THE INFLUENCE OF SERVICE QUALITY ON SATISFACTION MEULABOH BRANCH EMPLOYMENT BPJS PARTICIPANTS DURING PANDEMIC

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Abstract

Consumer satisfaction is the most important thing to be considered by business people or businesses in order to maintain a sense of trust and consumer comfort. The government issued various policies, such as social distancing, work from home, and inviting people to stay at home. Restrictions on activities carried out by BPJS Employment at the Meulaboh branch by using online services in the form of LAPAK ASIK (service without physical contact) in order to reduce the spread of covid-19 to participants. Participant satisfaction can be considered with the quality of service provided, the quality of service that meets the expectations of participants is important. This study aims to determine the effect of service quality on the satisfaction of BPJS employment participants at the Meulaboh Branch. Service quality variables consist of Tangible, Empathy, Reliability, Responsiveness, and Assurance indicators. The type of research used is descriptive quantitative research and the sample used is 20 respondents. Data collection techniques using a questionnaire using google from. Data analysis used multiple linear regression. The results showed that the service quality variable had an effect on the satisfaction of participants of BPJS Employment at the Meulaboh Branch simultaneously. The independent variable is able to explain the relationship and its influence on the dependent variable as much as 87.7%. There is a partially significant effect on the service quality variable on customer satisfaction with a significance result of t(0.000) < 0.005.

INTRODUCTION

Consumer satisfaction is a sense of satisfaction obtained by consumers or customers either in the form of services or products in accordance with the expectations they want (Hidayat, Adanti, Darmawan, & Setyaning, 2019). Consumer satisfaction is the most important thing to be considered by business people or businesses in order to maintain a sense of trust and consumer comfort. This also has a big impact on business continuity and also in winning the competition.

During the current pandemic, the government has issued various policies (Susilawati, Falefi, & Purwoko, 2020). The implementation of social distancing, work from home, and invites people to stay at home. Of course, a public service must also do this, where they are also required to continue to operate by maintaining health protocols. Some public services limit their activities by using online services to stay safe during the current pandemic. BPJS Employment Meulaboh Branch was also affected by the pandemic.

BPJS Employment is an insurance company owned by a state institution (Muliati & Wiener, 2014). Insurance has the aim of transferring risk to an agency in charge of

dealing with other people's losses, due to damage or loss and getting paid. BPJS Employment Meulaboh Branch is a public legal institution to protect workers in overcoming the risks and problems of participants related to work relations.

Restrictions on activities carried out by BPJS Employment at the Meulaboh branch by using online services in the form of LAPAK ASIK (service without physical contact) in order to reduce the spread of covid-19 to participants. In communicating, CS (Customer Serive) diverts participants or potential participants using a PC (Personal Computer) or online (Ryu, Kim, & Lee, 2009).

For participants and prospective participants who come to the company, health protocols are also kept in mind, where participants are required to wear masks while in the BPJS employment area of the Meulaboh Branch. BPJS Employment Meulaboh Branch also provides Wastefel, Handsanitizer, and implements physical distancing. Participant satisfaction can be considered with the quality of service provided, the quality of service that meets the expectations of participants is important.

The purpose of this study was to determine the effect of service quality on the satisfaction of BPJS employment participants at the Meulaboh Branch during the pandemic.

METHOD

1. Types of research

This research applies the type of quantitative descriptive research (Cresswell, 2017). Descriptive research is applied to see the value of one or more independent variables (independent) without comparing or by linking other variables (Sugiyono, 2016). The research method is carried out with quantitative research methods, the methods used in researching certain samples or populations.

2. Method of collecting data

In this study, the data collection technique used was a questionnaire.

Questionnaires were distributed to participants of BPJS Employment Meulaboh Branch using google from by filling out online questionnaires.

The Likert scale is used in this study, to see the results of the data accurately. This scale is used to measure something or a phenomenon. Each answer choice is given a value, as follows;
a. Very Satisfied (5)
b. Satisfied (4)
c. Neutral (3)
d. Dissatisfied (2)
e. Very Not Fasting (1)

3. Validity and Reliability

Validity is the value of accuracy between data in an object of research reported by researchers (Sugiyono, 2006). Valid is the accuracy between a data submitted by the researcher with the appropriate truth in the field. If a data is declared valid with a validity test, then a reliability test can be carried out. Reliability test is conducted to measure the consistency of a data.

