

Service Quality as a Business Strategy: Service Quality Implementation Strategy as an Effort to Increase Customer Satisfaction by Implementing One to Many Teleconference-based Services BPJS Ketenagakerjaan (Social Security Agency for Employment)

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Abstract:- The purpose of this research was to study how the influence of Service Quality variables (responsiveness, reliability, tangible, assurance and empathy) on customer satisfaction at BPJS Ketenagakerjaan with the implementation of teleconference-based One to Many services. The One to Many service has been implemented since the COVID 19 outbreak by using a teleconference mechanism as a substitute for in-person interviews. The type of research conducted is explanative causal (Explanatory research) to explain some of the effects of variables or relationships. The object of this research is all customers of BPJS Ketenagakerjaan (Social Security Agency for Employment) Bekasi Cikarang with sample X using accidental sampling. The analysis technique used in this study uses Structural Equation Modeling (SEM) with the Lisrel program. The results of this study found that service quality with dimensions Tangible (X1), Reliability (X2), Responsiveness (X3), Assurance (X4), and Empathy (X5) was able to explain and have a positive influence on BPJS Ketenagakerjaan (Y) customer satisfaction partially and simultaneously where Empathy (X5) is proven to have a dominant effect on BPJS Ketenagakerjaan customer satisfaction.

Keywords:- Service Quality, Satisfaction, Tangible, Reliability, Responsiveness, Assurance, Emphaty.

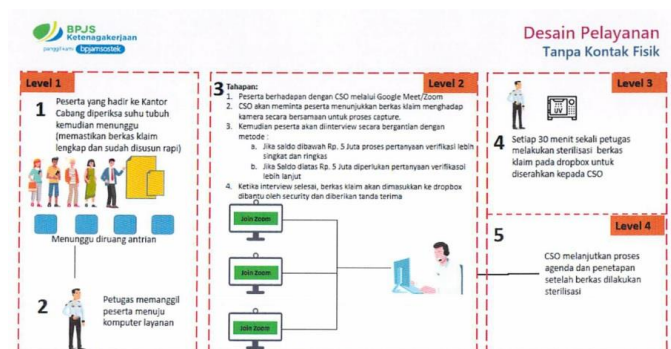
I. INTRODUCTION

With the outbreak of COVID-19 in Indonesia, BPSJ Ketenagakerjaan followed up on optimizing services for its customers by launching a teleconference-based One to Many services. The implementation of the social security program is one of the responsibilities and obligations of the state to provide socio-economic protection to the community. BPJS Ketenagakerjaan is an institution appointed by the state as one of the labor social security administering bodies in the employment sector under the mandate of Law Number 24 of 2011 concerning Social Security Administering Bodies (BPJS, 2020).

BPJS Ketenagakerjaan One to Many Service Guarantee, especially for old day security (JHT) claims is carried out by interview method using teleconference Zoom meeting, Google meets, and other systems. The implementation of the One to Many BPJS Ketenagakerjaan service method must continue to ensure the quality of services that can provide satisfaction to its customers under the BPJS Employment Service vision where customers are the main priority in the BPJS Employment business (customer-centric). Following the 2017-2021 strategic plan, the Workers Social Security program for BPJS increases the friendly positioning in public services and the Government of the Republic of Indonesia Regulation No. 21 of 2020 regarding large-scale restrictions in the context of accelerating the handling of COVID-19, services without physical contact are issued (BPJS, 2020).

The application of service procedures without physical contact is a strategy to encourage increased claims service performance at the BPJS Ketenagakerjaan Pioneer Branch and Branch offices so that BPJS Ketenagakerjaan can carry out the role of protecting and prospering workers and their families (BPJS, 2020). Swaid and Wigand (2007), which states that by providing superior service quality or e-servqual, customer satisfaction and loyalty will increase.

The design of service procedures without physical contact of BPJS Ketenagakerjaan can be seen in Figure 1:



The function of public services is one of the fundamental functions that the government must carry out both at the central and regional levels. This function is also carried out by the BPJS Ketenagakerjaan in providing employment social security services under the Law of the Republic of Indonesia by supplying the best service that can satisfy its customers. Satisfaction and dissatisfaction are the impacts of the results of customer assessment of the quality and value of services offered by the company (Zeithaml and Bitner, 2006).

