



## The social capital in business organizations: A case study of PT Asia Motor vehicle insurance claim polysindo crime in Jakarta

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### ABSTRACT

The aims of this study are: a). To study and describe the role of social capital in a business organization, especially for the insurance business in Indonesia. b). Explain aspects of social capital in PT. Asia Krimere Polysindo between 1992 and 2005, in relation to the claims process involving external networks such as customers, corporate partners (banks, leasing companies, insurance agents, brokers, workshops) and with other insurance companies. c). Identify synergies between financial capital, human capital, physical capital goods and social capital in the organizational structure of the insurance business. The study uses a qualitative approach with a case study strategy. The researcher tries to focus his attention on the general principles of embodiment of patterns and symptoms that exist in business organizations, especially the parent organization (PT. Asia Krimere Polysindo) or abbreviated as AKP and unit organization (Sentra Claims Car Insurance) or abbreviated SKAM. The results of study on synergy between capitals, researchers found four patterns of synergy resulting from synergies between human capital, financial capital, physical capital goods and social capital in increasing the productivity of a business organization, namely: 1). Weak positive synergy pattern, 2). Weak synergy pattern negative, 3). Negative strong synergy pattern, 4). Positive strong synergy pattern. corporate partners (banks, leasing companies, insurance agents, brokers, repair shops) and with other insurance companies. c. Identify synergies between financial capital, human capital, physical capital goods and social capital in the organizational structure of the insurance business.

### INTRODUCTION

In some respects, studies of social capital in business-oriented organizations have begun to be studied by many people in developed countries, but in developing countries such as Indonesia it is still very rare. The impact of globalization on developing countries has demanded a very rapid change in the value order of the life of the people of developing countries towards the value order of a global society. Therefore, research on social capital in business organizations in Indonesia will be very important as a reference for companies in Indonesia to always be alert and ready to enter the arena of the unavoidable global business war. In insurance companies, the pillar of trust is not only the most important pillar in the company's social capital, but also has the most important place from all the pillars of the company's economic development, including the pillars in human capital, financial capital, physical capital goods and other capitals that are taken into account in the econo -

my. Because insurance is a business of trust, where transactions that occur between the insured (customer) and the insurer (insurance company) are based on the perception of mutual trust from both parties which is realized by action. filling out an application for insurance closure. In general insurance companies (losses) the thing that most often gets the public's attention is trust.

In the last 6 (six) years, the public has begun to expand their networking and make selective efforts in choosing the best insurance company with a large premium discount (low net premium). Insurance companies compete fiercely in finding customers, especially motor vehicle insurance by offering low premiums. The company builds a network of cooperation with agents and brokers. Insurance agents and brokers try to build networking by collaborating with workshops. Workshops compete so that the insured is satisfied with his service and wants to return to his works -

hop if a claim occurs at a later time.

Robert Lawang (2004) suggests 3 (three) core things of trust (*relationships, expectations and actions/social interactions*), the relationship between trust and risk, the reciprocal relationship in trust and why people should trust others. The concept of Robert Lawang's belief is used as the theoretical basis for conducting research, theory development and writing a dissertation on Social Capital in Business Organizations: the case of PT Asia Krimere Polysindo. There are three interrelated things as the core of trust between humans, namely: (i) Social relations between two or more people. (ii) Expectations that will be contained

in the relationship, which if realized will not harm one or both parties. (iii) Social interactions that enable these relationships and expectations to be realized. "Relationships between two or more parties that contain expectations that benefit one or both parties through social interaction". Thus, trust, which is intended as one of the cores of social capital, differs in meaning from such meanings as believing in someone who can keep a secret (*confidence*), believing in oneself (*self-confidence*), believing in the almighty and the masterpiece of the Lord. creator (*belief*), and believe that someone is worthy of trust (*trustworthy*).

