

**ANALYSIS OF THE INFLUENCE OF SERVICE QUALITY ON SHARIA
CUSTOMER LOYALTY AT SOCIAL SECURITY ADMINISTRATOR FOR
EMPLOYMENT (BPJS *KETENAGAKERJAAN*) BANDA ACEH BRANCH OFFICE**



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Abstract

This study aims to examine the effect of tangibles, reliability, responsiveness, assurance and empathy partially and simultaneously on customer loyalty at the Social Security Administrator for Employment (BPJS *Ketenagakerjaan*) Banda Aceh Branch Office. This type of research is associative quantitative research using multiple linear regression analysis with a sample of 100 people. The research results show that. Partially and simultaneously tangibles (direct/ physical evidence), reliability, responsiveness, assurance (guarantee), and Empathy (attention) have an influence on customer loyalty in choosing Social Security Administrator for Employment (BPJS *Ketenagakerjaan*) in Banda Aceh. It can be seen from F-count > F-table or $15.598 > 2.311$ with a determinant value of the multiple correlation coefficient of 0.903 is positive, meaning that the tangibles, reliability, responsiveness, and assurance variables have a very strong influence on empathy. or 90.3%.

Keywords: Service Quality, Loyalty, BPJS *Ketenagakerjaan*.

INTRODUCTION

Fulfillment of needs in an effort to improve living standards is not only limited to physiological needs but the need for assurance of risks and uncertainties that can have a negative impact cannot be separated from human life. Public services in Indonesia are still a major concern because there are a number of things that have not been fulfilled, thus creating deficiencies in services (Apriyanti & Sidanti, 2016).

The Labor Social Security Company, which was formerly known as JAMSOSTEK but has now changed its name to BPJS *Ketenagakerjaan*, is an insurance company that deals with life insurance and deals with financial issues such as death, health or work accidents for its customers. BPJS *Ketenagakerjaan* (Social Security Administrator for Employment/ BPJSTK) is a financial institution and legal entity provided to the public with the aim of providing protection to all workers in Indonesia from certain socio-economic risks. The implementation of BPJS *Ketenagakerjaan* (BPJSTK) uses a social insurance mechanism.

BPJSTK is a state-owned enterprise that was purely formed to carry out state duties, and also as one of the wheels for the purpose of a country being formed which is stated in the 1944 Constitution, in article 3 of the National Social Security System Law (SJSN) reads “the national social security system aims to provide guarantee the fulfillment of the basic needs of a decent life for participants and/or members of their families” providing the basic needs of life, the basic needs of life in this case are the basic protection needs for workers, providing protection to Indonesian workers as well as one of the tasks of the state delegated to BPJSTK.

Quality of service is often the subject of people’s discussion in terms of satisfying needs. Many experts have provided definitions of service quality with different expressions, but what is contained therein is the same, namely service quality basically includes efforts to meet customer expectations in accordance with the specifics. It can be concluded that service quality is how far the difference between reality and customer expectations for the services obtained. If the perceived service is in accordance with the expected service, then the quality of the service will be perceived as positive or good. If the perceived service exceeds expectations, then service quality is perceived as ideal quality.

According to academics, customer satisfaction is a construct that stands alone and is influenced by service quality (Oliver, 1980). Service quality can also affect customer loyalty directly (Zeithmal et al., 1996) and affect customer loyalty indirectly through satisfaction (Caruana, 2002). The concepts of loyalty and satisfaction are related to one another.

Customer satisfaction is highly dependent on customer perceptions and expectations, therefore, BPJSTK establishes three major parts of the service blueprint, namely: first, the process reflects the work ethic of BPJSTK. Both people or people who reflect the values of Faith and Ethics BPJSTK (Excellence, Exemplary, Integrity, Caring, and Enthusiasm). The three physical evidences reflect the character of BPJSTK, namely less bureaucratic, less feudalism, more modern, more fancy, and more energetic.

