Research Paper

The Effect of Service Recovery of Member's Health Insurance (*Jaminan Kesehatan Anggota*- JKA) Towards Consumer Satisfaction in Sae Dairy Clinic

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ABSTRACT

The research is trying to determine the effect of service recovery owned by Members' Health Assurance (*Jaminan Kesehatan Anggota* - JKA) towards patient satisfaction. The study was conducted at the Sae Dairy Clinic in Pujon, Malang Regency, in January 2017 to June 2017. The variables observed in this study are distributive justice (X_1), procedural justice (X_2), interactional justice (X_3) and consumer satisfaction (Y) on 100 non probability samples. Multiple linear regression analysis, determination coefficient analysis, simultaneous test (F) and partial test (t) are operated to find the research's objective. It is found that the results of distributive justice, procedural justice and interactional justice by 71.9% and the remaining 28.1% influenced by other variables not included in the study. Interactional justice has the strongest influence on patient satisfaction. It is then suggested that the clinic needs to improve the ability to handle interactional justice. Officers must provide explanations, maintain politeness and respond well to the patience.

Keywords: service recovery, patient satisfaction, *Jaminan Kesehatan Anggota*

INTRODUCTION

In all fields of business there must be a tight competition in both manufacturing and service businesses. The increasing intensity of competition and the number of competitors requires a company to continue to pay attention to the desires and needs of consumers and try to meet consumer expectations in various ways including by providing better service than other companies. Thus it can be concluded that only good quality companies can compete and dominate the market (Atmawati, 2004).

Service quality is one of the most important things to be a market leader in a manufacturing and service industry. Health agencies are part of an organization engaged in services and also need to focus on providing a satisfying service for their patients. Service quality is a top priority for patients and providing the best service for patients is the main task of health agency (Setiawati, 2017).

Sae Dairy Clinic, located in Pujon, Malang regency, as a health service provider must be able to compete in such a business era. The clinic needs to provide health services with modern equipment, concerning that the market segment for the clinic is all levels of society, regardless of class or community status so that it is expected that all communities get satisfactory clinical services.

Efforts made by Sae Dairy Clinic to improve health status include implementing special guarantees for the community, especially health insurance for members of the Sae Dairy Clinic and also other competent and adequate public services in hopes of growing interest for local community in terms of health priority. The effort carried out by Sae Dairy Clinic

received a good response from the community members and the public even though there were still complaints from service users. One complaint stated that when patients come to register, there were no places to sit, so they had to stand up, waited too long to be examined by a doctor because of the limited staff and some officers who give unclear explanations so that they seem rushed and impolite. If the services provided by health care providers are not satisfactory, it will have an impact on patient satisfaction.

This situation has brought researchers to take action and to evaluate from various sides. This improvement effort can be called as service recovery. Service recovery is an action taken by a company when a company fails to provide services (Zethaml, 2006). Thus Sae Dairy Clinic can provide quality services to its patients by paying attention to aspects of service recovery consisting of distributive justice, procedural justice and interactional justice.

Li (2011) on his study for travel agency has proved that distributive fairness to customer satisfaction is 56.3% with a t count of 5.613 so that it has a significant effect on customer satisfaction. Procedural fairness has a value of 1.436 t count so that it does not have a significant effect on customer satisfaction as well as interactional fairness has a t value of 0.391. On the other side, Nwokorie (2016) found out in his study about service recovery strategies in selected hotels in Lagos State, Nigeria, show that there is a strong influence from service recovery for services provided to customers with a value of 23.8% and can increase consumer loyalty by 20.5%. Based on this previous study and background explained, it is urgent to study the effect of service recovery owned by Members' Health Assurance (*Jaminan Kesehatan Anggota* - JKA) towards patient satisfaction.

LITERATURE REVIEW

It is needed to understand the meaning of service from many views first for this study. According to Toha (2007, p. 81), service is an effort carried out by a person or group of people or institutions to provide assistance and convenience to the community in order to achieve certain goals. For Dachi (2017, h. 17), service is an effort made by a person to provide services, helping to prepare, manage and resolve a person's needs or group of people to achieve certain goals. Public services in the health sector are a number of activities offered from a health service organization and health workers to people in need. This health service is a service product that involves the efforts of health workers by using science and technology in the health sector. As for Kotler (2017), services are actions or activities that can be offered by a party to another party which is basically intangible, and does not produce any ownership. The production process can be linked or not associated with a physical product. Thus service is an intangible activity or product offered by a party to another party and used to fulfill the needs of a transaction and does not cause the transfer of ownership of a product. It is then can be concluded that service is very important for consumer (in this study are Sae Dairy Clinic's patients) satisfaction.

