SATISFACTION AND TRUST ANALYSIS OF SIPP ONLINE BPJS KETENAGAKERJAAN USERS: WHAT IS THE ROLE OF EASE OF USE, VARIATIONS IN WEB DESIGN AND FUNCTIONS?

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Abstract

This study aims to review and reconfirm research on customer satisfaction and customer trust in online applications. In this study, the object raised is SIPP Online, developed by BPJS Ketenagakerjaan at the branch office of BPJS Ketenagakerjaan Kelapa Gading. This research model includes Customer Satisfaction, Customer Trust, Variation of Functions, and Web Design. Confirmatory Factor Analysis (CFA) to test the path analysis of Structural Equation Modeling (SEM) by operating the AMOS 22 application for testing research models. The sample in this study amounted to 315 PIC companies participating in BPJS Ketenagakerjaan. In this study, there are seven direct hypotheses and three indirect hypotheses (mediation). The results of this study indicate that all hypotheses made in the study are statistically accepted. The limitation in this research is that the study's scope only includes the Kelapa Gading branch of the BPJS Ketenagakerjaan.

Keywords: Customer Satisfaction, Customer Trust, Confirmatory factor analysis

INTRODUCTION

The increasing mobility of the Indonesian people today indirectly leads to higher social risks borne by the Indonesian people to live their daily lives. Therefore, other parties are needed to ensure the survival of the Indonesian people from social risks that may occur. The Social Security Administering Body (BPJS) is a public legal entity that protects the Indonesian people from social threats that arise. As a public legal entity, Nir Laba BPJS Ketenagakerjaan focuses on satisfying service to all its participants (Ine. 2010). One of the most important ways is how to make customers or buyers feel satisfied with the company's services or products. According to Kotler and Keller (2009), customer satisfaction is a feeling of pleasure or disappointment in someone who arises after comparing the performance (results) of the product against the expected performance. This satisfaction can be formed in various ways, namely by improving the quality of the product or service, increasing ease of access, increasing customer confidence in services or products, maintaining relationships with customers, and applying competitive prices.

To increase customer satisfaction, BPJS Ketengakagakerjaan in its business processes requires the Participating Companies' Person in Charge (PIC) roles and functions. Head of the Jakarta BPJS Ketenagakerjaan Office Mampang revealed that the Company's PIC has a vital role because it is a labor representative and employer who always coordinates directly with BPJS Ketenagakerjaan officers and ensures that all information, both the benefits of programs, procedures, and others, can be understood and implemented correctly excellent and suitable. To obtain the accuracy of participant data registered at BPJS Ketenagakerjaan, its PIC role is vital. Participant data includes the wages of each worker as a reported participant, the personal information of the workforce Identification Number (NIK), age, date of birth, biological mother's name, and address of residence), even up to the family data of each participant (husband). / wife and children). The accuracy of the data makes it easier for participants to interact with BPJS Ketenagakerjaan. The problem that BPJS Ketenagakerjaan has faced in processing membership data is the inaccuracy of the information submitted by the PIC of companies participating in the workforce social security program. The company's PIC sometimes ignores workers'

personal data in a company that will be registered as BPJS Ketenagakerjaan participants. In addition, participating companies often do not report data changes (changes in labor wages and reduction or expansion of labor data) to the PIC of their companies, even though this is very much needed to validate the reported data's suitability and contributions paid.

The discrepancies in the company's data can be seen from the validity level of the NIK of BPJS Ketenagakerjaan participants because the membership system has been integrated with the Electronic Identity Card (E-KTP) data from the Ministry of Home Affairs. This discrepancy in participant data occurred at one of the BPJS Ketenagakerjaan branch offices in the North Jakarta area, namely the BPJS Ketenagakerjaan Jakarta Kelapa Gading Branch Office. The Jakarta Kelapa Gading BPJS Ketenagakerjaan branch office is located in the Bukit Gading Indah Office Complex block I no 5-8, Kelapa Gading, North Jakarta.

The role of technology is currently crucial in the operational activities of BPJS Ketenagakerjaan, which has a huge membership database. Therefore, BPJS Ketenagakerjaan is required to take advantage of every inch of opportunity through the role of technology to increase customer satisfaction. Butler (as cited in Sin et al., 2005) states that advances in information technology can complement a company's ability to collect, store, analyze and exchange information with its customers. This can increase the company's ability to serve customer needs quickly and accurately by its vision and mission, which ultimately leads to customer satisfaction.

