

The Influence of BPJS Health Payment and Service Method for Satisfaction of BPJS Health Members in South Tangerang

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Abstract— The research aims to find out: Does the payment method set by BPJS in South Tangerang attract public interest in paying BPSJ compulsory health contributions. Does maximum service at South Tangerang BPJS Health affect the satisfaction of BPJS Health members. Do the right payment methods and services together affect the satisfaction of members of the Health BPJS in South Tangerang. The research method is a quantitative method that is a method that emphasizes more on the aspect of measuring objectively the social phenomenon that is the user community of BPJS health services in South Tangerang. Data collection methods use primary data. The analysis used in this study is multiple linear regression analysis, namely by calculating the SPSS through Validity Testing, reliability testing, testing traditional assumptions, and multiple linear regression analysis. The results of this study indicate that the Payment Method has a positive effect on the satisfaction of members of the Health BPJS, the Health Service BPJS has a positive effect on the satisfaction of the Health BPJS members, the payment method and the Health BPJS Services jointly affect the satisfaction of the Health BPJS members.

Keywords: *payment methods, service, customer satisfaction*

I. INTRODUCTION

Public services or public services can be defined as all forms of services, both in the form of public goods and public services which in principle are the responsibility and are carried out by government agencies at the central, regional, and in the environment of State-Owned Enterprises or Regional-Owned Enterprises, in the context of meeting the needs of the community and in the context of implementing the provisions of the legislation. Government is essentially a public servant [1].

Service as meeting the needs through other people's activities directly, is an actual concept of various aspects of safety. Not only in business organizations, but has developed more broadly in the order of government organizations [2]. In-state life, the government has the function of providing public services needed by the community, especially to meet the

needs of the community in various aspects of life, and can develop their abilities and creativity in achieving common goals. Therefore, the government is obliged and responsible for providing good and professional public services. The state is an agency or authority that regulates or controls joint issues on behalf of the community.

Regional autonomy is the right, authority and obligation of autonomous regions to regulate and manage their government affairs and the interests of local communities by statutory regulations. The law on regional autonomy has given proportionally wider, real and accountable authority to the regions to regulate the distribution, utilization of resources, as well as the authority to determine policies that are specific or general in accordance with the principles of democratization, increased community participation, equity and justice and pay attention to the potential and diversity of each region. One of the most important indicators of the successful implementation of regional autonomy is to implement sound, transparent, accountable and professional public service policies [3].

Therefore, the government is obliged and responsible for providing excellent and professional public services. Seeing the current condition of the nation, the demand for public services will always increase both in terms of quality or in terms of quantity, in line with the increasing population, increasing the level of welfare and growing development of prime service areas by utilizing information technology is one of the conditions for good governance (good government) and clean government and the realization of transparency and accountability have become a competition for service improvement between agencies and as a guideline for development have been regulated in the Presidential Instruction of the Republic of Indonesia Number 3 of 2003 Concerning National Policies and Strategies for E-Government Development.

The right momentum as an increase in public services is a driving force for government agencies in West Java to improve services by promoting the dimensions of service quality that is easier, faster and more transparent. So that if the service is good, the customer will also feel satisfaction. Because

Satisfaction theory is a feeling of pleasure or disappointment someone who appears after comparing the performance (results) of the product thought to the expected performance (or results). If the performance is below expectations, the customer is not satisfied. If performance meets expectations, the customer is satisfied. If the performance exceeds expectations, the customer is very satisfied or happy [4].

So, satisfaction is a function of perception or impression of performance and expectations. If performance is below expectations, the customer is not satisfied. If performance meets expectations, the customer will be satisfied. If the performance exceeds expectations, the customer will be very satisfied or happy. According to Lovelock and Wirtz "Satisfaction is an attitude that is decided based on the experience gained [5]. Satisfaction is an assessment of the characteristics or features of a product or service, or that product. With maximum service, the level of consumer pleasure is related to the fulfillment of consumer consumption needs. Consumer satisfaction can be created through quality, service and value. The key to achieving customer loyalty is to provide high customer value.

These concepts applied in health-oriented public service offices which are also called BPJS Health, BPJS Health is a public office that serves the public on welfare in the health sector. This BPJS office serves health insurance regulated by the central government whose institutions are authorized by the regional government, the task of the BPJS Health coordinator is the management of health funds from the general public, private workers, civil servants [6].

