# THE EFFECT OF COMPANY SERVICE QUALITY AND IMAGE TO THE SATISFACTION OF *BPJS KETENAGAKERJAAN* USERS

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## *ABSTRACT*

*BPJS Ketenagakerjaan* insurance participants always increase, but the level of user satisfaction always shows unstable. The level of service quality applied by BPJS has not optimal it can be seen from the level of complaints to BPJS services and also the BPJS's awareness index ranks to be lowest. *BPJS Ketenagakerjaan* must rebuild the company's image to become top of mind in the community due to the transformation process. That kind of condition can obstruct the company development and also affect the company's image. This research aimed to determine the effect of service quality and corporate image on service satisfaction of *BPJS Ketenagakerjaan*. This study was a descriptive study using a quantitative approach. This study has conducted a survey using questionnaires as the research instrument to gather the data. The population of this study was *BPJS Ketenagakerjaan* costumers who were ever visited and used the facilities at the *BPJS Ketenagakerjaan* office. The total sample of this study were 300 respondents employing incidental sampling. The data analysis used is descriptive analysis and path analysis. This study found that there is a positive correlation between service quality and company image. There is also a significant partial effect of satisfaction on service quality. There is a partial effect of the company image on service satisfaction. Then, there is a significant and positive simultaneous effect of service quality and company image on the service satisfaction of *BPJS Ketenagakerjaan*.

*Keywords: service quality, corporate image, satisfaction service*

## INTRODUCTION

Insurance becomes important when a person experiences risks: sick, accident, unable to work, death, or on retirement age. At present, there are many insurance companies that offer health and safety programs. However, the insurance company is usually only intended for the upper middle class. So that existing insurance companies cannot be a solution for companies in ensuring the safety of their workforce. *BPJS Ketenagakerjaan* (Social Service) is a company that realizes the central role of service users is in their business. *BPJS Ketenagakerjaan* is a transformation company from PT. Jamsostek (Persero). The organizer of the Workers' Social Security is PT. Jamsostek (Persero) based on Regulation No. 3 year 1992. Then the Indonesian government transformed the institution into a public legal entity with Regulation Number 24 year 2011 concerning the Social Security Organizing Agency (UU BPJS). From the results of the transformation into BPJS, it was divided into two: BPJS

Kesehatan (Health) and *BPJS Ketenagakerjaan* (Social Security). *BPJS Ketenagakerjaan* according to the BPJS Regulation functions to hold 6 programs: the work accident insurance program, retirement age insurance, life insurance, pension insurance, construction services, and not the recipient of wages.

The process of transformation of a corporation or company will have an impact on changes in marketing strategies carried out by the company itself. It takes a lot of time and money to introduce a new brand to consumers who have been loyal users of the corporation or company. A change in legal status based on Regulation No. 24 year 2011 modifies the scope that initially only can protect private workers, now *BPJS Ketenagakerjaan* has to protect all workers in Indonesia, including formal workers, workers outside the employment relationship who work independently in informal economy ventures, casual daily labour, wholesale labour and Specific Time Work Agreements (PKWT).

*BPJS Ketenagakerjaan* understands that service must be prioritized so that customer satisfaction can be realized. For this reason, in 2016 *BPJS Ketenagakerjaan* launched the concept of Friendly Service. This concept is one of *BPJS Ketenagakerjaan* milestones to accelerate efforts towards organizations that implement the World Class Service concept in 2018. The concept of Friendly Service is a service system that leads to e-Service implementation in all Branch Offices, won public service awards, e-service awards payments and e-reports, development of service SLAs and complaint handling, empowering case

managers, implementation of the *BPJS Ketenagakerjaan* Program. In addition to the Friendly Service concept, *BPJS Ketenagakerjaan* also continues to run PRIMA services. PRIMA here is *Peduli* (Caring), *Ringkas* (Concise), *Interaktif* (Interactive), Modern and *Aktif* (Active) which is a value and behavior in *BPJS Ketenagakerjaan* services

