

## **EFFECT OF MARKETING MIX AND SERVICE QUALITY ON BPU'S MEMBERSHIPS SATISFACTION AT BPJS KETENAGAKERJAAN BONTANG BRANCH OFFICE**

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**ABSTRACT** Non-Wage Earning Workers(BPU) membership it has shown a low level of coverage and sustainability compared to other worker sectors, even though the untapped potential is still very large. This study aims to analyze the effect of Marketing Mix and Service Quality on BPU Membership at BPJS KetenagakerjaanBontang Branch Office.Collecting data using a questionnaire involving 98 respondents who were selected through purposive sampling technique.Hypothesis testing using multiple regression analysis with the help of SPSS version 19. The results showed that Marketing Mix and Service Quality partially and simultaneously had a positive and significant effect on BPU Membership Satisfaction. Thus, it is hoped that BPJS Ketenagakerjaan will be able to improve the Marketing Mix and Service Quality in order to maintain BPU Membership satisfaction so that the level of coverage and sustainability of this sector can be continuously improved.

**Keywords :**Marketing Mix, Service Quality, Customer satisfaction, Customer loyalty, BPJS Ketenagakerjaan

### **I. INTRODUCTION**

#### **A. Issue Background**

The implementation of the social security system in Indonesia has entered a new era. Since the enactment of Law No. 40 of 2004 on National Social Security System and Law No. 24 of 2011 on Social Security Agency (Silaban, 2017).There are 2 (two) Social Security Agencies, namely BPJS Health which is a transformation of PT. Askes (Persero) and BPJS Employment which are the transformation of PT. Jamsostek (Persero) (National Social Security Council, 2014).

Since 1<sup>st</sup> January 2014, BJPS Ketenagakerjaan has been fully operational for the Employment Social Security, which takes form in Provident Fund (JHT), Work-Related Accident Insurance (JKK), Pension Benefit (JP) and Death Insurance (JKM). Since the beginning of the reorganization, various aspects have been continuously tried to synergize in order to be able to answer challenges both internal and external to the organization. One aspect that gets a large portion of the focus of attention is the aspect of membership coverage expansion. Here are four categories of worker groups that are targeted for participation(BPJS Ketenagakerjaan, 2021) :

1. **Wage-Earning Workers (PU)**

Any person who works by receiving salary, wages or other forms of remuneration from the employer. This category includes non-independent formal sector workers, namely government employees, army/police, BUMN/BUMD employees, employees of private companies, foundations, and joint ventures.

2. **NonWage-Earning Workers (BPU)**

Everyone who works and earns income by carrying out economic activities or businesses independently. This category of participation includes employers/employers, non-employee workers, self-employed workers, non-wage workers, and informal workers.

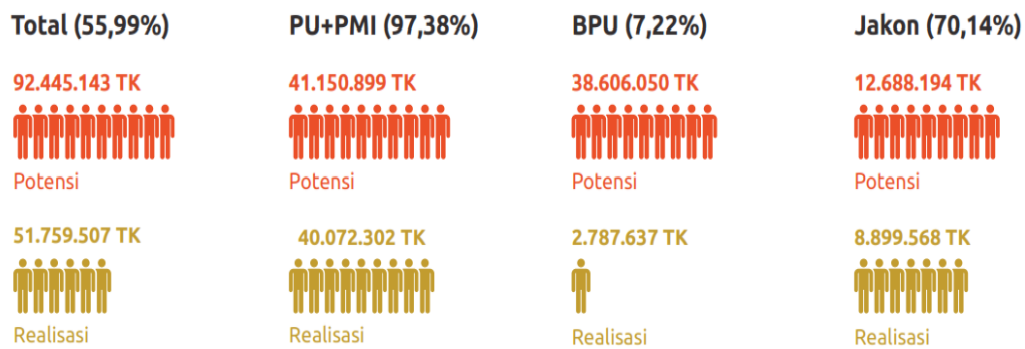
3. **Construction Service Workers (Jakon)**

Includes workers in consulting services for planning, implementing, and supervising construction works.

4. **Indonesian Migrant Workers**

Includes every Indonesian citizen who will, is currently, and/or has worked for a wage outside the territory of the Republic of Indonesia.