As a service company, it cannot escape service errors or failures. For this reason, the company needs to handle these service failures with a service recovery program. Service recovery refers to how service providers make improvements to failed services (Khoiri, 2015). One factor that causes dissatisfaction is service failures that occur repeatedly. To correct failures in services provided, service recovery is done. Service recovery is part of an effort made by the company to restore consumer satisfaction (Gitasiswahara et al., 2016).

Service failures can endanger the reputation of the company. Thus, effective service recovery is important for handling such situations. The way companies manage service failures will determine their level of commitment towards relationships that have been established with customers (Ahmad, 2014).

Zemke and Bell (in Alma, 2005, p. 41) mention that service recovery is a process, thought and plan results that are useful to improve service when customers experience disappointment or dissatisfaction with the services provided so that customers become satisfied. To them, service recovery in general consists of three main ways. First is distributive justice, which is an attribute that focuses on the results of completing service recovery, for example, what businesses do to handle customer complaints when the company made a mistake, even though the company had to incur large costs in lieu of losses. Distributive justice by giving fair treatment in services, apologizing when making a mistake, giving price and bonus discounts, and compensating. Second is procedural justice, which is an attribute that focuses on justice that should be received by consumers when filing a complaint in accordance with the rules and policies set by the company. Procedural justice includes clear procedures, defined service time, speed in providing services and others. Interactional justice involves matters relating to the response given by the company to consumers if something goes wrong in providing services, such as giving a friendly, patient, and polite explanation, responding to complaints quickly, being honest in providing services and empathy or understanding services customer wants.

Service providers must adopt the concept of relationship marketing because it is almost impossible to completely avoid service failures in the service delivery process. They must also develop training programs to make employees aware of communication procedures, and develop platforms that allow customers to effectively make their complaints known (Nwokorie, 2016). Justice is a determinant of customer satisfaction. Focusing on distributive justice will be an effective way of increasing customer satisfaction (Li, 2011).

On the other side, customer complaints are reactions that are driven by a sense of customer dissatisfaction with the products or services offered by the company. Customers feel dissatisfied because expectations are not met. Seeing this, the company has a chance to improve performance so that customers become satisfied and even loyal (Tjiptono, 2005, p. 39).

Failure itself does not always lead to customer dissatisfaction, because most consumers accept it sometimes wrong, especially in service. On contrary, the organization's response or lack of response to failure is the most likely cause of customer dissatisfaction (Río-Lanza et al., 2013). Kotler(2005) states that satisfaction is a feeling of pleasure or disappointment of someone who comes from the comparison between the effect on the performance (results) of a product to his expectations. Customer satisfaction is the cognitive situation of the buyer associated with similarities or inequalities between the results obtained compared to the sacrifices made. Customer satisfaction as an overall is attitude towards an item or service after acquisition and use. Based on the opinions of some of these experts, it can be concluded that in general the notion of customer satisfaction is seen in terms of the suitability between customer expectations through perceptions of services received and the reality experienced (Tjiptono, 2005).

RESEARCH METHOD

This research is a quantitative research that explains the causal relationship between variables through hypotheses testing. The study was conducted at Sae Dairy Clinic in Pujon, Malang Regency and was carried out from January 2017 to June 2017. The variables in this study are distributive justice (X_1), procedural justice (X_2), interactional justice (X_3), and consumer satisfaction (Y) with a non probability sample of 100 Members' Health Assurance (*Jaminan Kesehatan Anggota-JKA*) users who at least use twice services in Sae Dairy Clinic. This research uses validity and reliability testing. Analyses

used are multiple linear regression analysis, determination coefficient analysis, simultaneous test (F) and partial test (t).

RESULT
1. Respondent's background

Table1 Respondent's sex

No.	Sex	Total	Percentage (%)
1	Female	61	61%
2	Male	39	39%
	Total	100	100

Source: Primary data of research, 2017

Based on the table above, it is showed that there are mostly female respondents (61%) and only few male respondents (39%) of total 100 respondents.

