
**EFFECT OF ONLINE CLAIMS ON THE PARTICIPANT
SATISFACTION LEVEL BPJS EMPLOYMENT MEULABOH
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Abstract

This study was conducted to determine the effect of online claims on the satisfaction level of BPJS Employment participants in the Meulaboh Branch. The method used in this study is a quantitative research method. This research uses primary data by distributing questionnaires and secondary data obtained from research method books, journals, participant documents and related literature. the distribution of questionnaires was carried out online to participants of BPJS Employment Meulaboh Branch, the population in this study were participants of BPJS Ketenagakerjaan Meulaboh Branch who made claims online, the number of respondents who were sampled in the study were 41 respondents. Data analysis was carried out using Validity test, Reliability test, Simple Linear Regression test and Hypothesis test using t test. Based on the results of research on the Effect of Online Claims on the Satisfaction Level of BPJS Employment Participants in the Meulaboh Branch, the results of a simple regression analysis with the help of SPSS version 20.0 are known to have R square of 0.710, the figure shows that the influence of the Online Claims variable (X) on the Satisfaction Level (Y) is 71 % while the remaining 29% is influenced by other factors. The results of the calculation of the hypothesis using the t-test technique with the help of SPSS version 20.0, it is known that the significant value of the Online Claims variable is $0.000 < 0.5$ and the t-count value $> t$ table (2.02439) which is 9.777, it can be concluded that there is a significant influence between online claims on satisfaction level of BPJS Employment participants in Meulaboh Branch.

Keywords: Online Claims, Participant Satisfaction Level

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INTRODUCTION

According to (Subandi & Fauzan, 2018) resource is an ability in every human being which is determined by the power of thought and physical power. Human resources are a very important element for various activities carried out effectively and efficiently. Human resources as consumers are individuals who use goods or services available in society (Rozarie & Indonesia, 2017). Most consumers are end users of a product or service that is produced, consumers use goods or services to meet their needs and desires in living life,

but each consumer has different satisfaction with an item or service.

According to (Haryanti, 2021) consumer satisfaction is the main focus that is very concerned by all parties at this time, both the government, business actors, and consumers. This has led to the emergence of an understanding of the concept of customer satisfaction as a strategy in winning a business competition. Consumer satisfaction is a result of a comparison between the performance of a product or service and the conformity of expectations desired by

consumers after being felt or after a purchase is made, if the product or service exceeds consumer expectations, there will be a sense of satisfaction felt by consumers and vice versa. as today, customer satisfaction is the most important factor to win the competition.

According to (Kotler & Keller, 2007) consumer satisfaction is a person's feeling of pleasure or disappointment that arises after comparing the performance (results) of a product that is thought of against the performance or (results of) a product that is thought of against the expected performance (results). If performance is below expectations, the customer is dissatisfied. If performance exceeds expectations, the customer is satisfied. If the performance exceeds expectations, the customer is very satisfied.

BPJS Employment is a type of state institution that is included in the insurance industry. The purpose of insurance itself is to shift the risk to another person or to an entity and its job is to bear the loss of another person, due to loss or damage by getting a premium. This protection is given to all Indonesian workers in both the formal and informal sectors and foreigners who work in Indonesia for at least 6 months. The programs owned by BPJS Employment are; old age insurance, pension insurance, work accident insurance, death insurance and job loss insurance (Suzanalisa, 2017). The benefits of the program will be obtained by workers who are registered as BPJS Employment participants.

BPJS Employment Office Meulaboh Branch is one of the branch offices of BPJS Employment. BPJS Employment meulaboh branch has existed since 1978 which is still in the form of astek (labor insurance) then in 1992 changed its name to Jamsostek, and finally in 2011 changed its name to BPJS Employment until now. As for the employees who work at the Meulaboh branch of BPJS Employment, there are 24 employees consisting of 4 fields, namely the service sector, the membership sector, and the

financial sector. The BPJS Employment Office of the meulaboh branch works in charge of eight regencies/cities in the western and southern regions of Aceh, starting from the districts of Aceh Jaya, West Aceh, Nagan Raya, Southwest Aceh (Abdya), South Aceh, Singkil, Simeulue and Subulussalam.