## LITERATURE REVIEW

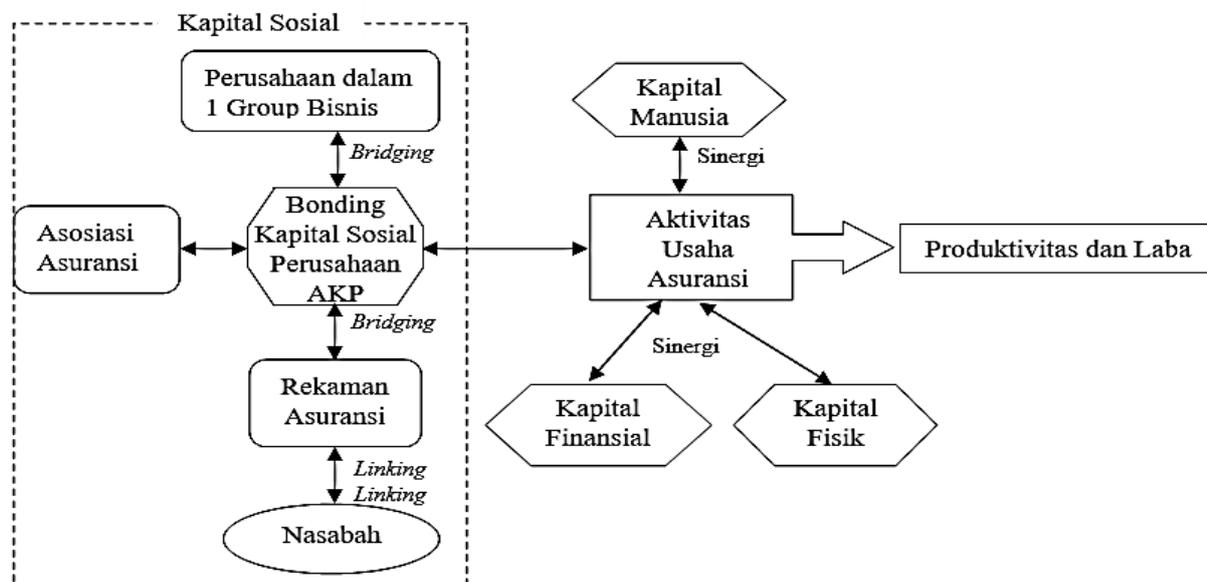


Figure 1. Theoretical framework

## RESEARCH METHODS

This study uses a qualitative approach with a case study strategy. The researcher tries to focus his attention on the general principles of embodiment of patterns and symptoms that exist in business organizations, especially the parent organization (PT. Asia Krimere Polysindo) or abbreviated as AKP and unit organization (Sentra Claims Car Insurance) or abbreviated SKAM. The pattern of symptoms was investigated in depth and thoroughly with a case study strategy, where in addition to being able to present a relatively in-depth and complete description as well as being truly empirical, it is also holistic in nature (symptoms are seen as an independent unit and are interrelated with each other). and is a unified whole and comprehensive) and able to present information to the reader in simple language and not technical numbers. Tables and graphs of figures are only attached as secondary data in quantitative form. Qualitative research was conducted on several internal informants from members of the AKP parent organization, SKAM unit organizations and-

their business partners including the insured (customer).

## RESULTS AND DISCUSSION

Social capital criteria such as social relations, expectations from relationships, social interaction, informative, coordinative, productive, relational, cognitive and associative as stated by Lawang, are criteria for social capital that can be used as a comparison element for social capital in the same social structure as different time periods. Because these criteria play a very important role in determining the level of attachment or attachment of social capital in the social structure, these criteria are used as elements of the role of social capital. The following are the measurement steps for PT AKP's social capital and the SKAM department: Determine the relevant elements of the role of social capital as a unit of measurement, identify each dominant event in the period (research period) and observe how the elements of the role of social capital apply and record the results of observations by providing very -

numbers as a consistent unit of measurement for social capital. To facilitate the identification of the function of social capital by comparing between periods, each role in social capital is assigned a value of 1 to 5. The higher the role of social capital, the higher its value, and the lower the role of social capital, the lower its value. The total value and the average value of the role of social capital are values that distinguish the level of social capital in each period.