Table2 Respondent's age

No.	Age	Total	Percentage (%)
1	20 –30 years old	71	71%
2	31 – 40years old	21	21%
3	> 40 years old	8	8%
Total		100	100

Source: Primary data of research, 2017

It is showed that the majority of respondents are ranging from 20-30 years old for 71 %, 31-40 years old for 21%, and more than40 years old for 8%.

Table3 Respondent's education

No.	Education	Total	Percentage (%)
1	Elementary school	2	2%
2	Junior high school	5	5%
3	Senior/vocational high school	22	22%
4	Univeristy	71	71%
Total		100	100

Source: Primary data of research, 2017

Respondents' distribution shows that the respondents in this study came from various levels of education, with the majority being tertiary institutions, namely 71 people (71%), respondents with elementary education only 2%, there were 5% of junior high school graduates, and those with high school or vocational education for 22%. It can also support the purpose of the study through this education point of view because respondents have the ability that is good enough to know and provide an assessment of the services provided related to the use of JKA facilities in the Sae Dairy Clinic.

2. Data Analysis and Hypothesis Testing
Multiple Linear Regression Analysis

This multiple linear regression analysis is used to predict the condition of the relationship and or the influence of the variables studied, namely the variables distributive justice (X_1), procedural justice (X_2) and interactional justice (X_3) and consumer satisfaction (Y). In order to know the direction of influence of these variables, it can be seen from the condition of the value of B (unstandardized coefficients).If the value is (-) then there is a negative relationship or influence, but if the value is (+) then there is a positive relationship or influence. The results of multiple regression tests are shown in the table below.

Table 4: Coefficient Regression Analysis of Service Recovery Towards Consumer Satisfaction

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	3.991	.427		9.340	.000
	X1	1.433	.316	.241	4.535	.000
	X2	.701	.179	.205	3.916	.000
	X3	.920	.139	.393	6.616	.000

Source: Primary data of research, 2017

The regression model used is standardized regression, because the data used in this study is ordinal data which uses a Likert scale. In standardized regression, the size of the variable or the size of the answer has been equated. The regression equation used is:

$Y_1 = b_1X_1 + b_2X_2 + b_3X_3 + e$

$3,991 = 1,433X_1 + 0,701X_2 + 0,920X_3 + e$

From the equation above, it can be interpreted as follows:

Y_1 = The dependent variable whose value will be predicted by the independent variable, in this study is the dependent variable is consumer satisfaction whose value will be predicted by the variables

distributive justice (X_1), procedural justice (X_2) and interactional justice (X_3).

b_1 = Regression coefficient (b_1) is 1.433 with a positive sign stating that the distributive justice (X_1) and consumer satisfaction variables have a direct relationship and have a positive influence. So, if this variable is increased, customer satisfaction with patient satisfaction services at Sae Dairy Clinic also increases, and vice versa if this variable decreases then customer satisfaction will decrease.

b_2 = Regression coefficient (b_2) is 0.701 with a positive sign stating that the procedural justice (X_2) and consumer satisfaction variables have a direct relationship and have a positive influence. So, if this variable is increased then customer satisfaction for patient in Sae Dairy Clinic will also increase, and vice versa if this variable decreases then consumer satisfaction will certainly decrease.

b_3 = Regression coefficient (b_3) of 0.920 with a positive sign stating that the interactional justice (X_3) and consumer satisfaction variables have a direct relationship and have a positive influence. So, if this variable is increased, customer satisfaction of patient in Sae Dairy Clinic also increases, and vice versa if this variable decreases, customer satisfaction will decrease.

Determinant coefficient analysis (R^2)

Based on the analysis that has been described, it can be stated that there is a relationship with the direction of positive influence (+) of the variables distributive justice (X_1), procedural justice (X_2) and interactional justice (X_3) on consumer satisfaction (Y_1).

Table 5: Coefficient Determinant Analysis (R^2) of Service Recovery Towards Consumer Satisfaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.780[a]	.719	.574	1.873	2.834

a. Predictors: (Constant), X3, X1, X2

Source: Primary data of research, 2017

This test aims to measure the variable influence of distributive justice (X1), procedural justice (X_2) and interactional justice (X_3) on consumer satisfaction (Y). Based on the table above obtained R Square value of 0.719, meaning that there is a significant influence of 71.9% of the variable distributive justice (X_1), procedural justice (X_2) and interactional justice (X_3) on consumer satisfaction (Y_1) while the rest is 28.1% of patients' satisfaction at Sae dairy Clinic was influenced by other variables not included in the study.

