DIGITAL TRANSFORMATION: QUALITY OF ONLINE CLAIM SERVICES AND PARTICIPANT SATISFACTION AT BPJS KETENAGAKERJAAN, MANADO BRANCH

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ABSTRACT

Digital Transformation has become a global phenomenon affecting various aspects of life, including public services. This study aims to analyze the impact of online claim service quality on the satisfaction of BPJS Ketenagakerjaan participants at the Manado Branch. The study fills a gap in the literature by specifically addressing participant satisfaction at the BPJS Ketenagakerjaan Manado Branch. The proposed hypothesis is that high-quality online claim services positively influence participant satisfaction. The research method used is a quantitative approach with a survey method, employing questionnaires to collect data from 99 respondents. Validity and reliability tests showed that the instruments used are valid and reliable. Simple linear regression analysis indicates that the quality of online claim services has a positive and significant effect on participant satisfaction. However, about 54% of the variation in participant satisfaction cannot be explained by service quality alone, indicating other factors need to be considered to enhance participant satisfaction in the future. The conclusion of this study underscores the importance of online claim service quality in increasing participant satisfaction but also highlights the need to

consider other factors. Practical implications for service providers include improving service quality through process optimization, increasing response speed, providing accurate and easily accessible information, and managing participant expectations through clear communication regarding the claim process and completion time.

Kata kunci: BPJS Ketenagakerjaan; Participant Satisfaction; Service Quality.

INTRODUCTION

Digital transformation has become a global phenomenon affecting various aspects of life (Kraus et al., 2021), including public services. The increase in internet users and smartphone penetration opens up significant opportunities for the optimization of digital-based services in the public sector. Several studies have demonstrated that the adoption of technology in public services can improve performance and enhance user satisfaction (Ming, Chen, & Ai, 2018; Weerakkody, Irani, Lee, Hindi, & Osman, 2014). In Indonesia, BPJS Ketenagakerjaan has adopted digital technology to improve service efficiency and effectiveness. Many BPJS Ketenagakerjaan participants have started using online claim services for ease and speed of the process.

Various studies have highlighted aspects related to digital services, such as: 1) the speed or accessibility of services (Tontini, da Silva, Beduschi, Zanin, & Marcon, 2015) directly impacts customer loyalty if it achieves average performance, thereby strengthening overall customer satisfaction. 2) Reliability in digital services (Hsu & Lin, 2023) not only enhances satisfaction but also customer loyalty. Therefore, companies need to continuously improve the reliability of online claim systems by ensuring fast processing, minimal technical disruptions, and providing accurate information. 3) Ease of access (Latif, Wibowo, Nurdiani, Alimin, & Suharyat, 2023; Raza, Umer, Qureshi, & Dahri, 2020) in digital services not only increases satisfaction but also customer loyalty. Hence, companies must continuously improve the ease of access to online services by ensuring a user-friendly interface, efficient processes, and optimal service availability. 4) Security in digital services (Stewart & Jürjens, 2018; Sule, Zennaro, & Thomas, 2021), which includes the protection of participants' personal and financial data, as well as the reliability of systems in preventing unauthorized access and potential data breaches, has a significant impact on customer satisfaction.

Although digital transformation and its adoption in public services have been extensively studied, there remains a gap in the literature specifically addressing participant satisfaction in BPJS Ketenagakerjaan, particularly in the Manado Branch. Existing research has largely focused on other regions or on a general overview in Indonesia, thus lacking in-depth exploration of specific impacts in the Manado Branch. This study aims to analyses the influence of online claim service quality on participant satisfaction in BPJS Ketenagakerjaan at the Manado Branch. By understanding this relationship, it is hoped that appropriate recommendations can be provided for service improvements that better meet participant needs and expectations.

The hypothesis proposed in this study is that high-quality online claim services positively influence participant satisfaction in BPJS Ketenagakerjaan at the

Manado Branch. Service quality encompasses several aspects, such as response speed, system reliability, user-friendliness, and data security. Thus, this research not only addresses gaps in the literature but also contributes to improving public services through data-driven recommendations and in-depth analysis.

METHODS

This research employs a quantitative approach (Arikunto, 2013) utilizing survey methodology to collect data. This approach was chosen for its ability to objectively measure the influence of online claim service quality on participant satisfaction in BPJS Ketenagakerjaan at the Manado Branch. The population consists of all participants of BPJS Ketenagakerjaan at the Manado Branch who have used the online claim service. Sampling will be conducted using Incidental Sampling technique, solving the formula and obtaining 99 samples. A questionnaire will serve as the primary tool for data collection. The questionnaire is divided into two main sections: first, questions regarding the quality of online claim service (Zeithaml, 1991), with variables (Tangibles, Reliability, Responsiveness, Assurance, and Empathy). Second, questions about participant satisfaction levels (Keller & Kotler, 2015), with variables (Repurchase, Word of Mouth Creation, Brand Image Creation, and Buyer Satisfaction Creation in the Same Company). In addition to the survey, in-depth interviews with several participants will also be conducted to gain deeper insights and support quantitative data. The survey questionnaire will be designed using a 5-point Likert scale (Sugiyono, 2018), where respondents are asked to assess various aspects of online claim service quality and their satisfaction. Questionnaire validity and reliability will be tested through validity testing, classic assumption testing, and statistical testing.

