

ANALYSIS OF SATISFACTION AND SERVICE QUALITY ON APPLICATION USER LOYALTY MOBILE JKN FOR PARTICIPANTS BPJS KESEHATAN HOLY BRANCH

Zulvaida Haditya Oktabella, Eko Prasetyo, Maria Ulfa

ITEKES Cendekia Utama Kudus, Indonesia

zoktabella20@gmail.com, prasetyo.kesmas@gmail.com, mariakudus@gmail.com

Abstract.

BPJS Health is currently undergoing digital transformation in the form of an application mobile JKN. Mobile JKN allows participants to access and obtain service information easily. Application mobile JKN can be used anytime, anywhere. This research aims to determine the effect of satisfaction and service quality on application user loyalty mobile JKN for BPJS Health Participants, Kudus Branch. This research is a quantitative analytical research by design cross-sectional. The population in this study amounted to 16,294 users. Sampling using techniques purposive sampling with a total of 200 respondents. The research instrument used a questionnaire and the data analysis used was bivariate with tests chi-square, Multivariate and logistic regression tests. The research results show that 90.5% of users are satisfied, 86.5% rate the service quality as good, 87% of users are loyal. There is a significant influence of the user satisfaction variable with $P\text{-value } 0.013 < 0.05$. There is a significant influence of the JKN mobile application service quality variable on loyalty among BPJS Health Kudus Branch participants, $P\text{-value } 0.000 < 0.05$. There is a positive and significant influence on the user satisfaction variable, service quality on the user loyalty variable. Expected quality of application service mobile JKN will be further improved to create high user loyalty.

Key words: User satisfaction, Service quality, User loyalty, JKN mobile

INTRODUCTION

Application mobile JKN is a form of digital transformation of the business model included in BPJS Health. The original administrative activities at branch offices or health facilities were then changed to other forms mobile applications. With this transformation, JKN participants can carry out administrative activities anywhere and at any time without time limits (selfservice) (Nugraha et al., 2022). Based on data, the number of application users mobile JKN in 2022 throughout Indonesia is 16,346,826 users from the specified target of 20 million users, while the number of application users mobile JKN in 2022 at the Kudus Branch Office is 16,242 users from the specified target of 59,038 users. This shows that the success of activating the application was only achieved by 2% of the given target, namely 7%, so there is still 5% to meet the target (BPJS Health, 2022).

Apart from that, it can be seen from the problems that occur in the application community mobile JKN is still not effective in society. There are still many people who don't understand how to use the application mobile JKN and not all people have a smartphone to access the application mobile JKN. User mobile JKN felt difficulties and confusion when registering, participants complained about how long the OTP code sent via SMS took during the registration process (Ayu Rinjani & Prehanto, 2021).

Based on research results (Herlinawati et al., 2021) it explains that As many as 27% of respondents who were dissatisfied stated that it was easier to come directly to the BPJS Health office to register online. Respondents who felt dissatisfied were because they were still nervous about technology and did not understand how to use the application. There are other causes signals from the internet and requires having credit so participants think the problem lies in the application or in the admin's delay in serving participants. Based on the explanation above, the researcher has an interest in conducting research with the title "Analysis of Satisfaction and Service Quality on Application User Loyalty Mobile JKN for BPJS Health Participants Kudus Branch".

METHODS

This research is a quantitative analytical research by design cross sectional. The population in this study were all BPJS Kesehatan Kudus Branch participants who used the JKN mobile application, totaling 16,294 users and sampling using the technique purposive sampling totaling 200 respondents. The location of this research is a health service center, namely the Kudus Regency Clinic and Community Health Center. The instruments used were questionnaires and data analysis used bivariate with tests chi-square, Multivariate and logistic regression tests.

