

Research Article

Review of the Mediating Role of Satisfaction on the Influence of Service Quality, Brand Image, and Trust on the Loyalty of BPJS Employment Participants in Situbondo

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Abstract : This study aims to analyze the effect of *service quality*, *brand image*, and *trust* on the loyalty of BPJS Ketenagakerjaan participants in the Non-Wage Recipient (BPU) segment at the Situbondo Branch, with satisfaction as a mediating variable. The research method uses a quantitative approach with *purposive sampling techniques* and data collection through questionnaires distributed to 110 respondents who have been active participants for more than six months. Data analysis was carried out using the *Structural Equation Modeling Partial Least Square* (SEM-PLS) method. The results of the study indicate that *service quality* and *trust* have a significant effect on satisfaction, while *brand image* does not have a significant effect. Meanwhile, *trust* and satisfaction have a significant effect on loyalty, while *service quality* and *brand image* do not. Satisfaction is also proven to mediate the effect of *trust* on loyalty, but does not significantly mediate other variables. This finding implies that increasing participant trust and satisfaction is the main key in building BPU participant loyalty at BPJS Ketenagakerjaan Situbondo.

Keywords: Service Quality, Brand Image, Trust, Satisfaction, Loyalty

1. Introduction

Almost all countries in the world have social security programs, which are adjusted to the conditions being faced such as financial, political, and social factors. The purpose of social security is to ensure that individuals and families have access to benefits and protection in situations that affect their well-being, such as illness, accident, job loss, death and retirement. Social security programs in each country are managed by a social security organization appointed by the government (Arianto, 2017). Based on Law Number 40 of 2004 concerning the National Social Security System and Law Number 24 of 2011 concerning the Social Security Administering Agency, Social Security in Indonesia is entrusted to the Social Security Administering Agency (BPJS). In its implementation, the government formed 2 (two) BPJS, namely BPJS Health and BPJS Employment. BPJS Kesehatan organizes a Health Insurance program that can be accessed by all Indonesian people, while BPJS Ketenagakerjaan organizes Work Accident Insurance (JKK), Death Insurance (JKM), Old Age Insurance (JHT), Pension Insurance (JP) and Job Loss Insurance (JKP) programs that can be accessed by all workers. This study focuses more on BPJS Ketenagakerjaan because of its broader

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program coverage in providing protection against risks directly related to workers, such as work accidents and death, making it a relevant topic to analyze in the context of worker protection in Indonesia.

BPJS Employment is divided into 4 (four) segments, namely the Wage Recipient (PU) segment, the Non-Wage Recipient (BPU) segment, the Construction Services (Jakon) segment, and the Indonesian Migrant Workers (PMI) segment. The PU segment is regulated in Article 22 of Law Number 13 of 2003 which states that every worker/laborer who receives wages must be registered as a participant in the Employment Social Security program and employers must register and pay their contributions. The obligation to participate in the Jakon segment is regulated in Government Regulation No. 78 of 2015 concerning Wages, which states that every worker in the construction sector must be a participant in BPJS Employment. The obligation of the PMI segment is regulated in Government Regulation No. 11 of 2017 concerning Overseas Workers Social Security, which states that every Indonesian migrant worker working abroad must be a participant in BPJS Employment. Law No. 13 of 2003 concerning Manpower states that every person who works has the right to obtain social protection and security, including BPJS Employment. However, the obligation to become a BPJS Employment participant in writing only applies to workers in the PU, Jakon, and PMI segments. While for the BPU segment it has not been implemented as a mandatory. This is the reason why BPJS Employment needs to make efforts to increase the number of BPU segment participants.

Efforts made to increase the number of BPU segment participants are by conducting socialization to informal workers and approaching the Regional Government and/or policy makers such as the DPRD, DPR RI, Village Heads, Regents, and Mayors. Through this approach, the government can provide protection for informal workers, especially vulnerable workers. Vulnerable workers are all Indonesian citizens who work outside of an employment relationship or work alone in informal economic businesses but the income they earn tends to fluctuate or is uncertain and they are unable to spend money other than for food and clothing needs. However, providing protection to vulnerable workers cannot be done continuously, but rather according to budget availability. In general, protection is provided for 1 to 6 months. After this period, the BPJS Employment protection period for vulnerable workers ends and they can continue independently (if able). This is the basis for taking samples for this study, namely active BPU segment participants who have paid contributions for more than 6 (six) months. This study chose the Situbondo Branch of BPJS Employment because the Situbondo area has economic characteristics dominated by the informal sector which is in great need of social protection. However, the coverage of BPU segment participants in Situbondo Regency is still relatively low, namely 8.59% compared to Jember Regency at 16.84%.

