

Analysis on the Level of Satisfaction in Developing the Loyalty of BPJS Ketenagakerjaan

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ABSTRACT

The background of this research was the awareness of workers in North Sumatera Province in becoming BPJS in Manpower participants was still low. It is influenced by many factors, and one of them is satisfaction with the service which is the key factor in creating customer loyalty. The objective of the research was to find out some factors which influenced the level of satisfaction with developing loyalty in BPJS in Manpower participants Sumbagut Area Office. The research used correlation research method. The population was all BPJS in Manpower participants who had completed their JHT claims to the Branch Offices in Medan Raya, and 90 of them were used as the samples. The data were analyzed by using multiple linear regression analysis. The result of the research showed that, simultaneously, there was significant influence of tangible, reliability, responsiveness, assurance, and empathy on customer loyalty. Partially, of the five variables, only tangible and responsiveness which had significant influence on employees' performance, while reliability, assurance, and empathy did not.

Keywords: *Tangible, Reliability, Responsive, Assurance, Empathy, Customer Loyalty.*

INTRODUCTION

Realizing people's welfare is the ideal of every human being, nation and country. However, to realize people's welfare, every human being, nation and country takes a different path, according to the purpose and philosophy for what the country was established. Efforts to realize people's welfare are inseparable from our environment, the condition of a nation and state with a set of rules that underlie it. To realize prosperity, in other words, is related to the economic, political and socio-cultural system of a nation. The social security system is a way (means) as well as a goal to realize prosperity that is now known throughout the world (Sulastomo, 2008).

In a welfare state, the state is responsible for continuously seeking social

welfare for all its people. One form of being a welfare state is by organizing a social security system for all people. The organizers of the social security program referred to were submitted to the Social Security Organizing Body established by law which was subsequently abbreviated as BPJS. Law No. 24 of 2011 concerning the Social Security Organizing Agency (BPJS), expressly states that the BPJS established under the BPJS Act is a public legal entity. The BPJS formed by the BPJS Law is BPJS Kesehatan and BPJS Employment (Latief, 2011).

In accordance with the mandate of the Law, every worker, both a Wage Receiver and a non-wage worker, must be a participant in the BPJS Employment, but in reality the case in the Province of North

Sumatra is 4,519,975 (BPS, 2016) only the BPJS Employment as can be seen in Table 1. 1,059,381 or 23, 44% were participants in

Table 1: Number of Work Forces that are participants in the BPJS Employment Province of North Sumatra in 2017

No	Nama Provinsi	Potensi Peserta Menurut BPS				Jumlah TK Peserta				%			
		PU	BPU	JAKON	TOTAL	PU	BPU	JAKON	TOTAL	PU	BPU	JAKON	TOTAL
1	Banda Aceh	500.557	997.706	138.894	1.637.157	177.848	9.910	137.566	325.324	35,53 %	0,99 %	99,04 %	19,87 %
2	Sumatera Utara	1.616.709	2.595.024	308.242	4.519.975	844.05	39.806	175.525	1.059.381	52,21 %	1,53 %	56,94 %	23,44 %

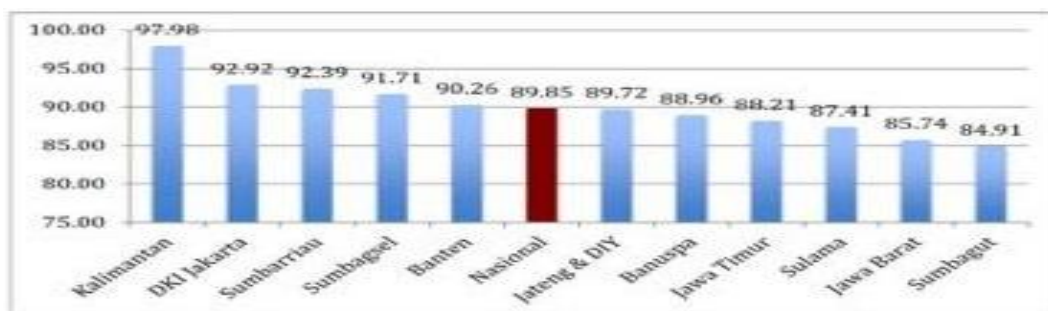
Source: BPS Position August 2016
 Ket: PU = Wage Recipient
 BPU = Not a Recipient of Wages
 JAKON= Construction Services

Based on data Table 1 shows that the awareness of workers in North Sumatra Province to become participants in the BPJS Employment is still low. The awareness of workers to become participants in the BPJS Employment is influenced by many factors, one of which is satisfaction with the services provided. Customer satisfaction is the key to creating customer loyalty. If a satisfied customer will usually notify others or called the Net Promoter Score. Net Promoter Score is what is adopted by BPJS Employment in researching workers to become loyal participants in the BPJS Employment.

