

The Influence of Innovation and Participant Fee in Improving Service Quality on Participant Satisfaction of The National Health Insurance Program (Jkn) in Bener Meriah District

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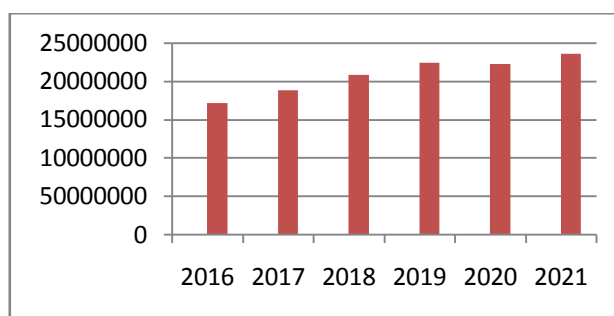
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Abstract: This research aims to examine the innovation and participant fees effect in improving service quality on participant satisfaction in the National Health Insurance (JKN) program in BenerMeriah District. In this study, the intended population is all JKN program participants in BenerMeriah District, totaling 20,212. Determining the number of samples for Structural Equation Modeling (SEM) analysis uses the formula 10 times the number of indicator variables, totaling 23 indicators used, totaling 230 samples, and also using random sampling. Data were analyzed using SEM for the direct effect test and the Sobel calculator for the indirect effect test. The result shows that In the JKN Program in BenerMeriah District, Innovation affects the quality of service, Participant fee influences the quality of service, Innovation influences participant satisfaction, Participant fee influences participant satisfaction, Service quality influences participant satisfaction, Service Quality mediates the Innovation effect on Participant Satisfaction, and Service Quality mediates the Participant fee effect on Participant Satisfaction. This finding also shows that Service Quality is a partial mediator for the entire model tested. So it can be said that the model for increasing Participant Satisfaction in the JKN Program in BenerMeriah District is a function of strengthening innovation, increasing Participant fees, and increasing Service Quality.

Keywords: *Innovation, Participant Fee, Service Quality, Participant Satisfaction*

I. Introduction

In Indonesia, National Health Insurance (JKN) is part of the National Social Security System (SJSN) which is implemented using a mandatory social health insurance mechanism based on Law concerning SJSN to meet the basic needs of adequate public health given to everyone who has paid contributions or whose contributions are paid by the Government. The provision of health services in the JKN era includes all health facilities in collaboration with the Health Social Security Administering Agency (BPJS) in the form of First Level Health Facilities (FKTP) and Advanced Level Referral Health Facilities (FKRTL). FKTPs are in the form of Community Health Centers or equivalent, such as doctors, dental practices, Pratama clinics or equivalent, and class D Pratama hospitals or equivalent, which must provide comprehensive health services. Health facilities (Faskes) that were covered before the JKN program era, such as the Community Health Insurance Program (Jamkesmas) using Community Health Centers and their networks, Social Security for Workers (Jamsostek) using private doctors' practices, Health Insurance (Askes) for civil servants using Community Health Centers and private doctors, Pension recipients, veterans, independence pioneers and their families and the Regional Health Insurance Program (Jamkesda) only use Government Health Service Providers. In the era of the JKN Program, which became effective on January 1, 2014, every citizen is required to become a JKN program participant. The Social Security Administering Body, hereinafter referred to as BPJS Health, is a legal entity established to administer the Health Insurance program through Law No. 24 of 2011 concerning the Social Security Administering Body.



Source: JKN Statistics Book 2016-2021

Figure 1 Number of JKN Participants in 2016-2021

Based on Figure 1.1, it can be seen that the number of JKN participants continues to increase every year. Following Law NO 24 of 2011 concerning BPJS Health, all Indonesian residents must become BPJS Health participants. Participants are everyone, including foreigners who have worked for at least 6 (six) months in Indonesia, and who have paid contributions. Membership is divided into two, namely (1) Recipients of Contribution Assistance (PBI) for Health Insurance, namely the poor and underprivileged people who are determined by the government and regulated through government regulations, and (2) Non-Recipients of Contribution Assistance (NON-PBI) for Health Insurance, namely recipient workers. wages and their family members, non-wage workers and their family members, non-workers and their family members, veterans, independence pioneers, widows, widowers, orphans of veterans and independence pioneers.