The world of information technology that is always developing in real-time, especially among banks and companies is an alternative to developing synergized service improvements to provide access to convenience, simplicity, clarity, time certainty, data accuracy to taxpayers [7]. The improvement of services by utilizing information technology is accompanied by a legal basis that covers them or keeps observing the existing corridors of regulations, namely the Joint Instruction of the Minister of Defense and Security, the Minister of Internal Affairs and the Minister of Finance regarding the implementation of a single administrative system. This form of public service is included in the administrative services group, namely services that produce various forms of official documents required by the public.

With the existence of network services at each office together with BPJS Health, this can improve services to the public or taxpayers. As a form of excellent service is to see how important the application of excellent service standards in a government administration and to see whether the form of public service has been in accordance with government policies, in this case, the Office of the Health BPJS, especially relating to health welfare services for the people of Indonesia especially in South Tangerang, in its implementation it turned out that it was still not optimal, namely by looking at a number of things related to that effectiveness namely by seeing how the apparatus or implementing officer was in serving the community, how the regulations regarding the payment methods for compulsory contributions to members of the

Health BPJS, how the implementation of the BPJS network activities Health in South Tangerang, and how the community can enjoy the service so that the community is satisfied by BPJS Health services in South Tangerang. Based on the description above, the writer has the purpose of exploring the information contained in the case is, among others: To test the effect of the health BPJS payment method on the satisfaction of health BPJS members. (1). To test the effect of the BPJS health payment method on the satisfaction of health BPJS members. (2). To test the effect of whether payment methods and excellent services affect the satisfaction of members of the BPJS Health in south Tangerang. (3). To test the effect of whether payment methods and excellent services affect the satisfaction of members of the BPJS Health in south Tangerang.

This research is completed by modelling the conceptual framework provided by the researcher so that in understanding the relationship between variables it is easier to understand, with the existence of the conceptual framework, it will also be easier to see the hypothesis.

Based on the theory and conceptual framework above, the research hypothesis is:

- The Effect of the South Tangerang BPJS Health Payment Methods on Customer Satisfaction
H1: BPJS Health Tangerang South Payment Method Influences Customer Satisfaction
- Effect of Maximum Service from Health BPJS in South Tangerang on BPJS Health Customer Satisfaction
H2: Maximum Services from Health BPJS in South Tangerang Affect BPJS Health Customer Satisfaction
- The Effect of BPJS Health Payment Methods and Services in South Tangerang on the Customer Satisfaction of BPJS Health Members

Based on the description above, the third hypothesis can be formulated:

H3: BPJS Health Payment and Service Method in South Tangerang simultaneously influences the Customer Satisfaction of BPJS Health Members

II. METHODS

The research method is a quantitative method that is a method that emphasizes more on the aspect of measuring objectively the social phenomenon that is the user community of BPJS health services in South Tangerang. With this type of method using the method of researchers using the survey, the method is a method that is often used to obtain information in the form of opinions or opinions of people who are directly related to wanting to be observed Sugiono. The primary purpose of this type of research is to find out the general picture of the population through a sample of several people. The population referred to here is the participant member required to pay BPJS in South Tangerang [8]. Samples taken in this study were 80 people taken with specific criteria. Data

collection methods use primary data [9]. The analysis used in this study is multiple linear regression analysis, namely the calculation of SPSS through Validity Testing, reliability testing, testing traditional assumptions, and multiple linear regression analysis [9].

The population in this study are all BPJS members registered in the South Tangerang area. Then the samples taken by researchers here are 80 people. The sample involved here is taken randomly or is called random sampling, so researchers cannot classify the presentations based on gender. Then from 70 samples that were given only 60 questionnaires that could be processed into data so that only 85.7% of the samples that could process. Here are the results of data processing from the sample that took that show in the partial t-test and simultaneous test (Table 1):

TABLE I. T TEST (PARTIAL TEST)

Path	t	T table	Conclusion
Payment Method → Customer Satisfaction	2.015	2.002	Significant (Hypothesis accepted)
Service → Customer Satisfaction	2.917	2.002	Significant (Hypothesis is accepted)

Based on the results of the t-test or partial test above can be explained as follows:

- The payment method (X1) obtains the results of the t-test or partial test, which can be known t-count (2015) > t-table (2.002) and the value of sig. 0.049 < 0.05, thus Ha is accepted. It can be concluded that the method of payment has a positive effect on the satisfaction of health BPJS members.
- BPJS Health Services (X2) results of the above research can be known t - count (2.917) > t - table (2.002) and the value of sig. 0.005 < 0.05, thus Ha is accepted. Then it can be concluded that the health service BPJS has a positive effect on the satisfaction of health BPJS members.

