

Analysis of Brand Equity and Quality of Service to Satisfaction of Participants and the Impact of Loyalty Participants

(Case Study on Participants BPJS Ketenagakerjaan Jakarta Cilandak Branch Office)

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Abstract:- With an ever-changing environment and a very large number of participants and the transformation of PT Jamsostek (Persero) into Labor BPJS, it is necessary to know how big the name BPJS Ketenagakerjaan is as a brand to be known by the public and how well the services provided to participants make satisfaction and loyalty participants can increase. This research was conducted with the aim to find out and analyze the effect of brand equity and service quality on participant satisfaction and its impact on participant loyalty and its impact on the loyalty of BPJS Ketenagakerjaan Jakarta Cilandak Branch Offices. This type of research used in this study is research that is categorized as explanatory research and this research uses survey research methods (survey research method). The population in this study were all companies participating in the BPJS Ketenagakerjaan registered at the Jakarta Cilandak Branch Office as many as 7898 companies and obtained a sample of 250 participants. The results showed that the brand equity variable had a significant positive effect on participant satisfaction. Service quality variable has a significant positive effect on participant satisfaction. Brand equity variable has a positive effect on participant loyalty. Service quality variable has a positive effect on participant loyalty and variable satisfaction of participants has a positive effect on participant loyalty.

Keywords:- Brand Equity, Quality of Service, Satisfaction of Participants, Loyalty Participants

I. INTRODUCTION

The ever-changing environment has an impact on various aspects of the business environment. The increasing population growth from year to year is also followed by an increase in the number of labor force in Indonesia. If you look at the condition of the economy, development, population and the Indonesian workforce it is necessary to have a Social Security Program as a form of protection for all workers in Indonesia. Social protection in principle is one of the economic assets that has a function as a system that provides basic protection for the community and their families against socio-economic risks. The implementation of social security is one of the responsibilities and obligations of the state to provide social economic

protection to the public in accordance with the mandate of the Act.

BPJS Ketenagakerjaan is a transformation of PT Jamsostek (Persero) which was formed starting January 1, 2014 in accordance with Law Number 24 of 2011 concerning BPJS which is a derivation of Law Number 40 of 2004 concerning Social Security System (SJSN). BPJS Ketenagakerjaan fully operates starting July 1, 2015 and at the corporate level, the business spectrum of PT Jamsostek (Persero) experienced a slight change. If in the beginning PT Jamsostek (Persero) organized Work Accident Insurance (JKK), Death Insurance (JKM), Old Age Insurance (JHT) and Health Care Insurance (JPK) programs, with this transformation and to provide basic protection for BPJS Ketenagakerjaan workers organizes Old Age Insurance (JHT), Work Accident Insurance (JKK), Death Insurance (JKM) and Pension Benefits (JP) programs. These programs are products of BPJS Ketenagakerjaan that can be made possible to represent the Institution as an inherent brand (Annual Report, 2017)

The transformation also changed the paradigm of product centric BPJS Ketenagakerjaan to be customer centric. The paradigm shift of BPJS Ketenagakerjaan from product centric to customer centric requires BPJS Ketenagakerjaan to prioritize customers in providing their services. BPJS Labor as a public institution is required to provide added value to the public or the community, in this case especially for workers. These demands lead to demands for more efficient, effective performance to continuously improve service quality and to make a real contribution to improving the welfare of Indonesian workers. The transformation also changed the paradigm of product centric BPJS Ketenagakerjaan to be customer centric. The paradigm shift of BPJS Ketenagakerjaan from product centric to customer centric requires BPJS Ketenagakerjaan to prioritize customers in providing their services.

With this phenomenon the researchers conducted a preliminary survey related to brand equity, service quality, participant satisfaction and participant loyalty at the Jakarta Cilandak Branch Office. Based on the results of the pre-survey conducted by researchers, it is known that for brand equity, 85.3% of respondents know that BPJS Ketenagakerjaan is a social security program from the

government, and 14.7% do not know that BPJS Ketenagakerjaan is a government program. 58.8% of the correspondents knew what the BPJS Ketenagakerjaan program was while the remaining 41.2% did not know what the BPJS Ketenagakerjaan program was. 73.5% of the correspondents knew the BPJS Ketenagakerjaan logo and 26.5% did not know the BPJS Ketenagakerjaan logo and 97.1% of the correspondents expressed confidence in the BPJS Ketenagakerjaan while 2.9% did not trust the BPJS Ketenagakerjaan.