In 2018, of the total number of active workers, the invalid NIK percentage reached 3.95% or 15,015 incorrect participant data. Then, from 782,883 inactive workers, the rate of invalid NIK reached 50.15% or 392,587 participant data. In connection with BPJS Ketenagakerjaan's needs for the validity of participant data, management has launched a breakthrough application in the form of an Online Participant Information System (SIPP). According to the former member of the BPJS Ketenagakerjaan membership director, SIPP Online can directly link business entity participant data online (Heryanto, 2018). So it can be concluded that with the SIPP Online, participant data can be seen and monitored directly. Companies can find out employee data that is valid with NIK or in accordance

with the personal data of participants. This greatly facilitates and helps the performance of both BPJS Ketengakagakerjaan and participants regarding workforce data.

Based on the description above, customer satisfaction and trust must be maintained and increased through the BPJS Ketenagakerjaan SIPP Online Program. The hopes of BPJS Ketenagakerjaan, as stated in the company's vision, namely to become the organizing body for the nation's national pride, trustworthiness, good governance, and excellence in operations and services, can be realized. This further strengthens researchers to raise the research topic "Analysis of Satisfaction and User Trust SIPP Online BPJS Ketenagakerjaan: What is the Role of Ease of Use, Variation of Functions and Web Design?"

LITERATURE REVIEW

Xia Liu (2008) defined customer satisfaction as a consequence of customer experience during the company's buying process regarding products and services. This can be represented as an emotional reaction from these customers. Customer satisfaction is essential for companies to be able to stay in business as the end products and services are intended to meet customer needs or demands. Customer satisfaction is also defined as evaluating the perceived difference between prior expectations and actual performance of a product as perceived after consuming it (Tse and Wilton, 1988) or as a global evaluative assessment of product use or consumption (Westbrook, 1987). According to Oliver (1997), satisfaction is a summary of the psychological state resulting from a condition when unconfirmed expectations are augmented by previous consumer feelings about the consumption experience.

Customer trust can be said to be an important part of customer loyalty (Reichheld, 2000). Customer trust can also be defined as a set of beliefs held by consumers regarding producers' specific characteristics and the possible behavior of producers in the future (Coulter and Coulter, 2002). According to Mayer (1995), Trust can be defined as the desire to take any risk in any relationship based on the positive expectations other people have for any future actions. Customer trust is generally described as a person's desire to exchange intentions and motives for using certain products with colleagues he trusts. (Moorman et al., 1992). Customer trust plays a vital role in the success of the online business (Hou, 2005). Risk and uncertainty are always involved in a customer's intention

to use a product or service from a manufacturer during online transactions. Developing a level of customer trust is important because during online transactions, one of the consumers can experience distrust during the transaction (Muhammad et al., 2013).

Variation in function is one dimension of service quality. Kuo et al. (2009) categorized four factors for service quality: content quality, functional variations, and visual design, management and customer service, and system reliability. Variation of functions is another thing that Online service providers must consider. According to Dužević, I. et al. (2016), variations of this function are closely related to how efficient the time it takes to do something using an application. According to Choi et al. (2008), the variety of functions in an application is more important than anything else to increase application usage.

The company website should be pleasing to the eye and attractive. Thus, another quality dimension that is directly related to the user interface is website design (Wolfinbarger and Gilly, 2003; Zeithaml et al., 2000), or e-scape (Van Riel et al., 2004). An often-cited benefit of online technology is that websites can be personalized according to user needs. However, this may be a challenging task due to the lack of human touch (Rust and Kannan, 2002). E-tailers should seek to adapt their services to individual user needs (Srinivasan et al., 2002) based on previous purchases and other customers' information.

Web design refers to the characteristics of a website. The website must have a creative and attractive design with appropriate content that allows users to trust and interact effectively with sellers (Gefen, 2000). Wolfinbarger and Gilly (2003) and Zeithaml et al. (2002) suggest that company websites should also be attractive and pleasing to customers. In addition, websites can be personalized for specific customer needs (Gefen, 2002).

