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The Effect of Service Quality to Customer Satisfaction of BPJS Health Facility Users in Medan City

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Abstract—The Indonesian government has created a program to improve the welfare of the community in the health sector which is managed by BPJS Health. However, there are still many complaints addressed to BPJS Health, so it can be concluded that there are still many users who are not satisfied with BPJS Health. The purpose of this study was to determine the effect of Service Quality to Customer Satisfaction. This study involved 433 users of BPJS Health facility in Medan. Measuring instruments used in this study were the scale of customer satisfaction and service quality scale. Based on the results of the regression analysis shows that service quality has a positive and significant effect to the customer satisfaction. The implication of this research is that BPJS Health can increase the customer satisfaction by providing good service quality for users.

Keyword—BPJS Health, customer satisfaction, service quality

I. Introduction

Health is a basic human need [1]. When sick, the individual will be not optimal in carrying out activities. In addition, the costs required to get treatment are expensive, especially for certain types of diseases. This makes health insurance the main choice to minimize the risk of loss when experiencing health problems [2].

Health is important, but not all people can afford to buy health insurance so the Indonesian government makes programs for the welfare of the community in the health sector. This program is known as the Jaminan Kesehatan Nasional (JKN), which began in 2014 and is managed by the Badan Penyelenggara Jaminan Sosial (BPJS) [3]. This program helps people to obtain health services that are cheaper than the monthly fees that must be paid.

BPJS Health has continued to strive to increase the number of participants throughout Indonesia. As of February 29, 2020, the number of BPJS members has reached 223,009,215 people. Registered members have the right to receive services at health facilities in collaboration with BPJS.

BPJS Health has a mission to provide the best service to participants and the community. However, there are still many complaints that are often given to BPJS Health. Some of these complaints are related to the limited health facilities that collaboration with BPJS, long queues if you want treatment, refusals due to quota restrictions, and the increase of cost is also burdensome for the community, thereby reducing the interest of the community to play an active role in the success of the BPJS Health program.

Consumer satisfaction is the main element that determines the success of an organization for the long term [4]. There are still complaints on the BPJS indicating that there is still dissatisfaction felt by consumers who use BPJS Health. Consumer dissatisfaction can cause consumers switch to other organizations or companies and share their bad experiences with others [5].

Consumer satisfaction is the feeling of pleasure and sadness felt by consumers after comparing the results received with consumer expectations [6]. Satisfaction is related to consumer desires and goals to be achieved after using goods and services [7].

One of the factors that influence customer satisfaction is service quality. Service quality is an abstract concept and is difficult to understand because it contains three unique characteristics of service, as unbiased, heterogeneous and inseparable from production and consumption [8]. This makes service quality subjective based on consumer judgment [9]. If consumers feel the quality of service provided is not as expected, consumers will give a bad assessment [10]. This bad assessment will have an effect on reducing the number of consumers, causing losses for the company.

Based on the explanation above, consumer satisfaction is one of the factors that influence consumer satisfaction. This factor will be tested to see how it affects consumer satisfaction of users of BPJS Health facility.

II. Statement Of Problem

Is there effect of service quality to customer satisfaction of BPJS Health Facility Users in Medan City?

III. Literature Review

3.1 Customer Satisfaction (CS)

Customer satisfaction is one of the goal to be achieved and is considered as the main element in determining the success of a business organization. According to Giese and Cote, although the definition of consumer satisfaction varies, there are three main components in defining consumer satisfaction, namely response, focus and time [11]. Kotler and Keller define consumer satisfaction as the feeling of happiness or sadness that consumers feel after comparing the performance or results received with consumer expectations. Consumers will feel satisfied when the results they receive match or exceed their expectations. Consumers who are satisfied will be indicated by the following things [6]:

1. Intention to buy

Satisfied consumers will make repeat purchases of goods or services at the same place. Consumers may also buy new products or use more expensive (up-buying) products from the company.

2. Customer Loyality

Customer satisfaction has a positive impact on loyalty. Consumers will be more difficult to persuade to switch to competing firms, more willing to pay higher prices for products and more tolerant of mistakes that providers of goods and services may make.

3. A Positive Word of Mouth

Consumer satisfaction has a positive impact on the willingness of consumers to recommend a company or product to others. Unsatisfied customer have potensial to convey their bad experiences to others so it can have a negative impact on the reputation and sustainability of the company.

3.2 Service Quality (SQ)

Service quality according to Wyckof is the level of excellence expected and controlled to meet consumer desires [12]. Parasuraman, Zeithaml and Berry simplify the dimensions of service quality into 5 main dimensions [8]:

1. Tangibles

Physical evidence (real) in services that can be seen by consumers. Such as the facilities provided, the equipment used, the appearance of employees, and other consumers who use the service facilities.