Based on the description of the groups of workers above, there are different acquisition tendencies in the four categories. This is reflected in the management report at the end of 2020 (Management Report of the BPJS Ketenagakerjaan, Directorate of Membership, 2020) :



**Figure 1. Total Coverage of Membership**

In the graph above, the categories of Indonesian Migrant Workers (PMI) are merged into the Wage-Earning Workers (PU) group, so that only three categories appear. Meanwhile, based on the data above, it can be seen that the PU and PMI (97.38%) and Jakon (70.14%) groups show fairly good membership coverage and sustainability. On the other hand, there is a gap between the potential and the realization of membership acquisition in the BPU sector which only reached 7.22%. This is a very low number compared to the potential membership that can still be acquired (Management Report of the BPJS Ketenagakerjaan, Directorate of Membership, 2020)

Total BPU membership coverage of 7.22%, only 5.82% of the workforce are active from this achievement. Active workers are workers who are still registered and continue their membership in BPJS Ketenagakerjaan. In the BPU sector, the number of active workers is still very low due to the short duration of membership. Most of them, after registering as BPJS Employment membership, stop paying dues for various reasons, then leave their membership and are no longer protected by existing social security.

Based on these findings, the researchers tried to collect initial information in the field by segmenting the potential of BPU in the city of Bontang, East Kalimantan. Based on BPS data, it is known that the largest group of workers are traders (BPS Kota Bontang, 2020). Coinciding with the Bontang City Government program which has revitalized traditional markets with modern concepts, the researchers then tried to open a discussion with representatives of the Market Traders Association at Rawa Indah Market by cooperating with the local Market Service. The results of the Focus Group Discussion (FGD) related to the BPJS Ketenagakerjaan social security program, it was found that there was still misinformation and simple technical obstacles in the field that hampered acquisitions. Issues such as difficulties in dealing with financial/banking institutions, low digital literacy and the many negative issues related to BPJS Ketenagakerjaan social security circulating in this community. This kind of issue is very unique and rarely becomes a challenge in other labor sectors (Internal Document on Membership of the BPJS Ketenagakerjaan Bontang Branch Office, 2020).

Referring to these findings, the researcher believes that it is necessary to conduct an in-depth evaluation of the marketing strategy and the quality of services that have been provided and run so far. Evaluation of this marketing strategy is important because marketing is not just a process of selling goods/services, but furthermore marketing means analyzing and evaluating the expectations and needs of its customers (Rangkuti, 2015). One marketing strategy is to apply a marketing mix, namely a set of marketing variables that can be controlled by the company and used to achieve goals in the target market. Thus, what is offered in the application of the marketing mix is expected to be able to meet the wishes and satisfaction of its customers. Another important thing that contributes to creating customer satisfaction is the quality of service provided. In principle, service quality seeks to meet the needs and desires of customers so that it can lead to a satisfaction of consumers. If customers are satisfied continuously then they will become loyal customers. Thus efforts to maintain and develop the organization, products/services as well as the target market will be fulfilled (Sadi in Priambodo, Sunaryo & Achmadi, 2014).

Thus, marketing mix and service quality are important issues in increasing customer satisfaction. Referring to the low number of membership acquisition and active labor in the BPU sector, the researchers are interested in studying further about "The Effect of Marketing Mix and Service Quality on the Satisfaction of BPJS Ketenagakerjaan BPU Membership in Bontang City".

**B. Problem Statement**

Problem Statement in this study is whether there is an effect of marketing mix and service quality on the BPU's membership satisfaction of BPJS Ketenagakerjaan in Bontang City?

## II. CONCEPTUAL FRAMEWORK

### A. *Marketing Mix*

Marketing requires a program or marketing plan in carrying out its activities in order to achieve the goals desired by the organization/company. The marketing program consists of a number of decisions about marketing tools called the marketing mix, better known as the marketing mix. Marketing Mix, is a set of marketing variables that can be controlled by the company and used to achieve goals in the target market (Kotler & Keller, 2016). The characteristics of service marketing can be described as follows Lupiyoadi (2018):

#### 1. **Product**

The product includes the whole concept of an object or process that provides a number of value benefits to consumers.

#### 2. **Price (pricing)**

Price gives a perception of quality. Price is defined as something that is paid for and the ways or conditions associated with its sale.

