



Public Complaint Management in Traffic Accident Compensation: Evaluating the Organizational Capacity of PT. Jasa Raharja North Sumatra

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A B S T R A C T

The increasing number of traffic accidents in Indonesia demands effective management of public complaints, particularly in the provision of compensation by PT. Jasa Raharja. This study aims to evaluate the organizational capacity of PT. Jasa Raharja North Sumatra Branch in handling such complaints. Employing a descriptive qualitative approach, data were collected through interviews, field observations, and document analysis involving compensation staff, administrative officials, and accident claimants. Findings indicate that limited human resource capacity—especially in the areas of socialization and public communication—has significantly hindered the effectiveness and timeliness of claim resolution. The shortage of personnel has led to inadequate outreach, long processing times, and a lack of clarity in procedures, which contributes to public confusion and dissatisfaction. Additionally, the absence of proper information infrastructure, such as clear signage and accessible guidelines, further complicates the complaint process. Although the institution fulfills compensation obligations according to regulations, insufficient public understanding regarding the basis of payment calculations has created perceptions of unfairness. This study concludes that strengthening human resources, improving service infrastructure, and developing a more transparent and structured complaint management system are crucial to enhancing public trust and service efficiency. Future research is recommended to include broader regional comparisons and quantitative assessments to support continuous improvement.

INTRODUCTION

The significant increase in population every year has an impact on the high number of traffic accidents in Indonesia. Traffic accidents are a serious problem that continues to increase, with a spike in the number of accidents of around 5% to 10% each year in the period 2020-2023. Based on data in 2023, Indonesia recorded more than 155,000 cases of traffic accidents, of which around 66,602 cases involved students and various other modes of transportation (Goodstats.id, 2023)



Figure 1. Accident Data in Indonesia
 Source: BPS.go.id

North Sumatra is one of the provinces with the highest number of traffic accidents in Indonesia, which continues to increase every year. Based on the data, although there was a decrease of around 4.7% in 2021 compared to 2020, traffic accidents remain a major issue. As many as 30% of these accidents involved motorbikes, 45% public transportation, 15% cars and buses, while the rest involved other types of transportation. (bps.go.id, 2024)

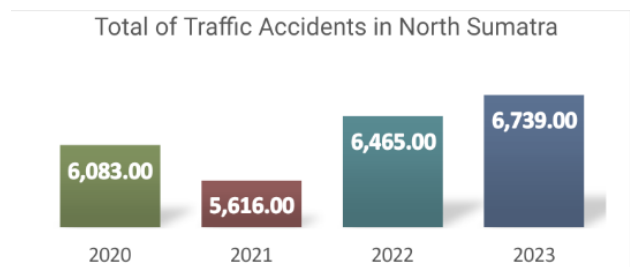


Figure 2. Accident Data in North Sumatra
 Source: (BPS.sumut.go.id)

One of the efforts that has been made by the Indonesian government is to provide insurance funds to PT. Jasa Raharja to be managed in handling the provision of compensation to people who have accidents. PT. Jasa Raharja is an insurance company that provides compensation for victims of traffic accidents. PT. Jasa Raharja has an urgent problem in organizational capacity, especially in terms of limited human resource capacity. With the limited number of trained employees, the claim administration process becomes slow and complicated, people who are victims of accidents often feel disappointed because they have to wait a long time to get compensation. In addition, there is a lack of public understanding of their rights to accident compensation, because many victims do not know the claim procedure or feel the procedure is too difficult. This causes some people not to file claims, even though they are entitled to receive compensation. The complaint management process is poorly coordinated, where people who file complaints often feel that they do not get an

adequate response or there is no certainty regarding the status of their accident compensation claims.

As from the results (interview with Mrs. Lina, May 13, 2024, 09.00 WIB). The public said that the procedure for managing compensation for traffic accidents still needs to be improved. The public who experienced an accident with serious injuries, namely a broken left arm, can be detailed with a total treatment cost of around IDR 23,000,000. and his child who suffered a broken left leg with a total medical cost of IDR 4,400,000. According to the public's opinion, the service in managing at the PT. Jasa Raharja Office is quite good, but the provision of compensation is not as expected. For this reason, a grant at PT. Jasa Raharja received IDR 10,000,000 for these 2 accident victims. In managing traffic accident compensation funds, the public receiving accident insurance said that there still needs to be Improvement.