The pre-survey conducted by researchers in terms of service quality shows that 54.5% felt dissatisfaction with the existing queuing system, while 45.5% of the correspondents were satisfied with the queuing system. For the convenience of the place 73.5% of the correspondents expressed satisfaction with the comfort of the BPJS Ketenagakerjaan office and 26.5% were not satisfied. The results of the questionnaire revealed that 67.6% expressed satisfaction with the neatness of the office layout where 32.4% were dissatisfied and the need for improvement in terms of neatness of the office layout. In addition, 70.6% were satisfied and 29.4% were dissatisfied with the supporting facilities in the BPJS Ketenagakerjaan Office. 67.6% expressed satisfaction with the service capabilities provided by the Customer Service and Account Representative and the remaining 32.4% expressed dissatisfaction. 73.5% of correspondents expressed satisfaction with the location of vehicle parking and 26.5% expressed dissatisfaction. For cleanliness of the place 82.4% of the correspondents expressed satisfaction with the cleanliness of the place and 17.6% felt dissatisfied and 67.6% of respondents said they were satisfied with the ability to respond to customer complaints and 32.4% felt dissatisfied. The results of the questionnaire also showed that 56% of the correspondents expressed satisfaction with the speed of the claim process and 44% stated they were not satisfied.

The preliminary survey conducted showed that the satisfaction factor felt by respondents where as many as 78.8% of respondents expressed the expectations of participants on the products offered by BPJS Ketenagakerjaan was appropriate and 21.2% of respondents stated that they did not match their expectations on BPJS Ketenagakerjaan products. 69.7% of respondents said they felt the service they received was good and 30.3% of respondents felt that their service was not good. As for whether BPJS Ketenagakerjaan performance is better than other insurance companies, 57.6% of respondents felt that BPJS Ketenagakerjaan performance was better than other insurance companies and 42.4% of respondents felt BPJS Ketenagakerjaan performance was not better than other insurance companies. 66.7% of respondents said they were satisfied with BPJS Ketenagakerjaan and 33.3% of respondents said they were not satisfied with BPJS Ketenagakerjaan.

From the results of a preliminary survey conducted to see the loyalty of BPJS Ketenagakerjaan participants, it can be seen that 80% of respondents will register new workers

to become BPJS Ketenagakerjaan, 88% of respondents said they would follow the new BPJS Ketenagakerjaan product, namely pension insurance and 77% of respondents said they would recommend BPJS Ketenagakerjaan.

II. THEORETICAL REVIEW

A. Brand Equity

According to Keller (2012) based on market fact, brand equity is someone's desire to buy back a certain brand or not. Brand equity is a set of brand assets and liabilities associated with a brand, name and symbol provided by a product or service for consumers (Aaker, 1996). Brand equity itself has five attributes, namely:

- Brand Loyalty
- Brand Awareness (brand awareness)
- Perceived Quality (perception or impression of quality)
- Brand Associations (brand associations in addition to an impression of quality)
- Other Proprietary Brand Assets (such as patents, trademarks, channels, relationships, etc.)

B. Quality of Service

Quality is a dynamic condition related to products, services, people, environment that can meet and exceed expectations (Goetsh and Davis in Fandy Tjiptono, 2008: 51). The definition of service can also be interpreted as an effort to meet the needs and desires of consumers and the accuracy of their delivery in balancing consumer expectations (Tjiptono, 2008). Service quality as perceived by customers can be defined as the level of difference between customer expectations or desires and customer perceptions. Quality of service encourages customers to commit to the products and services of a company so that it has an impact on increasing the market share of a product. The level of service quality cannot not be assessed from the standpoint of the company but must be viewed from the point of view of customer assessment. Therefore, in formulating service strategies and programs, companies must be oriented to the interests of customers by taking into account the quality of service components.

The most popular service quality model and up to now many references in management research and service marketing is the SERVQUAL model developed by Parasuraman et al (Tjiptono, 2008). SERVQUAL itself is short for Service Quality which began to be developed starting in 1985. Parasuraman et al in Novelia (2009) states that there is a close relationship between service quality and customer satisfaction. Consumer satisfaction is a representation of service quality so that the SERVQUAL method compares the expectations and perceptions of consumers of a given service.