Table 1
2019 Customer Satisfaction Results

		JHT	JKM	JP	JKK <u>Pengurus</u>	JKK <u>Peserta</u>
Meulaboh	98,2%	98,3%	100,0%	95,8%	95,8%	100,0%
Padang Sidempuan	96,7%	97,9%	100,0%	100,0%	96,3%	78,8%
Pematang Siantar	96,2%	96,7%	100,0%	100,0%	75,0%	100,0%
Tanjung Morawa	95,9%	95,7%	100,0%	91,7%	100,0%	95,8%
Banda Aceh	94,9%	97,0%	91,7%	71,4%	100,0%	100,0%
Medan Kota	94,7%	94,1%	100,0%	100,0%	100,0%	100,0%
Langsa	94,4%	95,0%	100,0%	100,0%	80,5%	93,2%
Binjai	94,0%	93,2%	100,0%	96,4%	91,7%	100,0%
Kisaran	93,4%	93,5%	75,0%	100,0%	98,3%	100,0%
Lhokseumawe	92,9%	91,0%	100,0%	88,8%	96,3%	100,0%
Labuan Batu/Rantau Prapat	92,4%	92,4%	-	-	-	-
Medan Utara/Belawan	90,7%	91,7%	100,0%	57,6%	90,4%	95,8%

Source: Data, 2019

Based on Table 1. above, it can be seen that customer satisfaction in 2019 in the province of Aceh has increased by 96.6% in the last 5 years. Through Aceh Provincial Regulation No. 11 of 2018 concerning Islamic Financial Institutions, it will be

implemented on January 4th, 2022. Aceh *Qanun* is a statutory regulation that regulates the activities of financial institutions in the context of creating a just and prosperous Acehese economy under the auspices of Islamic law.

However, in providing BPJSTK services for the Aceh Branch, according to some participants, it was still considered unsatisfactory. In terms of tangible (direct evidence), there is dissatisfaction, namely in the provision of an inadequate waiting room, where the participants ultimately do not apply physical distancing, the parking area for wheels is still inadequate, so there are participants who park their vehicles outside the BPJSTK area or environment, Insufficient supply of office stationery and Wi-Fi for use by participants/customers, in this case, the people of Aceh, which will have an impact on customer loyalty.

Based on empathy (care), according to some participants, the attention given by the company is still considered lacking, such as providing waiting rooms for those who cannot be used by participants, and the attention given by employees is also considered lacking, such as elderly participants who do not know the services during a pandemic that use media in the communication (don't understand how to use headphones) and in filling out the form for the claim process.

Then in terms of reliability, participants are not satisfied because the lack of existing human resources results in quota restrictions in claiming BPJSTK and the knowledge of each HR is different which results in miscommunication or different directions given by employees to participants. As for responsiveness, where the lack of participant satisfaction is caused by the responsiveness of HR or employees in providing services to participants who are considered less like participants queuing or waiting to be served for up to several hours. Meanwhile, in terms of assurance, participants felt dissatisfied because the process of disbursement provided took quite a long time, which was around 3 to 7 days.

Customer loyalty is a behavioral incentive to make purchases repeatedly and building customer loyalty to a product/service produced by the business entity requires a long time through a process of repeated purchases (Trisno Musanto, 2004: 28). When customers stay because they are comfortable with the value and service they receive, they are more likely to become loyal customers. This is what shows the great value of loyalty (Dewa Agung, 2019). Customer satisfaction is the key to creating customer loyalty. Many

benefits are received by companies by achieving a high level of customer satisfaction, namely in addition to increasing customer loyalty but also preventing customer turnover, reducing customer sensitivity to price, reducing marketing failure costs, reducing operating costs which translates to advertising effectiveness, and increasing reputation. business (Fornel, 1992)

From these several items, customer loyalty will arise, where loyalty is a psychological condition related to attitudes towards products, consumers will form beliefs, set likes and dislikes, and decide whether they want to buy the product. So, consumer loyalty is a behavior related to the brand of a product, including the possibility of renewing brand contracts in the future, how likely customers are to change their support for the brand, how likely the desire of customers to enhance the positive image of a product (Hasan, 2013).

REVIEW OF LITERATURE

Behavior

Human behavior is essentially an activity of the man himself, behavior is also what the organism does, whether it can be observed directly or indirectly. And this means that behavior occurs when something is needed to cause a reaction, which is called stimulation, thus a certain stimulus will produce a certain behavioral reaction (Notoatmodjo, 2007). Skinner (in Notoatmodjo, 2007) also formulates that behavior is a person's response or reaction to a stimulus (external stimulation).