Based on the interview results, it can be concluded that many people feel that they do not get adequate explanations about the basis for calculating the amount given. However, every person who experiences a traffic accident is given compensation funds in accordance with the regulations set by PT. Jasa Raharja and the Ministry of Finance. The amount of compensation given is based on the Decree of the Minister of Finance of the Republic of Indonesia Number: KEP. 16/ PMK. 010/2017 as follows:

Table 1. Amount of Compensation Based on Type of Guarantee

No	Type of Gurantee	Amount of Compensation
1	Death	
2	Injury Costs	
3	Permanent Disability Cost	
4	Burial Costs	
5	First Aid	
6	Ambulance	

Source: PT. Jasa Raharja Sumatera Utara, Diolah Peneliti 2024

Based on the table above as explained from the results (interview with Mr. Noveda, Friday, May 17, 2024, 13.45 WIB) explains that the amount of compensation issued for death is a maximum of 50 million given to the victim's heirs, then for hospital treatment costs a maximum of 20 million, and burial compensation costs worth 4 million are given to the victim's family. An additional 1.5 million for assistance when the victim is taken to the nearest clinic or health center. Then there is 500 thousand for ambulance costs from the scene to the hospital. For the distribution of compensation funds, complete files are required such as account books according to the name on the KTP and family, if the documents do not match, the process of disbursing compensation funds will not be carried out. The existence of this problem is due to the limited capacity of human resources, in handling the claim administration process being slow. Another thing is also due to the lack of socialization, so the lack of public knowledge about their rights to receive accident compensation, coupled with a complicated process and a long time, causing public distrust. Therefore, increasing capacity is very important in ensuring the continuity of accident compensation claim services. Increasing human resource capacity through better training, increasing the number of employees, and simplifying administrative procedures can speed up the claim process.

In addition, strengthening management capacity in managing public complaints with a more structured and transparent

system will help reduce the uncertainty of claim settlement times. With an increase in more optimal organizational capacity, it is hoped that PT. Jasa Raharja can provide better services to the community and fulfill the rights of traffic accident victims fairly and quickly. Based on the problems found, it is important to see how the capacity of PT. Jasa Raharja North Sumatra Branch to overcome various challenges faced in solving problems related to handling public complaints that are not yet optimal. By seeing how the capacity in an organization can improve the existing system to a better and more optimal system.

According to (Morgan and Milen, 2006: 14) in (Yusuf dkk, 2018) capacity is defined as the ability, skills, understanding, motivation of human resources and allows each individual, organization, and wider system to carry out their functions in achieving the development goals that have been set. Capacity in handling public complaints can be seen from how capable PT. Jasa Raharja is in managing and handling public complaints to overcome existing problems and provide responses to these problems. In a capacity also ensures that the complaint mechanism can be easily accessed and information about the claim submission procedure is available. Based on the description of the problems found, the limited human resources in conveying information to the public is a fairly serious problem and has an impact on the level of capacity of PT. Jasa Raharja in terms of handling public complaints. With the problem of limited human resources, the government must be serious in handling this problem by holding routine recruitment so that the number of human resources has optimal performance.

This study uses several previous studies as scientific references that are relevant to the object of the problem to be studied and can describe the differences and similarities between previous studies and the research to be studied. The first study "Responsibility of PT. Jasa Raharja in Providing Road Traffic Accident Insurance in Tanjungpinang City" research conducted by (Ulfa Shabrina, Jayakusuma, & Firmanda 2022). The results of the study explain that the implementation of responsibility at PT. Jasa Raharja Kota Pinang is considered not yet optimal because there are still accident victims who do not receive insurance benefits for several unreasonable reasons. Furthermore, the second study entitled "Implementation of Traffic Accident Compensation at PT. Jasa Raharja South Sumatra Branch" conducted by (Adhalia & Septayuda, 2018). The purpose of the study was to determine how the implementation of the provision of compensation funds by PT. Jasa Raharja to accident victims. The third previous study was about "PT. Jasa Raharja's Responsibility for Personal Passenger Accident Insurance Used as Public Transportation (Case Study in Central Tapanuli Regency, North Sumatra Province)" by (Rahmad & Darmawan, 2019). The results of the study showed that passengers who use public transportation services using private vehicles get the same rights as those who use public transportation.