Service quality affects customer satisfaction, word of mouth, repeat purchases, loyalty, market share, and profitability (Tjiptono, 2002). Quality is the overall Service Quality dimension of the features and characteristics of a product or service that can satisfy the needs (Kotler and Keller, 2009). Service quality is a measure of how well the level of service provided can meet customer expectations (Lewis and Boom, 1983). Customer satisfaction will occur when the expected service is following the service received (perceived service) (Tjiptono 2002). This is supported by research by Zeithaml and Bitner (2006), which states that customer perceptions of product or service quality are the main factors affecting satisfaction. Superior service quality to achieve customer satisfaction is a key factor to win the competition.

Ayşe (2007), Customer satisfaction, one of which will be realized by the existence of maximum service quality. Service quality is one indicator of the success of BPJS Ketenagakerjaan in carrying out its mission to provide services and create maximum satisfaction to customers, this is following Lupiyoadi's statement (2009). Customer satisfaction will have a gradual impact on BPJS Ketenagakerjaan, among others: highly satisfied participants will generally be loyal longer, participate in all programs when BPJS Ketenagakerjaan introduces new products or services and improve the quality of existing services. With this background, the author takes the title: "Service Quality as a Business Strategy: Service Quality Implementation Strategy as an Effort to Increase Customer Satisfaction by Implementing One to Many Teleconference-based Services at BPJS Ketenagakerjaan".

The purpose of this research is to find out how the dimensions of responsiveness, reliability, tangible, assurance, and empathy influence satisfaction either partially or simultaneously. It also aims to know the implementation of service quality strategy on the variables that have the dominant influence of the five dimensions.

II. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

• Service Quality

Service quality is the fulfillment of customer needs and desires and the accuracy of providing them to reach customer expectations. Service Quality is a measurement method used to measure the quality of the services provided to the customers. Two main factors affect service quality. These factors are the expected service and the perceived service

(Tjiptono, 2002). Service quality is a producer's efforts to meet customer needs and desires. It also includes the accuracy of service delivery to balance customer expectations. According to Lovelock, Jochen, and Jacky (2010), service quality is the expected level of excellence and control on excellence to meet consumer desires.

Competitive market conditions require companies to have branding which consists of differentiation. Therefore, companies could achieve a high service quality and generate sustainable profitability (Yeo, 2008). According to Bergman and Klefsjo (2003), service quality is the ability of service providers to satisfy customers or even exceed customer expectations.

According to Kotler (1997), five determinant factors determine the quality of the services provided, namely: a) reliability, the ability to deliver the promised services on time; b) responsiveness, willingness to help customers and provide services quickly; c) confidence, the ability to generate confidence in customers through friendly and courteous behavior; d) empathy, concern or ability to give personal attention to customers e) tangible refers to physical facilities, namely the ability to provide equipment, personnel, and communication media needed by customers.

Parasuraman, Zeithaml, and Berry (1988) argued that there are twenty-two determinants of service quality then classified them into five dominant factors - better known as SERVQUAL. They are reliability, responsiveness, assurance, empathy, and tangible. Zeithaml and Berry (in Lupiyoadi and Hamdani, 2006) defined five dimensions of service that include tangibles (direct evidence), reliability (reliability), responsiveness (responsiveness), assurance (guarantee), and empathy (empathy).

1. Reliability

Reliability is the ability to provide reliable and accurate services. In a broad sense, it includes delivering its promises about supply, problem-solving, and pricing. When viewed in the field of BPJS Ketenagakerjaan, reliable service is when a BPJS employee can provide appropriate services and help to resolve problems encountered quickly.

2. Responsiveness

Responsiveness is the willingness to help customers and provide services quickly. This dimension emphasizes attention and promptness when dealing with customer requests, questions, and complaints. Then, if we look more deeply at the services that are responsive to BPJS Ketenagakerjaan, it can be seen from the ability of employees to quickly provide services to customers and quickly handle their complaints. Zeithaml et al. (2002) support the responsiveness dimension as a measure of the capability of BPJS Ketenagakerjaan in providing a quick response to customer questions or complaints. In addition, efforts to meet the needs of participants and responsively develop service quality based on feedback can increase participant satisfaction and trust- statement supported by Kassim and Abdullah (2010).