Due to the Covid-19 pandemic, the BPJS Employment Branch has been meulaboh in carrying out its operations while still paying attention to the existing health protocols. Such as implementing LAPAK ASIK (Service Without Physical Contact). The implementation of LAPAK ASIK aims to reduce the spread of Covid-19. By transferring the participants or prospective participants in communicating with CS (Customer Service) using a PC (Personal Computer) or Computer. What is meant by participant here is someone who has become a member or registered himself at BPJS Employment while the prospective participant is someone who is just about to register himself at BPJS Employment.

Online claims are an innovation to check and claim BPJS employment online, participants do not need to come and queue at branch offices, LAPAK ASIK services use an electronic-based system. Participants can upload documents through the website and take part in online interview sessions with customer service officers (CSOs). Officers can serve 4-5 participants at the same time Making claims online makes it easier for BPJS Employment participants because they do not photocopy files and those will be given to BPJS Employment.

The presence of LAPAK ASIK at BPJS Employment Meulaboh Branch also allows participants to easily process claims online which can be done anywhere and anytime without any time limit, but with the convenience obtained, of course there will be an impact on participants such as participants who are ignorant, the influence of a slow internet network and the use of LAPAK ASIK services of course this can affect the level of satisfaction felt by participants. Therefore the

effect of online claims will be the main subject of the research conducted.

METHOD

The method used in this research is causal associative research using a quantitative approach. The research method is a quantitative approach, namely the survey method. The quantitative approach is an approach that describes problems based on data in the form of numbers, then analyzed further to draw conclusions. Survey is a research method that uses a questionnaire as a data collection instrument, the aim is to obtain information about a number of respondents who are considered to represent a certain population (Kriyantono & Sos, 2014).

According to (Sugiyono, 2019), causal associative research is research that aims to determine the relationship between two or more variables. With this research it will be possible to build a theory that serves to explain, predict and control a symptom. In this study, causal associative was used to identify the effect of lapak asik (X) on the satisfaction level of BPJS Employment participants in the Meulaboh Branch (Y).

The data used in this study are primary data and secondary data. According to (Sugiyono, 2019) primary data is a source that directly provides data to data collectors. For example, data that is selected from respondents through the distribution and filling of questionnaires or data from interviews of researchers with sources. While secondary data is data obtained by reading or studying and understanding this secondary data obtained from research method books, data for BPJS Employment participants in the Meulaboh Branch, journals and sources from related literature.

In this study, the researcher used a sampling technique that was carried out with the type of non probability sampling, namely the saturated sampling method (census) which is a sampling if all members of the population are sampled. the population in this study were participants of BPJS Employment Meulaboh Branch who used LAPAK ASIK services, namely participants who made claims online. The population used includes a population of known numbers. Based on the data provided by BPJS Employment Meulaboh Branch for the 2021 period, there were 5,612 participants, but in this study, researchers only used 41 one participant as a sample.

This study uses a questionnaire or questionnaire with a score of 1-5. the questionnaires in this study were distributed online by distributing the questionnaire link google form to participants using social media whatsapp, the number of respondents obtained was 41 participants, these respondents were used as samples by the researchers in this study.

The analytical technique used by the researcher in this study is simple linear analysis by using the regression equation ($Y = a + 1X + e$), Hypothesis Testing (t test), and the Coefficient of Determination (R²) or R square. To test the validity and reliability of a questionnaire and to process it, the data analysis technique used in this study was using the SPSS version 20.0 program.

RESULTS AND DISCUSSION

1. Validity test results

The calculation of the validity test in this study using the SPSS 20.0 program and the results of the validity test for each variable are described in the following table:

Table 1
Online claim validity test results

Variabel X	r _{hitung}	r _{tabel} (α=5%)	Keterangan
Question 1	0,861	0,316	Valid
Question 2	0,850	0,316	Valid
Question 3	0,921	0,316	Valid
Question 4	0,895	0,316	Valid
Question 5	0,852	0,316	Valid
Question 6	0,738	0,316	Valid

Based on the results of the validity test on the online claim variable (x) it shows that r_{count} for 6 questions is

greater than r_{table} at the 0.05 level (5%) which is 0.316 so it can be concluded that all of the questions are valid.

