evaluation (Structural Model)

This evaluation was conducted to determine the level of significance of the causal relationships between latent variables and to test the research hypotheses that had been developed. The following is a visual representation of the resulting structural model.

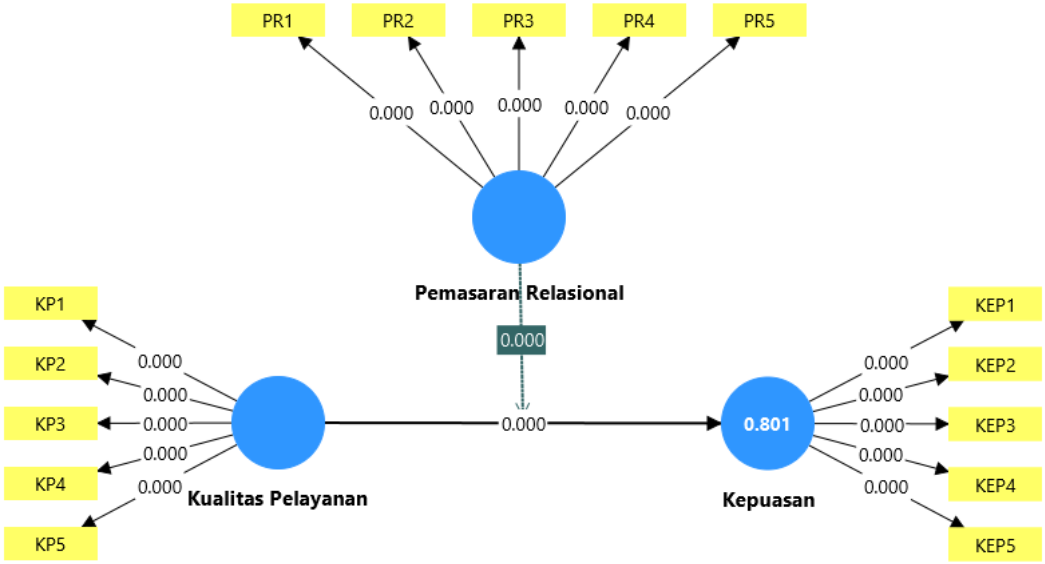


Figure Inner Model (Structural Model)

This test is conducted to see the causal relationship between latent variables, both exogenous and endogenous variables, as formulated in the research hypothesis by looking at the path coefficient value and the coefficient of determination (R^2), effect size (F2) and goodness of fit.

1) Hypothesis Test (Path Coefficient)

Hypothesis testing in PLS-SEM aims to determine the significance of the influence between variables by examining the Path Coefficients, T-Statistics, and P-Values from bootstrapping results. A one-way hypothesis is accepted if the T-Statistics value is > 1.65 and the P-Values are < 0.05.

Table Path Coefficient, T-Statistics, and P-Values

Path Coefficient	Original sample (O)	Sample mean (M)	Standard Deviation (STDEV)	T statistics	P values
Service quality -> Satisfaction	0.315	0.318	0.081	3,880	0.000
Relationship Marketing -> Satisfaction	0.252	0.252	0.113	2,230	0.013
Relationship Marketing x Service Quality -> Satisfaction	0.235	0.230	0.065	3,591	0.000

Based on Table, the results of testing the hypothesis show that:

1) Service quality has a significant positive effect on claimant satisfaction. (p-value 0.000 < 0.05; T-statistic 3.880 > 1.65; coefficient 0.315). This means that the better the quality of service provided by officers, the higher the level of claimant satisfaction will be.

2) Relationship marketing has a significant positive effect on claimant satisfaction (p-value 0.013 < 0.05; T-statistic 2.230 > 1.65; coefficient 0.252). In addition, relationship marketing is

able to moderate/strengthen the influence of service quality on claimant satisfaction (p-value 0.000 < 0.05; T-statistic 3.591 > 1.65; coefficient 0.235). This means that good relationship marketing strategies and communication are proven to be effective in boosting claimant satisfaction, so that quality service will have a much more optimal impact if accompanied by close relational interactions.

2) Coefficient of Determination (R^2)

To measure the model's ability to explain variation in the dependent variable, the Coefficient of Determination (R2) analysis is used. This value indicates how much of the variation in the dependent variable can be explained by the regression model. The following are the results of the Coefficient of Determination (R2) test.

Table R-Square Value

No	Variables	R-Squares	Adjusted R-Squares
1	Satisfaction	0.801	0.795

Based on the analysis results, the adjusted R2 value for the satisfaction construct was 0.795. This means that 79.5% of the variation in claimant satisfaction can be explained by service quality and relationship marketing variables. The remaining 20.5% is explained by other variables outside the research model.

3) Effect Size(F2)

The F2 value is used to evaluate the substantive impact of each exogenous variable on the endogenous variable. The influence categories of the f2 value are classified into three, namely small influence (f2 ≥ 0.02), medium influence (f2 ≥ 0.15), and large influence (f2 ≥ 0.35).

Table Effect Size (F2)

Variable Relationship	*f Squares*	Substantive influence
Service quality -> Satisfaction	0.135	Small
Relationship Marketing -> Satisfaction	0.069	Small

The results of the effect size test in table show that service quality (0.135) and relationship marketing (0.069) have a relatively small substantive influence on customer satisfaction.

4) Goodness of Fit

The Goodness of Fit test is used to validate the combined performance of the measurement model (outer model) and the structural model (inner model). The following are the results of the research model fit evaluation processed using the SmartPLS program.