3. Assurance

Assurance is the knowledge, courtesy, and ability of employees to generate confidence and trust. This dimension will be pivotal in services that require a high level of trust. Regarding BPJS Ketenagakerjaan's service provision, certainty is an important thing to be given to its customers. For example, assurance in data processing according to procedures and guarantees for data security provided by customers.

4. Emphaty

Empathy is the personal care and attention given to customers. The essence of empathy is showing customers that the service provided to them is exceptional. It also shows that their needs can be understood and met. In maintaining good relations, of course, the services provided by employees must be able to show their concern for BPJS Ketenagakerjaan customers.

5. Tangible

Tangible is the appearance of physical facilities, staff equipment, and buildings. This dimension describes the physical form and services received by consumers. In BPJS Ketenagakerjaan, tangibles can be in the form of service office conditions, service facilities, room design, room comfort, and computer equipment for teleconference needs and the neat appearance of employees serving BPJS Employment customers. Setiawan et al. 2018, in their research "The impact of relationship marketing and service quality on customer satisfaction and customer loyalty on customers of BNI Malang Branch Office," found that service quality had a significant positive impact on satisfaction. Safikhani et al. 2017, in their research on "The role of service quality strategies on satisfaction and customer loyalty and enhance their brand strategic position at Private Club," show that service quality has an impact on customer satisfaction, but customer loyalty and improving their strategic position have no effect.

• Customer satisfaction

Assessment of customer satisfaction and dissatisfaction takes one of three different forms (Engel, Blackwell, and Miniard in Tjiptono, 2004). They are 1. Positive disconfirmation, i.e., if the performance is better than expected. 2. Simple confirmation, if performance is the same as expected. 3. Negative disconfirmation, if the performance is worse than expected.

According to Zeithaml, May, and Dwayne (2009), customer satisfaction is a customer's assessment of a product or service whether the product or service meets customer needs and expectations.

According to Kotler and Keller (2009), satisfaction is a feeling of pleasure or disappointment resulting from the comparison of product performance against their expectations. If performance does not meet expectations, the customer will be dissatisfied. If the performance meets expectations, the customer will be satisfied. If the

performance exceeds expectations, the customer is very satisfied.

Hypotheses:

H1. Tangible affects satisfaction

H2. Reliability affects satisfaction

H3. Responsiveness affects satisfaction

H4. Assurance affects satisfaction

H5. Empathy affects satisfaction

H6. Tangible, reliability, responsiveness, assurance and empathy together affect satisfaction

III. RESEARCH METHODOLOGY

This study uses descriptive analysis to determine the characteristics of respondents' responses to the questionnaire and inferential analysis using the Lisrel 8.70 program to test the hypothesis in seeing the effect between variables. The criteria in this study are BPJS Employment customers. The population in this study are BPJS Employment customers who have claimed to do JHT to BPJS Ketenagakerjaan Indonesia which reached 1.9 million in September 2020 (BPJS, 2020). The sample to be taken in this study amounted to 150 respondents. The assumption underlying the use of SEM is a minimum sample size of 100 or 5 to 10 respondents for each parameter to be estimated (Supranto, 2012). The research used a quantitative approach. The type of research is a survey with an analytical descriptive method. Data was collected by filling out a questionnaire. Questionnaire items were measured using 5 Likert scales ranging from 1 "strongly disagree" to 5 "strongly agree".

IV. RESULT AND DISCUSSION

The data analysis tool used in this study to test the hypothesis is a complete model using the Structural Equation Model (SEM). The model operated through the Lisrel 8.70 program. Based on the complete model, the Standardized model and the t-Value model are obtained, with the processing results in Figure 2 and Figure 3. Meanwhile, the test results according to the Goodness of Fit Index model can be seen in Table 1.

Table 1. Model fit size

GOF Indicators	Expected size	Estimated Results	Conclusion
Absolute Fit Size			
GFI	GFI >0,9	0.75	Marginal Fit
RMSEA	RMSEA < 0,08	0.078	Good Fit
NNFI	NNFI >0,90	0.94	Good Fit
NFI	NFI > 0,90	0.90	Good Fit
AGFI	AGFI > 0,90	0.70	Marginal Fit
RFI	RFI > 0,90	0.89	Marginal Fit
IFI	IFI > 0,90	0.95	Good Fit
CFI	CFI > 0,90	0.95	Good Fit

Based on table 1, there are six conformity measures obtained that have a good model suitability index (Good Fit), while those that have a marginal fit model suitability index are only GFI, AGFI, and RFI. Thus, the model is declared to be good and can be used for further analysis.

