

ANALYSIS OF SERVICE QUALITY DIMENSIONS TOWARDS CUSTOMER SATISFACTION AT BPJS EMPLOYMENT IN MEDAN BRANCH OFFICE

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Abstract

This research intends to investigate and determine ways to analyze the impact of service quality factors on BPJS customer satisfaction. This research carried out on BPJS Employment Office in Medan. In this study, the author employs a qualitative research approach coupled with a field research strategy. Then, observation, interviews, and a literature review were used to collect data for this study, which involved observing and identifying the workings and quality of services received by BPJS Employment customers during internship activities, as well as interviewing techniques with several BPJS Employment customers and employees. This research was conducted during a three-week internship period, from February 2, 2022, to February 22, 2022. The findings reveal that customer satisfaction can be influenced by five characteristics of service quality, including reliability, responsiveness, security, empathy, and greater concrete, according to an analysis of service quality factors. Consequently, the more the service quality, the greater the consumer satisfaction. Long-term customer expectations can influence performance, attitudes, and overall reputation.

Keywords: *Service Quality, BPJS Employment, Customer Satisfaction*

1. INTRODUCTION

Good service management requires managers to be able to examine what can sustain and develop consumer interest in order to remain competitive and prevent losses and the loss of customers due to poor service. Managers must be able to determine what can sustain their clients' growing interest. Several factors including dependability, responsiveness, confidence, empathy, and concreteness are analyzed (Sriwidodo & Indriastuti, 2010). In this challenge, a manager must be able to analyze data to determine the level of consumer interest in the quality and customer satisfaction of the company's services.

A company's product positioning must be able to compete in the market. Customer satisfaction is the deciding element and can be used as a potent weapon in a fiercely competitive market (Sinurat, 2018). Customer satisfaction is a crucial factor that can be leveraged as a competitive advantage in the face of strong competition (Sinurat, 2018). According to Rizan et al. (2014), customer satisfaction is their metric for evaluating how a firm provides services to customers or when they perceive the results, and can be evaluated in accordance with their expectations. Customer satisfaction can also be used as a post-purchase evaluation tool to determine how customers feel about the quality of the company's services. Thus, it can be argued that the purpose of customer satisfaction is to evaluate the disparity between the needs and expectations of customers and the results acquired after consuming these services (Yulianti & Kurniawan, 2016). Customers will not only evaluate

the quality of a service, but also compare it to services provided by other businesses (Sad & Sukartaatmadja, 2013). (Yafie et al., 2016) If the client's wants are met or the customer is happy, the consumer will feel loyal to the company providing these services. Therefore, every business must understand how to minimize client unhappiness and maximize service (Badri, 2011).

The Social Security Administering Agency (BPJS) for Employment is a national organization controlled by the Indonesian government that provides insurance services. Manpower continues to make every effort to provide protection and welfare for workers, so that they feel comfortable and are unconcerned when the unexpected occurs. Intentional unanticipated events include employment termination, retirement, workplace accidents, and death (BPJS Ketenagakerjaan, 2020). Data on the active participation of BPJS Employment Medan Branch in 2021 with active companies reaching 432 and an active workforce of 14.323 in 2021, in addition to serving and ensuring the survival of the people who work, particularly BPJS Employment is made to help build the national economy as well, the government make applicable laws to regulate the procedures for implementing good and correct insurance so that they can develop properly. In order for customers to feel at rest, BPJS Employment's Medan branch must develop quality service procedures due to an increase in customer volume. Based on the description of the background, the purpose of this study is to examine customer satisfaction at the BPJS Employment Medan Branch as a result of a customer's experience with the quality of services offered by the company utilizing service quality dimensions.

2. THEORETICAL BASIS

2.1. Service Quality

As for dimensions of service quality, which include: (Parasuraman et al., 1993)

1) Physical Evidence (Tangible)

The first concrete factor of service quality is the most important (Tjiptono, 2007) Since service cannot be seen, smelled, or touched, the concrete aspect becomes crucial as a measure of service. Customers use their perception to determine the quality of a service. The appearance and performance of the company's physical buildings and infrastructure, as well as the state of the surrounding environment, are concrete evidence that service providers are providing services. Customer perceptions are influenced by tangible items of high quality. This concrete component is also one of the aspects that influence customer expectations, since customers have high expectations for tangible items that are of great quality. Therefore, it is essential for businesses to understand how ideal the most specific factors are. This left a favorable impression on the service quality, but did not significantly enhance client expectations.

2) Reliability

Reliability is also a factor that influences customer satisfaction with a service. The reliability component gauges a company's trustworthiness in providing service to its clients (Khoiria & Anwar, 2021). Compared to other dimensions, this one is frequently seen as extremely significant by customers in many service businesses. The primary aspect of this dimension is the company's capacity to provide the promised service. Second is the range

where the company is able to deliver accurate service or where there are no mistakes (failures)

3) Responsiveness

The most dynamic part of service excellence is responsiveness. Customer expectations regarding service speed will very probably fluctuate over time, and the trend is rising. By giving clear information, responsiveness entails a readiness to assist clients and deliver prompt and suitable service. The attitude of the frontline workers has a significant impact on the speed and responsiveness of service. One of them is being vigilant and honest when responding to client inquiries and demands.

