Influenced Perceived Quality Service to Attitudinal Loyalty BPJS Participants

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Abstract: Badan Penyelenggara Jaminan Sosial (BPJS) is an Indonesian institution of social security, so that, the existence of social security, financial risk faced by a person, whether it is because the productive age, get sick have an accident and even death will be taken over by the agency that organizes social security. BPJS matters relating to their attitude of loyalty of consumers have an impact on compliance with every consumer to perform an obligation in the payment of dues and recommend BPJS as health insurance to others. The study was conducted to investigate the influenced perceived quality service to attitudinal loyalty BPJS participants. The results obtained: there is the positive influence perceived of quality of service to the satisfaction of participants. This shows that there is a positive influence on the attitudinal loyalty from participant satisfaction.

Key words: Perceived quality, satisfaction, attitudinal loyalty, BPJS participants, service, attitudinal

INTRODUCTION

Badan Penyelenggara Jaminan Sosial (BPJS) is an Indonesian institution of social security so that the existence of social security, financial risk faced by a person whether it is because the productive age, get sick have an accident and even death will be taken over by the agency that organizes social security. Therefore, the Government issued Law No. 24 of 2011 implementation of the Badan Penyelenggara Jaminan Sosial (BPJS Law) which aims to provide certainty protection and social welfare for all the people of Indonesia. This legislation will provide an opportunity for health centers, family doctor, clinic or hospital to provide health services to people who are funded by the government and employers. This act also provides an opportunity for healthcare institutions to improve services.

The function of BPJS is organizing the social security program, especially, BPJS of health function organized health insurance is based on the principle of social insurance and equity. Meanwhile, according to the BPJS of employment, BPJS function hosted 4 program, a program of accident insurance, old age insurance, pension insurance and life insurance.

Vision BPJS of health later than January 1, 2019 the entire population of Indonesia has a national health insurance for the benefit of health care and protection in fulfilling the basic needs of health organized by BPJS best, superior and reliable. Therefore in realizing the vision must make improvements in the quality of service that is owned. The increasing quality of service in BPJS then consumers more loyal and opposite.

According to Darsono a consumer who has a loyal attitude becomes very valuable asset for the company. With competition so tight at this time, the application of good quality services and satisfying the consumer will make people loyal. Having loyal customers is an asset and the key to success because it can increase corporate profits. Companies must be able to create and maintain consumer (Tjiptono and Chandra, 2011). BPJS matters relating to their attitude of loyalty of consumers have an impact on compliance with every consumer to perform an obligation in the payment of premium contributions and recommend BPJS as health insurance to others. Dimensions attitude of loyalty to encourage the creation of a tendency to behave in particular within BPJS participants to a services. The tendency to behave in the Psychology is often called the attitude. The attitude of the participants towards a service delivery can be either a positive attitude or a negative attitude depends on the information obtained.

The attitude of customer loyalty to a service has a close relationship with the level of customer satisfaction as users. Where the loyal attitude is directly affected by

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the satisfaction or dissatisfaction of consumers with a period of service in a certain period of time as the perception of quality of service (Mowen and Minor, 2002). Perception of quality (perceived quality) are consumer perceptions of the overall quality or excellence of services related to what was expected by most consumers. Perception of quality reflecting consumer's feelings that are not visible and thoroughly menngenai a service. But usually the quality perception is based on the dimensions of which are included in the characteristics of services where the services associated with things such as reliability, performance. So far BPJS provide quality service to all participants BPJS very adequate where participants BPJS have complaints unit, speed serve any complaint, condition of the room was very comfortable and tidy and their services easily accessible information. Therefore, to understand the perception of quality it is necessary to identify and measure the underlying dimensions.

MATERIALS AND METHODS

This study is a survey research, the research done by taking samples directly from the population and thus discovered the relationships between variables (Sugiyono, 2008). While the coverage kind of explanation of his knowledge, this study is the study of causality, which aims to find an explanation in the form of a causal relationship between some variables that were developed in the research through hypothesis testing. Meanwhile, the approach of this research is a quantitative approach to the design paradigm of positivistic (Ferdinand, 2006a, b).