The company's decision to carry out systematic service improvement actions is a decisive umbrella in following up consumer complaints from a failure so that in the end it is able to bind consumer loyalty (Elu, 2005). Increasing competition between banks means that service quality is increasingly important and that bank managers need to consider how they can increase customer satisfaction through

quality services to increase customer loyalty (Albarq, 2013). The correlation between customer satisfaction and each dimension of service quality, and found that collateral has the highest correlation with customer satisfaction and shows that customer satisfaction and customer loyalty are significantly correlated (Kampakaki and Papatthanasiou, 2016). Customer loyalty is important for any company because maintaining customers means maintaining the survival of the company (Sachro, 2013).

Indicators of dissatisfaction with BPJS Employment participants on the performance of BPJS Employment in the Sumbagut Regional Office can be seen from the results of a survey conducted by PT. Surveyor Indonesia in March 2017 where the BPJS Employment of the Sumbagut Regional Office received the lowest score of 84.91% (eighty four point coma Ninety-one compared to 11 other Regional Offices located in all operational areas of BPJS Employment as shown in Figure 1.



Source: PT. Surveyor Indonesia
Figure 1: Results of Customer Satisfaction at the Sumbagut Regional Office

Customer satisfaction is very dependent on customer perceptions and expectations; therefore BPJS Employment establishes three major parts of the blueprint services, namely:

- a) Process reflects the work ethic of BPJS Employment.
- b) People or people reflect BPJS Employment values Faith and Ethics (Ekselen, exemplary, integrity, caring and enthusiastic).
- c) Physical evidence reflects the character of BPJS Employment, which is less bureaucratic, less feudalism, more modern, more fancy, more energetic.

According to Kotler and Armstrong (2001) customer satisfaction is the extent to which the assumption of product performance meets the expectations of buyers. Factors that influence customer satisfaction according to Zeithmal and

Bitner (2003) are concepts that are far broader than merely evaluating service quality but also influenced by other factors, namely the quality of service or service (consumers will feel satisfied if they get good service or as expected), product quality (consumers will be satisfied if their results show that the product they are using is of high quality), price (products that have the same quality but set prices that are relatively cheap will give higher value to consumers), situation factors (conditions or conditions experienced by consumers, personal factors of consumers (consumer characteristics that include personal needs).

Partially, several factors that also influence customer loyalty are tangible (direct evidence), reliability (responsiveness), responsiveness (assurance), assurance (assurance), and empathy (empathy).

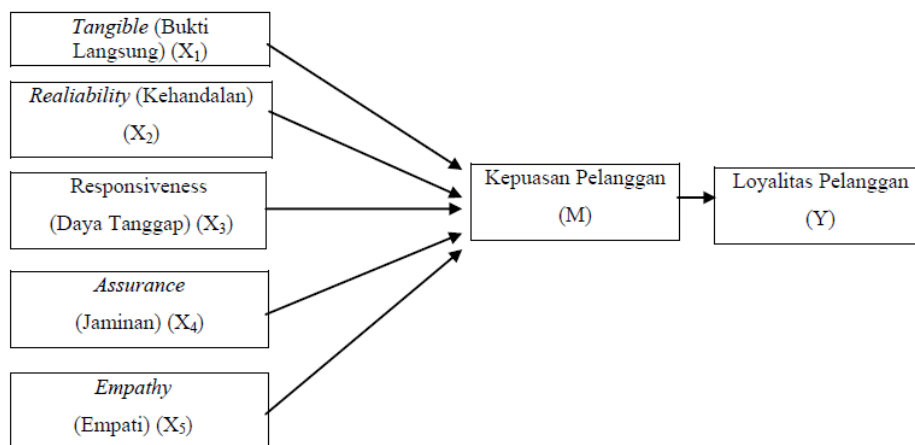


Figure 2: Conceptual Frame

Hypothesis

Based on the formulation of the problem it can be concluded that the hypothesis in this study are:

1. There is a simultaneous influence between tangible (direct evidence), reliability (reliability), responsiveness (assurance), assurance (guarantee), empathy (empathy), and customer satisfaction with customer loyalty BPJS Employment Sumbagut Regional Office.
2. There is an influence between tangible (direct evidence) on customer loyalty

BPJS Employment Sumbagut Regional Office.