C. Customer Satisfaction

Customer satisfaction or Latin satisfaction comes from the word satis which means enough (enough) and facere which means to do (to do). Thus according to Irawan (2003) in Maharani (2009) products that can provide satisfaction are products that can provide something sought by consumers to a sufficient level. Customer satisfaction or

feelings of pleasure or disappointment someone who appears after comparing the performance (results) felt after consuming a product or service with expectations before consuming a product or service (Kotler, 2006). Customer satisfaction can be known after the customer uses the product or service. If the performance expectations before buying are greater than the performance received or obtained after consuming, then it can be said that the customer is experiencing dissatisfaction. But on the contrary, if the expectation of performance before buying is more than the perception of performance received after consuming a product or service, it means that the customer experiences satisfaction. Thus customer satisfaction is the perceived result of using a product or service, equal to or exceeding the desired expectations (Yamit, 2013) and will tell others about a pleasant experience consuming the product or service or brand (Peter and Olson, 2002).

D. Customer Loyalty

According to Griffin (2005) customer loyalty is more associated with behavior than behavior. Another definition of customer loyalty is the level where the customer has a positive attitude towards the brand, is committed to the brand and intends to continue buying in the future (Mowen, 1995). In addition, according to Oliver (1999) loyalty is a deep commitment to buy or become a regular customer of a product or service that is consistently favored in the future, where the commitment causes repeated purchases of the same product or service, despite the influence- situational influences and marketing efforts have the ability or possibility to result in behavioral changes.

Griffin (2005) states that there are two factors that will determine and develop customer loyalty to a particular product. The first factor is the attachment that customers feel about products and services. This attraction is formed by the level of preference and the degree of product differentiation perceived. The second factor is repeated purchases.

E. Previous research

Previous research such as Ekinci et al (2008), Selda et al (2014) stated that brand equity has a positive impact on participant satisfaction. Research Medva et al (2015) which states that service quality has a significant positive effect on participant satisfaction. Rizwan Ali et al (2015) which provides a positive relationship between brand equity and Participant loyalty. Eman et al (2013) which shows that there is a positive relationship between service quality and participant satisfaction and participant loyalty. Abdul Ghafoor's research (2014) shows that a significant relationship between participant satisfaction and trust with participant loyalty.

F. Conceptual Framework

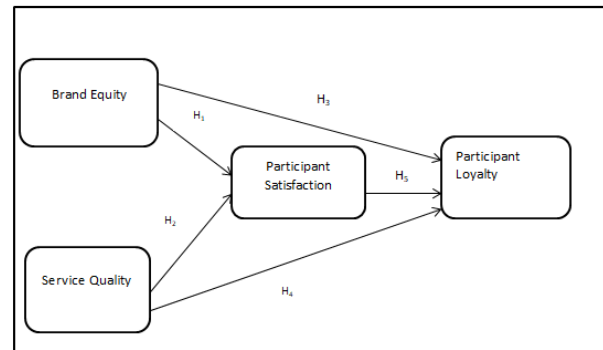


Fig 1:- Conceptual Framework

G. Hypothesis

- H1: Brand Equity has a significant positive effect on the Satisfaction of BPJS Ketenagakerjaan Participants at the Jakarta Cilandak Branch Office
- H2: Quality of Service has a significant positive effect on the Satisfaction of BPJS Ketenagakerjaan Participants at the Jakarta Cilandak Branch Office
- H3: Brand Equity has a significant positive effect on Loyalty of BPJS Ketenagakerjaan Participants at the Jakarta Cilandak Branch Office
- H4: Quality of Service has a significant positive effect on Loyalty of BPJS Ketenagakerjaan Participants at the Jakarta Cilandak Branch Office
- H5: Participant Satisfaction has a significant positive effect on the Loyalty of BPJS Ketenagakerjaan Participants at the Jakarta Cilandak Branch Office

III. METHODOLOGY

This research was conducted with a structural equation model (SEM), using the confirmatory factor analysis (CFA) measurement analysis method in the first stage and the application used was the LISREL 8.80 program. This study uses a test consisting of validity, reliability and goodness of fit tests.