TABLE II. SIMULTANEOUS TEST (F)

Path	f	F table	Conclusion
Payment Method and Service → Customer Satisfaction	6,535	3,160	Significant (Hypothesis accepted)

According to the F test results (see Table 2), the value obtained is 6,535 with a significance of 0.003. The F value of the table at $\alpha = 0.05$ is 3.160. So, F Calculate (6,535) > F Table (3,160), so it can rewrite the sentence that the regression model (payment method and BPJS health services) together simultaneously influences the satisfaction of health BPJS members.

III. RESULTS

A. Effect of Payment Methods on Members Satisfaction of Health BPJS

The payment method variable (X1) has a value of sig. 0.049 < 0.05 means significant. So H1 is accepted, meaning that the payment method has a significant effect on the satisfaction of members of the Health BPJS.

From the results of the study that the payment method for paying BPJS contributions is already secure, payment for BPJS health contributions can already be done via bank transfer and can also be done in several mini-markets, but there are still many complaints from BPJS participants regarding frequent disruptions when making payments, making BPJS participants Health is lazy to pay BPJS Health contributions.

If the BPJS Health payment method is secure, disturbances do not often occur and are available in various payment points and are well educated to the public about the payment procedures and payment places available this will increase the Satisfaction of BPJS Health members.

B. Effect of Health BPJS Services on Members Satisfaction of BPJS Health

Health Service BPJS Variable (X2) has a sig. 0.005 < 0.05 means significant. So H2 is accepted, meaning that BPJS Health Services affect the Satisfaction of BPJS Health Members.

From the results of the study, it appears that the services of the Health Social Security Organizing Agency (BPJS-Health) are excellent. However, there are still some complaints from the public, especially BPJS-Health participants. One of them often complains when hospitalized at the hospital - sometimes get facilities that are not in accordance with the facilities listed on the card, or forced to be treated in a higher class because the room in accordance with the standard is full, as a result the patient must add costs treatment or the patient must wait to be admitted. If hospitalization in a higher class, the patient does not receive compensation costs, whereas if hospitalized in a lower class, then the patient does not get a replacement for the difference in the cost of care.

In this case, it proves that if hospital services and BPJS services in responding to complaints and problems from the community are kind, responsive and by established standards, it will significantly affect the increased satisfaction of BPJS Health members.

C. The Effect of BPJS Health Payment Methods and Services on BPJS Health Members Satisfaction

The results of the F test obtained shows the calculated F value of 6.535 with a significance of 0.003. The F value of the table at $\alpha = 0.05$ is 3.160. So, F Calculate (6,535) > F Table (3,160), so it can rewrite the sentence that the regression model (payment method and BPJS health services) together simultaneously influences the satisfaction of health BPJS members.

The payment method that is easily carried out by all members of the community and balanced with excellent service, quick response and completeness of medical facilities available at every hospital appointed to receive BPJS participants will significantly affect increasing satisfaction from members of the BPJS health.

IV. CONCLUSION AND RECOMMENDATION

Based on the data and facts in the field, the method of payment for health BPJS in all units in Indonesia, especially in South Tangerang, is simplified by the method so that it is easier for BPJS to pay health BPJS contributions.

Servants for health BPJS users throughout Indonesia, especially in South Tangerang, should be further improved. In terms of services, especially to become a member of the Health BPJS in South Tangerang, referral services. So, when the service provided is excellent, BPJS health users are not reluctant to pay BPJS health contributions, especially in South Tangerang.

It is better in determining any policies related to public services, in this case, the health service through health BPJS more attention in terms of users, because in Indonesia there are still many people who do not know about BPJS health, health

BPJS should provide counselling to all Indonesia about how to become a member of BPJS, how to pay, use of BPJS, BPJS referrals so that people know about using and accusing BPJS of health, so that if all can access health BPJS then it will create a healthy Indonesia.

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