The following is data on active participants in the BPU segment at the BPJS Employment Situbondo Branch

Table 1 Active Participant Data for BPU Segment

Period	Number of Active Participants	Number of Participants Registered	Number of Active Participants more than 6 months
2018	1,321	2,492	65
2019	1,827	3,508	174
2020	2,862	4,759	643
2021	4,078	6,410	721
2022	3,260	3,469	680
2023	13,289	21,314	843

Source: SMILE BPJS Employment (2024)

From table 1 above, it can be seen that there has been an increase in Non-Wage Recipient (BPU) participants for both active participants and newly registered participants from 2018 to 2023 at the BPJS Ketenagakerjaan Situbondo Branch. However, there is a gap between the number of active participants compared to the number of registered participants. The number of active participants is much smaller when compared to the number of new participants and this has happened every year from 2018 to 2023. This gap indicates that new participants who registered in the same year did not continue to become participants or in other words did not continue to pay BPJS Ketenagakerjaan contributions until the end of the year. This phenomenon shows the low loyalty of BPU participants at the BPJS Ketenagakerjaan Situbondo Branch.

Based on previous studies that have tested the factors that shape customer loyalty by linking customer satisfaction as an intervening variable to test whether *Service Quality*, *Brand Image*, and *Trust* are factors that shape customer loyalty. Consumer loyalty is closely related to satisfaction in using the services provided, where this satisfaction can influence participants' decisions to continue their participation. Consumer loyalty is the impact of consumer satisfaction in using goods or services provided by the company (Bakhroini *et al* , 2022). Consumer satisfaction is a condition experienced by a person after experiencing an action or result of an action to meet expectations (Budiyono & Sutianingsih, 2021). Hidayat *et al.* (2022) proved that customer satisfaction has a significant positive effect on customer loyalty. This is different from the results of research by Gultom & Faris, (2021) which showed that customer satisfaction has a positive but insignificant effect on consumer loyalty.

Service quality is an intangible product, lasts for a certain time, and can be felt or experienced (Jacksen *et al.* 2021). Good service quality will increase consumer loyalty. Based on research conducted by Lubis *et al.* (2021) proved that *service quality* has a significant positive effect on satisfaction and loyalty as well as on satisfaction through loyalty. However, Hidayat *et al.* (2022) proved that *service quality* has no effect on loyalty.

Brand image is a representation of the overall perception of a brand and is formed from information and past experiences about the brand (Ariyani & Kurniawan, 2022). According to Digdowiseso (2022), *brand image* has a significant positive effect on customer satisfaction and loyalty. However, research by Simanjuntak & Djumarno, (2023) proves that *brand image* has an insignificant positive effect on customer satisfaction and loyalty.

Trust is an important factor in building commitment between companies and customers (Rizal & Handrijaningsih, 2021). Without *trust*, business relationships cannot survive. According to Surapati *et al.* (2020) *trust* affects customer loyalty. Meanwhile, according to Pratiwi & Sukirno (2021), *trust* does not affect customer satisfaction and loyalty.

Based on the phenomena and gap research above, it is necessary to conduct a study of the intermediary role of satisfaction variables on the influence of *service quality*, *brand image*, and *trust* on the loyalty of BPJS Ketenagakerjaan Situbondo participants. However, in the context of BPJS Ketenagakerjaan, satisfaction problems often arise due to services that are considered inadequate, which can reduce participant loyalty despite efforts to improve service quality and build a positive brand image.

2. Study Theory

Service Quality

Service quality is a measure of how well the level of service is provided to customers and can meet customer expectations (Restuputri *et al.* 2021). *Service quality* is a factor that has a significant influence on customer satisfaction (Rizal & Handrijaningsih, 2021). Customers experience satisfaction when they receive good service that meets their expectations (Phang, & Sim, 2020).

Brand Image

The brand image of a company is determined by how consumers perceive the brand itself (Tamin & Berlianto, 2023). *Brand image* can be created based on consumer experience or it can also be based on the company's reputation in the community (Rahmat *et al.* 2023). Consumers who have a positive image of a brand will be more likely to make a purchase (Ariyani & Kurniawan, 2022).

Trust

Trust or trust can interpreted as evaluation connection consumer with other party who does transaction with hope full will uncertainty (Priansa , 2017). In other words, confidence One party towards others with seriously . *Trust* important for A company Because without *trust* , difficult For build strong foundation . *Trust* Alone means readiness For depend on One each other in business (Pratiwi , 2021).