One of the things that companies need to consider to achieve service satisfaction is to realize the importance of service quality for consumers. According to Fandy Tjiptono (2009: 268) Service quality is the expected level of excellence and control over these advantages to meet consumer needs. There are 7 indicators according to Grego and Schiffrin (Chih Hsiao 2008: 30): closeness, clarity, courage, creativity, competence, commitment and consistency. When the quality of service provided is in line with customer expectations or perceptions, the company has indirectly provided satisfaction for its customers. This is certainly best for the company because indirectly, the company's profits will increase because consumers who are satisfied with the services provided by the company will most likely return to using *BPJS Ketenagakerjaan* services in other insurance programs.

In addition to service quality, the thing that companies need to consider to achieve customer satisfaction is the company's image. The company's image here is a factor of personality, reputation, value, and corporate identity. The image of the company does not only have an impact on consumers' perceptions of the pros and cons of a company but can have an internal impact. Good corporate image is intended so that the company can

stay alive and the people in it continue to develop creativity and even provide more meaningful benefits for others. If the company image is good, it means that there is satisfaction from users of *BPJS Ketenagakerjaan* services. Seeing various phenomena that occur in *BPJS Ketenagakerjaan* work environment, the researcher is interested in conducting a comprehensive research in the form of a thesis entitled "The Effect of Company's Quality of Service and Image to The Satisfaction of *BPJS Ketenagakerjaan* Users".

Based on existing data in the research background the problem of this study are: (1) *BPJS Ketenagakerjaan* insurance participants always increase, but the level of participant satisfaction always shows a fluctuating index. (2) The level of service quality applied by BPJS staffs has not shown optimal results seen from the level of complaints to BPJS services. (3) The process of transformation into *BPJS Ketenagakerjaan* is not fully known by the public. (4) *BPJS Ketenagakerjaan* Satisfaction participants always show a fluctuating index. (5) *BPJS Ketenagakerjaan* brand awareness index ranks lowest. (6) *BPJS Ketenagakerjaan* must rebuild the company's image to become the top of mind in the community due to the transformation process. (7) The quality of service implemented by *BPJS Ketenagakerjaan* is not optimal, it can be seen from the volatile service complaint index in 2014-2017. (8) The number of additional *BPJS Ketenagakerjaan* participation from civil servants, military and police actually makes the index of complaints rise while participant satisfaction decreases. (9) Conditions that are always volatile are very detrimental to the company to be able to develop quickly and also affect the company's image. (10) Complaints in 2016 to 2017 showed the worst record with a number of service complaints of 657,473 people / 2 years.

The purpose of this research are to find out, analyse, and explain the correlation of service quality with the corporate image of the *BPJS Ketenagakerjaan*, the partial effect between service quality and company image on the satisfaction of users of the *BPJS Ketenagakerjaan* service, and explain the simultaneous influence between service quality and company image on the satisfaction of users of the *BPJS Ketenagakerjaan* service.

## LITERATURE REVIEW

Quality of service is an action that can characterize a company with competitors in an industry or different industries by providing more totality services than its competitors to meet the needs of consumers and increase the trust expressed either by consumers or implied. (Kotler & Keller, 2013). There are 7 dimensions of service quality according to Grego and Schiffrin (Chih Hsiao, 2008), the first is closeness, a media to listen to the customer's voice with closeness through the ease of provisions, ease of access, and ease in complaints. The second is clarity, describe the information provided and the procedures for achieving the organization's vision and strategy. The third is courage, a matter that must be taken by the company within a certain period to solve problems quickly and wisely and dare to make difficult decisions and executions. Fourth is

creativity or being able to provide simple procedures for customer provides convenience in each service. Fifth is competency, which is employees' competency to serve customer well, friendly and know the entire company program so that it can be delivered straightforwardly and clearly. Sixth is commitment or maintain organizational commitment with a strong mind in running services, company programs, and committed to dealing with problems. The last is consistency or companies must be consistent in carrying out services to achieve customer satisfaction.