2. Reliability

Ability to display services accurately and reliably. The company provides accurate service from the start and provides services as promised.

3. Responsiveness

Willingness or readiness of employees to help consumers and provide fast service.

4. Assurance

Knowledge, polite behavior and the ability of employees to increase trust in the company. The assurance dimension is a combination of the dimensions of competency, courtesy, credibility and safety.

5. Empathy

Maintain and give genuine attention to consumers. This dimension is an amalgamation of the dimensions of communication and understanding or knowing the customer.

3.3 Service Quality to Customer Satisfaction

One of the factors that influence customer satisfaction is service quality. Research conducted by Gulla, Oroh and Roring found that the quality of service provided by the Manado Grace Inn Hotel affects customer satisfaction and is more influential than price and promotion factors in increasing customer satisfaction so it is necessary for this hotel to pay attention to service quality factors [13]. Other research Wulandari at PT. AXA Finansial also finds that service quality has a positive and significant effect on customer satisfaction. This means that the better the quality of service provided to the higher the level of customer satisfaction if the lower the quality of service provided, the lower the satisfaction felt by consumers. The results also concluded that tangible, reliability and assurance factors are the main factors that influence consumer perceptions of perceived service quality [14].

3.4 Research Hypothesis

Based on the theoretical description stated above, the researcher proposes the research hypothesis as follows : Service quality has a significant effect on the customer satisfaction of BPJS Health facility users.

IV. Material And Method

4.1 Participants

Participants involved in this study were BPJS Health participants who had used the BPJS Health facility at least once. The number of participants involved was 433 participants. Most of the participants were women (317 participants or 73.2%). Most of the participants were in early adulthood (224 participants or 51.7%). Most of participants are bachelor (173 respondents or 40.0%). The occupations are mostly private employees (123 participants or 28.4%). Most of the participants have used BPJS Health facilities 1-3 times (298 participants or 68.8%).

4.2 Research Instrument

Data were collected using a scale of customer satisfaction and service quality as follows:

a. Customer Satisfaction

In this study, consumer satisfaction is measured using indicators: repurchase intention, loyalty and positive word of mouth. The results of the reliability test of the consumer satisfaction variable used Cronbach's alpha of .892.

b. Service quality

Service quality is measured using 5 dimensions of service quality, namely tangible, reliability, responsiveness, assurance and empathy. The results of the reliability test used Cronbach's alpha = .939.

V. Result

Asumption test is done before analyzing hypothesis with normality test and linearity test. Normality test aim to determine a data set is well-modeled by a normal distribution or not.

This table below resulted from normality research:

Table 1. Normality Test Result

	Customer Satisfaction	Service Quality
N	433	433
Skewness	-.863	-.692
Kurtosis	1.702	.818

Based on this table, obtained that the skewness coefficient of customer satisfaction is -.0863, service quality is -.692. The kurtosis coefficient of customer satisfaction is 1.702, service quality is .818. Based on these values, it can be concluded that the data is normally distributed because the skewness test results show a value of ± 1 and the results of the kurtosis test show a value of ± 3.

Next, linearity test aim to determine if independent and dependent variable have linear correlation or not significantly. The result of linearity is in table below:

Table 2. Linerarity Test Result

Variable	F	P
Customer Satisfaction * Service Quality	394.564	.000

Based on this table, it can be concluded that the variable customer satisfaction and service quality has an F value of 394,564 with a linearity significance value of .000 (p <.05). Therefore it can be concluded that there is a linear relationship between customer satisfaction and service quality variable.

Simple Regresion test is done to analyzing data with these results :

Table 3. Simple Regression Test Result

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	22.037	1.425		15.468	.000
	Service Quality	.317	.019	.625	16.604	.000

Based on the table above, the correlation value (R) is .625 and has a positive value, so it can be said that the relationship pattern of service quality and customer satisfaction is unidirectional. The Rsquare value represents a value of .390 or 39.0%. This means that 39.0% of customer satisfaction is influenced by service quality. The value of Fcount shows a value of 275,678 with p = .000 (p <.05). This shows that the regression model in which service quality affects customer satisfaction is appropriate. The regression equation can be formulated based on the table below:

Table 4. Service Quality Coefficient with Costumer Satisfaction

Variable	*R*	R_{square}	F	P

Service Quality and Customer Satisfaction	.625	.390	275.678	.000

Based on tabel 4, the constant value of 22.037 shows that if service quality is neglected, the satisfaction of consumers is 22,037. Beta value = .625 and the regression coefficient of the customer satisfaction variable is .317 with p = .000 (p <.05). This shows that service quality has a positive influence on customer satisfaction. This means that if consumers often get good service quality, customer satisfaction will increase. So it can be concluded that the hypothesis is accepted.

