The Influence of Service Quality, Satisfaction, and Loyalty on Word of Mouth Intention Among BPJS Ketenagakerjaan Participants at Banyuasin Pangkalan Balai

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Abstract

The role of BPJS Ketenagakerjaan in providing social security, particularly for informal sector participants, is crucial in supporting individuals with high levels of independent decision-making. This research aims to investigate the influence of service quality, customer satisfaction, and loyalty on word-of-mouth (WOM) intention among participants of BPJS Ketenagakerjaan at the Banyuasin Pangkalan Balai Branch. A quantitative research method with a causal approach was employed, involving a survey of active participants who had previously made service claims. Data were collected using a Likert-scale questionnaire and analyzed through multiple linear regression. The results reveal that service quality, satisfaction, and loyalty significantly and positively affect WOM intention, with loyalty emerging as the most influential factor. The model explains 75.8% of the variation in WOM intention, while the remaining 24.2% is attributed to other factors. These findings underscore the strategic importance of enhancing service quality, customer satisfaction, and loyalty to boost WOM, providing valuable insights for the management of BPJS Ketenagakerjaan to improve participant engagement and organizational reputation.

Keywords: service quality, customer satisfaction, loyalty, word of mouth, BPJS Ketenagakerjaan.

INTRODUCTION

The implementation of social security programs is a fundamental responsibility of the Republic of Indonesia, aimed at providing basic guarantees to protect its population from social and economic risks (Zen & Dita, 2018). Considering the limited financial resources typical of developing countries, including Indonesia, the development of these programs adheres to the principle of "funded social security," wherein program financing relies on contributions from participants (www.bpjsketenagakerjaan.go.id).

In accordance with the mandate of the Law of the Republic of Indonesia Number 24 of 2011, PT Jamsostek (Persero), which has been transformed into BPJS Ketenagakerjaan, operates as a non-profit entity responsible for managing basic social security programs for workers. These programs include Work Accident Insurance, Death Insurance, Old Age Insurance, and additional Pension Insurance, which have been in effect since July 1, 2015. The transformation of its legal

status, based on Presidential Regulation (Perpres) Number 109 of 2013 regarding Achieving Participation in the Social Security Program, has expanded the scope of BPJS Ketenagakerjaan services (Dostal & Naskoshi, 2023). Currently, the program provides basic protection to all categories of workers in Indonesia, divided into two segments: formal sector workers or Wage Recipients and informal sector workers or Non-Wage Recipients (BPU, *Bukan Penerima Upah*) (Pratiwi, 2024).

For Wage Recipients, the program covers participants who receive wages, salaries, or other forms of compensation from employers, such as private employees, BUMN employees, Non-State Civil Apparatus (Non-ASN), village or kelurahan government apparatus, and others. Meanwhile, for Non-Wage Recipients (BPU), BPJS Ketenagakerjaan membership is designed for individuals who work independently, including artists, doctors, lawyers, freelancers, and informal sector workers such as farmers, plantation workers, construction workers, domestic helpers, public transportation drivers, online transportation partners, traders, and fishermen, as stipulated in Perpres Number 109 of 2013.

Referring to the national Employment Social Security Roadmap for 2024, BPJS Ketenagakerjaan aims to manage funds amounting to Rp 781.77 trillion, with a target of 53.96 million active workers—representing a growth of 5.7 million workers from 2023. The largest contribution to this net growth is expected to come from the non-wage earner (BPU) sector, which accounts for 53.11% (BPJS Ketenagakerjaan internal data, 2024). Participants in the BPU sector have the autonomy to decide whether to register for social security protection based on their own perceptions, as their participation is not mandated by government regulations or enforcement mechanisms like those applied to the Wage Earner category. Consequently, BPU participants represent the most objective and dynamic segment in adopting employment social security protection, as they voluntarily register for BPJS Ketenagakerjaan without external intervention or coercion.

The definition of customer loyalty is a situation of consumers who remain loyal to buy and utilize products in the form of goods or services in one company by spending their entire budget. According to (Li & Fumagalli, 2022) loyal customers will bring other customers to also enjoy the products or services of a company, loyal customers are effective promotional tools that will help the company spread word-of-mouth information; this is supported by research which states the results that customer loyalty has a positive and significant effect on word of mouth so it can be shown that customer loyalty is able to influence the level of word of mouth. The higher the loyalty of customers, the level of dissemination carried out through word of mouth by customers of XL Axiata products will also increase (Choudhury, 2018). The company should maintain customer loyalty properly.