Figure 1. Research model

RESULT AND DISCUSSION

Data Quality Test

The SPSS 29.0 program was used to test the validity and reliability of an instrument (questionnaire). The study involved 99 respondents with 14 items for variable X and 10 items for variable Y. The results of the validity and reliability tests are as follows:

Table 1. Validity Test of Independent Variable X (Service Quality)

Statement	Score r Table	*Pearson Correlation*	Note
Statement Item 1	0.195	0.506	Valid
Statement Item 2	0.195	0.568	Valid
Statement Item 3	0.195	0.580	Valid
Statement Item 4	0.195	0.590	Valid
Statement Item 5	0.195	0.696	Valid
Statement Item 6	0.195	0.657	Valid
Statement Item 7	0.195	0.709	Valid
Statement Item 8	0.195	0.612	Valid
Statement Item 9	0.195	0.771	Valid
Statement Item 10	0.195	0.611	Valid
Statement Item 11	0.195	0.672	Valid
Statement Item 12	0.195	0.648	Valid
Statement Item 13	0.195	0.722	Valid
Statement Item 14	0.195	0.681	Valid

Source: Results of SPSS 29.0 Data Management

Table 2. Illustrates the Validity Examination for Variable Y

Statement	Score r Table	*Pearson Correlation*	Note
Statement Item 1	0.195	0.586	Valid
Statement Item 2	0.195	0.468	Valid
Statement Item 3	0.195	0.586	Valid
Statement Item 4	0.195	0.577	Valid
Statement Item 5	0.195	0.655	Valid
Statement Item 6	0.195	0.736	Valid
Statement Item 7	0.195	0.595	Valid
Statement Item 8	0.195	0.570	Valid

Statement Item 9	0.195	0.755	Valid
Statement Item 10	0.195	0.684	Valid

Source: Results of SPSS 29.0 Data Management

Based on tables 1 and 2, it can be observed that all statement items included in the research questionnaire are valid. This is evidenced by Pearson correlation values greater than the critical value (0.195). Therefore, it can be concluded that all statement items in the research questionnaire have met the statistical validity requirements, enabling accurate and effective measurement.

Reliability testing is a method to evaluate the consistency and stability of research instruments. Its primary function is to ensure that the measuring tool produces consistent and reliable results under similar conditions. Reliability is calculated using Cronbach's Alpha coefficient. Reliability testing in this study was conducted using SPSS version 29.0, and the results are as follows:

Table 3. Reliability Test Results of Independent Variable X (Service Quality)

Cronbach' Alpha	*N of Items*
.882	14

Source: Results of SPSS 29.0 Data Management

Table 4. Reliability Test Results of Dependent Variable Y (Participant Satisfaction)

Cronbach' Alpha	*N of Items*
.821	10

Source: Results of SPSS 29.0 Data Management

Based on Table 3 and Table 4, the reliability test results indicate that each variable has a Cronbach's Alpha value > 0.6, thus indicating reliability. The quality-of-service variable has a Cronbach's Alpha value of 0.882, and the participant satisfaction variable has a value of 0.821. This demonstrates that the measurement instruments used are reliable and dependable.

Data Linearity Test

The linearity test is used to determine the relationship between the dependent and independent variables. In this study, the linearity test was conducted using SPSS 29.0 with the "Test For Linearity" function. The criterion is that if the Deviation From Linearity value > 0.05, then there is a linear relationship.

Conversely, if the Deviation From Linearity value < 0.05, then there is no linear relationship. The results obtained are as follows:

Table 5. Linearity Test

ANOVA Table							
			Sum of Squares	df	Mean Square	F	Sig.
Participant Satisfaction * Service Quality	Between Groups	(Combined)	473.646	16	29.603	5.905	<.001
		Linearity	407.198	1	407.198	81.221	<.001
		Deviation From Linearity	66.448	15	4.430	.884	.584
	Within Groups		411.101	82	5.013		
	Total		884.747	98			

Source: Results of SPSS 29.0 Data Management

Based on Table 5, the results of the linearity test indicate a significant linear relationship between participant satisfaction and the interaction between Participants and Groups. The low significance values suggest that the differences between these groups significantly influence participant satisfaction levels. However, for the relationship between service quality variables and participant satisfaction, the test results show insufficient evidence to reject the hypothesis that this relationship is linear. Therefore, service quality variables are not significantly associated with participant satisfaction levels in this study.