#### 3. **Distribution Channel (place)**

Place is a combination of location and decisions on distribution channels related to how to deliver services to consumers and where the strategic location is.

#### 4. **Promotion**

Promotion is defined as a communication program related to product/service marketing which includes advertising, personal selling, sales promotion, public relations, word of mouth, and direct mail.

#### 5. **People**

The success of marketing a service is highly dependent on the skills of the marketer. Therefore, marketers need to be selected, trained, motivated and human resource management seriously to provide satisfaction to consumers.

#### 6. **Process**

The series of processes include procedures, tasks, schedules, mechanisms, activities and routines by which a product or service is delivered to consumers.

#### 7. **Physical Environment (Physical Evidence)**

Bitner (in Lupiyoadi (2018), stated that physical evidence can be interpreted as an environment where companies provide their services and a place where companies can interact with consumers, as well as various components that are visible (tangible) in supporting the performance of facilities or communications to serve consumers.

### B. *Service Quality*

Service quality can be interpreted as how far the difference between reality and customer expectations for the services they receive/obtain. Service quality must start from customer/customer needs and end with customer satisfaction and can affect customer/customer loyalty. This kind of emotional bond allows companies to understand carefully the expectations and specific needs of customers (Lupiyoadi, 2018).

Service quality has 5 dimensions, namely (Parasuraman in Tjiptono & Diana, 2016):

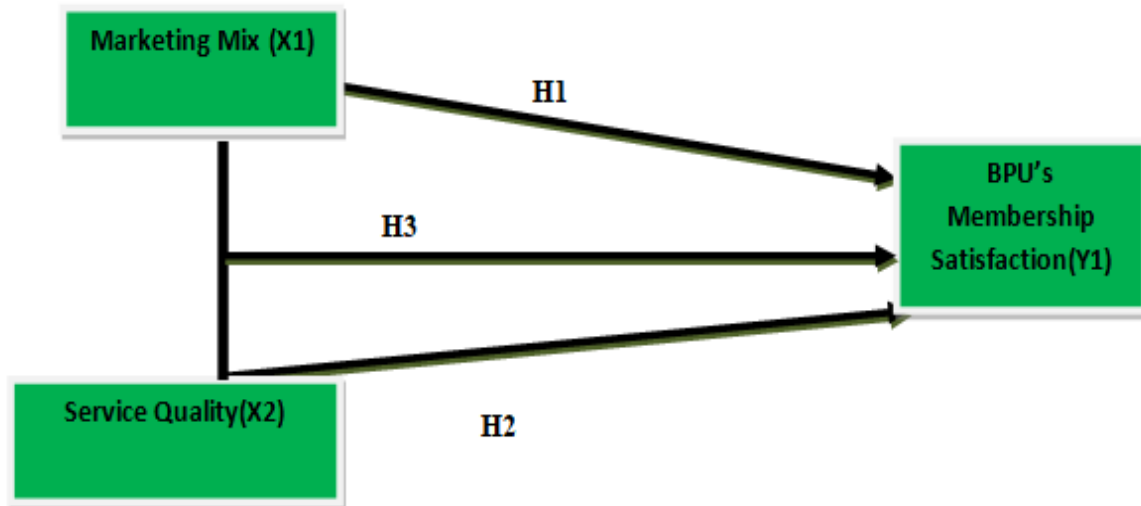
1. Reliability, the ability to provide the promised service promptly, accurately and satisfactorily.
2. Responsiveness, the desire of the staff to help customers and provide services responsively.
3. Assurance includes the knowledge, competence, courtesy, and trustworthiness of the staff, free from danger, risk or doubt.
4. Empathy, including ease in establishing relationships, good communication, personal attention, and understanding of the individual needs of customers.
5. Tangible/physical evidence includes physical facilities, equipment, employees and means of communication

### C. *Satisfaction*

Kotler (in Kotler & Armstrong, 2015) reveals that customer satisfaction is a person's feeling of pleasure or disappointment that comes from a comparison between his impression of the performance (or results) of a product and his expectations. So it can be concluded that consumer satisfaction is the result of the appropriate comparison of consumers after comparing performance with expectations.