Table Results of the Goodness of Fit Model Test

No	Structural Model	Cut-Off Value	Estimated	Information
1	SRMR	< 0.10	0.079	Fit
2	d_ULS	> 0.05	0.739	Fit

No	Structural Model	Cut-Off Value	Estimated	Information
3	d_G	> 0.05	0.279	Fit
4	Chi-Square	>X2table (df = 147; X2table = 119.9786)	138,723	Fit
5	NFI	Approaching 1	0.880	Fit

The results of the PLS model goodness of fit test in the table above indicate an acceptable model fit. This result indicates that the model has a good level of fit with the data, meaning the proposed model accurately represents the relationships between variables in the data.

3.3. Discussion

1) The Influence of Service Quality on Claimant Satisfaction

The findings show that service quality has a significant positive effect on claimant satisfaction. This means that the better the quality of service provided by officers, the higher the level of claimant satisfaction will be. The results of this study indicate that specifically PT Jasa Raharja when providing services to customers, services to clients who are processing an insurance claim and so on, the quality of service provided will actually have an impact on satisfaction. The better the quality of service provided by implementing all indicators of transparency, patience, understanding, feelings, explaining technical matters openly and clearly, then this will certainly feel that this service is truly satisfying so that abnormalities feel given the best service.

This study's findings align with research conducted by Tampanguma, Kalangi, and Walangitan (2022), which supports this view, showing that service quality significantly influences customer satisfaction. A similar study by Alfajar et al. (2021) also emphasized the importance of service quality in shaping customer satisfaction.

Service quality is crucial because it is the key to creating customer satisfaction. If service is satisfactory, customers will feel valued and happy. Conversely, if service is poor, customers will be disappointed. This satisfaction significantly determines whether customers will return. Customers will be more trusting and loyal if they receive fast, friendly, and solution-oriented service. Imagine walking into a store and the staff is unfriendly. You would certainly feel uncomfortable. Good service ensures that customers' needs are met as expected.

In general, the context of customer satisfaction is the expectations of each customer, as expressed verbally or non-verbally, of what they receive. Furthermore, creating customer satisfaction can have positive impacts, including a harmonious relationship between the company and its customers, thereby fostering customer loyalty and forming word-of-mouth recommendations that can increase company profits (Tjiptono, 2017).

Customer satisfaction is a benchmark that every company must consider when carrying out its activities. According to Assauri (2017:11), customer satisfaction is an indicator of a company's business success, measuring how well customers respond to the company's future business.

By paying attention to customer satisfaction, a company will be able to retain its customers (Kotler and Keller, 2009:140). Service quality is closely related to customer satisfaction. Service quality encourages customers to forge strong relationships with the company. In the long term, such bonds enable companies to thoroughly understand customer expectations and needs. Thus, companies can increase customer satisfaction by maximizing pleasant customer experiences and minimizing unpleasant customer experiences (Tjiptono, 2012).

The results of this study support previous research conducted by Sumual, Kalangi, & Mukuan in 2021, entitled "The Effect of Service Quality on Customer Satisfaction at PT Otomoto Mantos." The results showed that service quality had a positive and significant effect on customer satisfaction.

2) The Role of Relationship Marketing in Moderating the Effect of Service Quality on Claimant Satisfaction

The findings indicate that relationship marketing has a significant positive effect on claimant satisfaction. Furthermore, relationship marketing moderates/strengthens the influence of service quality on claimant satisfaction. This means that good relationship marketing strategies and communication have proven effective in boosting claimant satisfaction. Therefore, quality service will have a much more optimal impact when accompanied by close relationship interactions.

Relationship marketing can function as a moderating variable in the relationship between service quality and customer satisfaction. This is because relationship marketing allows companies to better understand customer preferences and needs, allowing them to better tailor their services. This makes the quality of service provided more relevant and increases customer satisfaction (Kaur and Kumar, 2020). Furthermore, relationship marketing encourages two-way communication between customers and companies. This allows companies to obtain direct feedback from customers and make necessary improvements to enhance service quality. Improvements in service quality resulting from effective communication can increase customer satisfaction (Zhang and Chen, 2020). Research conducted by Novitasari and Widyawati (2022) found that relationship marketing can mediate the influence of service quality on customer satisfaction.

Rational marketing (often called relationship marketing) is crucial for companies because it focuses on building long-term relationships with customers. Rather than simply pursuing revenue from one-time premiums, this strategy prioritizes trust and communication to keep customers coming back and becoming loyal to the brand. Rational marketing fosters two-way communication. Companies can listen to customer complaints and suggestions. This feedback is crucial for improving product or service quality and supporting business growth. To begin implementing rational marketing, you can utilize strategies such as offering special offers to existing customers, creating loyalty programs (such as member points), or providing highly responsive customer service.

4. Conclusion

Based on the description of research findings on the analysis of the application of the concept of service quality value to claimant satisfaction with the moderating variable of relational marketing in the claims service of PT Jasa Raharja Bukit tinggi Branch, the following conclusions can be drawn: Service quality has a significant positive effect on claimant satisfaction.This means that the better the quality of service provided by employees, the higher the level of claimant satisfaction will be. Relationship marketing has a significant positive effect on claimant satisfaction. Furthermore, relationship marketing variables moderate and strengthen the influence of service quality on claimant satisfaction. This means that good relationship marketing strategies and communication have been proven effective in boosting claimant satisfaction. Therefore, quality service will have a much more optimal impact when accompanied by close relationship interactions.

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