Statistical Tests

Simple linear regression analysis is used to understand and predict the value of a dependent variable (Y) based on the value of an independent variable (X);

Table 6. Simple Linear Regression Results

Coefficients						
Model		Unstandardized icients		Standardized icients		
		B	Std.	Beta	t	Sig.
1	(Constant)	19.214	1.877		6.385	<.001
	Kualitas Layanan	.425	.029	.678	9.095	<.001

1) Dependent Variable Y (Participant Satisfaction)

Source: Results of SPSS 29.0 Data Management

Based on Table 6, the results of the simple linear regression analysis above show that the constant value (intercept) from the Unstandardized Coefficient is 19.214. The Quality of Service (X) has a positive effect on Participant Satisfaction (Y), with a positive regression coefficient value of 0.425. This means there is a positive relationship between the Quality of Service (X) and Participant Satisfaction (Y): as the Quality of Service increases, Participant Satisfaction tends to increase as well. Conversely, if the Quality of Service decreases, Participant Satisfaction is likely to decrease as well.

The regression equation formed is: $Y = 19.214 + 0.425X$. Therefore, to enhance Participant Satisfaction, improving Service Quality should be the primary focus, in line with the positive influence demonstrated by these results.

Table 7. Partial Regression Coefficient Test (t-test)

Dependent Variable: Participant Satisfaction

Variabel	Koefisien Regresi (b)	Standar Error (SE)	t Hitung	Sig. (2-tailed)
Kualitas Layanan	0.425	0.029	9.095	<0.001

Based on Table 7, it can be concluded that the calculated t-value of 9.095 is greater than the critical t-value of approximately 1.98498 for a significance level of α = 0.05 and degrees of freedom (DF) of 97. The significance (Sig.) < 0.001 indicates that the Quality of Service variable significantly influences Participant Satisfaction. Therefore, the null hypothesis (Ho) is rejected, indicating a significant effect of Service Quality on Participant Satisfaction.

Table 8. Results of Coefficient of Determination Test

Model				
Model Summary				
	Mo del	R	R Square	Adjusted R Square	Std. Error of the Estimate
	1	.678[a]	.460	.455	2.219

Predictors: (Constant), Service Quality

Source: Results of SPSS 29.0 Data Management

Based on Table 8, it can be seen that the coefficient of determination test resulted in 0.460 or approximately 46%. This suggests that the influence of the independent variable (Service Quality) on the dependent variable (Participant Satisfaction) is 46%, while the remaining 54% is influenced by other factors outside the scope of this study.

Analysis

This study aims to investigate the influence of online claim service quality on participant satisfaction. In today's digital era, the quality of online claim services has become a primary focus due to its potential to enhance efficiency and convenience for users. The research findings indicate that online claim service quality significantly and positively affects participant satisfaction. This suggests that when online claim services are easily accessible, responsive, and reliable, participants tend to feel more satisfied with their experience. However, the study also reveals that approximately 54% of the variation in participant satisfaction cannot be explained solely by service quality. This indicates the presence of other factors that influence participant satisfaction, which must be considered in future efforts to enhance satisfaction. These factors may include aspects such as personal interaction with staff, the clarity of information provided, and participants' perceptions of fairness and transparency in the claim process.

Furthermore, the study highlights the importance of a holistic approach to improving participant satisfaction. While the quality of online claim services is a

key component, organizations also need to consider other factors that can impact the overall participant experience. For instance, improvements in communication between participants and service providers, better training for customer service staff, and the simplification of claim procedures can significantly contribute to increased satisfaction. Additionally, the study provides insights for service providers to continuously develop and refine their online claim platforms. By leveraging the latest technology and adopting best practices in customer service, providers can more effectively meet participant expectations and enhance satisfaction. The study also suggests the importance of regularly collecting feedback from participants to understand their needs and preferences, and to identify areas that require improvement. Overall, the study underscores that while online claim service quality is a crucial factor in determining participant satisfaction, it is not the only factor. Achieving higher levels of satisfaction requires a comprehensive approach that encompasses various aspects of service and interaction with participants. This study paves the way for further research to explore other factors influencing participant satisfaction and to develop more effective strategies for improving their experience.

