

## **The Effect of Service Quality of Old Age Security Program on Customer Satisfaction of Badan Penyelenggara Jaminan Sosial (BPJS) Ketenagakerjaan Branch Office of Makassar**

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### **ABSTRACT**

Every public service must have service standards and be published as a guarantee of certainty for service recipients. That way through good service, customers will feel valued and do not feel neglected and finally customers as recipients of services offered by government-owned agencies will feel satisfied. This study aims to determine how the influence of the service quality of the old-age insurance program on the satisfaction of the participants of the Social Security Administration for Employment at the Makassar Branch Office. This study uses a quantitative approach with descriptive research type. Data collection techniques are carried out through observation and questionnaires/ questionnaires. The population in this study was 216,014 people by taking 10% of the sample as many as 100 people using the incidental sampling technique. The analytical method used is descriptive statistical analysis and inferential analysis. The results showed that the indicators used in each variable indicated that the quality of BPJS Ketenagakerjaan services at the Makassar Branch Office was in the very good. And for the satisfaction of BPJS Ketenagakerjaan participants, the Makassar branch office is in the high. Meanwhile, based on the correlation test, that there is a strong / high correlation between the two variables. Soit can be concluded that there is a significant influence between the service quality of the old age insurance program on the satisfaction of participants in Badan Penyelenggara Jaminan Sosial (BPJS) Ketenagakerjaan Branch Office of Makassar.

**Keywords: Service Quality, Old Age Security, Customer Satisfaction**

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### **INTRODUCTION**

Services are basically activities offered by organizations or individuals to customers (being served) that are intangible and cannot be owned. Service according to Gronroos in Daryanto, et al. (2014) is an activity or a series of activities that are invisible (cannot be felt)

that occur as a result of interactions between customers and employees or other things provided by companies providing services intended to solve customer problems. So it can be concluded that service is an activity offered by employees or individuals to customers which is not real which is the result of the interaction between the customer and the employee itself.

According to Tjiptono (2008), service quality is a measure of how good the level of service the company provides and whether it is able to match customer expectations. Service quality is determined by the company's ability to meet customer needs and desires in accordance with customer expectations. Service quality can also be defined as service delivery that aims to exceed the level of customer interest. The types of quality used to assess service quality are as follows: Outcome, namely the quality of the work of service delivery itself. and Process, namely the quality of the service delivery method. So it can be concluded that service quality is an action that starts with customer needs and ends with customer satisfaction who has a positive perception of the quality of service the company has provided. According to Parasuraman in Mamang, et al. (2013) suggested five dimensions used to measure service quality, namely: physical or tangible products, reliability, responsiveness, assurance, and empathy.

The Old Age Security Program or known as old-age savings is a basic protection program for workers that aims to ensure security and certainty against socio-economic risks and is a means of guaranteeing income for workers and their families as a result of these risks social risks with affordable financing for employers and employees. According to Kertonegoro in yofitasari (2019) Old Age Security (JHT) is an activity to provide compensation when a workforce reaches the age of 56 (fiftysix) years, experiences permanent and total disabilities, dies, leaves Indonesia not to return, and experiences layoffs. with a membership period of at least five years. Basically, the old age savings program (JHT) in Law Number 3 of 1992 is an update of the old age savings program as regulated in Government Regulation Number 33 of 1977 concerning social insurance for workers. The purpose of old age savings as described in Government Regulation No. 33 of 1977, is to form a workforce to meet the minimum needs in old age and their families, and to provide peace of work for workers at unproductive ages.

Customers according to Wijaya (2011) are all people who demand a company to meet certain quality standards, and because of that it will have an influence on company performance. Meanwhile, according to Soedjas (2014) Customers are the focus of any company's business activities. Thus, the customer is the number one person in the company. So that customers are all people who demand the company to meet certain quality standards, and therefore will have an influence on company performance. According to Kotler, et al. (1999) Satisfaction is the level of a person's feelings after comparing the perceived performance (results) compared to his expectations. So the level of satisfaction is a function of the difference between perceived performance and expectations. If the performance is below expectations, the customer is disappointed. If the performance is as expected, the customer is satisfied. If the performance exceeds expectations, the customer is very satisfied, happy or happy. From the definition above, it can be concluded that the customer satisfaction that is reviewed and the customer side is about what customers have felt about the services that have been provided compared to what they want. There are several methods that each company can use to measure and monitor the satisfaction of its customers and those of competitors. According to Kotler in Tjiptono, et al.