Hypothesis Testing
F Test (Simultaneous)

This simultaneous test is to determine whether there is an overall influence from the variables distributive justice (X_1), procedural justice (X_2) and interactional justice (X_3) on consumer satisfaction (Y_1). The F test result is determined whether if the F_{count} value>F_{table}, then the three independent variables have a significant influence on the dependent variable.

Table 6: F Test (Simultaneous) Result of Service Recovery Towards Consumer Satisfaction

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	12.491	2	9.710	9.134	.000[a]
	Residual	58.708	97	1.063		
	Total	71.199	99			

a. Predictors: (Constant), X3, X1, X2

Source: Primary data of research, 2017

Based on the table above, it is obtained that F_{count} value of 9,134 and F_{table} value in the study for df=2 for 100 respondents is 2,550. Thus the F_{count} value>F_{table}, then the three independent variables have a significant influence on the dependent variable or distributive justice (X_1) variable, procedural justice (X_2) and interactional justice (X_3) simultaneously affect the consumer satisfaction (Y) of patients at Sae Dairy Clinic.
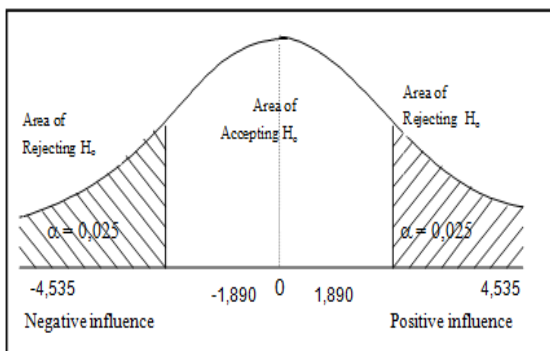
T test (Partial)

This test is to determine the influence partially (individually) from the variables of distributive justice (X_1), procedural justice (X_2) and interactional justice (X_3) on consumer satisfaction (Y) in Sae Dairy Clinic.

Table 7: T test (Partial) Result of Service Recovery towards Consumer Satisfaction

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.991	.427		9.340	.000
	X1	1.433	.316	.241	4.535	.000
	X2	.701	.179	.205	3.916	.000
	X3	.920	.139	.393	6.616	.000

Source: Primary data of research, 2017

Based on the table above, it can be showed in graph as follow.
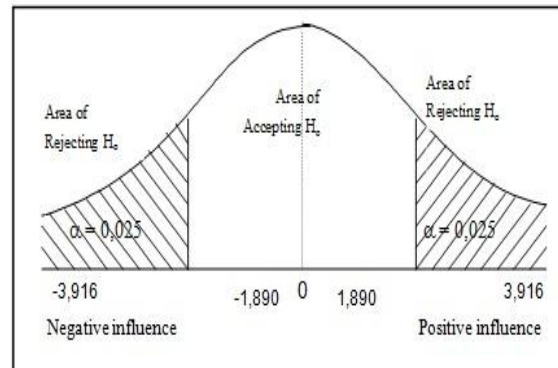

Figure 1: Graph of T Test for Distributive Justice
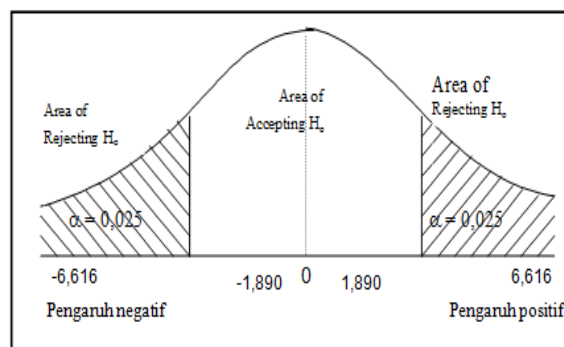Source: Primary data of research, 2017

Based on the graph above, the t_{count} of distributive justice (X_1) is 4.535 with a potential value (+) so that it has a partial positive effect on consumer satisfaction (Y) because the value of t_{count}>t_{table} (4,535> 1,890). This test proves that the first hypothesis (H_1) which states that distributive justice has a significant effect on consumer satisfaction in Sae Dairy Clinic is true.