The findings of this study are supported by several existing studies in the literature. Sharma & Lijuan (2015), Tubagus & Tahir (2021), Vasić, Kilibarda, & Kaurin (2019) have all explored the impact of service quality dimensions such as reliability, responsiveness, and empathy on customer satisfaction in various service contexts. These dimensions are critical as they reflect how well a service meets customer expectations and fulfills their needs. In the context of online claims, which are increasingly pivotal in modern service delivery, factors like speed, accuracy, and ease of access have been identified as key determinants of participant satisfaction (Elsharnouby & Mahrous, 2015; Setiadi, 2023; Sharma & Lijuan, 2015; Vasić et al., 2019).

Reliability refers to the consistency and dependability of the service provided. When participants can rely on the online claims system to function smoothly and efficiently without errors, it enhances their overall satisfaction. Responsiveness, on the other hand, relates to how promptly and effectively the service provider addresses participant inquiries, concerns, or issues. A responsive online claims service that provides timely assistance can significantly improve participant satisfaction by demonstrating care and attentiveness to their needs.

Empathy involves understanding and showing empathy towards participants' situations and concerns. In the context of online claims, this can be manifested through clear and empathetic communication, acknowledging participants' concerns, and providing personalized support when needed. Studies have shown that participants are more likely to feel satisfied when they perceive that the service provider understands and values their individual circumstances.

Moreover, the speed of processing claims, the accuracy of information provided, and the ease of accessing and navigating the online platform are critical factors that directly impact participant satisfaction. Quick turnaround times for processing claims contribute to participant convenience and reduce frustration. Accurate information ensures participants receive correct and reliable guidance throughout the claims process, enhancing their trust in the service provider. Meanwhile, a user-friendly interface and intuitive navigation features make it easier for participants to interact with the online claims system, further boosting satisfaction by reducing complexity and improving usability.

While online claim service quality significantly influences participant satisfaction, it's noteworthy that approximately 54% of the variation in participant satisfaction cannot be solely attributed to service quality. This implies the existence of other pivotal factors that also influence participant satisfaction. One such critical factor is the set of high expectations participants often bring to the claims process. Participants today expect seamless, efficient, and personalized service experiences, particularly in digital interactions such as online claims. When these expectations align with the actual service received, satisfaction tends to rise. However, mismatches between expectations and reality can lead to dissatisfaction, even if the service quality itself is objectively high. For instance, delays in processing claims, unclear communication, or perceived inefficiencies can all contribute to participants feeling dissatisfied, despite the service meeting technical standards. Moreover, participants' prior experiences, both with the service provider and with similar services in other contexts, shape their expectations. Positive past experiences may elevate expectations, while negative experiences can lead to heightened skepticism or lower tolerance for service shortcomings. This dynamic underscores the importance of managing and understanding participant expectations throughout the claims process. Additionally, external factors such as economic conditions, regulatory changes, and even broader societal influences can impact participant satisfaction. Economic stability, for instance, may influence perceptions of fairness in claims settlements, while regulatory changes could alter the ease or complexity of the claims process. These external factors can significantly influence participants' overall satisfaction and should be considered alongside service quality metrics. In conclusion, while online claim service quality plays a pivotal role in shaping participant satisfaction, it is only one piece of the puzzle. Managing and meeting participant expectations, understanding the broader context in which claims are processed, and addressing external influences are all crucial for enhancing satisfaction levels. Future research could explore these interrelated factors more deeply to develop comprehensive strategies that optimize satisfaction in digital service environments.

Several studies indicate that customer expectations play a vital role in determining overall satisfaction. When the service received meets or exceeds their expectations, customers tend to feel satisfied and loyal. Conversely, if their expectations are not met, satisfaction levels can drastically decline, influencing their perceptions and future decisions (Trasorras, Weinstein, & Abratt, 2009). These expectations serve as a benchmark for customers to evaluate their experience with a service or product. Therefore, understanding and managing customer expectations is another factor that can influence achieving high customer satisfaction and building positive long-term relationships.

CONCLUSION

This research emphasizes the importance of online claim service quality in enhancing participant satisfaction at the BPJS Ketenagakerjaan Manado Branch. While service quality significantly impacts satisfaction, other factors also need to be considered to achieve optimal participant satisfaction. With a holistic and integrated approach, service providers can enhance overall participant satisfaction. This study fills a gap in the literature by specifically addressing participant satisfaction at the BPJS Ketenagakerjaan Manado Branch. Although service quality has a positive and significant impact, there are still challenges in explaining all variations in participant satisfaction. Therefore, a holistic and integrated approach in service quality management and participant satisfaction management is necessary to achieve optimal goals in meeting participant expectations and needs. The findings of this research provide several practical implications for online claim service providers: 1) Service providers should continuously enhance the quality of online claim services through process optimization, improved response times, and providing accurate and easily accessible information. 2) It is crucial for service providers to manage participant expectations through clear communication regarding the claims process and resolution times. 3) Regular monitoring and evaluation of the quality of online claim services and participant satisfaction are necessary to identify areas for improvement.

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