This study uses a sample of company management as a company representative registered at the Jakarta Cilandak BPJS Ketenagakerjaan Office and all participants who came to the Jakarta Cilandak BPJS Ketenagakerjaan Office. In this study the number of indicators is 46 indicators (question items) so that the determination of sample size will be examined with a questionnaire as a data collection tool and using the maximum likelihood estimation method then the rule of thumb can be calculated with the following formula:

$$S = 5 \times N$$

Information :

S = sample

N = Indicator

Then the sample calculation is as follows:

$$S = 5 \times 46 = 230$$

Based on the above calculation, a minimum sample of 230 respondents was obtained, which was then rounded up by researchers to 250 respondents.

IV. RESULTS AND DISCUSSION

A. Demographic Characteristics of Respondents

The characteristics of the 250 respondents who are company administrators as company representatives registered with the Jakarta Cilandak BPJS Ketenagakerjaan Office and all participants who come to the Jakarta Cilandak BPJS Ketenagakerjaan Office are as follows:

No.	Description	Frequency (Person)	Percentage (%)
Gender of Respondents			
1	- Male	147	58.80
	- woman	103	41.20
Education			
2	- high school	104	41.60
	- Diploma (I - IV)	28	11.20
	- Bachelor degree	112	44.80
	- Postgraduate (S2 / S3)	6	2.40
Age			
3	- Less than 25 years	55	22.00
	- Between 26 - 35 years	117	46.80
	- Between 36 - 45 years	58	23.20
	- Between 46 - 55 years	14	5.60
	- More than 55 years	6	2.40
Profession			
4	- General employees	198	79.20
	- Entrepreneur	19	7.60
	- Etc	33	13.20

Table 1:- Demographic Characteristics of Respondents

Source: Data processed (2019)

B. Analysis Results

The dependent variable Participant Satisfaction is 0.90 or 90%, meaning that the variations that exist can be explained by the independent variable Brand Equity, and Service Quality, while the remaining 0.10 or 10% can be explained by other variables outside the variable used in research. Overall Brand Equity, and Service Quality, have a significant positive relationship on Participant Satisfaction. This is indicated by t-values (5.61 and 7.86) greater than 1.96.

Relationship Between Constructions	Estimates	T-Values	Description
Brand Equity-> Participant Satisfaction	0.39	5.61	Positive and Significant
Service Quality-> Participant Satisfaction	0.58	7.86	Positive and Significant
Participant Satisfaction -> Participant Loyalty	0.45	4.50	Positive and Significant
Brand Equity-> Participant Loyalty	0.34	4.80	Positive and Significant
Service Quality -> Participant Loyalty	0.20	2.51	Positive and Significant

Table 2:- Hypothesis test

Source: Data processed (2019)

C. Discussion of Research Results

➤ Analysis of the Effect of Brand Equity on Participant Satisfaction

The research hypothesis (H₁) provides that Brand Equity has a positive and significant effect directly on Participant Satisfaction. The test results show that Brand Equity has a positive and significant influence on Participant Satisfaction, this can be seen from the t-value 5.61 which is greater than 1.96, and the estimated value of 0.39 or 39.0% influence on Participant Satisfaction.

These results indicate that BPJS Brand Equity is good and strong that can give effect to participant satisfaction. BPJS Ketenagakerjaan always provides campaigns and provides services to the public with a social approach where BPJS Ketenagakerjaan campaigns for the functions of institutions and the social security benefits of BPJS Ketenagakerjaan to the public. BPJS Ketenagakerjaan continues to increase public awareness in order to prepare themselves to face social or economic risks. Several strategies taken by BPJS Ketenagakerjaan to increase brand equity and provide satisfaction to the participants such as

aggressively educating and campaigning BPJS Ketenagakerjaan on the above (line advertisements in the media) and below the line, such as holding activities that can enhance the BPJS Ketenagakerjaan brand directly, collaborate with government and private institutions to increase public awareness about the importance of social security, outline the legal aspects of the implementation of the BPJS Ketenagakerjaan that is required to register employees in this program, and explain the benefits of social security. In addition, the BPJS Ketenagakerjaan also improves its human resource competencies, strengthening conventional and digital distribution channels to reach all segments, especially millennial generation. In other words, if BPJS Ketenagakerjaan wants to increase participant satisfaction, then the Jakarta Cilandak BPJS Ketenagakerjaan Office must improve Brand Equity, especially the dimensions of perceived quality, brand awareness and perceived quality because these dimensions have the greatest influence on participant satisfaction.