RESULTS

The results of the analysis of respondent characteristics showed that the characteristics of respondents based on female gender were more numerous with 124 people (62%), while male gender numbered 76 people (38%). The highest characteristic based on age group is the 40 age group with a total of 67 people (33.5%). The characteristics of respondents based on their highest level of education were high school with 92 people (46%), while the lowest was elementary school with 2 people (1%). Respondents' characteristic of operating time was 1-2 times with a total of 164 people (82%), while the lowest was >5 times with a total of 7 people (3.5%)

Table 1. Descriptive Analysis Results

Category	Frequency	Percentage %
Gender		
Man	76	38%
Woman	124	62%
Amount	200	100%
Age		
<40	133	66,5%
>40	67	33,5%
Amount	200	100%
Last education		
Elementary school	2	1%
Junior high school	25	12,5%
Senior high school	92	46%
Diploma	29	14,5%
S1/S2/S3	52	26%
Amount	200	100%
Operation		
1-2 times	164	82%
3-5 times	29	14,5%
More than 5 times	7	3,5%
Amount	200	100%

The results of the univariate analysis based on the user satisfaction variable included 19 respondents (9.5%) in the dissatisfied category and 181 respondents (90.5%) in the satisfied category. The service quality variable included 27 respondents (13.5%) in the not good category and 173 respondents (86.5%) in the good category. Based on the user loyalty variable, there were 26 respondents (13%) in the disloyal category and 174 respondents (87%) in the loyal category.

Table 2. Distributuion of Respondents for Each Variable

Variable	Frequency	Percentage %
User Satisfaction		
Man	19	9,5%
Woman	181	90,5%
Service Quality		
Not Good	27	13,5%
Good	173	86,5%
User Loyalty		
Not Loyal	26	13%
Loyal	174	87%

Based on Table 3, bivariate analysis of user satisfaction on user loyalty based on the table shows that from the user satisfaction category of dissatisfaction a total of 19 respondents consisting of 14 respondents (7%) users are dissatisfied and disloyal, 5 respondents (2.5%) users are not satisfied but loyal. Meanwhile, user satisfaction in the satisfied category has a total of 181 respondents consisting of 12 respondents (6%) satisfied but not loyal users, 169 respondents (84.5%) satisfied and loyal users. Analysis test results Fisher's Exact Test earned value $p=0.000$, hence the value $p \leq 0.05$ means there is a relationship between user satisfaction and user loyalty. Based on service quality on user loyalty, the table shows that the service quality category is not good, a total of 27 respondents consisting of 18 respondents (9%) the service is not good and the users are not loyal, 9 respondents (4.5%) the service is not good but the users are loyal. Meanwhile, the service quality was in the good category, a total of 173 respondents consisting of 8 respondents (4%) good service but not loyal users, 165 respondents (82.5%) good service and loyal users. Analysis test results Fisher's Exact Test earned value $p=0.000$, hence the value $p \leq 0.05$ means there is a relationship between service quality and user loyalty.

Table 3. Distribution of Relationships between Independent Variables and Dependent Variable

Variable	User Loyalty				Total		p-Value
	No Loyal		Loyal		n	%	
	n	%	n	%			
User Satisfaction							0,000
Not Satisfied	14	7	5	2,5	19	9,5	
Satisfied	12	6	169	84,5	181	90,5	
Service Quality							0,000
Not good	18	9	9	4,5	27	13,5	
Good	8	4	165	82,5	173	86,5	

DISCUSSION

There are five indicators of user satisfaction which include: ease of use, content, timeliness, format and accuracy. Indicator ease of use is the most dominant indicator that influences user satisfaction, while the indicator accuracy is the weakest that influences user dissatisfaction.

Based on the research results, 90.5% with a "satisfied" rating was due to the application mobile JKN is easy to use, while 9.5% with a rating of "not satisfied" said it was because mobile JKN is not yet free from errors such as incorrect participant data, loading when accessing, and 1 application is not necessarily 1 KK.

Researchers assume that most users are satisfied with the application mobile JKN, where the user's response to a product that has been used has formed a special impression in the user's mind.