The BPJS Health service concept uses a tiered referral system as follows: (1) First Level Health Service Provider (PPK 1) also called first-level provider is the first referral capable of providing basic health services, (2) Second Level Health Service Provider (PPK 2) or also called level two provider is the second referral who can provide specialist health services and (3) Level Three Health Service Provider (PPK 3) or also called level three provider is the third reference who can provide sub-specialist health services. JKN membership is dominated by participants with Class 3 treatment class rights. The proportion of participants with Class 3 treatment class rights for 2016-2021 is around 68-69% of the total participants. The 2016-2021 membership trend for classes 1 and 3 continues to increase, however, for Class 2 participants there was a decrease of 8.3 million participants (20.27%) in 2020 and again experienced an increase of 2.4 million people (7, 48%).

Patients who use BPJS Health are required to follow the treatment flow stages starting from the First Level Provider. If the First Level Provider is unable to do so, they will be referred to a higher level of service, according to their competence. Providing referrals must be done selectively so that among doctors, it is hoped that healthy competition will occur to provide quality health services, namely by providing health services that can meet or exceed the expectations of BPJS participating patients regarding the quality of the health services they receive. Creating customer satisfaction can provide benefits, including a harmonious relationship between the company and its customers, providing a good basis for repeat purchases, encouraging the creation of customer loyalty, forming a profitable word-of-mouth recommendation for the company, the company's reputation getting better, and the profits earned will increase. Based on the initial survey conducted by JKN Program participants, it is known that the respondents' perception of satisfaction is good with an average value of 3.89. However, there are still unfavorable indicators where there are respondents who will still switch to other products.

Many factors influence satisfaction, one of which is service quality. (Rahmawaty, 2011) and (Wardhana, Hudayah, & Wahyuni, 2017) found that customer satisfaction positively influences customer loyalty. Based on the initial survey results, it is known that respondents' perceptions regarding Service Quality are good with an average value of 3.75. However, there are still poor indicators, where there are respondents who feel they do not need to advance BPJS service products. One of the factors that influences satisfaction and service quality is innovation. According to (Adypurnawati & Hariani, 2019) innovation is an effort to change as a driver of all interactions in making old ideas into new ideas to change so that they are more attractive to users. An important element in community satisfaction is that if expectations are met and exceeded, the community will feel satisfied and well-perceived by the community (Adypurnawati & Hariani, 2019). Innovation is an overall interaction between the development and management of a new offer or item, taking precedence over the idea. Service innovation is an activity carried out by an agency that further develops the implementation of performance by speeding up the implementation of service agencies through a combination of new ideas and components and external assistance. (Adypurnawati & Hariani, 2019). Accelerating this

innovation will be able to increase public satisfaction with public service institutions. Based on the initial survey results, it is known that respondents' perceptions regarding innovation are good with an average value of 3.51. However, there are still poor indicators, where there are respondents who feel that companies rarely invest in product and company development research.

The next factor is participant fees. (Kotler & Armstrong, 2018), define price as the amount of money distributed for a product or service, or the amount of value spent by customers to obtain benefits from owning or using a product or service. Meanwhile, according to Herdiana, price is an amount of money that functions as a tool to obtain a product or service. Price can also be interpreted as determining the value of a product in the minds of consumers. Price is to help buyers to obtain products with the best benefits. Price will determine the level of customer satisfaction. Customers will certainly expect relatively small prices with great feedback for themselves. Especially for public service institutions where the public will feel satisfied if they get maximum service at an affordable price. Based on the initial survey results, it is known that respondents' perceptions regarding Participant fees are good with an average value of 3.53. However, there are still indicators that are not good, where there are respondents who feel that the fees paid are still not following the quality of service received by participants. Therefore, the indications above cause the authors to try to formulate variables to be tested with the subject is on the JKN Program in BenerMeriah District, namely Innovation, Participant Fees, Service Quality, and Participant Satisfaction.