Table 2
The results of the validity test of the participants' satisfaction level

Variabel Y	r _{hitung}	r _{tabel} (α=5%)	Keterangan
Question 1	0,862	0,316	Valid
Question 2	0,875	0,316	Valid
Question 3	0,946	0,316	Valid
Question 4	0,940	0,316	Valid

While the validity test of the variable level of participant satisfaction (Y) shows the result that r_{count} for 4 questions is greater than r_{table} at a significance level of 0.05 (5%) which is 0.316. So it can be concluded that all the questions are valid.

2. Reliability test results

The results of the reliability test in this study are shown in the following table.

Table 3
Reliability Test

Variabel	total items question	Score Cronbach's Alpha	Score critical	description
Claim online	6	0,925	0.70	Reliable
Satisfaction level participant	4	0,927	0,70	Reliable

Based on the reliability test on each variable, the value of Cronbach's Alpha is greater than the critical value, which is 0.925, and 0.927 is greater than 0.70.

This means that all questions in the questionnaire are declared reliable.

3. Simple linear regression test results

Table 4
Simple Linear Regression Test Results

Model Summary^b										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	,843 _a	,710	,703	2,613	,710	95,583	1	39	,000	2,065

Source: data obtained by SPSS version 20.0

a. Predictors: (Constant), claimX

b. Dependent Variable: T.SatisfactionY

Based on the results of the data table 4, it is known that the percentage of the influence of the independent variable on the value of the dependent variable, the magnitude of the coefficient of determination R_{square} is 0.710, which means that the online claim variable affects the satisfaction level of 71% of participants while the rest there are other factors of 29% which are not included in this study. And to find out the close relationship between the online claims variable and the level of participant

satisfaction, it can be seen from the results of the R value of 0.843, this indicates that there is a very strong relationship between online claims and participant satisfaction. This means that online claims greatly affect participant satisfaction because it can facilitate participants in the process of inputting data.

From the results of the simple regression analysis table above, the following equation can be obtained:

$$Y = \alpha + \beta X + e \dots \dots \dots (1)$$

$$Y = 0,792 + 0,602X \dots \dots \dots (2)$$

4. T test results

To test the hypothesis between the effect of online claims on the level of participant satisfaction. Using the partial test, the partial test basically shows how far the independent variables individually

explain the variation of the dependent variable. The t-test was used to test the significance of the effect of each independent variable on the dependent variable.

Table 5
hypothesis results

Coefficients^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	(Constant)	,792	1,033	,766	,448
	Claim online (X)	,602	,062	,843	,000

Source: data obtained by spss version 20.0

a. Dependent Variable: T.SatisfactionY

Based on the t-test table above, the online claim variable has a positive and significant effect on the satisfaction level of participants (Y) BPJS Employment Meulaboh Branch. It can be seen in the significant value of online claims (X) $0.000 < 0.05$. The value of t table = $(\alpha/2; n-1 = t(0.05/2; 37 - 2 - 1 = 2.02439)$ then the t-count value of the online claim variable (X) is 9.777 t table (2.02439). So From the results of the t-test It is stated that the hypothesis of the influence of online claims on the satisfaction level of BPJS Employment participants in the Meulaboh Branch gets the results that H_0 is rejected and H_a is accepted, because t_{count} is greater than t_{table} , and this study the online claim variable can be partially accepted and can be accepted.

CONCLUSION

Based on the results of research on the effect of online claims on the satisfaction level of participants, the results of a simple regression analysis with the help of SPSS version 20.0, it is known that the value of the R square is 0.710. The number states that the influence of the online claim variable (X) on the satisfaction level (Y) is 71% while the rest 29% influenced by other factors.

the results of the calculation of the hypothesis using the t test technique with the help of the SPSS version 20.0 application, it is known that the significant value of the online claim variable is $0.000 < 0.05$ and the $t_{value} > t_{table}$ (2.02439) which is 9.777, it can be concluded that there is a significant influence

between online claims on the satisfaction level of BPJS Employment participants in the Meulaboh Branch.

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