3. The influence of reliability on the loyalty of BPJS Employment customers in the Sumbagut Regional Office.
4. There is an effect of responsiveness on BPJS Employment customer loyalty in the Sumbagut Regional Office.
5. The influence of assurance (guarantee) on customer loyalty BPJS Employment Sumbagut Regional Office.
6. The influence of empathy (empathy) on customer loyalty BPJS Employment Sumbagut Regional Office.

7. The influence of Customer Satisfaction partially affects the customer loyalty of BPJS Employment in the Sumbagut Regional Office.

MATERIALS AND METHODS

This research is a descriptive study. Descriptive studies are conducted to find out and be able to explain the characteristics of the variables under study in a situation (Sekaran, 2007). According to Sinulingga (2013) the purpose of descriptive study is to get a profile or relevant aspect of an interesting phenomenon from a particular organization or group. While according to Nawawi (2003) descriptive method is a method - research methods that focus attention on problems - problems or phenomena that are actual at the time of the study, then describe the factors - factors about the problem being investigated as it is accompanied by rational and accurate interpretation.

Populations in this study were BPJS Employment participants in the Sumbagut Regional Office who had finished receiving services for the Old Age Guarantee at Branch Offices in Medan Raya BPJS Employment. According to Sekaran (2006), for correlational and multivariate research the ideal number of samples is between 10 and 15 for each research variable is 7 (seven) namely tangible, reliability, responsiveness, assurance, empathy, customer satisfaction and customer loyalty, so that the number of samples made between 70 and 90 respondents. Research data, the number of samples taken was 90 respondents.

The types and sources of data collected in this study are primary data, namely data obtained by researchers directly from their main sources by conducting surveys using questionnaires, interviews and direct observations by researchers. The primary data needed in this study is consumer perceptions of customer satisfaction BPJS Employment of Sumbagut Regional Office and Secondary Data, namely data sourced from reports that have

been made by other parties. The results of reports that have been made by other parties can still be used for another study.

Data collection method is done by distributing questionnaires, documentation and observations (observations) conducted on all BPJS Employment service activities in providing services to participants who submit JHT claims at Branch Offices in Medan Raya BPJS Employment and efforts to improve customer satisfaction.

RESULTS AND DISCUSSION

Testing of Classical Assumptions

The classic assumption deviation test consists of normality test, multicollinearity test and heteroscedasticity test.

Normality test

Normality test is done to find out whether the population of the data is normally distributed or not. In this research, Histogram and P Normal Test Plots will be used. The results using the Histogram Test can be seen in Figure 4.1 and Figure 4.2.

The histogram graph in Figure 4.1 shows the pattern of normal distribution because it shows a graph following the distribution of the normal curve (indicated by a bell-shaped curve).

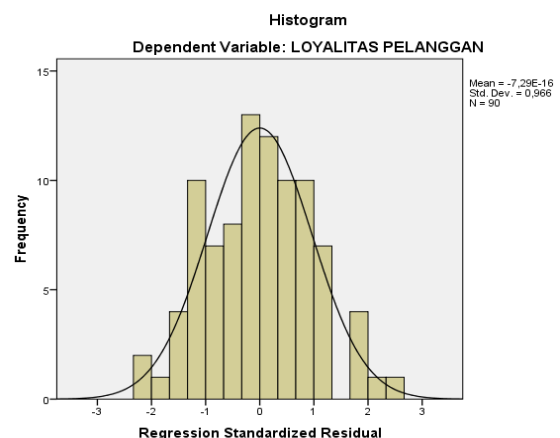


Figure 3: Distribution Pattern

Normal Probability Chart The plot in Figure 3 shows a normal distribution pattern where data spreads around the diagonal line and follows the direction of the diagonal line.