The data collection techniques used to collect data in this study using a questionnaire. The questionnaire is the technique of data collection is done by giving a set of written questions to the respondents to answered can be given in person or by mail or internet. The questionnaire used in this case is that the questionnaire enclosed questionnaire where alternatives answers provided by researchers (Sugiyono, 2008). The nature of the enclosed questionnaire is respondent was asked to choose one answer has been provided by providing checklist mark on questionnaires given. In conducting this study, researchers must make sure every questionnaire that will be used including re-examine every question that must be filled in accordance with directives given researchers. This questionnaire is intended participants BPJS Health Branch of Yogyakarta, Indonesia.

In testing the structural model shown in the framework and special hypothesis in this study, this study used the analysis stages (with AMOS 18 Software).

Table 1: Loading factor value for perceived quality service

Perceived quality service	Estimate
X15<---Perceived quality service	0.742
X14<---Perceived quality service	0.439
X13<---Perceived quality service	0.531
X12<---Perceived quality service	0.902
X11<---Perceived quality service	0.961

Table 2: Loading factor value for satisfaction participants

Satisfaction participants	Estimate
Y15<---Satisfaction	0.742
Y14<---Satisfaction	0.813
Y13<---Satisfaction	0.816
Y12<---Satisfaction	0.891
Y11<---Satisfaction	0.704

According to Santoso (2012), a modeling analysis Structural Equation Modelling (SEM) equipped basically consists of measurement models and structural models. Measurement models or models intended to confirm a measurement of dimensions or factors based on empirical indicators.

Proving research method: The test is used to test the questionnaire is used validity and reliability in this study using confirmatory factor analysis. Confirmatory factor analysis is a step to measure the dimensions that make up the latent variables in the research model. The purpose of the confirmatory factor analysis is to examine the dimensions unidimensionality of forming respective latent variables to see the value loading factor.

Here the value of the item in question Loading factor perception of the quality of service is as follows validity test. According to Table 1, the values obtained loading factor for variable service quality perceptions of each indicator received grades above 0.4. It can be concluded that the item in question as much as 5 items on service quality perception variables considered valid, so it can be inferred items of questions to the perception of service quality 100% fit for use for this research (Fig. 1). Here, the value of the item in question Loading factor satisfaction is as follows validity test.

Based on Table 2, loading factor values obtained for the variable satisfaction of participants each scored loading factor above 0.4. It can be concluded that the item in question as much as 5 items on participant satisfaction variables considered valid, so it can be inferred items of questions to the satisfaction of participants 100% fit for use for this research (Fig. 2). Here the value of the item in question loading factor perception of attitudinal loyalty is as follows validity test.

Based on Table 3, loading factor values obtained for loyalty attitude variables each scored loading factor above 0.4. It can be concluded that the item in question as many as three items on loyalty attitude variables considered valid, so it can be inferred items for attitude questions loyalty 100% suitable for use in this study (Table 4).
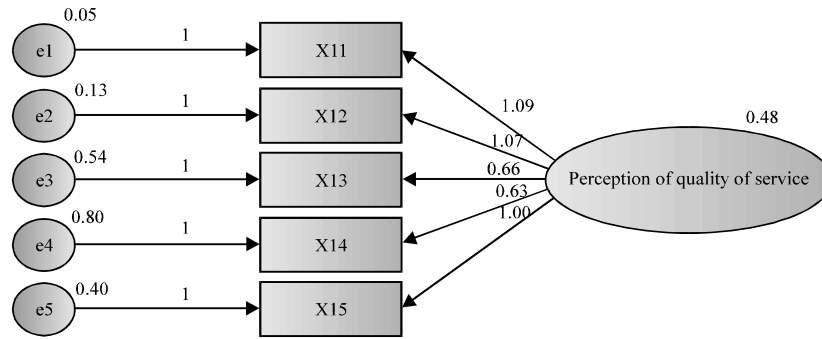
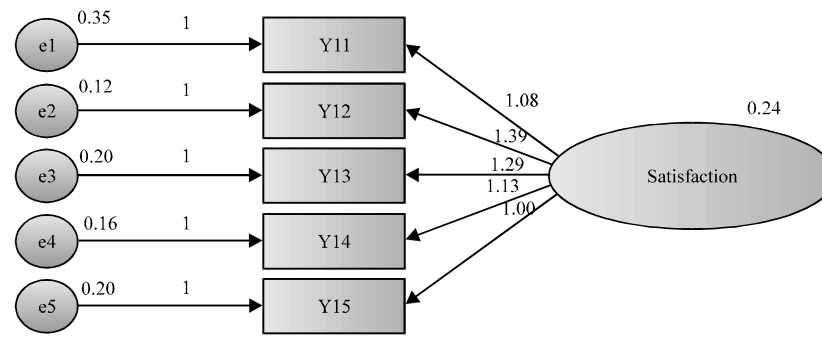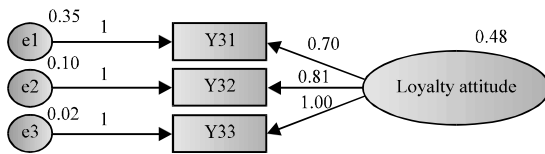Fig. 1: Perceived quality service CFA Model