The results of this study are also in line with previous studies such as Ekinici et al (2008), Selda et al (2014), Janghyeion et al (2011), Lei (2015) which states that brand equity has a positive impact on participant satisfaction. Research conducted by Tanveer (2016) also shows that brand equity consisting of brand loyalty, perceived quality, brand awareness, and brand association has a positive effect on customer satisfaction. Research on the influence of Brand Equity on Participant satisfaction is also conducted in Indonesia, such as research conducted by Ikhwanuddin (2016) which revealed that brand equity has a positive effect on consumer satisfaction. Based on these empirical facts and supported by the results of previous studies it can be concluded that the research hypothesis (H₁) can be accepted that Brand Equity has a positive and significant effect directly on Participant Satisfaction.

➤ *Analysis of the Effect of Service Quality on Participant Satisfaction*

The research hypothesis (H₂) provides that Service Quality has a positive and significant effect directly on Participant Satisfaction. Test results with SEM indicate that Service Quality positively and significantly affects Participant Satisfaction, this can be seen from the t-value 7.86 greater than 1.96, and the estimated value of 0.58 or 58.0% influence on Participant Satisfaction. These results indicate that Service Quality as the main BPJS Ketenagakerjaan strategy is able to provide satisfaction to all BPJS Ketenagakerjaan participants, especially at the Cilandak Jakarta Branch Office. To make a big impact on the satisfaction of the participants, BPJS Ketenagakerjaan must be able to ensure that the overall services provided are of high quality especially for the dimensions that have the greatest influence on the level of participant satisfaction such as assurance and empathy. The good quality of services provided by the BPJS Ketenagakerjaan Office The Jakarta Cilandak Branch that has an impact on Participant satisfaction is evidenced by the high level of submission of Guarantee claims services at the Jakarta Cilandak Branch Office, which on average has 145 requests for Guarantee claims every day.

The results of this study are also in line with research conducted by Rizwan Ali et al (2015) where the quality of service has a very significant influence on Participant satisfaction in the telecommunications industry in Pakistan. Besides this research is also in line with research Eman et al (2013), Medva et al (2015), Bai et al (2014), Olgun Kitapci et al (2014), Fathollah et al (2015), Kamal Ahmad et al (2018) and Conny Sondakh's research (2014) which states that service quality has a significant positive effect on participant satisfaction. This study also confirms the related debate in several studies about the relationship of service quality with participant satisfaction. Based on these empirical facts and supported by the results of previous studies it can be concluded that the research hypothesis (H₂) can be accepted that Service Quality has a positive and significant effect directly on Participant Satisfaction.

➤ *Analysis of the Effect of Brand Equity on Loyalty*

The research hypothesis (H₃) provides that Brand Equity has a positive and significant effect directly on Loyalty. Test results with SEM show that Brand Equity has a positive and significant influence on Loyalty, this can be seen from the t-value 4.80 greater than 1.96 with an estimated value of 0.34 or 34% effect on Loyalty. These results indicate that BPJS Brand Equity Employment as brand strength can manifest and significantly influence Participant loyalty. BPJS Ketenagakerjaan Jakarta Cilandak Branch Office actively educates and campaigns for BPJS Ketenagakerjaan programs by organizing activities that can enhance the BPJS Ketenagakerjaan brand directly, collaborating with government and private institutions to increase public awareness about the importance of social security, outlining the legal aspects of BPJS Ketenagakerjaan who are required to register employees in this program, and explain the benefits of social security. With this massive education, outreach and campaign, it gives a lot of knowledge to the public about the importance of social security so that it also increases the loyalty of BPJS Ketenagakerjaan participants, especially at the Cilandak Jakarta Branch Office.

The results of this study also confirm and are in line with research conducted by Rizwan Ali et al (2015) which provides a positive relationship between brand equity and Participant loyalty. Besides this research is also in line with research conducted by Eman et al (2013) which states that there is a positive relationship between company image and reputation with Participant loyalty. Based on these empirical facts and supported by the results of previous studies it can be concluded that the research hypothesis (H₃) can be accepted that Brand Equity has a positive and significant effect directly on Loyalty.