Corporate image according to Paul R. Smith in Andi Asrullah (2017) argues that corporate image is a person's perception of an organizational image or perception of this perception created through all the senses: vision, hearing, smell, touch, image of feeling and feeling experienced through the use products, services to consumers, commercial environments and corporate communications. There are 4 dimensions of corporate image according to Shirley Harrison in Imam Mulyana (2016), as follow: 1. Personality or overall characteristics of companies that are understood by the target public such as companies that can be trusted, companies that have social responsibility. 2. Reputation or things that have been done by the company and are believed to be the target public based on the experience of themselves and other parties. 3. Value or corporate culture values such as management attitudes that care for customers, employees who are responsive to customer requests and complaints. 4. Corporate identity components that facilitate the introduction of targeted public companies such as logos, colours and slogans.

Fandy Tjiptono (2009) argues that satisfaction is the consumer's response to the perceived evaluation between previous expectations (or other performance norms) and the actual performance of the product felt after its use. While according to Mowen and Minor in Widiono (2014) consumer satisfaction is defined as the overall attitude shown by consumers to goods and services after they obtain and use them, there are 5 dimensions of service satisfaction according to Lupyoadi (Michael, Lotje, Willem, 2014) such as product quality, quality of services, emotion, satisfaction, price and cost

Product quality, customers will be satisfied if their results show that the product they are using has high quality. Quality of service, that ensures that consumers will feel satisfied if they get good service or as expected. Emotions when consumers will get a sense of pride and confidence that others will be amazed when the consumer is using products with famous brands that tend to have a higher level of satisfaction. Satisfaction is obtained not because of the quality of the product but social or self-esteem that makes consumers feel satisfied with certain brands. Price, products that have the same quality but set relatively low nominal prices will provide higher value to consumers. Costs defines that consumers who do not need to incur additional costs or do not need to waste time to get a product or service tend to be satisfied with the product or service.

The quality of service and company image provided by the

company and customer satisfaction are closely related to the profits to be gained by the company because of the quality of service and company image that meets customer preferences. Zeithaml and Bitner (Ratih Hurriyati, 2015) suggest that consumer satisfaction wes influenced by several factors, namely product quality, price, situation and personal factors, service quality. In addition, according to Gregory (2011) the image of a company is a representation of an institution with the hope of being able to provide customer satisfaction.

The influence of corporate image service quality and customer satisfaction is strengthened by research journals conducted by Michael B. Pontoh, Lotje Kawet, and Willem A. Tumbuan (2014) and other studies conducted by Mutmainnah (2017). shows that simultaneous variable corporate image has a significant effect on customer satisfaction. Juwaheer (Selvy, Srikandi, Kusumawati, 2013) Quality of service creates superior customer value can result in achieving high customer satisfaction, thereby affecting the company's corporate image, and ultimately leading to customer retention

Based on the literature review and the previous studies that was explained so the hypothesis of this study are: $H_1$, there is a correlation between service quality and company image. $H_2$, there is a partial influence between service quality and company image on the satisfaction of *BPJS Ketenagakerjaan* service users. $H_3$, there is a simultaneous influence between service quality and company image on the satisfaction of *BPJS Ketenagakerjaan* service users.

## RESEARCH METHOD

This study was a descriptive study using quantitative approach, because this study wants to know the influence of the independent variables towards dependent variable without making a comparison with other variables. This study was conducted a survey using questionnaires as the research instrument to gather the data. The variables used in this study were Service Quality (X1), Corporate Image (X2), and Service Satisfaction (Y). The population of this study was *BPJS Ketenagakerjaan* costumers who were ever visited and used the facilities at the *BPJS Ketenagakerjaan* office. The total sample of this study were 300 respondents employing incidental sampling. All indicators and items have been tested for validity, reliability, and normality declared valid, reliable and normally distributed. The data analysis used is descriptive analysis and path analysis.