This is in line with other research by Mukhlis (2021) "Analysis of Application User Satisfaction mobileJKN at BPJS Health Pekanbaru Branch Using the EUCS Model" that there is a significant positive influence on 5 EUCS variables on the level of satisfaction of application users Mobil eJKN. The coefficient of determination (R^2) is 63% for the dependent variable, while the remaining 47% is influenced by other factors outside the research. It means application MobileJKN is acceptable and users are satisfied with the implementation MobileJKN (Mukhlis, 2021).

There are five indicators of service quality which include: Tangible, Reliability, Responsiveness, Assurance, Empathy. Indicator reliability is the most dominant indicator that influences service quality, while the indicator accuracy the weakest which affects the quality of service is not good.

Based on the research results, 86.5% with a "good" rating reasoned because of easy access to services that can be done anywhere and at any time, while 13.5% with a "not good" rating reasoned because of autodebit billing discrepancies such as having paid with cash but still truncated autodebit.

Researchers assume that most users value the quality of application services mobileJKN is good, where a product is said to be good if it meets the needs and desires of users.

This is in line with other research by Syamsul Bahri and Atikah Azmi Siregar (2022) "Analysis of Application Service Quality MobileJKN BPJS Health Using Method Service Quality (Servqual)" regarding the quality of BPJS Health services through the application mobileJKN is included in the good category with a customer satisfaction index (IKP) value of 76.785% (Bahri & Azmi Siregar, 2022).

There are four indicators of user satisfaction which include making regular repeat purchases, making purchases outside the product/service line, recommending the product, showing immunity from the attractiveness of similar products from competitors. The indicator of purchasing outside the product line is the most dominant indicator that influences user loyalty, while the indicator of recommending products is the weakest that influences user disloyalty.

Based on the research results, 87% with a "loyal" rating reasoned because they had used the features according to their needs, while 13% with a "disloyal" assessment reasoned because users did not want to recommend the application mobile JKN to other people.

Researchers assume that most users have high loyalty to the application mobileJKN, where users are loyal to a product and intend to use it repeatedly and even recommend it to others. The results of this assessment are also supported by Rhamdani (2021) "Net Promoter Score as a Benchmark of Achievement Customer Loyalty Participant workers receiving wages from business entities" that participant loyalty for the JKN and BPJS Health programs is above 90%, which means that the implementation of the JKN program can be said to be loyal to the participants (Rhamdani, 2021).

The results of data processing explain that User Satisfaction has a significant influence on User Loyalty as indicated by the Sig value. $0.013 < 0.05$. This explanation shows that there is a significant influence between user satisfaction and user loyalty, so that H_0 rejected and H_1 accepted.

The results of this research are in line with Adindah's (2021) research "Analysis of Consumer Satisfaction on Loyalty of Grab Application Users among Management Study Program Students at Muhammadiyah University of Makassar" that the consumer satisfaction variable has a positive influence on student loyalty in using the Grab application (Nurul Adindah, 2021).

Apart from that, this research is also supported by Sirajuddin and Atrianigsi (2020) "Public Trust (Public Trust) Against E-Government: Case Study of the Use of EGovernment Mobile BPJS Health in Makassar City" which first shows that there is a high level of public trust in the e-mobileJKN, which shows this means that the application gives satisfaction to the community and is considered useful for them. Second, the level of public trust in the government is high, where the public assesses that the government is serious in providing health insurance services (Sirajuddin & Atrianingsi, 2020).

The results of data processing explain that Service Quality has a significant influence on User Loyalty as indicated by the Sig value. $0.000 < 0.05$. This explanation shows that there is a significant influence between service quality and user loyalty, so that H_0 rejected and H_1 accepted.

The results of this research are in line with research by Chusnul Rofiah and Dwi Wahyuni (2021) "Service Quality and Its Influence on Customer Loyalty as Mediated by Satisfaction at Bank Muamalat Jombang" that service quality has a significant effect on customer loyalty, meaning that the better the service quality, the more customer loyalty will be created (Dwi Wahyuni, 2017).