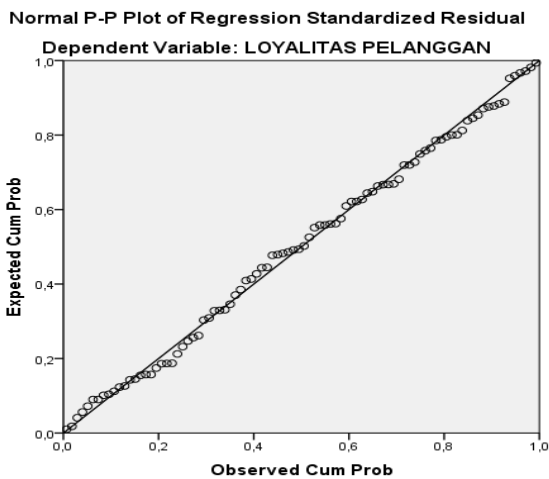


Figure 4: Normal P Plot of Regression Standardized Residual

Multicollinearity Test

The next classic deviation test is the multicollinearity test, used to determine whether there is a deviation from the classical multicollinearity assumption, namely the existence of a linear relationship between independent variables in the regression model. The prerequisite that must be fulfilled in the regression model is the absence of multicollinearity. In this research Multicollinearity test will be conducted by looking at the Inflation Factor (VIF) value in the regression model.

Table 2: Coefficient and Statistics of Collinearity

		Coefficients ^a										
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics		
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF	
1	(Constant)	2,676	2,571		1,041	,301						
	TANGIBLE (BUKTI LANGSUNG)	,338	,096	,325	3,501	,001	,602	,359	,238	,535	1,870	
	REALIABILITY (KEHANDALAN)	,105	,086	,096	1,230	,222	,442	,134	,084	,759	1,318	
	RESPONSIVENESS (DAYA TANGGAP)	,499	,086	,535	5,811	,000	,727	,538	,395	,544	1,837	
	ASSURANCE (JAMINAN)	-,084	,079	-,088	-1,062	,291	,241	-,116	-,072	,674	1,483	
	EMPATHY (EMPATI)	,036	,086	,046	,422	,674	,289	,046	,029	,393	2,544	
	KEPUASAN PELANGGAN	-,007	,098	-,009	-,076	,939	,361	-,008	-,005	,345	2,894	

a. Dependent Variable: LOYALITAS PELANGGAN

According to Santoso (2001), in general if VIF is greater than 5, then the variable has a multicollinearity problem with other independent variables. From Table 4.13 it can be seen that the value in the VIF column is smaller than 5, the Tangible variable (1,870), the Reliability variable (1,318), Responsiveness (1,837), Assurance (1,483), empathy (2,544) and Customer Satisfaction (2,894). All independent variables have an Inflation Factor (VIF) value smaller than 5, so it can be concluded that among these variables there is no problem with Multicollinearity.

Heteroscedasticity Test

Heteroscedasticity Test is used to determine whether there is a classic assumption of heteroscedasticity that is the existence of variance inequalities from

residuals for all observations in the regression model. The prerequisite that must be fulfilled in the regression model is the absence of symptoms of Heteroscedasticity. In Figure 5 can be seen the results of heteroscedasticity test with no symptoms of heteroscedasticity.

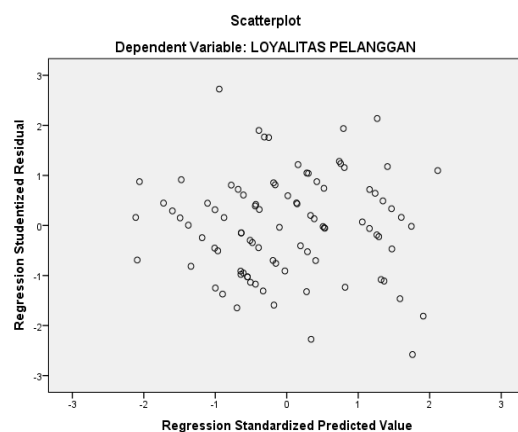


Figure 5: Scatterplot of Regression Standardized Residual

Determination Coefficient (R-Square)

The results of testing the coefficient of determination can be seen in the Model Summary table. So that it can be seen the correlation between the dependent variable

and the independent variable through the magnitude indicated by the magnitude of the value of R and Adjusted R Square as in the following table:

Table 3: Recapitulation of Research Models
Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	,785 ^a	,616	,589	1,31643	,616	22,230	6	83	,000	1,994

a. Prediktor (Constant), Kepuasan Pelanggan, Tangible, Realiability, Assurance, Responsiveness, Empathy.