Table 2. Structural Measurement Model

Measurement model		Factor weight coefficient	Value t count	t-table	Test results (t > 1.96)
Latent variable	Dimension				
Tangible	TAN1	0.65	8.85	1.96	Significant
	TAN2	0.71	9.9	1.96	Significant
	TAN3	0.68	9.22	1.96	Significant
	TAN4	0.7	9.71	1.96	Significant
	TAN5	0.74	10.32	1.96	Significant
Reliability	REL1	0.63	8.7	1.96	Significant
	REL2	0.53	7.29	1.96	Significant
	REL3	0.54	7.42	1.96	Significant
	REL4	0.51	6.94	1.96	Significant
	REL5	0.60	8.22	1.96	Significant
Responsiveness	RES1	0.55	7.42	1.96	Significant
	RES2	0.56	7.49	1.96	Significant
	RES3	0.56	7.62	1.96	Significant
	RES4	0.52	6.92	1.96	Significant
	RES5	0.61	8.28	1.96	Significant
Assurance	ASS1	0.75	10.31	1.96	Significant
	ASS2	0.68	8.96	1.96	Significant
	ASS3	0.69	9.25	1.96	Significant
	ASS4	0.84	12.07	1.96	Significant
	ASS5	0.65	8.43	1.96	Significant
Empathy	ASS1	0.67	9.12	1.96	Significant
	ASS2	0.6	7.97	1.96	Significant
	ASS3	0.71	9.79	1.96	Significant
	ASS4	0.66	8.93	1.96	Significant
	ASS5	0.60	7.95	1.96	Significant
Satisfaction	SAT1	0.65	default	1.96	Significant
	SAT2	0.71	7.87	1.96	Significant
	SAT3	0.70	7.79	1.96	Significant
	SAT4	0.69	7.69	1.96	Significant
	SAT5	0.77	8.37	1.96	Significant

Based on the results in table 2 it can be seen that:

1. The regression coefficient value (factor weight) resulting from the tangible latent variable on the dimensions of TAN1 to TAN5 is greater than 0.50 with a t value greater than 1.96 at a significance level of 5%. The dimensions of TAN 1 to TAN45 are all declared valid and significant to be used as indicators of latent tangible variables. Therefore, they can be used in the next analysis.
2. The regression coefficient value (factor weight) resulting from the latent variable Reliability on the dimensions REL1 to REL5 is greater than 0.50 with a t value greater than 1.96 at a significance level of 5%. Thus, it can be said that the dimensions of REL1 to REL5 are all declared valid and significant to be used as indicators of the latent variable Reliability so that they will be used in the next analysis.
3. The regression coefficient (factor weight) resulting from the latent variable Responsiveness to the dimensions RES1 to RES5 is greater than 0.50 with a t value greater than 1.96 at a significance level of 5%, it can be said that the dimensions RES1 to RES5 are all declared valid and significant to be used as an indicator of the Responsiveness latent variable so that it will be used in the next analysis.

4. The regression coefficient value (factor weight) resulting from the latent Assurance variable on the ASS1 to ASS5 dimensions is greater than 0.50 with a t value greater than 1.96 at a significance level of 5%, it can be said that the ASS1 to ASS5 dimensions are all declared valid and significant to be used as an indicator of Assurance's latent variable so that it will be used in further analysis.
5. The regression coefficient value (factor weight) resulting from the latent variable Empathy on the dimensions RES1 to RES5 is greater than 0.50 with a t value greater than 1.96 at a significance level of 5%, it can be said that the dimensions RES1 to RES5 are all declared valid and significant to be used as an indicator of the latent variable of Empathy so that it will be used in the next analysis.
6. The regression coefficient (factor weight) resulting from the latent variable Satisfaction on the SAT1 to SAT5 dimensions is greater than 0.50 with a t value greater than 1.96 at a significance level of 5%, it can be said that the dimensions SAT1 to SAT5 are all valid and significant to be used as an indicator of the latent variable Satisfaction so that it will be used in the next analysis.