Based on the background above, he purpose of this research is to collect empirical evidence through analysis of the effect of the relationship between service quality, customer satisfaction, and loyalty on word of mouth Intention of BPJS Ketenagakerjaan participants in Banyuasin Pangkalan Balai Branch. This research is expected to be able to become a reference and insight for readers to increase their scientific knowledge related to the influence of the quality of service

provided by BPJS Employment Banyuasin Pangkalan Balai Branch on satisfaction and loyalty to word of mouth intention.

RESEARCH METHOD

This research employs a robust causal research design to examine the cause-and-effect relationships between variables, specifically Participant Satisfaction, Loyalty, and Service Quality, and their influence on word-of-mouth intention (Arismayanti et al., 2024). Quantitative methods were utilized, with data collected through questionnaires and converted into measurable data using a Likert scale. The Likert scale effectively captures attitudes, opinions, and perceptions related to social phenomena (Harpe, 2015). While the sample selection and data collection methods are appropriate, further justification of the sample size and consideration of potential biases would enhance the research's credibility and reliability.

The population in this research are all active participants who carry out claim services on the employment social security program at the Banyuasin Pangkalan Balai branch of the BPJS Ketenagakerjaan which oversees 2 (two) districts, namely Banyuasin and Musi Banyuasin that the sample is a partial representation of the number and characteristics possessed by the population. The sample in this research were participants who made claims to the social security program at the Banyuasin Pangkalan Balai branch of the BPJS Ketenagakerjaan in 2024. The data collection technique is carried out by means of a survey, which is a method of collecting data on a large population using a relatively smaller sample (Bilsborrow, 2016).

RESULT AND DISCUSSION

Validity Test Results

The following are the results of the validity test.

Table 1. Validity Test Results

Variable	Indicator	r Count	r Table	Sig	α	Des
Service Quality (X1)	X1.1	0,828	0.1567	,000	0,05	Valid
	X 1.2	0,764	0.1567	,000	0,05	Valid
	X 1.3	0,810	0.1567	,000	0,05	Valid
	X 1.4	0,762	0.1567	,000	0,05	Valid
	X 1.5	0,846	0.1567	,000	0,05	Valid
	X 1.6	0,833	0.1567	,000	0,05	Valid
	X 1.7	0,812	0.1567	,000	0,05	Valid
	X 1.8	0,891	0.1567	,000	0,05	Valid
	X 1.9	0,813	0.1567	,000	0,05	Valid
	X 1.10	0,802	0.1567	,000	0,05	Valid
	X 1.11	0,726	0.1567	,000	0,05	Valid
Customer Satisfaction (X2)	X 2.1	0,810	0.1567	,000	0,05	Valid
	X 2.2	0,880	0.1567	,000	0,05	Valid
	X 2.3	0,871	0.1567	,000	0,05	Valid
	X 2.4	0,841	0.1567	,000	0,05	Valid
Customer Loyalty (X3)	X 3.1	0,839	0.1567	,000	0,05	Valid
	X 3.2	0,915	0.1567	,000	0,05	Valid

Variable	Indicator	r Count	r Table	Sig	α	Des
	X 3.3	0,883	0.1567	,000	0,05	Valid
Word Of Mouth Intention (Y)	Y1	0,834	0.1567	,000	0,05	Valid
	Y 2	0,838	0.1567	,000	0,05	Valid
	Y 3	0,892	0.1567	,000	0,05	Valid
	Y 4	0,861	0.1567	,000	0,05	Valid
	Y 5	0,886	0.1567	,000	0,05	Valid
	Y 6	0,808	0.1567	,000	0,05	Valid

Source: Processed from Questionnaire, 2024

The results of validity testing for all research variables are known to be valid. Details of the validity results for the Service Quality variable (X1) with question items X1.1, X 1.2, X 1.3, X 1.4, X 1.5, X 1.6, X 1.7, X 1.8, X 1.9, X 1.10 and X 1.11 have a value greater than r table of 0.1567, meaning that each question item on the Service Quality variable is valid and feasible as data to be used in the next stage. The results of the validity test for the Customer Satisfaction variable (X2) on each question item X 2.1, X 2.2, X 2.3, and X 2.4 produce a calculated r value greater than r table of 0.1567, meaning that each question item on the Customer Satisfaction variable is valid and worthy of being used as data for use in the next stage.

The results of validity testing for the Customer Loyalty variable (X3) on each question item X 2.1, X 2.2, X 2.3, and X 2.4 produce a calculated r value greater than the r table of 0.1567, meaning that each question item on the Customer Loyalty variable is valid and feasible as data to be used in the next stage. The results of the validity test for the Word of Mouth Intention (Y) variable on each question item X 2.1, X 2.2, X 2.3, and X 2.4 produce a calculated r value greater than the r table of 0.1567, meaning that each question item on the Word Of Mouth Intention variable is valid and worthy of being used as data for use in the next stage.