Theoritical Framework

Based on the previous description, a research model can be prepared that describes the relationship between variables as follows:

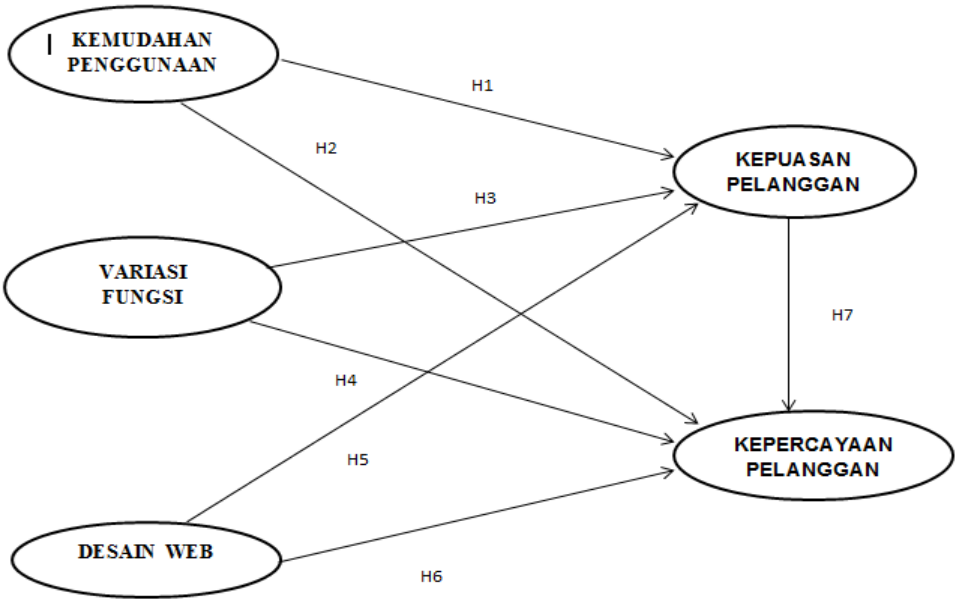

Figure 1. Research Model

Based on the research model above, the hypotheses in this study are as follows:

H1: There is a positive influence between the Ease of Use SIPP Online variable on Customer Satisfaction.

H2: There is a positive influence between the Ease of Use SIPP Online variable on Customer Trust.

H3: There is a positive influence between the Variation of SIPP Online Functions on Customer Satisfaction.

H4: There is a positive influence between the Variation of SIPP Online Functions on Customer Trust.

H5: There is a positive influence between SIPP Online Web Design variables on Customer Satisfaction.

H6: There is a positive influence between SIPP Online Web Design variables on Customer Trust.

H7: There is a positive influence between the Customer Satisfaction variable on Customer Trust.

RESEARCH METHOD

The subjects in this study were BPJS Ketenagakerjaan participants. BPJS Ketenagakerjaan participants are the Company Person In Charge (PIC) / company

management participating in BPJS Ketengakagakerjaan. The company's PIC is not limited by age, gender, or length of time as a BPJS Ketenagakerjaan participant. The Company's PIC is only limited to being registered and participating in the BPJS Ketenagakerjaan Jakarta Kelapa Gading Branch Office. Research stationed in Jakarta. This is because many companies are registered with the BPJS Ketenagakerjaan Jakarta Kelapa Gading Branch.

According to Gujarati (2011), the population is the set of all possible results that can be attributed to an experiment. Population refers to a group or something that is of interest to researchers (Hair, 2011). This research's main objective is to examine the influence of determinants of customer satisfaction and trust in the use of SIPP Online BPJS Ketenagakerjaan. Therefore, this research is limited to the PIC of the participating companies of BPJS Ketenagakerjaan at the Jakarta Kelapa Gading Branch Office. Company PIC is an employee or non-employee of a BPJS Ketenagakerjaan participant company who is trusted or given the task to report the latest administrative data on BPJS Ketenagakerjaan participants. Respondents who use SIPP Online BPJS Ketenagakerjaan must measure customer satisfaction and trust through a questionnaire.

According to Sandjaja and Heriyanto (2011), samples are representative of population objects. The representative referred to is a portion of the number and characteristics possessed by the population. The model was taken by distributing questionnaires to respondents who were PIC companies participating in the BPJS Ketenagakerjaan Jakarta Kelapa Gading Branch Office.