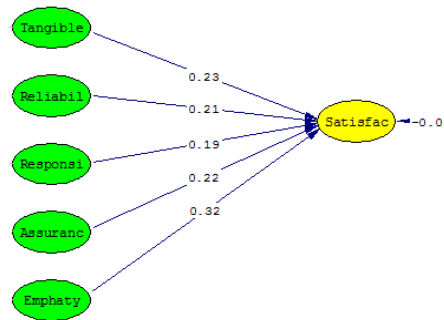


Figure 2. Structural Model

Based on the results of the Structural Model in Figure 2, multiple regression equations can be arranged for the construct variables as follows:

$$\text{Satisfaction} = 0.23 \text{ TAN} + 0.21 \text{ REL} + 0.19 \text{ RES} + 0.22 \text{ ASS} + 0.32 \text{ EMP}$$

From the equation model above, the following interpretation is obtained:

1. An increase of 1 unit of TAN will increase Satisfaction by 0.23 and vice versa.
2. An increase of 1 unit of REL will increase Satisfaction by 0.21 and vice versa.
3. An increase of 1 RES unit will increase Satisfaction by 0.19 and vice versa.
4. An increase of 1 ASS unit will increase Satisfaction by 0.22 and vice versa.
5. An increase of 1 EMP unit will increase Satisfaction by 0.32 and vice versa.

Table 3. Hypothesis Test Results

Measurement Equation		Path Coefficient (Standardized)	Standard Error (SE)	t count	t-table	Test Result (t > 1.96)
Endogenous latent variables	Exogenous/Endogenous latent variables					
Satisfaction (Partial)	Tangible	0.23	0.081	2.87	1.96	H1 Significant
Satisfaction (Partial)	Reliability	0.21	0.096	2.57	1.96	H2 Significant
Satisfaction (Partial)	Responsiveness	0.19	0.075	2.01	1.96	H3 Significant
Satisfaction (Partial)	Assurance	0.22	0.10	2.89	1.96	H4 Significant
Satisfaction (Partial)	Emphaty	0.32	0.031	3.19	1.96	H5 Significant
Endogenous latent variables	Exogenous latent variables	Coefficient of Determination (R2)	Influence Weight	F Count	F-table	Test Result
Satisfaction (Simultaneous)	TAN+REL+RES+ASS+EMP	0.83	$R = \sqrt{R^2} = \sqrt{(0.83)} = 0.91$	138.74	2.28	H6 Significant

Information:

f-table = 2.28 on $\alpha = 5\%$ and degrees of freedom $db_1=k-1=5$ and $db_2=n-k-1=150-5-1=144$

t-table = 1.97 on $\alpha = 5\%$ with 2-sided test and degrees of freedom $db=n-k-1=150-5-1=144$

f-count is calculated from the formula: $(R^2/k) / [(1-R^2)/(n-k-1)]$

In this study, there were six hypotheses tested- the 6 hypotheses based on the test results in table 3. It was concluded that all hypotheses were proven to have a significant and significant effect on satisfaction. The table above concludes that hypotheses H1, H2, H3, H4, H5, and H6 have been shown to have an effect on satisfaction, either partially or simultaneously (together). The variable that has the dominant influence of the five dimensions is the empathy variable because it has the largest loading factor compared to other variables.

V. CONCLUSIONS AND SUGGESTIONS

A. Conclusions

The conclusions of this study are as follows: first, servqual has a significant and positive effect on satisfaction, meaning that the better the servqual, the better the satisfaction received by BPJS participants. Secondly, servqual as measured by the dimensions of tangible, reliability, responsiveness, assurance, and empathy partially and simultaneously proved to have a significant and positive effect on satisfaction, meaning that every increase on tangible, reliability, responsiveness, assurance, and empathy, alone or together, proved to have a significant effect. and positive on the satisfaction of BPJS Ketenagakerjaan customers. Thirdly, the empathy variable is proven to have a dominant influence compared to other dimensions. Lastly, the strategy for implementing service quality has proven to be influential in efforts to increase customer satisfaction with the implementation of one to many teleconference-based services at BPJS Ketenagakerjaan in Bekasi Cikarang

B. Suggestions

The suggestion that can be provided is that BPJS Ketenagakerjaan should maintain a strategy for implementing service quality in the tangible, reliability, responsiveness, assurance, and empathy dimensions which have been proven to have an effect in increasing customer satisfaction with the implementation of one-to-many teleconference-based services. BPJS Ketenagakerjaan should also increase the empathy variable which is proven to have a dominant influence in increasing customer satisfaction compared to other dimensions.

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