Service Quality

According to Kotler and Keller (2014: 324), service quality is the totality of features and characteristics of a product or service that depend on its ability to satisfy stated or implied needs. Meanwhile, the American Society for Quality, service quality is the overall characteristics and characteristics of a product/ service in terms of the ability to meet predetermined or latent needs, and in other words, the quality of a product/ service is the extent to which products/services meet the specifications (Ririn, 2011). From the several definitions above, it can be said that Islamic service quality is the overall features and characteristics of a product or service that depend on its ability to satisfy stated or implied needs in accordance with Islamic values.

Service has three meanings, namely, about how or how to serve, efforts to serve the needs of others by obtaining monetary rewards, and facilities provided in connection with the sale of goods or services. The definition of services is basically activities or benefits offered by one party to another and inherently do not exist and do not result in ownership, the production process may not be related to physical production (Sudin Haron, 2008). Services are products that do not exist and are temporary and experienced (Hardiansyah, 2018).

In connection with the sale of goods or services. From that description, services can be interpreted as activities provided to help, prepare and manage in the form of goods or services from one party to another. Services as invisible (intangible) products that involve human efforts and the use of equipment (Atik Septi, 2008).

Dimensions of Service Quality SERVQUAL. The collaboration of three service quality experts, Parasuraman et al, described in detail five service quality gaps that have the potential to become a source of service quality problems. This model, called SERVQUAL, was developed with the aim of assisting managers in analyzing the sources of quality problems and understanding ways to improve service quality (Mhd Rusydi, 2017). SERVQUAL is a multi-item scale used to measure customer perceptions of service quality covering five dimensions. There are five dimensions of the SERVQUAL model developed by Parasuraman in Lupoyadi, namely as follows (Rambat Lupiyoadi, 2018: 17) : a) Tangible, namely the company's ability to demonstrate its existence to external parties; b) Reliability, namely the company's ability to provide services as promised accurately and reliably. Performance must be in accordance with customer expectations which means timeliness, the same service for all customers without errors, a sympathetic attitude, and with high accuracy; c) Responsiveness, namely a policy to help and provide fast (responsive) and appropriate services to customers, by conveying clear information; d) Assurance, namely knowledge, courtesy, and the ability of company employees to foster customer trust in the company. This includes several components including communication, credibility, security, competence, and courtesy; e) Empathy, namely giving genuine and individual or personal attention to customers by trying to understand the customer's desires.

Service quality indicators are divided into five, namely tangible, reliability, responsiveness, assurance, and empathy. Meanwhile, in Othman and Owen's research, one indicator was added, namely compliance with sharia (compliance) (A R M Othman et al., 2005).

Customer Loyalty

The definition of customer loyalty can be obtained from several sources Oliver (1997) defines customer loyalty as a deep commitment to repurchase at a later date, even though situational influences and marketing efforts have the potential to cause switching behavior, the American Marketing Association (2007) defines loyalty as the degree to which a consumer is consistently patterned with the same store when shopping for the products he or she usually buys. According to Fedwick (in Sasana, 2005) loyalty is divided into four groups, namely loyal consumers (*entrenched*), normal consumers.

RESEARCH METHOD

The type of research conducted in this research is associative quantitative to know the dam to be able to explain the characteristics of the variables studied in a situation. According to Sinulingga (2013), the purpose of descriptive research is to obtain relevant profiles or aspects and interesting phenomena of an organization or a particular group. Quantitative description is research that uses data and figures that have been obtained from data sources and then the findings are described in a systematic, factual and accurate manner regarding the facts and characteristics of an object so as to obtain a clear picture of the research findings.

The population is the whole subject or object with certain characteristics to be studied. According to Sugiyono (2009: 117), population is a generalization area consisting of objects, subjects, which have certain qualities and characteristics determined by researchers to be studied and then conclusions are drawn. The population obtained from BPJS Employment in the Banda Aceh Branch Office was 184,263 people.

Variables are phenomena that vary in form, quality, quantity, standard quality, and so on. From this definition, a variable is a phenomenon (which changes) thus it is possible that there is no one event in nature that is called a variable, it just depends on the quality of

the variable. The operational definitions of the variables in this study can be seen in table 3.2 below:

Table 2
Operational Definition

Variable	Operational Definition	Indicator	Likert scale
Tangible (Direct Evidence) (X1)	With regard to the physical appearance of service facilities, equipment	Neatness of appearance Physical facilities Physical means	Likert
Reliability (X2)	Ability to provide promised service accurately and reliably	Good service from start to finish Accuracy of officers in serving Service as promised	Likert
Responsiveness (X3)	With regard to the willingness and ability of service providers to help customers	Provide fast and accurate service to customers Willingness of employees to help customers problems quickly Time available for employees to respond to complaints	Likert
Assurance (guarantee) (X4)	Knowledge, courtesy of employees to foster customer trust	Friendliness in providing services Give trust	Likert
Empathy (X5)	Defined empathy is generated by individual attention given to customers	Personal attention Pay attention to customer needs	Likert
Customer loyalty (Y)	Customer loyalty is represented by actual actions including buying or selling different services from the same provider	Participants believe that the claim service is very satisfying Participants said positive things for BPJSTK Give recommendations to others.	Likert

RESULTS AND DISCUSSION

Validity Test

Of the 75 lists of statements (Questioners) that were answered and returned by respondents. The author inputs the values for the test materials as in the following table:

Tangibles (X1)

Table 3
Tangibles Variable Validity Test

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Question1	54.0700	14,894	,492	,824
Question2	54.0200	15,878	,415	,828
Question3	54,1400	15,354	,362	,834
Question4	54.0200	16.101	,323	,833
Question5	54,1800	14,735	,558	,819
Question6	54.1200	14,652	,576	,818
Question7	53,9800	15,212	,582	,819
Question8	54.0400	14,806	,480	,825
Question9	54.0300	15,646	,474	,825
Question10	54.2100	14,794	,597	,817

Source: Data processed, 2023

The r table value for the two-sided test at the 95% confidence level or 5% significance ($p = 0.05$) can be found based on the number of respondents or N. Since $N = 100$, the degrees of freedom (df) are $N - 2$ ($100 - 2 = 98$). In statistics books, the value of one-sided r tables at $df = 98$ and $p = 0.05$ is 0.195.

Reliability (X2)

Table 4
Reliability Validity Test

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Question1	55.7200	41,618	,518	,954
Question 2	55.4400	38,309	,910	,946
Question3	55.4800	38,515	,899	,947
Question4	55.7600	41,417	,468	,956
Question5	55.4400	38,309	,910	,946
Question6	55.4800	38,515	,899	,947
Question7	55.7600	41,417	,468	,956
Question8	55.7200	41,618	,518	,954
Question9	55.4400	38,309	,910	,946
Question10	55.4800	38,515	,899	,947

Source: Data processed, 2023

The rtable value for the two-tailed test at the 95% confidence level or 5% significance ($p = 0.05$) can be found based on the number of respondents or N. Since $N = 100$, the degrees of freedom (df) are $N - 2$ ($100 - 2 = 98$).

Responsiveness Variable (X3)

Table 5
Responsiveness Variable Validity Test

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Question1	54.5200	14,495	,413	,801
Question 2	54.4900	13,929	,436	,800
Question3	54.4100	14,366	,454	,799
Question4	54.4500	15,381	,251	,817
Question5	54.4800	13,909	,544	,792
Question6	54.4000	13,434	,531	,792
Question7	54.4600	14,069	,488	,796

Question8	54.4900	14,656	,233	,816
Question9	54.3900	14,584	,382	,803
Question10	54.4300	14,369	,364	,805
Question11	54.4600	14,211	,384	,804
Question12	54.3600	14,354	,411	,801
Question13	54.3900	13,978	,422	,801
Question14	54.3700	13,932	,550	,792
Question15	54.5200	13.303	,625	,785

Source: Data processed, 2023

The r table value for the two-tailed test at the 95% confidence level or 5% significance ($p = 0.05$) can be found based on the number of respondents or N. Since $N = 100$, the degrees of freedom (df) are $N - 2$ ($100 - 2 = 98$).

Assurance Variable (X4)

Table 6
Assurance Variable Validity Test

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Question1	55.6900	26,741	,353	,899
Question 2	55.4300	24,308	,705	,885
Question3	55.4700	24,575	,724	,885
Question4	55.6600	26,449	,345	,900
Question5	55.4500	24,412	,790	,883
Question6	55.5000	24,232	,806	,882
Question7	55.6900	25,852	,434	,897
Question8	55.6900	26,721	,324	,900
Question9	55.4600	25,342	,587	,890
Question10	55.5000	24,899	,731	,885
Question11	55.6400	26,798	,280	,902
Question12	55.4600	24,534	,720	,885
Question13	55,6000	26,707	,347	,899
Question14	55.3800	23,733	,813	,881
Question15	55.5200	24,010	,697	,886

Source: Data processed, 2023

The r table value for the two-tailed test at the 95% confidence level or 5% significance ($p = 0.05$) can be found based on the number of respondents or N. Since $N = 100$, the degrees of freedom (df) are $N - 2$ ($100 - 2 = 98$).