b. Dependent Variabel : Loyalitas Pelanggan

Source: Research Results (data processed), 2018

From Table 3 it can be seen that:

- a) The coefficient of determination (Adjusted R Square) is 0.589. This means that 58.9% of the dependent variable namely customer loyalty (Y) can be influenced by independent variables consisting of tangible (direct evidence) (X1), reliability (X2), responsiveness (responsiveness) (X3), assurance (guarantee) (X4), and empathy (empathy) (X5), while the remaining 41.1% is explained by other variables not included in this study.
- b) The value of the correlation coefficient (R) of 0.785 indicates that there is a very strong relationship between tangible variables (direct evidence) (X1), reliability (X2), responsiveness

(responsiveness) (X3), assurance (guarantee) (X4), empathy (empathy) (X5).

Simultaneous Test (Test F)

ANOVA (testing F) is a part and process in linear regression which is used to see whether the regression model can be used to predict the correlation relationship and the influence between the dependent variable and the independent variable.

If F count <F table then there is no simultaneous influence

If the value of F count > F table then the influence occurs simultaneously.

The results of the F test can be seen in Table 4.

Table 4: ANOVA Test Results
ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	231,150	6	38,525	22,230	,000 ^b
	Residual	143,839	83	1,733		
	Total	374,989	89			

a. Prediktor (Constant), Kepuasan Pelanggan, Tangible, Realiability, Assurance, Responsiveness, Empathy.

b. Dependent Variabel : Loyalitas Pelanggan

Source: Research Results (data processed), 2018

Ho: There is no significant influence of tangible (direct evidence) (X1), reliability (reliability) (X2), responsiveness (responsiveness) (X3), assurance (guarantee) (X4), empathy (empathy) (X5)

and Customer Satisfaction (M) together towards customer loyalty (Y).

Ha: There is a significant effect of tangible (direct evidence) (X1), reliability (reliability) (X2), responsiveness (responsiveness) (X3), assurance (guarantee) (X4),

empathy (empathy) (X5) , and Customer Satisfaction (M) together towards customer loyalty (Y).

1. Value of F

From the results of the F Test in table 4, the F value = 22.230 with probability in the Sig column is 0.000. By using a distribution level of 95%, $\alpha = 5\%$, df1 (number of variables-1) = 7-1 = 6, df2 (n-k) = 90-7 = 83, the F value of the table = 2.21 is obtained

Description: n = number of respondents and k = number of independent variables.

2. Conclusion

Based on the results in Table 4.15, the value of F at the significance level of 0.005 with df1 = 5 and df2 = 83, is equal to 2.21. Sig

value = 0.00 α (0.05) then Ho is rejected, which means, there is a simultaneous significant influence between tangible variables (direct evidence) (X1), reliability (X2), responsiveness (responsiveness) (X3), assurance (guarantee) (X4), empathy (empathy) (X5), and Customer Satisfaction together towards customer loyalty (Y).

Partial Test (t Test)

This test is used to find out whether the independent variable regression models (X1, X2, X3, X4, X5, and M) partially have a significant effect on the dependent variable (Y). The test results can be seen from the following Table 5:

Table 5: Test Result Table t Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	2,676	2,571		1,041	,301					
TANGIBLE (BUKTI LANGSUNG)	,338	,096	,325	3,501	,001	,602	,359	,238	,535	1,870
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KEPUASAN PELANGGAN	-,007	,098	-,009	-,076	,939	,361	-,008	-,005	,345	2,894

a. Dependent Variable: LOYALITAS PELANGGAN

Source: Research Results (data processed), 2018

Results from Table 5 show that:

- a) From the table tangible variables (direct evidence) (X1) and responsiveness are obtained sig values 0.001 and 0,000 which means Ho is rejected (there is a partial influence between tangible variables (direct evidence) (X1) and responsiveness (responsiveness) to customer loyalty variable (Y) on the variable reliability (X2), sig> α (0.222), assurance (guarantee) (X4) sig> α (0.291), empathy (empathy) (X5) value sig> α (0.674) and customer satisfaction sig> α (0.939) then Ho is accepted, which means there is no partial influence between reliability (X2), responsiveness (X3), assurance (guarantee) (X4), and empathy

(empathy) (X5) with customer loyalty (Y).