In terms of the number of samples, this study uses a covariance-based SEM (CB-SEM) model, which demands a more significant number of samples than partial-least SEM (PLS-SEM). The rules of thumb used in SEM equations vary from 100,200,500 or more, depending on the model's complexity. According to Schumaker and Lomax (2016), the traditional multivariate statistical sample size rule is 35 subjects per variable. In this study, the number of variables used was six, then 6 variables x 25 subjects were 150 subjects, so the minimum number of samples was 150 subjects. However, in this study, the number of subjects was increased to 315 subjects.

This study uses the analysis method of Structural Equation Modeling (SEM), a multivariate technique that combines multiple regression and factor analysis to estimate

the simultaneous interdependence of correlations (Hair, Black, Babin, & Anderson, 2012). Meanwhile, Narimawati and Sarwono (2017) concluded several definitions that SEM has characteristics that are analytical techniques that emphasize rather than explain. Latan (2013) states that SEM is a second-generation multivariate analysis technique that combines factor analysis with path analysis, allowing researchers to test and estimate simultaneously (together) the relationship between multiple latent independent variables and multiple latent dependent variables with various indicators. Meanwhile, according to Santoso (2018), SEM is an increasingly popular statistical analysis tool that combines factor analysis and regression analysis. SEM can measure latent variables that are not directly measured but through estimating indicators or parameters (Abdillah and Hartono, 2015).

RESULT AND DISCUSSION

Respondents in this study were PIC companies participating in BPJS Ketenagakerjaan who used SIPP Online. Data collection was carried out in January 2019. The sampling technique used in this study was convenience sampling. The researcher determined the respondents to the PIC of the BPJS Ketenagakerjaan participating companies in the Kelapa Gading Branch Office. The number of questionnaires distributed was 329, and those that could be used in this study were 315. Based on table 1, there are several criteria in the sample demographics in this study which are summarized in the table below.

Table 1. Demographic Profile of Respondents

Criteria	Group	Frequency	Percentage
Position	PIC	311	99%
	Not PIC	4	1%
Age	< 20 Years	1	0,32%
	20 – 30 Years	98	31,11%
	30 – 40 Years	114	36,19%
	40 – 50 Years	78	24,76%
	>50 Years	24	7,62%
Gender	Male	129	40,95%
	Female	186	59,05%
Education	SLTA	67	21,27%
	Diploma	79	25,08%
	S1	163	51,75%
	S2	6	1,90%

Source: Data processed by researchers (2019)

Based on the prerequisite test carried out to test the indicators used in the research model, the results obtained are that all indicators used to test the model have met the required criteria. The reliability test uses the AVE and CR values based on the test results on the indicator instrument showing that the AVE value is equal to 0.5 and the CR value has exceeded 0.7, which means that the overall has met the validity and has been reliable. Thus, the analysis process can be continued at the next stage, namely the SEM analysis prerequisite test stage. The validity test results using EFA show that there is no cross-loading between the indicator items in the tested variables. Besides that, the EFA test results show that the pattern matrix is not formed. This indicates that the tested indicator items can be tested at a later stage.

The CFA model depicted in Figure 2 has been modified. Modifications are made by eliminating the indicator items in the model. The two modifications were made so that all the criteria for the goodness of fit were met, as seen that the CFA model could be further analyzed because it had a probability score (P) greater than 0.05, which was 0.111. All scores in the goodness of fit criteria had been fulfilled. The following process is to create a path analysis model. In the following procedure in the results of Figure 2, there is a hypothetical model proposed that has met the criteria for the goodness of fit (GoF) with a probability value of 0.19, and all GoF criteria have been met. This makes hypothesis testing possible with the model that has been made.