➤ *Analysis of the Effect of Service Quality on Participant Loyalty*

The research hypothesis (H₄) provides that Service Quality has a positive and significant effect directly on Loyalty. Test results with SEM show that Service Quality positively and significantly affects Loyalty, this can be seen from the t-value 2.51 greater than 1.96 with an estimated value of 0.2 or 20% effect on Loyalty. These results

indicate that to increase participant loyalty, the Jakarta BPJS Ketenagakerjaan Branch Office in Cilandak needs to improve service quality. Service Quality as the main BPJS Ketenagakerjaan strategy especially at the Jakarta Cilandak Branch Office is able to make BPJS Ketenagakerjaan participants more loyal. Office facilities and infrastructure support, human resources capabilities and easy access to information and responsive complaint handling are important strengths given to provide good service quality for all BPJS Ketenagakerjaan participants. With a good quality of service, the benefits provided exceed the expectations of Participants, Participants will feel satisfied, conversely, if less than expectations, they will be disappointed. With a high level of satisfaction will further increase Participant loyalty. The old participant can be maintained and more often makes repeat purchases. In other words, if the Quality of Service has increased it will affect Loyalty.

The results of this study also confirm previous research such as Eman et al (2013) which shows that there is a positive relationship between service quality with participant satisfaction and participant loyalty. Research conducted by Olgun Kitapci et al (2013) believes that the dimensions of empathy, responsiveness, physical form and guarantee are related to participant satisfaction and loyalty. This research is also in line with research conducted by Wantara (2015), Aries et al (2015) and Conny Sondakh (2014). Based on these empirical facts and supported by the results of previous studies it can be concluded that the research hypothesis (H₄) can be accepted that Service Quality has a positive and significant effect directly on Loyalty.

➤ *Analysis of the Effect of Participant Satisfaction on Participant Loyalty*

The research hypothesis (H₅) provides that Participant Satisfaction has a significant effect on Loyalty. Test results with SEM indicate that Participant Satisfaction positively and significantly affects Loyalty, this can be seen from the t-value 4.50 greater than 1.96 with an estimated value of 0.45 or 45% effect on Loyalty. These results indicate that participant satisfaction is one of the important factors that must be considered. Loyalty of BPJS Ketenagakerjaan Participants The Jakarta Cilandak Branch Office cannot be separated from participant satisfaction even though pros and cons debates are still frequent. The relationship pattern between the two variables is asymmetrical because most loyal Participants are satisfied Participants, but not all Participant satisfaction means loyalty (Oliver, 1980 in Cronin and Taylor, 1992).

The results of this study are in line with several previous studies such as the research of Abdul Ghafoor (2014) showing that a significant relationship between participant satisfaction and trust with participant loyalty. Research conducted by Medva et al (2013), Eman et al

(2013), Abdul Ghafoor Awan (2014), Bai et al (2014) also showed that Participant Satisfaction was a component that influenced Participant Loyalty. In line with the above research conducted by Selda Ene & Betül Ozkaya (2014), Wantara (2015) which indicates that consumer satisfaction has a positive influence on consumer loyalty which will ultimately have an impact on profits received by the company. Based on these empirical facts and supported by the results of previous studies it can be concluded that the research hypothesis (H₅) can be accepted that Participant Satisfaction significantly influences Loyalty.

V. CONCLUSIONS AND SUGGESTIONS

A. Conclusion

- Brand Equity has a positive and significant effect on Participant Satisfaction.
- Service Quality has a positive and significant impact on Participant Satisfaction.
- Brand Equity has a positive and significant effect on Loyalty
- Service Quality has a positive and significant effect on Loyalty
- Participant satisfaction has a significant effect on loyalty.

B. Suggestions

Based on the results of the study, the following suggestions can be given for future studies:

- *For BPJS Ketenagakerjaan Jakarta Cilandak Branch Office*
 - To increase participant satisfaction and participant loyalty, BPJS Ketenagakerjaan especially the Jakarta Cilandak Branch Office can maintain and enhance brand equity, one of which is by giving a new call name for BPJS Ketenagakerjaan institutions to BPJAMSOSTEK and providing comprehensive socialization for all participants both wage recipients and non-wage recipients so that participants can better understand the benefits of social security.
 - To increase participant satisfaction and participant loyalty, the Jakarta BPJS Cilandak Branch Office can improve the quality of service through services provided on time for HR and communicative development and increase empathy for all BPJS Ketenagakerjaan towards participants.
- *For Academics*
 - For further research, it is recommended to conduct research at other branch offices of BPJS because the results of the study might get different results because the level of service quality, participant satisfaction and participant loyalty differ between Branch Offices with other Branch Offices.
 - Conducting research after BPJS Ketenagakerjaan officially sets a new call name to BPJAMSOSTEK.

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