II. Literature

Satisfaction

According to (Tjiptono, 2017) defines satisfaction as an emotional response to experiences related to certain products purchased, retail outlets, or even behavioral patterns. Emotional responses are triggered by a cognitive evaluation process that compares perceptions (or beliefs) of certain objects, actions, or conditions with the individual's values (or needs, wants, and desires). Meanwhile, according to (Daryanto & Setyobudi, 2014), satisfaction is an emotional assessment after using a product where the hopes and needs of those who use it are met. (Kotler & Keller, 2018) stated satisfaction indicators are as follows:

1. Satisfaction: Stay with the company as long as expectations are met
2. Repeat purchase: Return to the company to buy again
3. Word of Mouth/Buzz: Promotes its reputation to let others know about the company.
4. Evangelism: Convince other people to buy the company's products
5. Ownership: Feeling responsible for the company's continued success.

Service quality

(Kotler & Keller, 2018) revealed service is any action that can be offered by one party to another party it is intangible and does not result in any ownership. Meanwhile, (Suit & Almasdi, 2012) stated to provide excellent service, it needs to be reliable, fast, and complete with additional empathy and an attractive appearance. (Parasuraman, Zeithaml, & Berry, 1988) in (Purwanti & Wahdiniwati, 2017) stated the indicators to measure it are as follows:

1. Reliability, to perform reliable service.
2. Responsiveness, to provide prompt service.
3. Assurances, to guarantee quality with confidence.
4. Empathy, individual attention to.
5. Tangibles, the physical facilities.

Innovation

(Hittmár, Varmus, & Lendel, 2014) define innovation as a basic tool that determines the direction of business innovation based on business strategy and strategic goals. (Kazinguvu, 2016) argues that strategic innovation is the creation of a growth strategy, new technology, new services, a new way of doing things, or a business model that changes the game and produces significant new value for consumers and customers. Innovation is a management concept, consisting of many internal and external activities that increase the innovation potential of a business. These roles come from business employees, managers, and customers (Hittmár et al., 2014). (Perwiranegara, 2015) stated strategic innovation is measured using the following indicators.

1. Market Leadership Orientation
2. Followership Innovation
3. Innovation Source
4. Investment Level

Participant fee

For the Social Security Administering Agency (BPJS), participants' fees can be linked to the prices offered by other companies to consumers or customers. (Kotler & Armstrong, 2018) stated price is the amount of money paid for services or the amount of value that consumers exchange to obtain benefits from owning or using goods or services. (Priansa, 2017) said price is an inherent part of the product that reflects the quality of the product. According to Krisdayanto (2018:4), the indicators that characterize prices are:

1. Affordability
2. Conformity to Service Quality
3. Competitiveness
4. Compliance with Benefits

III. Method

In this study, the intended population was all participants of the Health Insurance Program (JKN) in BenerMeriah District totaling 20,212. Determining the number of samples for Structural Equation Modeling (SEM) analysis used the formula 10 times the number of indicators, totaling 23 indicators used (Ferdinand, 2014) totaling 230 samples. The sampling technique used random sampling. Data were analyzed using SEM for the direct effect test and the Sobel calculator for the indirect effect test. From the literature, the authors formulated the hypotheses below.

H1 : Innovation significantly affected Service Quality

H2 : Participant fee significantly affected Service Quality

H3 : Innovation significantly affected Participant Satisfaction

H4 : Participant fee significantly affected Participant Satisfaction

H5 : Service Quality significantly affected Participant Satisfaction

H6 : Service Quality significantly mediated innovation affecting Participant Satisfaction

H7 : Service Quality significantly mediated Participant fee affecting Participant Satisfaction

IV. Result

This research hypothesis testing result is shown below.

Table 2. Regression

	Influence	Estimate	S.E	CR	P	R-Square
Service quality	<--- Innovation	0.330	0.106	3.188	0.001	0.630
Service quality	<--- Participant fee	0.281	0.108	2.749	0.006	
Satisfaction	<--- Innovation	0.197	0.085	2.370	0.018	0.740
Satisfaction	<--- Participant fee	0.240	0.093	2.594	0.009	
Satisfaction	<--- Service quality	0.640	0.083	7.094	0.000	

Source: Processed Primary Data, (2023)

Innovation on Service Quality (H1)

The innovation effect on service quality obtained CR 3.188 with p 0.001, meaning innovation affects improving service quality. The magnitude of Innovation impact on Service Quality is 0.330 or 33.0%, indicating improving innovation will improve service quality.