Loyalty

Loyalty is a positive attitude or behavior that shows consumer loyalty and commitment to a particular brand, product, or service that can be shown by the tendency of consumers to consistently choose the same brand or product over time. Wirtz & Lovelock, (2016) defines consumer loyalty as the loyalty and desire of customers to continue buying or using products or services offered by a particular company. Strong consumer loyalty can help companies maintain market share, increase profits, and strengthen the image of the brand or company in the eyes of customers. Loyal consumers tend to consistently choose to buy from the same company or brand, repeat their purchases regularly, and ignore competitors who may offer similar alternatives.

3. Method Study

Research design is a framework or plan used to direct and organize the implementation of a study. Based on the background, research objectives and problem formulation that have been written in this study can be classified as *explanatory research*, namely research that aims to analyze the relationship or influence between variables through hypothesis testing (Sugiyono, (2022:72)). This study is to examine and discuss the role of *service quality*, *brand image* and *trust* on loyalty through the satisfaction of BPJS Ketenagakerjaan Situbondo participants. The population used in this study were all active participants in the BPU segment at the BPJS Ketenagakerjaan Situbondo Branch in 2023, totaling 13,289 participants. The method used for sampling in this study was *Purposive Sampling* (intentional sampling) is a sampling technique in which individuals are selected intentionally based on certain criteria that are relevant to the research objectives (Patton, 2014). The respondent selection criteria used in this study were that Respondents had been active participants in the BPJS Ketenagakerjaan BPU segment for more than 6 months and had an active cellphone number and were connected to WA (as a medium for distributing online questionnaires).

4. Research result

- **The influence of *service quality* on the satisfaction of BPJS Employment participants at the Situbondo Branch**

The results of the study indicate that service quality *has* a significant influence on the satisfaction of BPJS Ketenagakerjaan participants in Situbondo Branch. This means that the better the quality of service provided, the higher the level of satisfaction felt by participants. Service quality is an important factor because it reflects how well public institutions such as BPJS are able to meet the expectations and needs of their participants. When participants experience fast, friendly, professional, and procedural service, they tend to feel satisfied and trust the institution.

- **Influence *brand image* to satisfaction BPJS Employment participants Branch Situbondo**

The results of this study indicate that the influence of *Brand Image* on the Satisfaction of BPJS Ketenagakerjaan participants in Situbondo Branch is not significant. With a *p-value* of 0.364 which is greater than 0.05, it can be concluded that brand image, although important in forming initial perceptions of participants, does not have a strong direct relationship in increasing their satisfaction. This indicates that participant satisfaction is more influenced by real experiences in interacting with BPJS services, not solely by perceptions of the name or reputation of the organization.

- **The influence of *trust* on the satisfaction of BPJS Employment participants at the Situbondo Branch**

The results of the study showed that *trust* has a positive and significant effect on the satisfaction of BPJS Ketenagakerjaan participants in the Situbondo Branch. Trust is a key element in the relationship between public service institutions and their participants, because it reflects the participants' belief in the integrity, competence, and good intentions of the service provider. When participants feel that BPJS is reliable, honest, and provides a

sense of security in every interaction, their level of satisfaction with the service also increases significantly.

- **The Influence of *Service Quality* on the Loyalty of BPJS Employment Participants in the Situbondo Branch**

The results of this study indicate that the influence of *brand image* on the satisfaction of BPJS Ketenagakerjaan participants in Situbondo Branch is not significant. Although *brand image* plays a role in shaping participants' perceptions of the organization, in the context of this study, its influence on participant satisfaction does not show a strong impact. This may be due to the presence of other factors that are more dominant in influencing satisfaction, such as service quality, benefits received by participants, and direct interaction with officers.

- **The Influence of Brand Image on the loyalty of BPJS Employment participants, Situbondo Branch**

The results of this study indicate that the influence of *brand image* on the loyalty of BPJS Ketenagakerjaan participants in Situbondo Branch is not significant. Although *brand image* plays a role in building participants' initial perceptions of the organization, in this study, its influence on participant loyalty was not proven to have a strong direct relationship. The *p-value* of 0.384, which is greater than 0.05, indicates that other factors, such as service quality or participant satisfaction levels, may have a greater influence on participant loyalty than the brand image itself.

- **The influence of *trust* on the loyalty of BPJS Employment participants at the Situbondo Branch**

The results of the study show that *trust* has a significant influence on the loyalty of BPJS Ketenagakerjaan participants in the Situbondo Branch. The trust built between participants and BPJS Ketenagakerjaan is very important in creating long-term loyalty. When participants feel that BPJS is a trustworthy institution, they are more likely to continue using the service and remain active members.

- **The influence of satisfaction on the loyalty of BPJS Employment participants at the Situbondo Branch**

The results of the study indicate that participant satisfaction has a significant influence on the loyalty of BPJS Ketenagakerjaan Situbondo Branch participants. Participant satisfaction with the services provided by BPJS Ketenagakerjaan, including service quality, facilities, and ease of access, can increase their level of loyalty to the program. When participants are satisfied with the services they receive, they are more likely to remain active participants and even recommend BPJS services to others.