Reliability Test Results

The following are the results of the reliability test.

Table 2. Reliability Test Results

Variables	N of Items	Cronbach's Alpha	Standard	Des
Service Quality (X1)	11	,947	0,50	Reliable
Customer Satisfaction (X2)	4	,872	0,50	Reliable
Customer Loyalty (X3)	3	,854	0,50	Reliable
Word Of Mouth Intention (Y)	6	,926	0,50	Reliable

Source: Processed from Questionnaire, 2024

Based on the results of reliability testing of all variables used, the results are reliable with a Cronbach's alpha value> 0.5 with 24 question items, the reliability test results in Table 4.2 show the results of the reliability test of the independent variables of service quality (X1), customer satisfaction (X2) and customer loyalty (X3) show that the data obtained is reliable because the Cronbach's alpha value is 0.947; 0.872; 0.854 while the results of the reliability test of the dependent variable word of mouth intention (Y) show that the data obtained is reliable because the Cronbach's alpha value is 0.926.

Multicollinearity Test Results

The following are the results of the multicollinearity test.

Table 3. Multicollinearity Test Results

Test Of Multicollinearity	Tolerance	VIF		Cutt Off	Description
Service Quality	0,204	4,903	<	10	No Multicollinearity
Customer Satisfaction	0,197	5,073	<	10	No Multicollinearity
Customer Loyalty	0,266	3,762	<	10	No Multicollinearity

Source: SPSS25 data processing, 2024

Based on the results of Table 4.8 shows that there is no multicollinearity between the independent variables because the Multicollinearity test results obtained a tolerance value for the Service Quality variable (X1) at a value of 0.204 greater than 0.10 and a VIF value of 4.903 smaller than 10.0, so there is no Multicollinearity. Multicollinearity testing for the Customer Satisfaction variable (X2) obtained a tolerance value at a value of 0.197 greater than 0.10 and a VIF value of 5.073 smaller than 10.0, so there is no Multicollinearity. Multicollinearity testing for the Customer Loyalty variable (X3) obtained a tolerance value at a value of 0.266 greater than 0.10 and a VIF value of 3.762 smaller than 10.0, so there is no Multicollinearity. thus, in this model, there is no multicollinearity problem.

Multiple Linear Regression Analysis Results

The following are the results of the multiple linear regression analysis.

Table 4. Multiple Linear Regression Analysis Results

Model		Coefficients		
		Unstandardized Coefficients		Standardized Coefficients
1		B	Std. Error	Beta
	Constant	2,288	1,231	
	Service Quality	,226	,051	,389
	Customer Satisfaction	,298	,138	,194
	Customer Loyalty	,601	,138	,336

Source: Processed from Questionnaire, 2024

Based on Table 4, the results of multiple linear regression analysis can be expressed with the following equation:

$$Y = 2.288 + 0.226X1 + 0.298X2 + 0.601X3 + e$$

The linear regression equation above can be explained as follows:

1) The value of a or constant is 2.288, meaning that if the independent or independent variable is zero or fixed, the dependent variable (bound) will increase by 2.288.
2) The results of multiple linear regression obtained beta results or regression coefficients for the Service Quality variable (X1) of 0.226, meaning that when the Service Quality variable (X1) increases by 1%, it will increase the value of the word of mouth intention variable (Y) by 22.6%.

3) The results of multiple linear regression obtained beta results or regression coefficients for the Satisfaction variable (X2) of 0.298, meaning that when the Satisfaction variable (X2) increases by 1%, it will increase the value of the word-of-mouth intention variable (Y) by 29.8%.
4) The results of multiple linear regression obtained beta results or regression coefficients for the Loyalty variable (X3) of 0.601, meaning that when the Loyalty variable (X3) increases by 1%, it will increase the value of the word-of-mouth intention variable (Y) by 60.1%.