Participant fee on Service Quality (H2)

The participant fee effect on service quality obtained CR 2.749 with p 0.006, meaning Participant fee affects improving Service Quality. The magnitude of Participant fee impact on Service Quality is 0.281 or 28.1%, indicating the higher the participant fee level, the higher the quality of service will be.

Innovation on Participant Satisfaction (H3)

The Innovation effect on Satisfaction obtained CR 2.370 with p 0.018, meaning Innovation influences Satisfaction. The magnitude of Innovation impact on Service Quality is 0.197 or 19.7%, indicating the better the Innovation, the greater the increase in Participant satisfaction.

Participant fee on Participant Satisfaction (H4)

The participant fee effect on satisfaction was obtained by CR 2.594 with p 0.000, meaning Participant fee affects Satisfaction because the significance value obtained is <0.05. The magnitude of Participant fee impact on Satisfaction is 0.281 or 28.1%, indicating the higher the Participant fee, the more direct influence it will have on Participant satisfaction.

Service Quality on Participant Satisfaction (H5)

The effect of service quality on satisfaction was obtained by CR 7.094 with p 0.000, meaning Service Quality influences Satisfaction. The Service Quality impact magnitude on Satisfaction is 0.640 or 64.0%, indicating the higher the service quality, the more direct influence it will have on Participant satisfaction.

Innovation on Participant Satisfaction through Service Quality (H6)

The Sobel test for H6 resulted in 2.886 with p 0.003. Thus, Service Quality acts as a mediator of Innovation affecting Participant satisfaction. So, because Service Quality affects and acts as a mediator, Innovation significantly affects Participant Satisfaction, then the Service Quality contribution in mediating the Innovation impact on Satisfaction is partially mediating. Partial means the Innovation can impact directly on Participant satisfaction, and also indirectly through Service Quality.

Table 3
Sobel Test Result of Innovation
Towards Satisfaction Through Service Quality

Input:	Test statistic:	Std. Error:	p-value:
a 0.330	Sobel test: 2.88679856	0.07316063	0.00389183
b 0.640	Aroian test: 2.86614856	0.07368774	0.00415499
s _a 0.106	Goodman test: 2.90790143	0.0726297	0.00363863
s _b 0.083	Reset all	Calculate	

Participant fee on Participant Satisfaction through Service Quality (H7)

The Sobel test for H7 resulted in 2.465 with p 0.013. Thus, Service Quality acts as a mediating variable between Participant fee and Participant satisfaction. So, because Service Quality affects and acts as a mediator, the Participant fee significantly affects Participant Satisfaction, so the Service Quality contribution in mediating the Participant fee on Satisfaction is partially mediating. Partial means the Participant fee can impact directly Participant satisfaction, and also indirectly through Service Quality.

Table 4
Sobel Test Result of Participant Fee
Towards Satisfaction Through Service Quality

Input:	Test statistic:	Std. Error:	p-value:
a 0.281	Sobel test: 2.46528857	0.07294886	0.01369029
b 0.640	Aroian test: 2.44688425	0.07349755	0.01440971
s _a 0.108	Goodman test: 2.48411452	0.07239602	0.0129874
s _b 0.083	Reset all	Calculate	

V. Conclusion

The result shows that In the JKN Program in BenerMeriah District, Innovation affects the quality of service, Participant fee influences the quality of service, Innovation influences participant satisfaction, Participant fee influences participant satisfaction, Service quality influences participant satisfaction, Service Quality mediates the Innovation effect on Participant Satisfaction, and Service Quality mediates the Participant fee effect on Participant Satisfaction. This finding also shows that Service Quality is a partial mediator for the entire model tested. So it can be said that the model for increasing Participant Satisfaction in the JKN Program in BenerMeriah District is a function of strengthening innovation, increasing Participant fees, and increasing Service Quality. These results explain that this is a new premise and is the basis for further research with other variables. The limitations are in the scope of the variables studied and the subject, namely the JKN Program in BenerMeriah District. This proven model can also be used by practitioners, especially leaders, to impact the JKN program for their customers.

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