Based on the graph below the value of t_{count} of procedural justice (X_2) is 3.916 with a positive value (+) so that it has a partial positive effect on consumer satisfaction (Y1) because the value of t_{count}<t table (3.916> 1.890). This test proves that the second hypothesis (H_2) which states that procedural justice has a significant effect on the satisfaction of consumers or patients in Sae Dairy Clinic is true.

Figure 2: Graph of T Test for Procedural Justice
Source: Primary data of research, 2017

Figure 3: Graph of T Test for Interactional Justice
Source: Primary data of research, 2017

Based on the graph above, the t_{count} interactional justice (X_3) is 6.616 with a potential value (+) so that it has a partial positive effect on consumer satisfaction (Y) because the $t_{count} > t_{table}$ (6.616 > 1.890).

DISCUSSION

The authority of health services in Sae Dairy Clinic towards JKA users consists of general health services, medical services, laboratory services and other medical services available. Based on the data that has been presented and the results of statistical analysis that have been described in this study it was found that:

1. Based on the tables above, it is obtained the R Square value of 0.719, means that there is a significant influence of 71.9% of distributive justice (X_1), procedural justice (X_2) and interactional justice (X_3) on consumer satisfaction (Y). This is in line with research conducted by Khoiri (2015) which states that service recovery will provide opportunities for increased customer satisfaction. This is also supported by the theory by Schanaars (in Tjiptono, 2002) that states there is a relationship between service recovery and customer satisfaction.

2. The F_{count} value is 9,134, the F_{table} value in the study for df=2 for 100 respondents is 2,550, thus the $F_{count} > F_{table}$. It can be concluded that the three independent variables have a significant influence on the dependent variable or in other words, distributive justice (X_1), procedural justice (X_2) and interactional justice (X_3) simultaneously affect the consumer satisfaction (Y) of patients Sae Dairy Clinic.

3. Distributive justice (X_1) has a Beta (standardized coefficients) value of 0.487, which means that it has a significant effect on consumer satisfaction (Y) of patients in Sae Dairy Clinic for 48.7%. Procedural justice (X_2) has a Beta (standardized coefficients) value of 0.417 which means that it has a significant effect on consumer satisfaction (Y) of patients in Sae Dairy Clinic at 41.7%. Interactional justice (X_3) has a Beta (standardized coefficients) value of 0.708 which means that it has a significant effect on consumer satisfaction (Y) of patients are Dairy Clinic for 70.8%.

Interactional justice (X_3) has the most powerful influence on patient satisfaction in Sae Dairy Clinic, thus the clinic needs to improve its ability in interactional justice. Some aspects that need attention by Sae Dairy Clinic are related to efforts to increase interactional justice, such as:

1) Clinic officers and health workers always provide an explanation for the services of their patients whenever possible.
2) Clinic officers and health workers should stay polite whenever communicate with the patients.
3) Clinic officers and health workers should be able to provide a good response (empathy) in providing services.

As an effort that still needs to be considered as service recovery in order to increase patient satisfaction in Sae Dairy Clinic is to pay attention to distributive justice and procedural justice, which includes: always good to the patients in providing services, still willing to submit an application if he has done mistake to the patient, trying to provide compensation if he made a mistake to his patient according to the stipulated conditions. Then in the service procedure service activities must be carried out properly for all patients, striving to be on time in providing services according to the queue and the needs of patients and the clinic still strives to provide prompt services to its patients.

CONCLUSION

This research has concluded that 1) service recovery, including distributive justice, procedural justice, and interactional justice in Sae Dairy Clinic has good feedback because most of respondents (81%) had stated that service recovery has been applied to this clinic's patient, 2) statistic data showed that $F_{count} > F_{table}$ with significant value of 0,000 < 0,05 which means that all variables (distributive justice,

procedural justice, and interactional justice) has significant value to consumer satisfaction in Sae Dairy Clinic, and 3) Determinant coefficient value (R^2) of 0,719 proved that service recovery including distributive justice, procedural justice, and interactional justice, had given impact to consumer satisfaction for 71,9% and the other 28,1% of consumer satisfaction is explained by other factors unenclosed in this research.

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