- **The Influence of *Service Quality* on Loyalty through Satisfaction of BPJS Employment Participants, Situbondo Branch**

The results of this study indicate that the influence of *Service Quality* on Loyalty of BPJS Ketenagakerjaan participants in Situbondo Branch through Satisfaction is significant. With a *p-value* of 0.018 which is smaller than 0.05, it can be concluded that service quality plays an important role in building loyalty, but this influence occurs indirectly through

increasing participant satisfaction. This means that quality service encourages participant satisfaction, and that satisfaction is what ultimately strengthens their loyalty to BPJS Ketenagakerjaan.

- **The Influence of *Brand Image* on Loyalty through Satisfaction of BPJS Employment Participants, Situbondo Branch**

The results of this study indicate that the indirect effect of *Brand Image* on the Loyalty of BPJS Ketenagakerjaan Situbondo Branch participants through Satisfaction is also not significant. With a *p-value* of 0.384 which is greater than 0.05, it can be concluded that although *brand image* contributes to participant perceptions, its contribution is not strong enough to significantly shape loyalty through satisfaction. This indicates that in the context of public services such as BPJS Ketenagakerjaan, participant loyalty is more influenced by their real experiences of service quality and trust relationships, not just from perceptions of the brand.

- **The Influence of *Trust* on Loyalty through Satisfaction of BPJS Employment Participants in Situbondo Branch**

The results of this study indicate that the influence of *Trust* on Loyalty of BPJS Ketenagakerjaan participants in Situbondo Branch through Satisfaction is significant. With a *p-value* of 0.003 which is smaller than 0.05, it can be concluded that participant trust in BPJS Ketenagakerjaan plays an important role in increasing loyalty, but this influence occurs indirectly through increased satisfaction. This means that the higher the level of participant trust in BPJS, the greater the satisfaction they feel, and this satisfaction encourages the formation of loyalty.

5. Research Limitations

This study has several limitations that need to be considered. First, this study was only conducted at the BPJS Ketenagakerjaan Situbondo Branch, so the results may not be generalizable to all BPJS Ketenagakerjaan offices in other areas that have different participant characteristics, services, or organizational cultures. Second, the variables used in this study are limited to *service quality*, *brand image*, *trust*, satisfaction, and loyalty, while other factors that also have the potential to influence participant satisfaction and loyalty, such as participant experience, perception of benefits, or emotional factors, have not been analyzed. Third, the data collection technique using a questionnaire can cause subjective bias from respondents, because the answers given depend on the perceptions and interpretations of each individual when filling out the questionnaire. Fourth, this study uses a *cross-sectional approach*, so it only describes conditions at a certain time period and cannot reveal the dynamics of changes in participant perceptions over time.

6. Conclusion

Conclusion from the results of the analysis and discussion regarding the Study of the Intermediary Role of Satisfaction Variables on the Influence of *Service Quality*, *Brand Image*, and *Trust* on the Loyalty of BPJS Ketenagakerjaan Situbondo Participants as following :

- a. *Service quality* does not have a significant direct effect on the loyalty of BPJS Employment participants at the Situbondo Branch

- b. *Service quality* has a direct and significant influence on the satisfaction of BPJS Employment participants at the Situbondo Branch
- c. *Brand image* does not have a significant direct effect on the loyalty of BPJS Ketenagakerjaan participants at the Situbondo Branch
- d. *Brand image* does not have a significant direct effect on the satisfaction of BPJS Ketenagakerjaan participants at the Situbondo Branch
- e. *Trust* has a positive and significant influence on the loyalty of BPJS Employment participants at the Situbondo Branch
- f. *Trust* has a positive and significant effect on the satisfaction of BPJS Employment participants at the Situbondo Branch
- g. Participant satisfaction has a positive and significant effect on the loyalty of BPJS Ketenagakerjaan participants at the Situbondo Branch.
- h. *Service quality* has a significant indirect effect on loyalty through the satisfaction of BPJS Employment participants at the Situbondo Branch.
- i. *Brand image* does not have a significant indirect effect on loyalty through the satisfaction of BPJS Ketenagakerjaan participants at the Situbondo Branch.
- j. *Trust* has a significant indirect effect on loyalty through the satisfaction of BPJS Employment participants at the Situbondo Branchstudy.

Study aims to understand the factors that influence the loyalty of BPJS Ketenagakerjaan participants in Situbondo Branch, especially through the variables of *service quality*, *brand image*, *trust*, and satisfaction. This conclusion is expected to be a reference for BPJS Ketenagakerjaan in improving service quality and building participant loyalty in the future.

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