RESULTS AND DISCUSSION

1. Instrument Test Results

a. Validity test

- Tangible indicator (X_1)

Based on SPSS, the Tangibel indicator is an indicator consisting of 4 valid statement items after being tested for validity. The statement deserves to be used as a research instrument where the results obtained are $r_{count} > r_{table}$.

- Empathy Indicator (X_2)

The calculation results are based on SPSS, the Empathy indicator is an indicator consisting of 4 valid statement items after being tested for validity (Al-Haqam & Hamali, 2016). The statement deserves to be used as a research instrument where the

results obtained are r $_{count}$ > r $_{table}$.

- Reliability Indicator (X_3)

  The calculation results are based on SPSS, the Reliability indicator is an indicator consisting of 5 valid statement items after being tested for validity. The statement deserves to be used as a research instrument where the results obtained are r $_{count}$ > r $_{table}$.

- Responsiveness indicator (X_4)

  The calculation results are based on SPSS, the Responsiveness indicator is an indicator consisting of 3 valid statement items after being tested for validity. The statement deserves to be used as a research instrument where the results obtained are r $_{count}$ > r $_{table}$.

- Assurance Indicator (X_5)

  The calculation results are based on SPSS, the Assurance indicator is an indicator consisting of 3 valid statement items after being tested for validity. The statement deserves to be used as a research instrument where the results obtained are r $_{count}$ > r $_{table}$.

- Participant satisfaction indicator (Y)

  The calculation results are based on SPSS, the Assurance indicator is an indicator consisting of 3 valid statement items after being tested for validity. The statement deserves to be used as a research instrument where the results obtained are r $_{count}$ > r $_{table}$.

b. Reliability Test

  It can be concluded that if the value of Cronbach' alpha > 0.7 then the variable is said to be reliable and vice versa. The results of calculations based on SPSS, explain that the value of Cronbach's alpha from the service quality variable (X) and the participant satisfaction variable (Y) is reliable. Where the value of Cronbach's alpha > 0.7.

2. **Descriptive Test Results**

  The population of this study were all participants registered at BPJS Employment Meulaboh Branch. The number of samples taken as many as 20 respondents. 20 respondents were selected from the total participants who answered the questionnaire. The following are the results of the descriptive test according to the questionnaire.

a. Gender of Participants

  The results of the data of BPJS Employment participants in the meulaboh branch, male sex amounted to 14 people (70%) and the rest were female sex amounted to 6 people (30%).

b. Participants Age

  The results of data on BPJS Employment participants at the Meulaboh branch, based on the age of participants, that the age of 20-25 years is a total of 2 people (10%), aged 26-30 years a total of 4 people (20%), aged 31-35 years a total of 4 people (20%), aged 36-40 years a total of 2 people (10%) and for age 40 years a total of 8 people (40%).

c. Participant's Work

  The results of the participant data of the BPJS Employment branch in the Meulaboh branch, based on the work of the participants 13 people (65%) worked as employees, 1 person (5%) was a private worker and 6 people (30%) were entrepreneurs.

3. **Hypothesis Test Results**

a. Multiple Linear Regression Analysis

Table 1
Multiple Regression Analysis Test Results

		Coefficients[a]				
	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,171	1,203		,974	,347
	x1	,446	,186	,481	2,390	,031
	x2	-,415	,231	-,469	-1,795	,094
	x3	,601	,485	,763	1,240	,235
	x4	-,045	,581	-,035	-,077	,939
	x5	,281	,359	,226	,781	,448

The table above shows the multiple linear regression equation as follows:
Y=1.171+0.446X1+(-0.415) X2+0.601X3+(-0.045) X4+0.281X5+e

- It can be seen that the Constant value is 1.171 (positive)
- X1 has a positive effect on participant satisfaction, because the value of Coefficients X1 is 0.446 (positive)
- X2 has a negative effect on participant satisfaction, due to the value of Coefficients X2 -0.415 (negative)
- X3 has a positive effect on participant satisfaction, because the value of Coefficients X3 is 0.601 (positive)
- X4 has a negative effect on participant satisfaction, due to the value of Coefficients X4 -0.045 (negative)
- X5 has a positive effect on participant satisfaction, due to the value of Coefficients X5 0.281 (positive)

b. Hypothesis testing
- t test

To be able to distinguish a variable in a study, the t-test is used, where the differences are the same or not between one variable and another. The t-test was conducted to determine the significance of the results of the study with a comparison of the average sample. The t-test was conducted to partially test whether the quality of service (X1, X2, X3, X4, and X5) had a partial effect on the satisfaction of BPJS employment participants in the Meulaboh Branch. Ho and Ha formulations were used to determine the results, if sig. >0.05 indicates that Ho is accepted and Ha is rejected, and vice versa. And also the independent variable can be declared to have a significant effect on the dependent variable if the t $_{count}$ <0.05. = 0.05 and n = 20, then t table = 1.725.