- b) Variables that give the most influence on customer loyalty (Y) are tangible (X1) and responsiveness (responsiveness) with sig values of 0.001 and 0.000. While the variable reliability (X2), assurance (guarantee) (X4), empathy (empathy) (X5) does not have a partial effect on customer loyalty (Y) because the sig value is greater than α (5%).

DISCUSSION

Tangible Effect (direct evidence) on Customer Loyalty

The results showed that there was a positive and significant effect of Tangible (direct evidence) on Customer Loyalty of

BPJS Employment in the Sumbagut Regional Office (H1 accepted, and H0 rejected) with a value of $t\ 3.501 > t\ table\ 2.637$ sig 0.001 <0.05. Because a service cannot be seen, it cannot be kissed and cannot be touched, the tangible aspect is important as a measure of customer loyalty; the customer will use the sense of sight to assess a quality of service that creates customer loyalty in BPJS Employment.

Customers will have a perception that BPJS Employment has good service if the BPJS office is neatly organized, the service space is clean, and BPJS Employment employees are neat looking. BPJS Employment must also pay attention to technology facilities that are up-to-date because it will give an impression to customers that the company provides high quality services. Tangible that will affect customer loyalty, at the same time the tangible aspect is also one of the sources that affect customer expectations. Because tangible is good, the customer loyalty of BPJS Employment will be even higher.

Effect of Reliability on Customer Loyalty

Reliability has a partial effect on employee performance with a calculated t value of 1.230 and sig 0.222. The results showed that there was no effect of Reliability on BPJS Employment Customer Loyalty in the Sumbagut Regional Office (H0 was accepted, and H1 was rejected).

Reliability in BPJS Employment The Sumbagut Regional Office does not have a significant effect on customer loyalty because BPJS Employment provides good service from the beginning to the end of the service, the best solution to customer problems, the accuracy of customer balances, and the ability to keep promises by BPJS Employment employees so customers feel satisfied and comfortable.

The Effect of Responsiveness on Customer Loyalty

The results showed that there was a positive and significant influence of Responsiveness on BPJS Employment Customer Loyalty in the Sumbagut Regional Office (H1 accepted, and H0

rejected) with t value $5,811 > t\ table\ 2,637$ sig 0,000 <0.05. Responsiveness is a very important factor in serving customers, as is the nature of humans who are generally happy when observed, served quickly, and assisted when experiencing problems.

Progress in various fields supported by the sophistication of communication media, has unwittingly directed humans to exist in conditions of high comfort, and high levels of comfort will have an impact on customer loyalty. BPJS Employment needs to increase speed in serving participants, the alertness of BPJS Employment employees in helping participants who experience difficulties, and responsiveness in solving participant problems.

Effect of Assurance (Guarantee) on Customer Loyalty

Assurance has a partial effect on employee performance with a calculated t value of -1.062 and sig 0.291. The results showed that there was no effect of Assurance on BPJS Employment Loyalty in the Sumbagut Regional Office (H0 was accepted, and H1 was rejected).

Assurance in BPJS Employment The Sumbagut Regional Office does not have a significant effect on customer loyalty because of the guarantee of the security of funds provided by BPJS Employment, the accuracy of the balance development funds that are informed, and the knowledge of officers towards the BPJS Employment program making participants easy to access information about personal information in participation and create high comfort for participants.

The Effect of Empathy (Empathy) on Customer Loyalty

Empathy (Empathy) has a partial effect on employee performance with the value of t count of 0.422 and sig 0.6745. The results showed that there was no Empathy (Empathy) influence on BPJS Employment Customer Loyalty in the Sumbagut Regional Office (H0 was accepted, and H1 was rejected).

Empathy (Empathy) in BPJS Employment The Sumbagut Regional

Office does not have a significant influence on customer loyalty due to fair treatment BPJS Employment in each participant, attention and handling of participants' complaints, and the provision of online facilities is very helpful and facilitates participants in managing the process of participant needs in BPJS Employment.

Effect of Customer Satisfaction on Customer Loyalty

Customer Satisfaction has a partial effect on employee performance with t count value of -0.076 and sig 0.939. The results showed that there was no effect of Customer Satisfaction on BPJS Employment Loyalty in the Sumbagut Regional Office (H0 was accepted, and H1 was rejected).

Customer Satisfaction in BPJS Employment The Sumbagut Regional Office does not have a significant effect on customer loyalty because the benefits of the BPJS Employment program greatly influence the convenience of workers at work, because they get guarantees about workers' rights, easy access to BPJS Employment services, and BPJS online media. It also shows the commitment of BPJS Employment in service to customers.