As for the differences in the first, second, and third previous studies, it can be concluded that there are differences in the theories used in this study, differences in theory will also result in differences in the dimensions of discussion. There are other differences that become Research Gaps, namely the first locus of the research location, in this study the locus was taken at PT. Jasa Raharja North Sumatra Branch and there has been no previous research related to the capacity of PT. Jasa Raharja in handling public complaints. The phenomenon of problems in the study has a different focus, such as the problem of the complaint handling

process which has not been maximized in handling public complaints, limited resources can be seen from the number of employees who conduct socialization to the community, and the lack of cooperation between related parties such as cooperation with the police and local government, then the lack of supporting facilities.

Based on the description of the background and previous research above, this study has an urgency that PT. Jasa Raharja North Sumatra has minimal human resources in conducting socialization to the community and handling public complaints, so the author is interested in conducting a study entitled "Capacity of PT. Jasa Raharja in Handling Complaints from the Community Who Experienced Traffic Accidents (Study on Public Complaint Management in Providing Traffic Accident Compensation in North Sumatra Province)".

METHOD

This study uses a qualitative descriptive approach method to describe social phenomena related to the capacity of PT. Jasa Raharja in handling public complaints that make traffic accident compensation claims. The use of descriptive qualitative methods aims to collect systematic, accurate, and factual data. The qualitative research method was chosen based on the researcher's question regarding the capacity of PT. Jasa Raharja in handling public complaints that experience traffic accidents. According to the capacity theory put forward by (Horton, 2003) organizational capacity involves the ability to manage human resources, structures, and systems optimally in achieving goals.

This study aims to assess the extent to which PT. Jasa Raharja is able to meet the demands of handling public complaints in managing compensation claims with existing capacity. The informant determination technique used in this study is the purposive sampling technique. The purposive sampling technique is a technique for taking research data sources with various considerations. The informants selected consist of the head of the compensation administration section, administrative staff, and the community who have filed accident compensation claims.

The research was conducted at PT. Jasa Raharja North Sumatra Branch, which was chosen because of its relevance to the purpose of assessing the organization's capacity in managing claims and complaints. The data collection techniques used were interviews, observations, and documentation. The data collection techniques in this study used observation, interview and documentation techniques. And the data validity technique used in this study was the source triangulation technique. This was done by comparing observation data with interview data, comparing it with observation data. The use of this technique allows for in-depth data collection and is relevant to the use of organizational capacity theory by Horton (2003), namely how organizations manage resources and claim processes to improve Optimization.

RESULTS AND DISCUSSION

Overview of PT. Jasa Raharja

PT. Jasa Raharja was established as part of the Indonesian government's efforts to nationalize Dutch companies, in accordance with Law Number 86 of 1958. This process involved the nationalization of several Dutch insurance companies, which were then consolidated under the name of Perusahaan Negara Asuransi Kerugian (PNAK). In 1961, the company changed its

name to Eka Karya, and on January 1, 1965, it changed again to PT. Jasa Raharja with a focus on motor vehicle insurance and passenger accidents. Over time, Jasa Raharja developed into a Regionally-Owned Enterprise (BUMD) in 1970 and then into a limited liability company (Persero) in 1980. Since the 1990s, PT. Jasa Raharja has returned to focusing on social insurance, especially accident insurance for the public transportation sector, and has stopped other insurance products.

Based on Laws No. 33 and No. 34 of 1964, it provides protection against traffic accidents, especially for public transportation passengers. The company is committed to providing reliable basic protection for the Indonesian people with the principles of transparency, accountability, and excellent service. PT. Jasa Raharja operates under a strong legal basis, such as Government Regulation No. 8 of 1965, which regulates the establishment of a state-owned insurance company. The company has an extensive branch network throughout Indonesia, including in North Sumatra, with offices in Medan, Padang Sidempuan, and Pematang Siantar. In addition, PT. Jasa Raharja focuses on providing insurance for traffic accidents involving public transportation. The company plays an important social role for the Indonesian people, ensuring that they are financially protected in the event of an accident. Jasa Raharja is responsible for managing the Compulsory Accident Insurance Fund provided to accident victims.

Capacity of PT Jasa Raharja

The capacity of PT. Jasa Raharja in handling public complaints, especially in providing accident compensation, the author uses the organizational capacity theory proposed by Horton (2003). According to Horton (2003) organizational capacity is related to strengthening the structure, process, and resources that enable the organization to operate effectively, including management, leadership, information systems, and organizational culture. The use of this theory aims to describe the capacity or ability of PT. Jasa Raharja in handling public complaints that claim accident compensation. PT. Jasa Raharja North Sumatra has an important role in providing compensation to people who experience traffic accidents, so researchers believe that Horton's theory (2003) is seen from the dimensions of human resource capacity, finance, infrastructure, management and processes.