The roles and synergies between capitals that are the case studies that occurred at PT AKP are divided into 3 research periods, namely: research period I (before the monetary crisis in Indonesia between 1992 and 1996), research II (after the monetary crisis and before the crisis of the vehicle claim system leak). AKP vehicles were uncovered between 1997 and 2001) and research III (after the leaks of the AKP motor vehicle claim system were revealed and a new SKAM organization was established, between 2002 and 2005). Based on the research results, the Synergy of AKP's Social Capital with other Capitals is as follows:

### Period I

AKP's social capital was very high, which was indicated by the existence of trust among fellow employees, business partners and the insured. Having an extensive network of cooperation with reinsurers and business partners based on upheld norms. Although human capital shows loyalty and honesty, they will not have high production capabilities if they are not provided with adequate education and training. Financial capital is developing and showing good profit income, but the funds collected are only invested in the form of deposits, not yet invested in physical capital goods which are usually used as a means to increase production. The pattern of synergies between capitals during this period can be classified as weak positive synergy.

### Period II

The Social capital was low, despite the creation of a very wide network of cooperation with various parties, but this cooperation was not based on norms and trustworthiness. As Simmel says about the function of trust, "without mutual trust that is evenly distributed between one person and another, society itself will be disintegrative and trust is one of the most important synthetic forces in society". 13 Human capital at the managerial level and below is growing rapidly with continuous education and training so that it can produce high productivity. High human capital for some levels, is not necessarily able to increase company productivity and generate income, if: (i) the increased level's partial ability. without being followed by an increase in human capital at its superior level; (ii) the ability of some levels to increase, without being followed by an increase in social capital among them. One of the social facts depicted

during this period was the emergence of ree riders in the AKP organization and undermined the company's finances but this has not been revealed. In this situation, the company continues to increase physical capital goods to support operations, even though premium income is starting to decrease. This situation causes financial capital to decline. The pattern of synergies between capitals in this period can be classified as negative weak synergies. without being followed by an increase in social capital among them. One of the social facts depicted during this period was the emergence of ree riders in the AKP organization and undermined the company's finances but this has not been revealed. In this situation, the company continues to increase physical capital goods to support operations, even though premium income is starting to decrease. This situation causes financial capital to decline. The pattern of synergies between capitals in this period can be classified as negative weak synergies. without being followed by an increase in social capital among them. One of the social facts depicted during this period was the emergence of ree riders in the AKP organization and undermined the company's finances but this has not been revealed. In this situation, the company continues to increase physical capital goods to support operations, even though premium income is starting to decrease. This situation causes financial capital to decline. The pattern of synergies between capitals in this period can be classified as negative weak synergies. This situation causes financial capital to decline. The pattern of synergies between capitals in this period can be classified as negative weak synergies. This situation causes financial capital to decline. The pattern of synergies between capitals in this period can be classified as negative weak synergies. This situation causes financial capital to decline. The pattern of synergies between capitals in this period can be classified as negative weak synergies.

### Period III

There was a very large damage to social capital, which was marked by the loss of trust from the directors to employees and distrust between employees due to the emergence of free riders in the cooperation network that had been revealed. Many cooperation networks began to be broken because they were not based on norms and trust. This panic situation causes employee productivity to decrease and some employees have the potential to resign so that human capital can be classified as low. Financial capital is also low because they have to pay claims debts that have just been revealed due to the actions of free riders. In this situation, physical capital goods become low because the company deliberately slows down development to carry out internal consolidation.

To facilitate the identification of the role of social capital by comparing between periods, each role in social capital is assigned a value of 1 to 5. The higher the role of social capital, the higher the value, the lower the social capital, the lower the value. Number 1 shows the role of social capital is

very low; number 2 is low; 3 is the middle number with enough predicate; number 4 is high and number 5 is very high. The total value and the average value of the social capital function are values that distinguish the high and low levels of social capital in Period I (Years 1992 to 1996), Period II (Years 1997 to 2001), and Period III (Years 2002 to 2006).

The parent PPA is not the same as the social capital role of the claim unit which shows a downward graph from period I (3.74) to period II (3.22) and increases again in period III (4.30). The process of establishing SKAM to answer the slump in the previous claim handling process is what distinguishes the organization of the SKAM Department unit from the AKP parent organization.