4) Assurance

The warranty component relates to the company's capacity to foster consumer trust and confidence, as well as the behavior of front-line staff. This dimension encompasses four sides. The first factor is friendliness, one of the most measurable and relatively straightforward components of service quality. The second factor is skill. Customers find it hard to accept that incompetent frontline employees can deliver quality service. Therefore, it is crucial to train personnel on the product information frequently requested by clients. The third factor is dependability. Customers' faith in a company's service quality is heavily influenced by the company's credibility and reputation. Security, the fourth factor, provides clients with piece of mind when doing transactions. honest and secure business.

5) Empathy

Empathy is a quality that provides sincere personal or individual attention to clients by attempting to comprehend their desires. Being empathetic affords the ability to deliver a "surprise" service. The service provider will deliver what the customer does not anticipate. There are numerous techniques to ensure client satisfaction. This can be done, for instance, on a child's birthday or as a gift to a client's parents. All personnel of a company must comprehend and remember the unique needs of each customer in order to provide empathic service.

2.2. Customer satisfaction

According to Saladin (2003), customer satisfaction is a feeling of pleasure or displeasure arising from comparing product performance to customer impressions and expectations (results). Customer satisfaction can also be used as a post-purchase evaluation tool to determine how customers feel about the delivered services (Tjiptono, 2007). Consumers seek and require customer satisfaction to meet their demands, such as the purchase of goods and services. Our customers desire products and services of the greatest quality. The greater the quality of a product or service, the greater the importance of attracting consumers who believe their customers require the organization (loyalty). So far, customer satisfaction has become an intrinsic element of the organization's vision, purpose, objectives, position statement, and other documents. In the book *Customer Satisfaction, Concepts, Measurement, and Strategy*, this is covered in length.

3. RESEARCH METHOD

This study employs a qualitative, descriptive methodology. According to Nawawi (2001), the method of description involves describing the current status of the research issue based on emerging facts or existing events. This research employs a qualitative methodology. According to Moleong (2021), the objective of qualitative research is to comprehend phenomena connected to the experience of research participants, such as behavior, perceptions, motivations, and conduct, as a whole and via the use of language. a study is conducted. Utilization of varied natural conditions and scientific techniques. This study seeks to depict situations/events so that the data obtained is mostly descriptive in character in order to determine the internal and external environment of the BPJS Employment Medan branch. Thus, researchers can learn how the quality of services is executed at the BPJS Employment branch in Medan.

4. RESULT AND DISCUSSION

4.1. Analysis of Tangibles Dimension on Customer Satisfaction

The conclusions acquired by the researchers after conducting observations concerned, first, the completeness of the amenities whose existence contributed to the customers' sense of comfort. The facilities available at the BPJS Employment Medan Branch include clean restrooms, a large parking lot, security, a prayer room, and a comfortable waiting area with cold air conditioning. Additionally, the cleanliness and viability of the buildings at the BPJS Employment Branch in Medan are quite good, as evidenced by clean wall paint that is not dirty or peeling and a solid, sturdy structure. Third, the comfort of the waiting room at the BPJS Employment Medan Branch, which is provided with air conditioning, an air freshener, and beverages and sweets to keep customers from becoming bored.

The participant satisfaction will be influenced by the BPJS Employment Medan Branch's service quality (tangible indicators), given the aforementioned statement. In this instance, the BPJS Employment Medan Branch has attempted to give participants with acceptable quality of service (concrete indicators) to suit their needs. So that claimants at the BPJS Employment Medan Branch will experience comfort and satisfaction.

Tangible, in the form of the good, appealing, and well-maintained appearance of physical facilities, equipment, and other communication media. If the tangibles offered meet the requirements, the participants will be satisfied. Claim process participants will feel at ease and satisfied with businesses that provide a lively and engaging environment.

4.2. Analysis of Reliability Dimensions on Customer Satisfaction

On the dimension of Reliability, the research analysis demonstrates that the reliability variable positively affects customer satisfaction. According to empirical evidence, the BPJS Employment Medan Branch is reliable. Included are four kinds or groups of employees offering distinct promises. Wage Recipients (PU) are employees who receive wages, salaries, and other types of compensation from their employer. Work accident compensation, old-age insurance, old-age insurance, and death insurance are the insurance benefits granted. Non-Wage Recipients (BPU) are employees who generate income through their own business. Thirdly, construction services, include planning, advising, and implementation services in the construction industry. The offered insurance advantages include workers'

compensation and life insurance. Lastly, migrant workers are individuals who earn wages from a foreign country.