1. Human Resource Capacity

PT. Jasa Raharja North Sumatra Branch has human resources consisting of competent and experienced employees who have undergone training. Increasing the capacity of human resources in the form of training and education has been carried out by PT. Jasa Raharja North Sumatra Branch through training which is carried out every year to improve employee performance and usually Jasa Raharja conducts training on public relations and public speaking such as how to communicate well and how to handle public complaints well. From the data table below, it explains the performance of PT. Jasa Raharja North Sumatra Branch employees in 2020 semesters I and II, the performance percentage increased, but in 2021 semester I decreased until 2021 semester II. PT. Jasa Raharja North Sumatra Branch in a year there are II semesters in employee performance assessments based on the company's KPIs that have been determined in order to see employee performance each semester, and seen from the data below as follows:

Table 1.2 Employee Performance Data Each Semester

Year	Semester	Performance Percentage
2020	I	102.43
2020	II	111.43
2021	I	104.79
2021	II	102.03
2022	I	107.51
2022	II	107.48

Source: PT. Jasa Raharja Cabang Sumatera Utara, 2024

This training aims to improve employee communication skills in handling public complaints and providing better services. However, employee competency is quite optimal, but there is a shortage of staff, especially in the field of socialization regarding accident compensation to the wider community. Based on the organizational structure of PT. JasaRaharja North Sumatra Branch has human resources consisting of the head of the North Sumatra branch, 2 heads of administration and compensation, 6 sub-section heads, 2 mandatory contribution staff, 3 mandatory contribution and public relations staff, 2 administrative and service staff, human capital and general staff and finance, accounting & PKSL staff.

PT. Jasa Raharja North Sumatra Branch has employees who manage public complaints and services carried out by two staff, namely administrative staff and service administration officers. However, in terms of the number of human resources owned by Jasa Raharja North Sumatra Branch only has two staff in carrying out socialization. In this case, there is a lack of human resources in handling complaints. The human resources owned by PT. Jasa Raharja North Sumatra Branch consist of experienced and qualified employees who can affect employee performance. In this case, to increase the capacity of human resources, it focuses on the availability of professional staff through the recruitment process and technical personnel training to improve employee performance competency. PT. Jasa Raharja requires optimal human resource capacity in several aspects to improve the quality of its services, especially in handling public complaints and socialization regarding accident compensation.

The capacity required is an adequate number of employees, with appropriate expertise, and continuous training to ensure they are able to provide clear and timely information to the public. In addition, the company also requires staff who have good communication skills to carry out optimal socialization, so that information regarding compensation claims can be widely conveyed to the public, especially in less accessible areas. This shortage of staff hampers the ability of PT. Jasa Raharja North Sumatra Branch to reach the community as a whole. With only two staff handling socialization, the scope of information provided to the public about the available compensation is limited. In fact, socialization is very important to ensure that the public knows their rights regarding traffic accident compensation and can file claims correctly. This shows that the existing human resources already have good quality, but the limited number of employees is still a major obstacle in maximizing services to the community.

The required human resource capacity also includes improvements in the aspect of managing compensation claims. Employees who are skilled in administration and service, with a deep understanding of procedures and policies, are essential to

expedite the claims process and ensure accuracy in data management. This capacity includes the ability to work optimally on public complaints, as well as ensuring that the compensation claim process runs smoothly and in accordance with applicable provisions. Thus, PT. Jasa Raharja North Sumatra Branch already has good human resources in handling public complaints on the provision of accident compensation. Where human resources implementing administration and service have undergone education and training (diklat) on public relations and public speaking such as how to communicate well and how to handle public complaints properly and correctly but only lack employees in the field.

2. Infrastructure Capacity.

Facilities and infrastructure are useful as supporting activities to run according to objectives. As the results (interview with Mr. Riki as the staff of Public Relations of Capital and General, Tuesday, May 9, 2024, 12.30 WIB) said the office building at PT. Jasa Raharja North Sumatra Branch is the private ownership right of the shareholder. Based on the interview results, PT. Jasa Raharja North Sumatra Branch has several parts of the building such as in the back area of the office there is an employee's official residence and a prayer room and in the front there is a main building that has 3 floors where the design of the work space on each floor is designed openly, besides that in the front there is a parking area. However, from the researcher's observations, there was a lack of facilities in conveying information to the public who came, such as the absence of a procedure sign located in the service room, so many people still have difficulty in making compensation claims. Such as the results of an interview with Mr. Dodi as a member of the public who came to make a complaint

“feel confused about the procedure if I want to apply for accident compensation at Jasa Raharja after I came directly, I didn't see any information board regarding the procedure” (interview with Mr. Dodi community on May 13, 2024 10:00 WIB).