## RESULTS AND DISCUSSION

Based on the data that collected by questionnaires to *BPJS Ketenagakerjaan* customer, the largest number of respondents participating in the service was male participants with the percentage of 59.0%, the average age of participants was 17 to 25 years with a percentage of 32.3%, dominated by private employees with a percentage of 55.9%, has an average income of 3 million to 5 million with a percentage of 41.3%, has been a service user for more than 12 months with a percentage of 74.0%, and the most participated program service enthusiasts are Pension Plan (JHT) with an average percentage of 27.4%. From the results of primary data

processing with SPSS, it was found that the coefficient of correlation between service quality (X1) and corporate image (X2) was 0.852. it can be concluded that the quality of service (X1) has a very strong positive effect on company image (X2) which is found at intervals of 0.80 - 1.00. Based on the analysis results obtained the correlation can be seen Table 1:

**Table 1. Coefficient Correlation of Service Quality (X1) to Corporate Image (X2)**

| **Correlations** | | Service Quality | Company Image |
|---|---|---|---|
| Service Quality | Pearson Correlation | 1 | 0.852** |
| | Sig. (2-tailed) | | 0.000 |
| | N | 300 | 300 |
| Corporate Image | Pearson Correlation | 0.852** | 1 |
| | Sig. (2-tailed) | 0.000 | |
| | N | 300 | 300 |

**. Correlation is significant at the 0.01 level (2-tailed).

The result of path analysis shows the path coefficient of service quality and corporate image towards service satisfaction variable. The path coefficient values are respectively explained as seen on Table 2.

**Table 2. Path Analysis Output Coefficients**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | -0.168 | 1.255 | | -.134 | 0.894 |
| | Service Quality | 0.298 | 0.036 | 0.372 | 8.243 | 0.000 |
| | Company Image | 0.808 | 0.063 | 0.576 | 12.772 | 0.000 |

a. Dependent Variable: Service Satisfaction

The influence of the variable Corporate Image (X1) on Service Satisfaction (Y) is 0.32 or 32.2%. as seen on Table 3.

**Table 3. Effect of Service Quality (X1) on Service Satisfaction (Y)**

| Variable | Interpretation of Path Analysis | Calculation | Effect |
|---|---|---|---|
| Quality of Service ($X_1$) | Direct Influence to Y | $0.372^2$ | 0.140 |
| | Indirect Influence on Y | 0.372 x 0.576 x 0.852 | 0.182 |
| | Total | | 0.322 |

Table 4. shows that the influence of the variable corporate image (X2) on service satisfaction (Y) of 0.513 or 51.3%.

**Table 4. Effect of company image (X2) on service satisfaction (Y)**

| Variable | Interpretation of Path Analysis | Calculation | Influence amount |
|---|---|---|---|
| Corporate Image ($X_2$) | Direct Influence to Y | $0.576^2$ | 0.331 |
| | Indirect Influence to Y | 0.372 x 0.576 x 0.852 | 0.182 |
| | Total | | 0.513 |

The relationship of service quality variable (X1) and corporate image (X2) to service satisfaction (Y) can be seem on Figure 1:

**Figure 1. Variable Path Coefficients with respect to X1 and X2 Y**
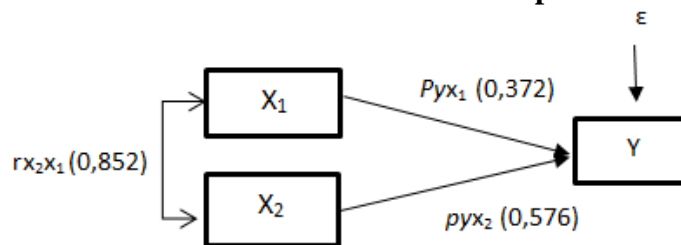


Based on Figure 1, it shows that the magnitude of the associative degree or path coefficient of the corporate image variable (X2) is 0.576 higher than the quality of service (X1) which is 0.372, so that the company's image (X2) has more effect on service satisfaction (Y) . Table 5 shows that the total effect caused by service quality (X1) and corporate image (X2) on service satisfaction (Y) is 0.835 or 83.5%. The influence of other variables outside the model is 1 - 0.835 = 0, 165 or 16.5%.