Managerial Implications

There are various findings in this study that provide empirical support for the theories presented in Chapter 2. The results of the study prove that tangible (direct evidence) (X1), reliability (X2), responsiveness (responsiveness) (X3), assurance (guarantee) (X4), empathy (empathy) (X5) has a significant influence on Customer Loyalty at the BPJS Employment office in the Sumbagut Regional Office. In an effort to increase Customer Loyalty in the BPJS Employment in the Sumbagut Regional Office, there are several things that must be done by the BPJS Employment in the Sumbagut Regional Office, including:

A. Tangible (direct evidence). Some strategies that can be done to increase tangible (direct evidence), among others:

1. Appearance of BPJS Employees Neat Employment

The appearance of BPJS Employment employees is seen as important because it creates a first impression when participants receive services. Appearance is a form of self-image that emanates from a person, as well as a means of communication between one person and another. Attractive appearance is one of the keys to success in work, especially work that interacts a lot with customers. BPJS Employment should always conduct training and provide uniform standards in all work units related to appearance on a regular basis. BPJS Employment can consistently appoint a special PIC to monitor and evaluate the performance of BPJS Employment employees and provide firm action if there are employees who do not comply.

2. Up-to-date BPJS Employment facilities

The use of up-to-date BPJS Employment facilities should facilitate participants in receiving services accompanied by tutorials and how to use or information about the use of these facilities. BPJS Employment is expected to be able to update every facility owned such as queuing machines and digital forms and still pay attention to the participants' agronomists. Up to date facilities can also help participants to receive information in real time.

3. Digitization

BPJS Employment is good at providing digitalized services so that participants can save time without having to come to the Branch Office. With digitalization BPJS Employment can also save operational costs. In an all-digital era every service company is led to provide speed and accuracy in describing services. BPJS Employment should make changes to Digital services both for registering and withdrawing claims using only gadgets, all information and other services that can be accessed.

- B. Responsiveness (X3). Strategies that can be done by companies to increase responsiveness (X3), including:
1. BPJS Employment Officer is responsive in solving participant problems. The demands of participants at this time were to be quick to be served and not through long-winded bureaucracy. BPJS Employment Officers are expected to be responsive in providing services and can overcome any problems.
 2. The BPJS Employment Officer must have a responsive attitude to the complaints of participants. Because BPJS Employment is engaged in services, speed is the thing to be guided, the intended speed can be supported through digitizing complaints delivery facilities online. And BPJS Employment should be able to provide answering machine facilities for complaints that are of a general nature.
 3. BPJS Employment is able to provide solutions to participants' problems. BPJS Employment should do e-solutions to provide solutions so that participants can solve their own problems and rill time. The solution provided must also give satisfaction to the participants. And Utilizing the Website, BPJSTKU facilities and facilities that are maximally owned through massive socialization to BPJS Employment participants to utilize this.
2. Tangible, Reliability, Responsiveness, Assurance, and Empathy variables have an influence on Customer Loyalty but Customer Loyalty is also influenced by other variables outside the research. The variable that has the greatest influence on loyalty is the Tangible variable, followed by the Responsiveness variable.

Recommendations

Based on the results of research, discussion, and conclusions obtained, the suggestions that can be given are as follows:

1. BPJS Employment of the Sumbagut Regional Office needs to improve the physical appearance of Se Medan Raya Branch Offices which are considered still not up to date and can provide customer satisfaction. In the era of digitalization of BPJS Employment, it is better to use these facilities to provide services that are more efficient in terms of time and cost than if the participant must come directly to the Branch Office. BPJS Employment should build a digital system in terms of service and registration to give an impression of being easy to access wherever and whenever at the same time.
2. BPJS Employment Officers are considered not able to respond quickly to any customer complaints, BPJS Employment should conduct training so that all BPJS Employment officers understand BPJS Employment regulations uniformly and have a culture of good service.

CONCLUSIONS AND RECOMMENDATIONS

Conclusion

From the results of the analysis and discussion it was concluded that:

1. There is a significant influence from Tangible and Responsiveness partially on Customer Loyalty in BPJS Employment in the Sumbagut Regional Office. While the variables Reliability, Assurance, and Empathy have no influence on customer loyalty in the BPJS Employment of the Sumbagut Regional Office partially.

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