Table 2
t test results table

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1,171	1,203		,974	,347
x1	,446	,186	,481	2,390	,031
x2	-,415	,231	-,469	-1,795	,094
x3	,601	,485	,763	1,240	,235
x4	-,045	,581	-,035	-,077	,939
x5	,281	,359	,226	,781	,448

The table above explains how the effect of each independent variable is partially on the dependent variable.

1) Tangibel indicator is declared to have an effect on participant satisfaction, because the value of sig.0.031 <0.05 and t_{count} 2.390>1.725 means that Ho1 is rejected and Ha1 is accepted.
2) Empathy indicator is declared to have no effect on participant satisfaction, because the value of sig.0.094>0.05 and t_{count} (-1.795) <1.725 means that Ho2 is accepted and Ha2 is rejected.
3) Reliability indicator is declared to have no effect on participant satisfaction, because the value of sig.0,235>0,05 and t_{count}1,240<1,725 means that Ho3 is accepted and Ha3 is rejected.
4) Responsiveness indicator is declared to have no effect on participant satisfaction, because the value of sign.0.939>0.05 and t_{count} (-0.077)>1.725 means that Ho4 is accepted and Ha4 is rejected.
5) The Assurance indicator is declared to have no effect on participant satisfaction, because the value of sig. 0.448> 0.05 and t_{count} 0.781 <1.725 means that Ho5 is accepted and Ha5 is rejected.

- f test

Simultaneously to be able to determine the effect that occurs between the independent variable and the dependent variable can use the f test. The variables are interrelated and which show significant results, the population can be used. If the value of sig. <0.05 then Ho is rejected and vice versa.

Table 3
f Test Results Table

ANOVAa						
	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	441,006	5	88,201	28,100	,000b
	Residual	43,944	14	3,139		
	Total	484,950	19			

The table above shows the results of the f test, where sig.000 and f count 28,100. It can be concluded that the probability of 0.000<0.05 and fcount28.100>2.77, simultaneously the service quality variable is declared to have an effect on the satisfaction of BPJS employment participants in the Meulaboh Branch.

- Coefficient of Determination (R2)

The percentage change between variables can be known

using the coefficient of determination test.

Table 4
Determination Coefficient Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,954[a]	,909	,877	1,77169

The table above explains that the Coefficient of Determination analysis of the Adjusted R Square value is 0.877, where all independent variables are able to explain the relationship and influence on the dependent variable as much as 87.7% while the rest can be caused by other variables.

The results showed that the service quality variable had an effect on the satisfaction of BPJS Employment participants at the Meulaboh Branch simultaneously. The independent variable is able to explain the relationship and its influence on the dependent variable as much as 87.7%. There is a partially significant effect on the service quality variable on customer satisfaction with a significance result of t (0.000) < 0.005.

CONCLUSION

According to the results of the research on the effect of service quality on the satisfaction of BPJS Employment participants at the Meulaboh Branch, it was concluded that; 1) All variables of this study were declared valid, based on the validity test, 2) The variable of service quality (X) and the variable of participant satisfaction (Y) are reliable, 3) Tangibel indicator is declared to have an effect on participant satisfaction, because the value of sig.0.031 <0.05 and t count 2.390>1.725 means that Ho1 is rejected and Ha1 is accepted. 4) The Empathy indicator is declared to have no effect on participant satisfaction, because the value of sig.0.094>0.05 and t count (-1.795) <1.725 means that Ho2 is accepted and Ha2 is rejected. 5) The reliability indicator is declared to have no effect on participant satisfaction, because the value of sig. 0.235> 0.05 and t count 1.240 <1.725 means that Ho3 is accepted and Ha3 is rejected. 6) Responsiveness indicator is declared to have no effect on participant satisfaction, because the value of sign.0.939>0.05 and t count (-0.077)>1.725 means that Ho4 is accepted and Ha4 is rejected. 7) Assurance indicator is declared to have no effect on participant satisfaction, because the value of sig. 0.448> 0.05 and t count 0.781 <1.725 means that Ho5 is accepted and Ha5 is rejected. 8) The quality of service is stated to have an effect on the satisfaction of BPJS Employment participants at the Meulaboh Branch simultaneously. 9) 87.7% of independent variables are able to explain the influence and relationship to the dependent variable.

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