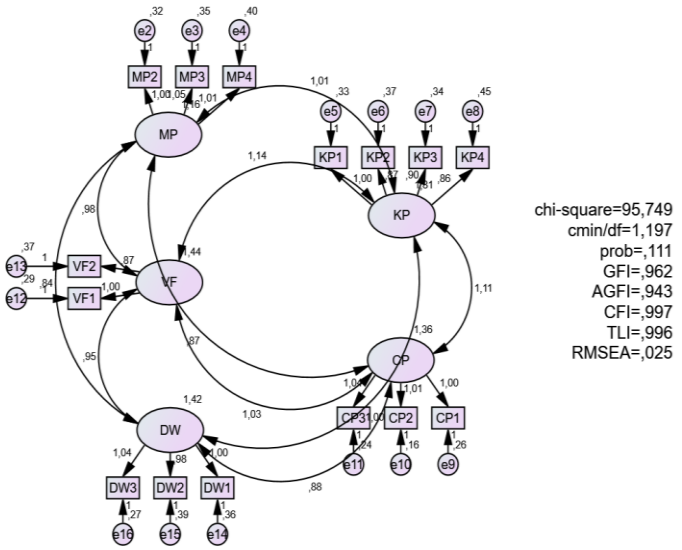

Figure 2. Confirmatory Factor Analysis Covariance

The hypothesis suitability test is carried out by looking at the t-value, which is the value of the critical ratio (CR) on the regression weight provided that if the value is ≥ 1.96, then the research hypothesis is accepted with a probability value of 0.05 or with a sign *** indicating the value that is less than 0.01 or close to zero. After testing the model, the next step is to look at the regression weight value to find out whether the hypothesis being tested is accepted or not. In table 2, there are the results of the calculation of the hypothesis test, which states the relationship between the variables being tested. These calculations state that all tested hypotheses are accepted because it shows a critical ratio value that is above 1.96 and a probability (P) value that is below 0.05 as in table 2 below.

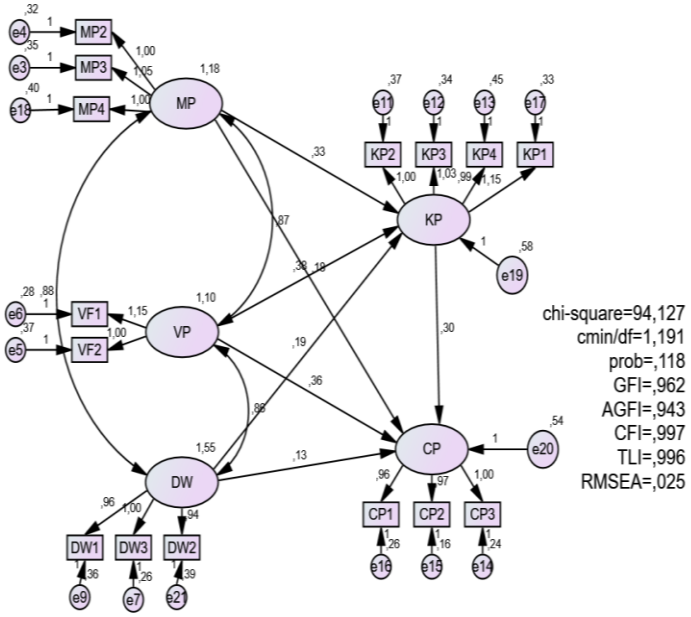

Figure 3. Testing Research Hypotheses in the Path Diagram

Table 2.Regression Model Weight Significance Test Results - Regression Weights:

			Estimate	S.E.	C.R.	P	Label
KP	<---	MP	,328	,085	3,848	***	par_10
KP	<---	VP	,378	,092	4,112	***	par_12
KP	<---	DW	,193	,059	3,282	,001	par_14
CP	<---	MP	,182	,083	2,190	,029	par_11
CP	<---	VP	,361	,092	3,925	***	par_13
CP	<---	DW	,134	,057	2,349	,019	par_15
CP	<---	KP	,296	,066	4,500	***	par_16

Source: Amos (2019)

The results of testing the proposed hypothesis model using AMOS show that Ease of Use (MP) has a positive and significant effect on Customer Satisfaction (KP). This can be seen in the test results that the probability *** value, which means less than 0.001. Then the critical ratio (CR) value is 3,848, which is more significant than 1,967. From this description, it can be concluded that Ease of Use (MP) has a positive and significant effect on Customer Satisfaction (KP). This is similar to that expressed by Dužević et al. (2016), Ho and Park ((2005), and Ribbink et al. (2004) in their research. The results of hypothesis testing using AMOS 22 show that Ease of Use (MP) has a positive and significant effect on Customer Trust (CP). This is evidenced by the critical ratio (CR) value of 2.190, which is more significant than 1.967, and a probability value of 0.029, which is less than 0.05. Thus the conclusion is that hypothesis 2. is accepted. This is consistent with the results of research conducted by Nguyen. (2014) and Ribbink et al. (2004), which state that there is a positive influence between Ease of Use (MP) on Customer Trust (CP).