(2016) identified four methods for measuring customer satisfaction, namely: complaint and suggestion systems, ghost shopping, lost customer analysis, and customer satisfaction surveys.

Based on the description of the importance of service quality, the old age insurance program, and participant satisfaction, the researchers determined the object of research at the Makassar Branch Office for Social Security Administration (BPJS), namely a state institution engaged in the social security sector that provides protection for workers to overcome certain socioeconomic risks due to employment relationships. From the results of observations made by researchers, there are several obstacles, namely the lack of information about the online queuing system so that participants still come to the office to wait for services and participants still do not understand how to use the BPJSTK application to check the old age insurance balance, which is why research on the effect of quality service to participant satisfaction. The purpose of this study was to examine the effect of the service quality of the old-age insurance program on the satisfaction of participants in the social security administering body (BPJS) for employment at the Makassar branch office.

## **METHOD**

The design used in this research is quantitative research, which is to test hypotheses according to the formulation of the problem under study so that it can be seen whether or not there is a significant correlation between the influence of the quality of old-age insurance program service on the satisfaction of participants in the Social Security Administration for Employment at the Branch Office Makassar. The population that was the target of this study were 216,014 participants in the old age insurance program in 2019. Meanwhile, the sample determination was obtained using the Slovin formula, so that from this calculation the number of samples was determined as many as 100 people. The type of data used in this study is quantitative data, namely data obtained from Employment Social Security Administration Makassar Branch Office in the form of a questionnaire and re-analyzed. While the data sources used are primary data and secondary data. Primary data, namely data obtained from respondents' responses to the question items posed in the questionnaire. Secondary data, namely data obtained from documents and archives at the Makassar Branch Office Employment BPJS which is related to this research.

Data collection techniques used are observation, questionnaires / questionnaires, and documentation. Observation, Conducting direct observation and studying matters related to direct research at Employment Social Security Administration Makassar Branch Office. Questionnaires, asking questions that have been prepared in writing by distributing questionnaires and accompanied by alternative answers that will be given to respondents. Documentation, documentation is needed to strengthen research results.

## **RESEARCH RESULTS AND DISCUSSION**

Respondents' response data regarding Service Quality at Employment Social Security Administration Branch Office Makassar, then for the first indicator, namely physical products, regarding the completeness of facilities, comfort in the waiting room, and cleanliness and appropriateness of the building where the majority of respondents gave agreed answers, namely 67 people (67, 0%), based on observations made by researchers at the Makassar Branch of the

Employment Social Security Administration office, showing complete office facilities for participants, comfortable waiting rooms, maintained cleanliness and buildings that are still in proper condition, the second indicator is reliability, explaining the disbursement process JHT program funds for participants are carried out on time, suitability in the amount of JHT program fund disbursement, as well as ease in checking the details of JHT balances where the majority of respondents gave agreed answers, namely 69 people (69.0%), based on observations made by researchers at the Employment Social Security Administration Branch office Makassar, shows that the participant's JHT fund disbursement process has been carried out on time with a period of time given for seven days from the file verification process to the disbursement of funds, and at this time a BPJSTK application is available which makes it easier for participants to check the details of JHT balance anywhere. However, checking balances without an application is still in effect because there are still some participants who don't know about the application, the third indicator is responsiveness, regarding the willingness of employees to help participants, clarity of information about the service programs offered, the speed of employees serving participants, which is dominated by the most respondents' answers. is agree, namely as many as 64 people (64.0%), based on observations made by researchers at the Makassar Branch of the Employment Social Security Administration office, it shows that there are some employees who can respond well to participants, and clear information is available about the service program, namely by providing pamphlets in Employment Social Security Administration area.