Fig. 2: Satisfaction CFA Model

Fig. 3: Attitudinal loyalty CFA Model

Table 3: Loading factor value for attitudinal loyalty

Attitudinal loyalty	Estimate
Y33<---Attitudinal loyalty	0.981
Y32<---Attitudinal loyalty	0.866
Y31<---Attitudinal loyalty	0.634
Calculation by AMOS	

Table 4: Regression weights SEM analyze

Relationship/Between variables	Estimate	SE	CR	p-values
Satisfaction<---Perceived quality service	0.787	0.081	9.718	***
Loyalty<---Satisfaction	0.548	0.089	6.142	***
Calculation by AMOS				

RESULTS AND DISCUSSION

There are several strategic advantages for companies and organizations about the importance of maintaining customer loyalty. Rewards of loyalty is long-term and cumulative. So, the longer a consumer loyalty, the greater the profit that can be obtained from a consumer (Jasfar, 2002). A loyal customers will be a very valuable asset for the organization. Retention of loyal customers can reduce the effort to find new customers, provide positive feedback to the organization and loyalty has a positive relationship. Likewise with BPJS participants who have a loyal attitude will help BPJS program for the welfare of society, especially in the health sector can be realized quickly.

Therefore, to cultivate loyal attitude, there are several factors that need to be built, namely the satisfaction of participants BPJS and interest and their sense of responsibility on BPJS Program. According to Odekerken-Schroeder (2000a, b), maintain all existing subscribers will generally be more favorable compared to the turn of the customers because the cost of attracting new customers can be five times the cost of retaining an existing customer. The results of treatment in this study will be discussed further factors related to the attitude of the participants BPJS loyalty.

Hypothesis 1 in this research is the positive influence the perception of service quality to the satisfaction of participants. Based on the data processing is known that the value of 9.718 CR at a p = 0.000, these results show the value of CR above 1.96 (9.718>1.96) and p = 0.05 (0.000<0.05). This shows that there is a positive influence perceptions of quality of service to the satisfaction of the

participants, thus it can be said that the (H_1) is accepted. The estimated value for the perception of service quality is obtained 0.787, meaning that with the increased perception of quality of service will increase by 78.7% participant satisfaction every 1%.

Quality of service provided will greatly affect the responses of participants BPJS good for those who have registered or who have not signed up as a participant. In this case, the assessment of service quality assessed by reliability, responsiveness, assurance, empathy, tangibles. From the analysis of the high level of quality of services provided to participants BPJS able to increase the level of satisfaction of participants. Theoretically influence between service quality and customer satisfaction is important for the company because the company (service provider) BPJS, especially, need to know whether the company's goal should be to have participants who are satisfied with the performance of the company or provide "quality service" is perceived.

So far the quality of services provided BPJS based on the perception of participants rated good. As for the quality of service rated speed serve any participants who submit complaints. Complaints to BPJS participants who come to the office in person for each day there is suppose to be ascertained maintenance BPJS card because the employees themselves must act quickly in providing services, so, that there is no buildup. Additionally BPJS also provides information services (office phone, hotline 1500400) easily contacted. This is to anticipate if there BPJS participants who can not come to the office BPJS, so, it can contact the information service has been provided.