Empathy (X5)

Table 7
Empathy Variable Validity Test

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Question1	54.9100	18,608	,513	,826
Question2	54.7900	20,592	,219	,841
Question3	54,9500	19,018	,479	,828
Question4	54.8900	19,513	,370	,835
Question5	54,7500	20,210	,313	,837
Question6	54.8100	19,489	,333	,838
Question7	54,8000	19,697	,466	,830
Question8	54.9100	19,780	,351	,835
Question9	54.6300	18,276	,599	,820
Question10	54.6700	18.102	,652	,817

Source: Data processed, 2023

The r table value for the two-tailed test at the 95% confidence level or 5% significance ($p = 0.05$) can be found based on the number of respondents or N. Since $N = 100$, the degrees of freedom (df) are $N - 2$ ($100 - 2 = 98$).

Loyalty Variable (Y)

Table 8
Loyalty Variable Validity Test

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Question1	54.1600	15.408	,522	,823
Question2	54,2000	14,909	,466	,826
Question3	54.0800	16,095	,363	,831
Question4	54.0300	16,837	,198	,841
Question5	54.1600	15.408	,522	,823
Question6	54.0700	14,894	,492	,824
Question7	54.0200	15,878	,415	,828
Question8	54,1400	15,354	,362	,834

Question9	54.0200	16.101	,323	,833
Question10	54,1800	14,735	,558	,819

Source: Data processed, 2023

The rtable value for the two-tailed test at the 95% confidence level or 5% significance ($p = 0.05$) can be found based on the number of respondents or N. Since $N = 100$, the degrees of freedom (df) are $N - 2$ ($100 - 2 = 98$). In statistics books, the value of one-sided r tables at $df = 98$ and $p = 0.05$ is 0.195. the question is declared valid if the value of $r_{count} > r_{table}$. The conclusion is that all questions on the loyalty variable are valid.

Reliability Test

The reliability test is carried out with internal consistency. The results of this test will reflect whether or not a research instrument can be trusted, based on the level of accuracy and stability of a measuring instrument. The level of reliability with Alpha Cronbach is measured from a scale of 0 to 1, as listed in the following table:

Table 9
Reliability Level Based on Alpha Value

Alpha	Reliability Level
0.00 to 0.20	Less Reliable
> 0.20 to 0.40	Somewhat Reliable
> 0.40 to 0.60	Reliable enough
> 0.60 to 0.80	Reliable
> 0.80 to 1.00	Very reliable

Source: Triton PB. SPSS

Tangibles Variables (X1)

The following is the SPSS output to see the level of reliability on the promotion variable described in the table below:

Table 10
Reliability Test

Reliability Statistics

Cronbach's Alpha	N of Items
,836	10

Source: Data processed, 2023

Based on the Alpha value in the Cronbach's Alpha column above, where the reliable value is 0.836, it is declared very reliable because it is between 0.80 to 1.00.

Reliability Variable (X2)

The following is the SPSS output to see the level of reliability on the promotion variable described in the table below:

Table 11
Reliability Test

Reliability Statistics

Cronbach's Alpha	N of Items
,953	10

Source: Data processed, 2023

Based on the Alpha value in the Cronbach's Alpha column above, where the reliable value is 0.953, it is declared very reliable because it is between 0.80 to 1.00.

Responsiveness Variable (X3)

The following is the SPSS output to see the level of reliability on the promotion variable described in the table below:

Table 12
Reliability Test

Reliability Statistics

Cronbach's Alpha	N of Items
,811	15

Source: Data processed, 2023

Based on the Alpha value in the Cronbach's Alpha column above, where the reliable value is 0.811, it is declared very reliable because it is between 0.80 to 1.00.

Assurance Variable (X4)

The following is the SPSS output to see the level of reliability on the promotion variable described in the table below:

Table 13
Reliability Test

Reliability Statistics

Cronbach's Alpha	N of Items
,897	10

Source: Data processed, 2023

Based on the Alpha value in the Cronbach's Alpha column above, where the reliable value is 0.897, it is declared very reliable because it is between 0.80 to 1.00.