The results of hypothesis testing using AMOS 22 show that Function Variation (VP) has a positive and significant effect on Customer Satisfaction (KP). This is evidenced by the critical ratio (CR) value of 4.112 and a probability value lower than 0.001 marked with information ***. Thus the conclusion is that hypothesis 3 is accepted. This is following the results of research conducted by Dužević et al. (2016), Bhattacherjee, (2001) Choi, et al. (2008) and Ribbink et al. (2004), which states that there is a positive influence between Function Variation (VP) on Customer Satisfaction (KP). Based on the results of hypothesis testing using AMOS 22, it shows that Function Variation (VP) has a positive and significant effect on Customer Trust (CP). This is evidenced by the critical ratio (CR) value of 3.925, which is above 1.967, and a probability value that is lower than 0.001 marked with information ***. Thus the conclusion is that hypothesis 4 is accepted. This is in accordance with the results of research conducted by Ribbink et al. (2004), which states that there is a positive influence between Function Variation (VP) on Customer Trust (CP).

Based on the results of hypothesis testing using AMOS 22, it shows that Web Design (DW) has a positive and significant effect on Customer Satisfaction (KP). This is

evidenced by the critical ratio (CR) value of 3.282, which is greater than 1.967, and a probability value greater than 1.967, which is 0.001, which is lower than 0.05. Thus the conclusion is that hypothesis 5 is accepted. This is in accordance with the results of research conducted by Ribbink et al. (2004) and Nguyen (2014), which state that Web Design (DW) has a positive and significant effect on Customer Satisfaction (KP). Based on the results of hypothesis testing using AMOS 22, it shows that Web Design (DW) has a positive and significant effect on Customer Trust (CP). This is evidenced by the critical ratio (CR) value of 2.349, which is greater than 1.967, and the probability value of 0.019, which is lower than 0.05. Thus the conclusion is that hypothesis 6 is accepted. This is in accordance with the results of research conducted by Ribbink et al. (2004) and Nguyen (2014), which state that Web Design (DW) has a positive and significant effect on Customer Trust (CP). Based on the results of hypothesis testing using AMOS 22, it shows that Customer Satisfaction (KP) has a positive and significant effect on Customer Trust (CP). This is evidenced by the critical ratio (CR) value of 4,500, which is greater than 1,967, and a probability value that is close to 0.00, marked with information ***. Thus the conclusion is that hypothesis 7 is accepted. This is in accordance with the results of research conducted by Ribbink et al. (2004) and Nguyen (2014), which state that Customer Satisfaction (KP) has a positive and significant effect on Customer Trust (CP).

CONCLUSION

This study successfully tested the direct and indirect effects of the five variables tested, namely: Ease of Use, Customer Satisfaction, Variation in Function, Web Design, and Customer Trust. Based on the hypothesis test results above, it states that all the hypotheses proposed for testing are accepted, and all indirect effects contained in the hypothesis model are also accepted. This also supports research conducted by previous research which states the same thing with the same research topic. In addition, there are three tests for indirect effect in addition to seven tests for direct effect. Based on the results of the AMOS output used to test the indirect effect formed based on this research model, there is an indirect influence between the Ease of Use variable on the Customer Trust variable mediated by the Customer Satisfaction variable, and there is an indirect effect between the Function Variation variables on the Trust variable. The Customer Satisfaction variable

mediates customers, and there is an indirect influence between the Web Design variables on the Customer Trust variable mediated by the Customer Satisfaction variable.

Based on this, BPJS Ketenagakerjaan can improve all aspects of the independent variables in this study (ease of use, variety of functions, and web design) in order to increase the dependent variable, namely customer satisfaction and trust variables. Then the limitation in this study is that the sample tested in this study only comes from the BPJS Ketenagakerjaan Jakarta Kelapa Gading Branch. This may not describe the overall situation of SIPP Online service users. Further research can be carried out in a broader scope, even covering all BPJS Ketenagakerjaan branch offices in Indonesia. Then in other research, it can be added or combined with variables that are more relevant to the current situation by following developments in social, economic, and technological conditions. Besides that, further research, can present or combine it with consumer behavior variables.

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