This research is also supported by Andini Lestari (2019) "The Influence of Service Quality on Customer Loyalty with Customer Satisfaction as a Mediating Variable (Study on Larissa Aesthetic Center Malang)" that service quality influences Larissa's customer loyalty Aesthetic Center Malang City,

namely the better the quality of service from LarissaAesthetic Center, then customer loyalty will increase and vice versa (Lestari, 2019).

CONCLUSION

Based on the description above, a conclusion can be drawn, namely that the majority of users are satisfied with mobile JKN (90.5%), most servicesmobileJKN is good (86.5%) most users are loyal tomobileJKN (87%). There is an influence of user satisfaction and the quality of the JKN mobile application service on loyalty among BPJS Health Kudus Branch participants. There are suggestions for BPJS Health Kudus Branch to increase outreach and education to BPJS participants regarding procedures for use and collaborating withstakeholdersto increase user effectiveness. Meanwhile, suggestions for future researchers are to develop different theories and variables and when distributing questionnaires ask for help from assistants to get intensive assistance.

REFERENCES

- Ayu Rinjani, AD, & Prehanto, DR (2021). Application User Satisfaction Analysis Seed Mutual Funds Using EUCS and IPA Methods.Jutisi: Scientific Journal of Informatics Engineering and Information Systems,10(2), 123. <https://doi.org/10.35889/jutisi.v10i2.655>
- Bahri, S., & Azmi Siregar, A. (2022). Analysis of the Service Quality of the JKN Mobile Application BPJS Health uses the Service Quality (Servqual) method.Industrial Engineering Journal,11(1). BPJS Health. (2022). Kudus KC Membership Data.
- Dwi Wahyuni, CR (2017). Service Quality and Its Effect on Loyalty Customers Mediated by Satisfaction at Bank Muamalat Jombang.Exist: Journal of Economic and Business Research,12(1),69–82. <https://doi.org/10.26533/eksis.v12i1.84>
- Herlinawati, Banowati, L., & Revilia, D. (2021). Level of Community Satisfaction Regarding Online Registration on the JKN Mobile Application.Health Care: Health Journal,10(1), 78–84. <https://doi.org/10.36763/healthcare.v10i1.114>
- Lestari, A. (2019). The Influence of Service Quality on Customer Loyalty with Customer Satisfaction as a Mediating Variable (Study at Larissa Aesthetic Center, Malang).FEB Student Scientific Journal. <https://jimfeb.ub.ac.id/index.php/jimfeb/article/view/5646>
- Mukhlis, M. (2021).Analysis of User Satisfaction of the JKN Mobile Application on BPJS Pekanbaru Branch Health Using the EUCS Model(Vol. 2, Number 1). Syarif Kasim University Riau.
- Nugraha, R., Mazia, L., & Utami, L.A. (2022). Usability and Convenience Analysis Mobile JKN service at UPTD Puskesmas Depok with Use Questionnaire and Ipa.Technoinfo Journal,16(2), 267. <https://doi.org/10.33365/jti.v16i2.928>
- Nurul Adindah. (2021).Analysis of Consumer Satisfaction on User Loyalty Grab Application for Management Study Program Students at Muhammadiyah University of Makassar.Muhammadiyah University of Makassar.
- Rhamdani, NI (2021). Net Promoter Score as a Benchmark of Achievement Customer Loyalty of Wage Receiving Workers of Business Entities.National Health Insurance Journal,1(2), 123–135. <https://doi.org/10.53756/jjkn.v1i2.34>
- Sirajuddin, SM, & Atrianingsi, A. . (2020). Public Trust (Public Trust) Against E-Government: Case Study of BPJS Health E-Mobile Use in Makassar City.Public (Journal of Administrative Sciences),9(1), 80. <https://doi.org/10.31314/pjia.9.1.80-88.2020>