**Table 5. The effect of service quality (X1) and corporate image (X2) on service satisfaction (Y)**

| Variable | Path coefficient | Direct Influence | Indirect Influence | | Subtotal Influence |
| --- | --- | --- | --- | --- | --- |
| | | | X1 | X2 | |
| Service Quality | 0.372 | 0.140 | --- | 0.182 | 0.322 |
| Company image | 0.576 | 0.331 | 0.182 | --- | 0.513 |
| Total Influence | | | | | 0.835 |
| Effect of Other Variables ε *Epsilon* | | | | | 0.165 |

The correlation between Service Quality and Company Image has a coefficient value of 0.852 or 85.2% and has a very strong correlation level in the same direction because the value is positive that the coefficient interval is in the very strong category, Sugiyono (2015). Because if one variable increases or decreases, then the other variable will also change, this indicates a strong and unidirectional direction. This is reinforced in the research of Resti Julia and Kasmiruddin (2015) The reputation of a company is defined from a perception of quality related to the company. A company can also influence the purchase of a product or service, because the purchase of products and services is not only influenced by the service itself, but the factor of the company's image also influences. Meanwhile according to Mutminah (2017) to form a good image, companies must build a good name and reputation and strengthen the quality of its services

The effect of service quality on service satisfaction has a coefficient value of 0.322 or 32.2%. This means that service quality (X1) has a positive effect on service satisfaction (Y). The influence of service quality on service

satisfaction is strengthened by opinions (Fandy Tjiptono, 2009), if the services received or perceived are as expected, the service quality is perceived as good and satisfying.

The influence of company image on service satisfaction has a coefficient value of 0.513 or 51.3%. This means that corporate image (X2) has a positive influence on service satisfaction (Y). The influence of corporate image on service satisfaction is reinforced by the opinion according to Rhenald Kasali (2009) A good corporate image is intended so that the company can stay alive and the people in it continue to develop creativity and even provide more benefits for others.

## CONCLUSIONS

This study found that the correlation is very strong and positive effect of service quality towards *BPJS Ketenagakerjaan* image. This study also found that there is significantly positive partial effect between service qualities on service satisfaction. Furthermore, there is a significantly positive partial influence of company image on service satisfaction. This study also found that there is a simultaneous influence of service quality and corporate image on service

satisfaction at *BPJS Ketenagakerjaan*. This shows that service quality and corporate image have a contribution to service satisfaction while the rest was influenced by other variables which is not examined.

On the quality of service, companies have to continue to develop and educate participants about the ease of access to information is still not widespread in the community, therefore the company still needs to socialize the *BPJS Ketenagakerjaan* application and continue to develop official website to get information, especially the long claim process from submission, and ease of complaint are still becoming obstacles in service users, therefore companies must continue to improve claim speed because it is very influential on service satisfaction need of user, and time efficiency. In order for the participants to have a *BPJS Ketenagakerjaan* account that is able to access all forms of information, e-claims, procedures and so on, companies can broadcast short messages, install x-banners on the benefits of using the application and direct invitations to participants to download the *BPJS Ketenagakerjaan* application and explain the advantages provided by using the application

Even though the company's image has been measured well, BPJS participants still consider it necessary to improve the attitude of employees starting from parking service, office attendants, security guards, and also their employees as well as the need for excellent service levels, especially if participants are taking care of their participation in the BPJS office in. For this reason, it is not only employees who need to be considered in terms of things, but also soft skills / training held for office security guards and parking service to provide excellent service and continue to build a good corporate image in the eyes of service participants.

Service quality is a factor that influences the company's image, therefore the quality of services provided by *BPJS Ketenagakerjaan* reflects its own corporate image. The better the quality of the services provided by the company to its service users, the better the *BPJS Ketenagakerjaan* image. Therefore the company must continue to improve the quality of service in accordance with needs by continuing to follow the technology that continues to grow so as to provide convenience for service users.

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