Quality of service is also shown with a friendly attitude, responsive and informative and office BPJS have room conditions, supporting facilities and employees to see BPJS can be considered good and tidy. Facilities such as toilets, waiting rooms, sitting chairs, decorations, etc. The most important as the quality of service that appears as the main assessment that can be felt by every participant who comes to the office BPJS. The number of additional services provided by BPJS to the participants give the results in an increased level of participant satisfaction.

It is evident from the returns given to the participants at BPJS as an expression of satisfaction. Some of the things that make participants feel satisfied because the service received in accordance with the amount of contributions paid each month, the benefits of health services from the program the National Health Insurance, the type of products that are tailored to the abilities of participants in the payment of a monthly premium and the most important is the use of BPJS for health security is fully guaranteed during the procedure and take classes according to their rights. Therefore, it can be concluded the higher the perceived service quality, greater customer satisfaction. This is due to perceived quality is the ability to decide about perfection or the superiority of the entity or also a form of attitude, a thorough evaluation in the long term.

Hypothesis 2 of this research is the positive influence on the attitude of loyalty participant satisfaction. Based on the data processing is known that the value of CR at 6.142 at a $p = 0.000$, these results show the value of CR above 1.96 (6.142<1.96) and $p = 0.05$ (0.000>0.05). This shows that there is positive participant satisfaction against the attitude of loyalty, thus it can be said that the H_2 is received. The estimated value for the satisfaction gained 0.548, meaning that with the increase in satisfaction will increase loyalty participants by 54.8% of participants every 1%.

Quality of care is contributing to the creation of differentiation, positioning and marketing strategy of any organization competing service providers. Quality of service is determined by a process of interaction and communication that took place during the process of service delivery. Likewise with BPJS as a provider of health insurance services for the entire people of Indonesia both have already registered or not registered, can provide good services to participants and prospective participants will have an impact on loyalty shekels. Attitude of loyalty shown by participants willing to make payments by auto debit system, recommending BPJS to the public to register as a participant BPJS and follow the advice of a healthy lifestyle that become policy BPJS.

According to Tjiptono state that, customer loyalty is customer commitment to a brand, store or supplier based on a positive attitude and is reflected in a consistent repeat purchases. Furthermore, according to Crorin and Taylor, the service quality has a positive effect on customer satisfaction. So, by improving the quality of services provided to customers, the customer satisfaction will be created and can cause loyal attitude of the customer. Earlier research Rahmiati customer satisfaction have a positive influence on the formation of customer loyalty. More Andreassen and Lindestad in Hadi argued when the service provided is able to meet customer expectations, the concerned customers will be satisfied and loyal attitude will appear on the customer themselves. In the services industry where products can not be seen but can only be perceived and exploited, satisfaction is often the dominant driving factor in shaping the satisfaction of participants. Unlike the providers of products where the level of satisfaction will establish customer loyalty. However, participant satisfaction

remains one of the elements that make up the attitude of loyalty of participants, since, the services provided BPJS but the benefits and functions of follow BPJS health can be utilized by the participants.

CONCLUSION

From the analysis of the results obtained: there is the positive influence the perception of service quality to BPJS participant satisfaction and positive influence on attitudes participant satisfaction BPJS loyalty. The suggestions can be given to the parties concerned and for the next researcher is as follows.

For the BPJS, in this study the level of confidence in the participants gave effect to the deepest levels, especially in the small loyalty benefit BPJS services that have the appropriate medical indication. There are many other health care providers who are still not in accordance with the agreement that should be given to participants BPJS. So that, the confidence level is still considered low against the participant's commitment to BPJS. Some things should be done periodically to evaluate health care providers who work together, especially, for services to participants BPJS Health, about the suitability of the procedure, the rights of participants BPJS, etc. Then, a couple of things to note in addition to the trust is to provide satisfaction for each participant BPJS. Satisfaction BPJS provide a major improvement to the attitude of loyalty towards BPJS. This is very advantageous for BPJS for self-help participants BPJS vision and mission to the community at large. Suppose that by improving education to participants about product knowledge, fees, benefits and guarantees that can be used.

For other research, in this case the results of the study only describes the condition of an institution that is only BPJS health could not be concluded the same for other agencies. Therefore, to see the attitude of loyalty for service users need to do empirical case studies in depth, by generalizing the population. Besides time researchers who must provide free time because the case studies take time and further research.

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