Thus, the infrastructure capacity at PT. Jasa Raharja North Sumatra Branch was found to still have a lack of facilities in delivering information directly and there must be improvements in the service infrastructure. And PT. Jasa Raharja should create infrastructure in the form of an information board in the service room so that the public is not confused with the requirements and process in submitting compensation.

3. Financial Capacity

PT. Jasa Raharja receives funding from the government and other agencies, such as from the Ministry of Finance and the Government. The allocation of financial funds issued by Jasa Raharja each year experiences ups and downs in spending for paying accident compensation funds as in the table below:

Table 1.3 Compensation Payment Activities of PT. Jasa Raharja SUMUT

Year	Compensation Payment Activities of PT. Jasa Raharja North Sumatra				
	Victims		Amount of Compensation		
	MD	LL	MD/PG	LK/CT	TOTAL
2020	314	794	402.500.000	118.025.250	158.275.250

2021	266	680	431.000.000	856.902.800	1.287.903.900
2022	279	969	309.000.000	412.702.681	721.702.681
2023	317	1032	283.500.000	546.718.778	574.968.778

Source: PT. Jasa Raharja Sumatera Utara, Diolah Peneliti 2024

Based on the table above, the realization of accident compensation fund payments at PT. Jasa Raharja North Sumatra in 2020 - 2023, the average payment for three years is IDR 713,570,352,518. Judging from the realization of existing payments, it can be concluded that the services and performance carried out are as much as possible sufficient for the pool number of existing claims. However, there are several obstacles or problems regarding the distribution of compensation funds to the community. As a result (interview with Mrs. Lina as a member of the community, Monday, May 13, 2024, 09.00 WIB) said that she did not understand how the calculation of the amount of compensation was carried out and what percentage of the claim was given based on the type of accident insurance.

Mrs. Lina wanted to claim hospital treatment costs because her husband was injured, then she saw the amount of compensation if the injuries would get compensation of IDR 20,000,000, it turned out that the amount of compensation issued was in accordance with the amount of receipts from the hospital. From there, the community felt dissatisfaction and distrust of the compensation fund disbursement process because I did not understand how to calculate the amount of compensation issued. From the interview results, it can be concluded that many people feel that they do not get adequate explanation about the basis for calculating the amount given.

CONCLUSION

This study reveals that the capacity of PT. Jasa Raharja North Sumatra Branch in handling public complaints related to traffic accident compensation is significantly hindered by limitations in human resources, infrastructure, and communication mechanisms. Although the existing staff are competent and receive regular training, the inadequate number of personnel—particularly in public relations and socialization roles—prevents effective outreach and timely complaint resolution. This limitation is further exacerbated by the lack of clear procedural information provided to claimants, leading to confusion, dissatisfaction, and public distrust.

Infrastructure gaps, such as the absence of informational signage in service areas, also contribute to poor user experience and hinder access to essential claim-related information. Financially, although the company is capable of disbursing compensation as mandated by government regulations, the lack of public understanding about the basis for compensation calculation creates perceptions of unfairness and opacity in the claim process. These findings underscore the need for a more transparent, structured, and accessible complaint management system. To improve performance and public trust, PT. Jasa Raharja should prioritize expanding its human resource capacity, enhancing its information infrastructure, and streamlining claim procedures. These steps will not only accelerate service delivery but also empower accident victims to exercise their rights more effectively.

Limitations of this study include the focus on a single regional branch (North Sumatra), which may not fully represent the conditions at other branches of PT. Jasa Raharja across Indonesia. Additionally, the study relied primarily on qualitative data from

interviews and observations, which, while rich in insight, may benefit from being complemented by quantitative performance metrics and broader public surveys. Future research could expand the geographical scope of the analysis to include comparative studies among multiple branches, incorporate longitudinal data to assess improvements over time, and explore the integration of digital complaint handling platforms to enhance service efficiency and accountability.

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