Empathy Variable (X5)

The following is the SPSS output to see the level of reliability on the promotion variable described in the table below:

Table 14
Reliability Test

Reliability Statistics

Cronbach's Alpha	N of Items
,839	10

Source: Data processed, 2023

Based on the Alpha value in the Cronbach's Alpha column above, where the reliable value is 0.839, it is declared very reliable because it is between 0.80 to 1.00.

Loyalty Variable (Y)

The following is the SPSS output to see the level of reliability on the promotion variable described in the table below:

Table 15
Reliability Test
Reliability Statistics

Cronbach's Alpha	N of Items
,825	10

Source: Data processed, 2023

Based on the Alpha value in the Cronbach's Alpha column above, where the reliable value is 0.825, it is declared very reliable because it is between 0.80 to 1.00.

Classic Assumption Test

The normality test is one part of the classic assumption test. The goal is to find out whether the distribution of a data follows or approaches a normal distribution.

Kolmogorov-Smirnov

Table 16
Kolmogorov Smirnov

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residuals
N		100
Normal Parameters, b	Means std. Deviation	,0000000 1.44808013
Most Extreme Differences	absolute Positive Negative	,112 ,102 -,112
Kolmogorov-Smirnov Z		1.123
asympt. Sig. (2-tailed)		,160

a. Test distribution is Normal.

b. Calculated from data.

Source: Processed data, 2023

Based on the table above, it can be seen that the Kolmogorov-Smirnov (KS) value obtained by Y is 1.12 and the significance level is at 0.160 which is greater than the significance level of 0.05. Thus, it can be concluded that the data in the regression model has been normally distributed.

Histogram

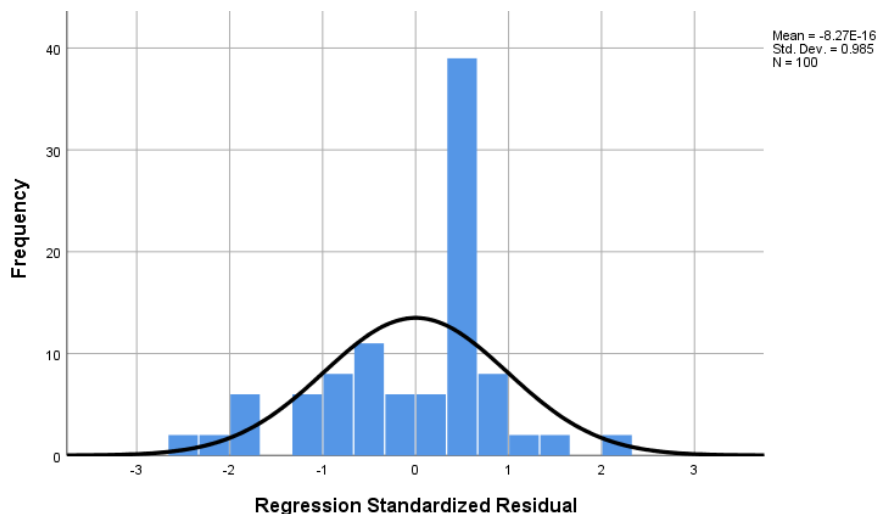


Figure 1
Customer Loyalty Y

Data on a good variable is data that has a curved shape with a balanced slope to the left and right sides, or not skewed to the left or right, but to the center in a bell-like shape with a skewness value close to 0. By looking at the results of the histogram graph analysis for Y It can be concluded that the histogram graph gives a normal distribution pattern because it does not lean to the left or right, but tends to be in the middle.

PP Plots

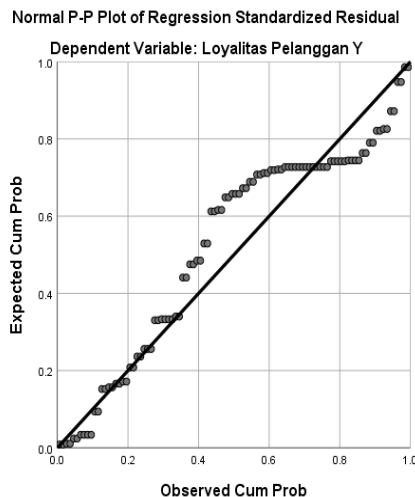


Figure 2
PP Plots

A data is said to be normal if the distribution image with data points that spread around the diagonal line and the distribution of data points in the direction of following the diagonal line. The results of the probability plot graph above for Y show a normal data distribution pattern because the data spreads around the diagonal line.