Reliability is the capacity to deliver promised services in a dependable, accurate, and consistent manner (Arief, 2007). An indicator of service quality reliability is an employee's dependability in serving participants. If the service obtained or perceived is as predicted, then the reliability service quality indicator is viewed as good and of high quality, and vice versa. If the service obtained falls short of expectations, then the service quality of the indication of reliability is regarded to be poor. The BPJS Employment Medan Branch reliability indicator has no effect on participant satisfaction because participants assume that the services rendered by employees are in compliance with the company's SOP (Standard Operating Procedure). Where the information has been given according to the needs of the participants.

4.3. Analysis of Responsiveness Dimension on Customer Satisfaction

Based on the findings of this dimensional analysis, the response variable given by BPJS Employment Services is deemed to be satisfactory. This can be demonstrated through delivering convenience, swiftness, and precision in service. BPJS Employment offers online services via the website bpjsketenagakerjaan.go.id and the mobile application BPJSTKU, which is compatible with Android and iOS smartphones. This application is intended to enhance BPJS Employment's membership network. This application is also capable of assisting clients with their concerns. These capabilities include BPJS Employment Membership Registration, salary, non-salary services, and account balance verification for Indonesian migrant participants. Other features include the simulation of old-age insurance information calculation, complaint and reporting services, direct notification of workplace accidents, branch office information, and digital cards. Thus, it can be asserted that responsiveness has the potential to promote and influence consumer satisfaction.

According to the preceding statement, participant satisfaction would be influenced by the BPJS Employment Medan Branch's service quality (responsiveness indicator). In this instance, the BPJS Employment Medan Branch attempted to give participants with high-quality service (responsiveness indications). So that claimants at the BPJS Employment Branch in Medan will feel comfortable and happy. Responsiveness (responsiveness), specifically the readiness of staff and business owners to assist clients and offer services promptly, as well as to hear and address consumer concerns or grievances (Nugraha et al., 2016). If the level of response provided corresponds to the participants' needs, they will feel satisfied. Claim process participants will feel at ease and satisfied with businesses that provide a lively and engaging environment.

4.4. Analysis of Assurance Dimension on Customer Satisfaction

The outcome of this dimensional study is that BPJS Employment Medan Branch's guarantee has an effect on customer satisfaction. As previously stated, BPJS Employment offers four different forms of insurance, including pension insurance, old-age insurance, work accident insurance, and death insurance. Each of these guarantees includes assurances regarding the guarantees supplied. First, retirement insurance, wherein employees receive cash equal to their overall contributions plus the results of development. The second is life insurance. If a worker dies as a result of work-related actions, he receives a monetary

guarantee that is given to his heirs. Thirdly, workers are guaranteed compensation in the event of a workplace accident. Workplace accidents also occur when employees are traveling to and from work, or when they become ill due to their work environment. Fourthly, pension insurance enables workers and their successors to enjoy a comfortable life after retirement or disability by providing an income. Each of the four categories of assurance services offered suggests that the assurance offered can boost client satisfaction.

According to the preceding statement, BPJS Employment Medan Branch's service quality (assurance indicator) will affect participant satisfaction. In this instance, the BPJS Employment Medan Branch has attempted to give participants with a high-quality service (assurance signs). So that claimants at the BPJS Employment Branch in Medan will feel comfortable and happy. Assurance (certainty), which is the employees' capacity to inspire confidence and faith in the promises given to customers (Wibisono & Syahril, 2016). Participants will be happy if the offered guarantee meets their requirements. Claim process participants will feel at ease and satisfied with businesses that provide a lively and engaging environment.

4.5. Analysis of Empathy Dimensions on Customer Satisfaction

The upshot of this component is the BPJS Employment program, which emphasizes Corporate Social Responsibility (CSR). This program helps meet the fundamental needs of the community and participants, enhances the well-being of the community and participants, aims to improve and preserve the environment, and maintains positive stakeholder relations. In addition, four pillars of social and environmental responsibility exist: community bridges, empowerment bridges, caring bridges, and sustainability bridges. The Medan Branch of BPJS Employment places a premium on employee care for consumers. In an effort to communicate effectively with clients, employees are prohibited from providing distinct services to customers. Customer satisfaction can be increased by empathic employee-to-customer activities and services.

Empathy, specifically the propensity of employees and companies to care more about providing individualized service for clients (Mustofa & Siyamto, 2015). The totality of a company's efforts to meet consumer expectations constitutes service quality. If the service obtained or perceived is consistent with expectations, the service quality is viewed as good and of high quality, and vice versa. The empathy indicator in BPJS Employment Medan Branch has no effect on participant satisfaction because participants assume that services are rendered in accordance with the company's SOP (Standard Operating Procedure). Where personnel offered excellent service and met the participants' expectations.

5. CONCLUSION

Based on research analysis at BPJS Employment Medan Branch, it can be seen that the aspects of service quality influence overall customer satisfaction at BPJS Employment Medan Branch. The findings of this study demonstrate that customers are content with what a company gives when it is appropriate and even exceeds their expectations if the company treats them appropriately. Customers will have a loyal disposition if their problems or complaints are treated quickly and accurately. Service and communication are also essential components of client satisfaction. In addition, there are aspects that contribute to customer

satisfaction, such as the presence of suitable amenities that make consumers feel safe and at ease in the hotel.

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