The consumer satisfaction scale contains 12 statement items and a service quality scale of 20. Each scale has a score of 1 to 5. The following is the calculation result of the empirical score and the hypothetical score of the variables of customer satisfaction dan service quality.

Table 5. Description of Empirical and Hypothetical score of CS and SQ

Variable	Categorization	Raw Score	Total of Respondent	Persentage (%)
CS	Low	X < 28	4	0.9%
	Medium	28 ≤ X≤ 44	145	33.5%
	High	X > 44	284	65.6%
SQ	Poor	X < 46.7	6	1.4%
	Fair	46.7≤ X≤73.3	157	36.3%
	Good	X > 73.3	270	62.4%

Based on the table above, the following information can be obtained:

1. The empirical mean value of customer satisfaction tends to be higher than the hypothetical mean value (45.46> 36). This shows that the subjects involved in this study have high satisfaction with the BPJS Health Facility.
2. The empirical mean of service quality of research subjects tends to be higher than the population mean (73.89> 60). This shows that the subjects involved in the opinion that the service quality of the BPJS Health facility is good.

The research data obtained can be grouped based on categorization criteria. Classification refers to the hypothetical mean data and standard deviation [15]. Based on the mean and standard deviation of the hypothetical scores obtained, the categorization of customer satisfaction, service quality and trust can be determined as follows:

Table 6. The Categorizations of CS and SQ

Variable	**Empirical Score**				**Hypothetical Score**			
	Min	**Max**	**Mean**	**SD**	**Min**	**Max**	**Mean**	**SD**
CS	23	58	45.46	5.315	12	60	36	8
SQ	29	98	73.89	10.473	20	100	60	13.3

Based on the table 6, the following information can be obtained:

1. In the consumer satisfaction variable, it is found that users of BPJS Health facilities have high satisfaction, namely 284 people or 65.6%. Next, 145 people or 33.5% are in the medium category and 4 people or 0.9% are in the low category.

2. In the variable of service quality, the subject users of BPJS Health facilities already feel that the quality of service is good (270 people or 62.4%). A total of 157 people (36.3%) felt that the quality of BPJS services was sufficient and the remaining 6 people still felt that the quality of service at BPJS Health was still lacking.

VI. Discussion

The first hypothesis in this research states that there is a positive effect of service quality on customer satisfaction. Based on the results of hypothesis testing, it is concluded that service quality has a positive and significant effect on customer satisfaction so that the hypothesis is accepted. If consumers often get good service, customer satisfaction will increase. Meanwhile, if consumers get poor service, customer satisfaction will decrease.

Service quality and customer satisfaction have a unidirectional relationship (R = .625). The Rsquare value of this test is .39 (39%) so it can be stated that the service quality gives an effective contribution of 39% to customer satisfaction. The costanta value of 22,037 shows that if the quality of service is neglected, the satisfaction of consumers is 22,037.

The results of this study are in accordance with the results of previous studies which state that service quality has a positive and significant effect on customer satisfaction [14][16][17]. Evaluation of service quality can be done after using services or services. Without experience, the quality of service felt by consumers is only a perception based on expectations of service quality.

The majority of consumers in this study stated that the service quality was in the good category (270 people or 62.4%) and sufficient (157 people or 36.3%). Meanwhile, the satisfaction level of most consumers is in the high category, namely 284 people (65.6%) and moderate (145 people or 33.5%). In the service quality variable, the least number of consumers was in the low category, namely 6 people (1.4%) while in the consumer satisfaction variable the number of subjects was at least in the low category (4 people or 0.9%).

Based on the 5 dimensions of service quality, only 2 dimensions have a positive and significant effect on customer satisfaction, namely tangible (.757) and responsiveness (.623). The tangible dimension is the main determinant of consumer satisfaction (B value tangible> B responsiveness) so that a positive consumer assessment of the physical condition of the BPJS Health facility will make consumers feel satisfied

VII. Conclusion

1. Service quality has a positive and significant effect on customer satisfaction with an effective contribution of 39.0% to customer satisfaction. This positive and significant influence means that if the quality of service perceived by consumers is getting better, the level of customer satisfaction will be higher, and vice versa, if the quality of service perceived by consumers is less, the level of customer satisfaction will be lower.

2. The dimensions of service quality have a positive and significant effect on customer satisfaction, namely tangible and responsiveness. Between these two dimensions, the tangible dimension is the main determinant of consumer satisfaction. So that a positive assessment of the tangible dimensions or tangible physical evidence in service makes customer satisfaction even higher.

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