In period I, which describes the role of social capital appearing in the organizational structure of the AKP, it turns out that social capital claims in this period are higher than the role of social capital claims in period II which describe how social capital is maintained, but the role of social capital is lower in period III, where in period III there was an increase in the role of social capital in the Central Car Insurance Claims organizational unit which could illustrate how AKP's efforts to develop social capital. This is marked by the very high role of trust, informative role, coordinating role, employee cognitive role and associative role in terms of cooperation, creativity and togetherness which was rebuilt in period III.

Economists see humans/society as having self-interest (egoism) and always being goal-oriented, so they must be organized. Of course, this opinion contradicts the view of sociologists that humans are not only homo economicus, but also a role in the values and norms of society and its social organization (Putnam 1993). Sociologists claim that there are other aspects that are no less important in determining the pattern of human behavior and actions. Even the 2002 Pollit and Dasgupta 2000 written by Lawang, 2004 are said to have "in fact there are already economists who have corrected their theory of economics with social capitalism."

Apart from the different views of economists and sociologists, and there is no doubting the opinion of sociologists that social capital is embedded in the social structure and does not ignore the concept of tethering proposed by Granovetter (1985) and emphasized by Coleman (1988) which revolves around the attachment of capital. social is on the relationship or network. but in reality within the organizational structure, one individual/society is managed by another individual/society to differentiate and carry out the status and role of each individual. If the individual is not organized then the coordinating function will not apply as part of the role of social capital. And if the arrangement is wrong, it will also weaken the coordinating role so that it has an impact on the low role of social capital. Therefore,

the accuracy of the design of the organizational structure and the determination of the status and role of individuals in the structure greatly affect the level of social capital. The proposition: "The more precise the design of the organizational structure and the determination of the status and role of individuals in the organization, the higher the role of the organization's social capital. And conversely the more inaccurate the design of the organizational structure and the determination of the status and role of individuals in the organization, the lower the role of the organization's social capital. the higher the role of the organization's social capital. And conversely, the more inaccurate the design of the organizational structure and the determination of the status and role of individuals in the organization, the lower the role of the organization's social capital. And conversely, the more inaccurate the design of the organizational structure and the determination of the status and role of individuals in the organization, the lower the role of the organization's social capital. And conversely, the more inaccurate the design of the organizational structure and the determination of the status and role of individuals in the organization, the lower the role of the organization's social capital."

What happened to the design of the PPA organizational structure that was used until 2001, can show that the chain of responsibility from operational management to the board of directors is not connected. On the other hand, two directors also serve as branch coordinators. Determination of an unclear organizational structure design at the management level can occur due to 2 things, namely: i. The President Director does not understand/not proficient in preparing the organizational structure; ii. The President Director deliberately does not want to give clear authority to the two directors under him.

The results of this study indicate that the role of key actors in the social structure of business organizations greatly determines the design of the organizational structure. Status and roles can be arranged according to the ability and willingness of key actors, who usually occupy the highest status and roles in the organization. However, the key actor is not always the person who occupies the highest formal status in the organization. Someone who has enormous influence and can play a role that should be owned by the highest status holder, can be said to be a key actor in the organization.

Is the social structure of a business organization different in characteristics from the social structure of society? In insurance companies, the attachment of social capital to the organizational structure is very clear because the insurance company's product is a promise of guaranteed reimbursement for the risk of loss. The promise will get a response from the community if there is trust in it. Is it only with the power of trust that is part of social capital, insurance companies can start, maintain and expand their productivity? In other words, does high social capital always result in high productivity? Almost all

definitions of social capital place social capital as an independent variable.

## CONCLUSIONS

Based on the discussion, the researcher can be summary of the definition of social capital in the insurance business organization and put it in the form of a definition of social capital as: "capital that is attached to the social structure of business organizations used by key actors and/or the organization together with other capitals (human, financial, physical) that facilitate collective action to achieve organizational goals, namely to gain added value (profit) to the organization.

## Author's Contributions

The author conducted research from the beginning to the end of this manuscript, which was carried out according to the author's expertise.

## Conflict of Interest

Author in this manuscript have no conflict of interest.

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