BAB 1 INTRODUCTION

In the digital era, many insurance companies still rely on manual processes, such as forms and reports, for claim validation [1]. PT XYZ identified this limitation in their claim administration system and developed a claims section website. However, user feedback, especially from cedants, highlighted significant user experience (UX) issues. These included reliance on email communication for document revisions and unclear claim status information. This inefficiency often caused confusion, as users had to send additional emails to inquire about claim statuses.

To address these UX issues, the System Usability Scale (SUS) was implemented, chosen for its reliability and validity in website usability evaluation [2]. The evaluation involved 28 users from nine partner companies, consistent with Nielsen's recommendation [3] to involve at least 20 respondents for an optimal quantitative study. A saturated sampling method was applied, suitable for populations of fewer than 30 participants [4]. The SUS score was alarmingly low at 20.5, categorized as "Not Acceptable," receiving an F rating and labeled as the "worst imaginable" adjective rating. This result highlighted significant usability challenges and underscored the urgent need for a redesign [5].

To tackle these issues, various design methodologies were considered. While Design Thinking offers a structured five- stage process for problem-solving [6], its time-intensive approach and tendency to produce over-innovative solutions could be challenging for existing users. Similarly, Goal- Directed Design (GDD), which focuses on user goals through personas and objectives [7], was deemed too rigid to accommodate evolving user needs. Ultimately, the User-Centered Design (UCD) approach was selected for its suitability in addressing the complexities of the claims system. UCD emphasizes continuous user involvement throughout the design process [8], supports iterative evaluation and adjustments [9], and focuses on the context of use [10]. These features make UCD well-suited for resolving technical issues while ensuring the solutions align with organizational constraints.

The redesign efforts, guided by the UCD approach, prioritized integrating revision processes directly into the platform and providing clearer status information. These enhancements aim to create a more intuitive and informative user interface (UI) while improving the overall user experience.

This study contributes significantly to academic literature on UI/UX design by showcasing the application of the UCD process in developing interfaces for insurance claim systems. It also highlights the effectiveness of SUS as an evaluation tool. The findings serve

as a foundation for future research and provide valuable insights for improving UI/UX design methodologies in insurance claim systems.