Heteroscedasticity Test

The heteroscedasticity test aims to see whether in the regression model there is an inequality of variables from the residuals of one observation to another. A good regression model is the occurrence of homoscedasticity or no heteroscedasticity. If the plot diagram that is formed shows a certain pattern, namely wavy, widens and then narrows, it can be said that the model contains symptoms of heteroscedasticity. Following are the test results for the heteroscedasticity test:

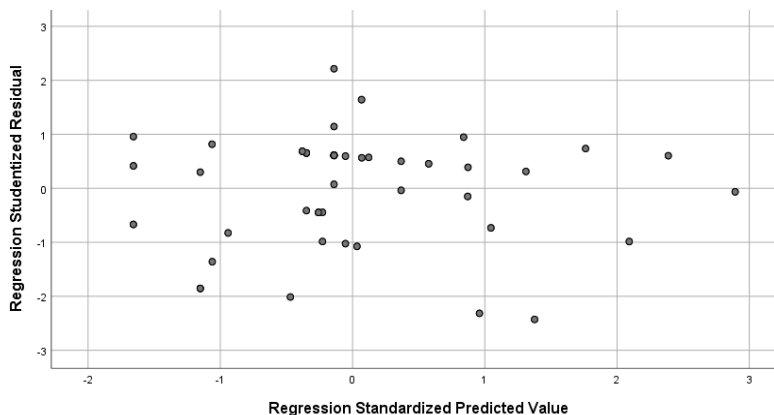


Figure 3
Scatterplot
Customer Loyalty Y

It can be seen from the picture above that the data does not have heteroscedasticity disturbances because there is no specific pattern on the graph which is relatively spread out either above the zero axis or below the zero axis.

Multiple Linear Analysis

The multiple linear regression equation model can be used to test the effect of the Independent/ free variables (tangibles, reliability, responsiveness assurance, empathy) and dependent/ bound variables (customer loyalty)

The results of multiple linear regression testing are as follows:

Table 17
Multiple Linear Regression Results

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	Q	Sig.
	B	std. Error	Betas		
(Constant)	7,963	2,398		3,834	,007
1 TangiblesX1	,531	.040	,473	7,180	,000
reliabilityX2	,245	.065	,468	5,041	,000
ResponsivenessX3	,276	,069	,270	2,563	,009
Assurance X4	,340	.034	,455	3.135	,000
EmpathyX5	,189	,021	.085	2,264	,003

a. Dependent Variable: Customer loyalty Y

Source: Processed data, 2023

From the regression model above, the regression equation is:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + e$$

$$Y = 7,963 + 0,531X_1 + 0,245X_2 + 0,276X_3 + 0,340X_4 + 0,189X_5 + e$$

Based on the equation above, it shows that all variables X (tangibles (direct/ physical evidence), reliability, responsiveness, assurance (guarantee), empathy (attention)) have a positive coefficient, meaning that all independent variables have a unidirectional influence to variable Y (customer loyalty).

Tangibles (Direct/ Physical Evidence), to Customer Loyalty at the BPJSTK Banda Aceh Branch Office

Based on the results of statistical research, partially the independent variable tangibles (X1) have an effect on the dependent variable customer loyalty (Y) with a t-count value of 7,180 > 1.985 and significant with a significance value of 0.00. It can be seen that partially tangibles have an effect on customer loyalty at the BPJSTK Banda Aceh Branch Office.

It was explained that physical evidence referred to by respondents included neat officers in terms of dress in serving customers, availability of waiting rooms, elevator facilities, cleanliness around the environment, and cleanliness of toilets. The better the

quality of the facilities, the more likely customers are to choose these services and be satisfied compared to health services with inadequate facilities.

Tangible in BPJSTK in this case is evidence that there is a workforce, both wage earners (PU) or formal and non-paid (BPU) or informal workers, wage earners are workers who are not independent or workers who work in companies (employees) or any people who work by receiving salary, wages or other forms of remuneration from the employer.