Test Results of Correlation Coefficient (r) and Coefficient of Determination (R^2)

Table 5. Correlation Coefficient Test Results (r)

		x1	x2	x3	y
x1	Pearson Correlation	1	,874**	,826**	,836**
	Sig. (2-tailed)		,000	,000	,000
	N	157	157	157	157
x2	Pearson Correlation	,874**	1	,833**	,814**
	Sig. (2-tailed)	,000		,000	,000
	N	157	157	157	157
x3	Pearson Correlation	,826**	,833**	1	,819**
	Sig. (2-tailed)	,000	,000		,000
	N	157	157	157	157
Y	Pearson Correlation	,836**	,814**	,819**	1
	Sig. (2-tailed)	,000	,000	,000	
	N	157	157	157	157

**. Correlation is significant at the 0.01 level (2-tailed).

Source: Processed from Questionnaire, 2024

The results of testing the correlation coefficient obtained a Pearson Correlation value for the Service Quality variable (X1) of 0.836, meaning that the relationship between the Service Quality variable (X1) and the word-of-mouth intention variable (Y) is 83.6%, which means the relationship is very strong. The results of testing the correlation coefficient obtained a Pearson Correlation value for the Satisfaction variable (X2) of 0.814, meaning that the relationship between the Satisfaction variable (X2) and the word-of-mouth intention variable (Y) is 81.4%, which means the relationship is very strong. The results of testing the correlation coefficient obtained a Pearson Correlation value for the Loyalty variable (X3) of 0.819, meaning that the relationship between the Loyalty variable (X3) and the word-of-mouth intention variable (Y) is 81.9%, which means the relationship is very strong.

Table 6. Test Results of the Coefficient of Determination (r2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.871	.758	.753	1,37481

Source: Processed from Questionnaire, 2024

Based on Table 6, the results of the correlation coefficient test (r) The results of testing the coefficient of determination or R2 obtained an R Square value of 0.758. The R Square value of 0.758 explains that the Service Quality (X1), Satisfaction (X2), and Loyalty (X3) variables are able to explain or influence the word of mouth intention (Y) variable by 0.758 or 75.8% together, and the remaining value of 100%-75.8%, namely 14.2%, can be explained by other variables

besides the Service Quality (X1), Satisfaction (X2), and Loyalty (X3) variables to explain the word of mouth intention (Y) variable.

Table 7. F Test Results

Model		Sum of Squares	df	Mean Square	F	Sig.
		ANNOVAᵇ				
1	Regression	906,459	3	302,153	159,861	,000b
	Residuals	289,184	153	1,890		
	Total	1195,643	156			

Source: Processed from Questionnaire, 2024

The test results can be seen in table 7 above, where the calculated f value of 159.861 is greater than the f table of 2.663327503 and the sig value. 0.000 is smaller than α 0.05 with a positive direction value, meaning that the independent variables, namely Service Quality (X1), Satisfaction (X2), and Loyalty (X3) have a joint effect on the dependent variable, namely word of mouth intention (Y) significantly with a positive direction. This result can be explained that the value of Service Quality (X1), Satisfaction (X2), and Loyalty (X3) increases together, it will increase the value of Word of Mouth Intention of BPJS employment participants otherwise if the value of Service Quality (X1), Satisfaction (X2), and Loyalty (X3) decreases together, it will reduce the value of Word of Mouth Intention of BPJS employment participants.

Table 8. Results of the t-test

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		Coefficients				
1		B	Std. Error	Beta		
	(Constant)	2,288	1,231		1,858	,065
	X1	,226	,051	,389	4,416	,000
	X2	,298	,138	,194	2,167	,032
	X3	,601	,138	,336	4,358	,000

Source: Processed from Questionnaire, 2024

Based on the results of the analysis calculations in Table 8, it can be described as follows:
1) The Service Quality variable (X1) of 4.416 is greater than the t table of 1.975387131 and the sig value. 0.000 is smaller than α 0.05 with a B value of 0.226 positive direction, meaning that the H1 hypothesis, which states that service quality has a positive influence on the Mouth Intention of BPJS employment participants, is accepted, meaning that the Service Quality variable (X1) is able to influence the word of mouth intention variable (Y) significantly and in a positive direction. These results can be explained that the higher the value of Service Quality (X1) provided by the employment BPJS, the higher the value of Word of Mouth Intention of employment BPJS participants; otherwise if the value of Service Quality (X1) provided by the employment BPJS decreases, it will also reduce the value of Word of Mouth Intention of employment BPJS participants.
2) The Satisfaction variable (X2) of 2.167 is greater than the t table of 1.975387131 and the sig value. ,032 is smaller than α 0.05 with a B value of 0.298 positive direction, meaning that the

H2 hypothesis, which states that service satisfaction has a positive influence on word-of-mouth Intention of BPJS Ketenagakerjaan participants, is accepted, meaning that the Satisfaction variable (X2) is able to influence the word of mouth intention variable (Y) significantly and in a positive direction. These results can be explained that the higher the value of Satisfaction (X2) provided by the employment BPJS, the higher the value of Word of Mouth Intention of employment BPJS participants, on the other hand, if the value of Satisfaction (X2) provided by the employment BPJS decreases, it will also reduce the value of Word of Mouth Intention of employment BPJS participants.

