

# Pengaruh efisiensi alokasi asuransi alat berat terhadap kinerja perusahaan sewa guna usaha: studi pada PT XYZ Indonesia Finance periode 2005-2011 = the Influence of allocation efficiency of Heavy Equipment insurance to leasing company's performance: study at XYZ Indonesia Finance company in 2005-2011

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## Abstrak

Skripsi ini bertujuan untuk menganalisis pengaruh efisiensi alokasi asuransi alat berat (ratio klaim dan waktu penyelesaian klaim) terhadap kinerja perusahaan sewa guna usaha (ROA). Penelitian ini adalah penelitian kuantitatif dengan menggunakan metode Stochastic Frontier Analysis (SFA) dan Regresi Berganda.

Hasil penelitian menyatakan bahwa efisiensi alokasi asuransi alat berat memiliki pengaruh yang signifikan terhadap kinerja perusahaan sewa guna usaha. Semakin tinggi tingkat efisiensi alokasi asuransi alat berat, semakin tinggi pula tingkat kinerja perusahaan sewa guna usaha.

Berdasarkan hasil penelitian ini, peneliti menyarankan kepada perusahaan sewa guna usaha supaya memilih perusahaan asuransi rekanan yang mempunyai tingkat efisiensi alokasi yang tinggi supaya dapat meningkatkan kinerja perusahaan sewa guna usaha tersebut.

<hr><i>The purpose of this study is to analyze the influence of allocation efficiency of heavy equipment insurance (claim ratio and claim settlement period) to leasing company's performance (ROA). The research is quantitative which using Stochastic Frontier Analysis (SFA) and Multiple Regression Methods.

The research's result has showed that allocation efficiency of heavy equipment insurance has significant influence to leasing company's performance. If the degree of allocation efficiency of heavy equipment insurance is high, the degree of leasing company's performance will be high too.

Based on the research's result, researcher has suggestion to the leasing company in order to choose the insurance company as its partner which has high degree of allocation efficiency, so that the leasing company can be probably increasing the degree of its performance.</i>