The Effect of Reliability on Customer Loyalty at BPJSTK in the Banda Aceh Branch Office

Based on the results of statistical research partially independent variable reliability (X2) affects the dependent variable customer satisfaction (Y) with a t count of 5,041 > 1.985 and significant with a significance value of 0.00. It can be seen that partially reliability has an effect on customer loyalty at the BPJSTK Banda Aceh Branch Office.

Responsiveness to Customer Loyalty at the BPJSTK Banda Aceh Branch Office

Based on the results of statistical research partially independent variables responsiveness (X3) affects the dependent variable customer satisfaction (Y) with a t value of 2,563 > 1.985 and significant with a significance value of 0.00. It can be seen that partially responsiveness has an effect on loyalty at the BPJSTK Banda Aceh Branch Office.

Assurance (Guarantee) for Customer Loyalty at the BPJSTK Banda Aceh Branch Office

Based on the results of statistical research partially independent variable assurance (X4) affects the dependent variable customer satisfaction (Y) with a t value equal to 3.135 > 1.985 and significant with a significance value of 0.00. It can be seen that partially reliability has an effect on loyalty at the BPJSTK Banda Aceh Branch Office.

Empathy for Customer Loyalty at the BPJSTK Banda Aceh Branch Office

Based on the results of statistical research partially independent variable empathy (X5) has an effect on the dependent variable customer satisfaction (Y) with a calculated t value of 2,264 > 1.985 and significant with a significance value of 0.00. It can be seen that partially empathy has an influence on loyalty at the BPJSTK Banda Aceh Branch Office. It was explained that Empathy is a sincere and individual or personal concern for customers by trying to understand the customer's wishes.

Tangibles (Direct/ Physical Evidence), Reliability, Responsiveness, Assurance (Guarantee), and Empathy (Attention) for Customer Loyalty at BPJTK Banda Aceh Branch Office

Based on the results of research results simultaneously the calculated f value is $15.598 > 2.311$ or the p -value is 0.000 in the sig column. $<$ level of significance (α) 5% then there is a simultaneous influence Tangibles (direct/ physical evidence), Reliability, Responsiveness, Assurance (guarantee), Empathy (attention) influence on loyalty at BPJSTK Banda Aceh Branch Office. The simultaneous testing (f test) above is in line with research conducted by (Aen Fariah and Rahmawati, 2019), the results of the study prove that all independent variables of service quality simultaneously have a significant influence on the dependent variable, namely customer satisfaction.

CONCLUSION

Based on the results of the research and discussion that have been obtained previously, the following conclusions can be drawn from this research:

- 1) Tangibles (direct /physical evidence) partially have an influence on customer loyalty at BPJSTK Banda Aceh Branch Office. It was concluded that public facilities such as prayer rooms, ablution rooms, waiting rooms, vehicle parking, and other public service facilities used by customers can provide customer loyalty;
- 2) Reliability partially has an influence on customer loyalty in choosing BPJS in Banda Aceh. It can be concluded that the ability to keep promises to work and services in accordance with the stipulated time, accuracy/accuracy and professional ability of staff in solving problems experienced by customers;
- 3) Responsiveness partially has an influence on loyalty customer loyalty at BPJSTK Banda Aceh Branch Office. It was concluded that the willingness of staff to help solve problems with customers related to service and staff responsiveness to every customer question related to service and other information that can create customer loyalty;
- 4) Assurance (guarantee) partially has an influence on customer loyalty at BPJSTK Banda Aceh Branch Office. It can be concluded that the guarantee of accuracy in each transaction, the guarantee of solving problems faced by customers and the guarantee of providing services to customers can make customer loyalty;

5) Empathy (attention) partially has an influence on making loyalty. It was concluded that the responsiveness and concentration of staff in serving customer inquiries, the appearance, courtesy and friendliness of staff and officers towards customers and prioritizing the interests of customers in carrying out services can lead to customer loyalty;

6) Tangibles (direct/ physical evidence), Reliability, Responsiveness, Assurance (guarantee), Empathy (attention) simultaneously have an influence on customer loyalty in choosing BPJS in Banda Aceh, where the dimensions of perceived quality of service level consist of: tangible (direct evidence), reliability, responsiveness, assurance (guarantee), and empathy (empathy) to the level of customer loyalty from a tangible perspective is categorized as very good, reliability is categorized as very good. Among them is the attitude of officers who provide services regardless of customer status, officers have responsibility for activities in the service, and customers can easily access information at BPJSTK at the Banda Aceh Branch Office, so that all services can be received directly by customers.

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