3) The Loyalty variable (X3) of 4.416 is greater than the t table of 1.975387131 and the sig value. 0.000 is smaller than α 0.05 with a B value of 0.226 positive direction, meaning that the H2 hypothesis, which states that participant loyalty has a positive influence on Word of word-of-mouth intention of BPJS employment participants is accepted, meaning that the Loyalty variable (X3) is able to influence the word of mouth intention variable (Y) significantly and in a positive direction. These results can be explained that the higher the value of Loyalty (X3) given by employment BPJS participants, the higher the value of Word of Mouth Intention of employment BPJS participants otherwise (Yandi, 2022), if the value of Loyalty (X3) given by employment BPJS participants decreases, it will also reduce the value of Word of Mouth Intention of employment BPJS participants.

The Effect of Service Quality on Word of Mouth Intention at BPJS Employment Banyuasin Branch Pangkalan Balai

The results of this research provide empirical evidence in support of the Theory of Planned Behavior (TPB). This theory explains that the perception of behavioral control has a motivational impact on a person's interests (Harpe, 2015). If someone has the perception that they have good and large resources to perform a behaviour, there will be a great intention to do so. There is a big push and control between the perceptions that a person has and the behaviour he will do. The greater a person's perception of something, the greater the behaviour related to that perception will occur (Cook, 2021). This also explains that perceptions of behavioural control can influence behaviour indirectly through interest but can also directly predict the behaviour itself, and a person's behaviour is not only controlled by motivation but also influenced by a person's perception and the level of control a person has (Hansen et al., 2018).

The Effect of Customer Satisfaction on Word of Mouth Intention at BPJS Employment Banyuasin Pangkalan Balai

This research found that the satisfaction of BPJS Ketenagakerjaan participants was able to influence Word of Mouth Intention significantly and positively, these results prove the Theory of Planned Behavior (TPB) put forward by Martin Fishbein and Ajzen (Adinda et al., 2024). The theory explains that a person's attitude is based on his beliefs about the impact that has been experienced before so that it becomes a person's next action or behavior (Montano & Kasprzyk, 2015) . In addition, a person's attitude is influenced by beliefs obtained from the attitudes, actions, and opinions of others so as to influence and motivate others to carry it out and comply with the opinions or actions of others. The essence of this explanation is that the satisfaction of BPJS

Ketenagakerjaan participants with what is experienced while complaining about BPJS Ketenagakerjaan can be influenced by attitudes and actions and can be influenced by the opinions of others who experience a positive action so that it affects other people's attitudes and makes other people believe that other people's positive opinions are good for them so that they can act to do Word Of Mouth for BPJS Ketenagakerjaan.

The Effect of Loyalty on Word of Mouth Intention at BPJS Employment Pangkalan Balai Branch

The results of this research indicate that Loyalty is able to influence word-of-mouth intention significantly and positively (Ali et al., 2020). Loyalty owned by customers will be able to make Word of Mouth Intention on BPJS employment, the higher the loyalty of BPJS employment participants will increase Word of Mouth Intention actions, and vice versa if the loyalty of BPJS employment participants decreases, it will reduce Word of Mouth Intention actions, Loyalty is a condition that describes the condition of customers continuously or consistently enjoying a product or service from a service provider or seller. Employment BPJS participants have good loyalty, this can be seen in the Employment BPJS participants needing continued services from the Employment BPJS (Ratnawati et al., 2021), continuous Employment BPJS participants, especially participants in the Non-Recipient Wage Sector (BPU) even though it is not due to mandatory regulations, participants take advantage of the services provided, and the Employment BPJS program is considered better than other similar insurance/insurance companies.

CONCLUSION

The conclusion in the study shows that service quality (X1), satisfaction (X2), and participant loyalty (X3) have a significant positive effect on Word of Mouth (WOM) intention on BPJS Ketenagakerjaan participants at the Banyuasin Pangkalan Balai branch. Good service quality, high satisfaction, and strong loyalty are proven to be key factors that encourage participants to recommend BPJS Ketenagakerjaan to others. Of the three variables, participant loyalty has the most dominant influence on WOM intentions, indicating the importance of strengthening long-term relationships with participants to increase positive word of mouth.

Furthermore, to increase WOM intentions, BPJS Ketenagakerjaan is advised to implement a strategy to improve service quality by simplifying the claims process and providing customer support that focuses more on the needs of participants. In addition, building participant loyalty can be done through personalized engagement programs, rewarding loyal participants, and implementing an active feedback mechanism for service improvement. Overall, these measures will not only strengthen positive WOM intentions but also strengthen BPJS Ketenagakerjaan's reputation and support the organization's sustainability in providing quality social security services.

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