Then the fourth indicator is assurance, regarding the implementation of services in accordance with working hours procedures, vehicle safety in the parking area, as well as the friendliness and politeness of employees in serving participants with the most respondents' answers is agreeing with the number of respondents as many as 41 people (41.0%), based on observations conducted by researchers at the Makassar branch of the Employment Social Security Administration office, showed that service procedures were in accordance with working hours, namely from 09.00 - 15.00 WITA, certainty of security in the parking area because there were two parking attendants, as well as CCTV to monitor. While the fifth indicator, namely empathy, explains the employee's concern in understanding each participant's complaint, employees are able to communicate well with participants and employees provide the same treatment to participants with the majority of respondents giving agreed answers with the number of respondents as many as 46 people (46.0%). observations made by researchers at the Makassar branch of the Employment Social Security Administration office indicated that employees could communicate well with participants and receive participant complaints, for example complaints about the lengthy process for managing Employment Social Security Administration cards. From all the percentage level results in the five indicators contained in the service quality variable of the JHT program, it was found that the service quality at the Makassar Branch Office Employment Social Security Administration was in the very good category with a percentage rate of 81.84 percent.

In the responses of respondents regarding participant satisfaction at the Makassar Branch Office for Employment BPJS, the first indicator is the complaint and suggestion system, regarding the opportunity for participants to submit complaints and suggestions directly, through special telephone lines, and through social media, with the majority of respondents giving agreed answers, namely as many as 67 people (67.0%). This indicator shows that the office makes it easy for participants to provide complaints and suggestions, for example the existence

of social media and telephone lines and a special website address for the Makassar Branch of Employment Social Security Administration to assess the quality of Employment Social Security Administration services. However, some participants felt that their complaints were still being responded to slowly. The second indicator is ghost shopping / mystery shopping regarding good complaint handling and comparative studies with other government office services with the majority of respondents' answers that agree, namely 37 people (37.0%), this indicator is that participants are still unable to state that the Employment Social Security Administration office services are more both from other offices. The third indicator is the lost customer analysis regarding existing equipment and equipment that has followed technological developments, taken further policies / improvements, and the service at Employment Social Security Administration Makassar Branch Office has been good with the majority of respondents giving agreed answers, namely 58 people (58.0%), This indicator shows that participants assess that the technology improvements used in the Employment Social Security Administration office are good enough and employees are able to respond to questions about information that participants do not understand. From all the percentage level results in the three indicators contained in the Employment Social Security Administration participant satisfaction variable, it was found that participant satisfaction at the Makassar Branch Office Employment Social Security Administration was in the high category with a percentage rate of 79 percent.

The results of this study indicate that the results of the T test analysis show that the value of T-count, which is 9.7171, is greater than the T-table value, which is 1.992, this means that there is a partially significant influence between the quality of JHT program services on the satisfaction of Employment Social Security Administration participants in Makassar Branch Office. So that the hypothesis proposed, namely "there is a significant influence between the quality of JHT program services on the satisfaction of participants in the Social Security Administration (BPJS) Employment" is accepted. From the results of the correlation test between service quality and participant satisfaction, it was obtained a correlation of 0.701 in the interval 0.60 - 0.799, which means that the contribution of service quality to participant satisfaction has a strong / high level of influence.

## **CONCLUSION**

Based on the results of the study, several conclusions will be presented, namely, the service quality at the Makassar branch office is in the very good category, where the participants who are major respondents choose to agree on the questions that have been formulated in five indicators on service quality variables, namely indicators of products. physical, reliability, responsiveness, assurance, and empathy. The level of participant satisfaction at the Makassar branch office of Employment Social Security Administration is in the high category. This is because the majority of participants choose to agree with the questions formulated in the participant satisfaction indicators, namely the complaint and suggestion system, ghost shopping, lost customer analysis. There is a significant influence between service quality on participant satisfaction, where from the results of the analysis of the T test the value of T count is greater than T table, which means that the contribution of service quality to participant satisfaction has a strong / high level of influence. It is suggested that the Makassar Branch Office Employment Social Security Administration can improve the quality of service for the convenience and

safety of service users at the Makassar Branch Office Employment Social Security Administration so that the satisfaction created by participants can be even better.

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