### D. *Research Hypothesis*

Based on the previous description, the research model can be described as follows :



**Figure 2. Research Model**

Referring to the research model above, the research hypothesis can be formulated as follows:

- H1: Marketing mix has a positive effect on customer satisfaction
- H2: Service quality has a positive effect on customer satisfaction
- H3 : Marketing mix and service quality simultaneously affect customer satisfaction.

**III. RESEARCH METHODS**

The main data collection technique used in this research is a survey in the form of a questionnaire, which measures the three variables using a Likert scale which has four answer choices. After passing the Validity Test (r 0.50) and item reliability (coefficient alpha 0.700), it was obtained that there were 28 statement items that passed and were suitable to be used to explore the desired research data.

The data obtained from the measuring instrument was processed by statistical methods using the SPSS version 19.0 For Windows program. The method used is normality test, multiple regression analysis, analysis of the coefficient of determination (R2) and hypothesis testing through t test and F test.

**IV. RESULT**

**A. Description of Respondents**

The population in this survey is the traders in the Rawa Indah Market, Bontang City who have become BPJS Ketenagakerjaan social security membership, totaling 235 people. The sampling technique used is purposive sampling. This technique belongs to the non-random sampling group where not all individuals in the population have the same opportunity to be involved as research subjects (Sugiyono, 2012). This is related to the technical conditions in the field when the questionnaires were distributed. The number of samples involved in this study were 98 people.

**B. Statistical Description**

To determine the effect of marketing mix and service quality perceived by BPU's membership on BPJS Ketenagakerjaan consumer satisfaction, regression analysis was used. Based on the results of the calculation of the regression coefficient, it is known that the regression coefficient value of the two independent variables is positive, indicating the direction of the correlation between the marketing mix variables and customer satisfaction and a positive correlation between service quality and customer satisfaction.

**Table 1. Multiple Regression Test Results Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	,714	,542		1,317	,191
Marketing Mix	,060	,024	,155	2,489	,015
Kualitas Layanan	,456	,026	1,073	17,251	,000

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a. Dependent Variable: Kepuasan

The positive relationship between the marketing mix and consumer satisfaction indicates that an increase in consumer perceptions of the company's marketing mix efforts has an impact on increasing customer satisfaction. The results also show a positive correlation between service quality and customer satisfaction. Thus, it can be said that the better the quality of service provided, the higher the level of satisfaction of BPU membership will be. The results also show that the coefficient of determination is very high. The value of the coefficient of determination shows that 89.5% of customer satisfaction is influenced by the marketing mix and service quality

**Table 2. Results of the Coefficient of Determination**

**Model Summary**

Model	R	R Square	Adjusted Square	Std. Error of the Estimate
1	,946 <sup>a</sup>	,895	,892	,706

a. Predictors: (Constant), KualitasLayanan (X2), MarketingMix (X1)

**Hypothesis testing**

The t test is used to determine the partial effect of each independent variable on the dependent variable, in this study it is used to determine the partial effect of the marketing mix on consumer satisfaction and the effect of service quality on consumer satisfaction. From table 1, it is known that the sig value for the marketing mix and service quality variables is less than 5%, this indicates that both the marketing mix and service quality partially affect the satisfaction of BPU membership. Although these two variables partially have an influence on the satisfaction of BPU membership, judging from the magnitude of the regression coefficient, it is known that the contribution/influence of the service quality variable is greater than the Marketing Mix variable.

**Table 3.F Test Results ANOVA<sup>b</sup>**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	402,209	2	201,104	403,546	,000 <sup>a</sup>
Residual	47,343	95	,498		
Total	449,551	97			

F test is used to determine the effect of changes in each marketing mix variable and independent service quality simultaneously on the satisfaction of BPU membership. Based on table 3, it is known that the significance value is less than < 0.000. Thus, it can be concluded that Marketing Mix and Service Quality together affect BPU membership Satisfaction.

**V. DISCUSSION**

**Effect of Marketing Mix on BPU Membership Satisfaction**

The results showed that there was a partial effect of the marketing mix on the satisfaction of BPU Memberships. This is in line with the research results of Gultom, Ginting&Sembiring (2014), which states that all factors of the Marketing Mix variable have a significant influence on increasing customer satisfaction.

The marketing mix is an important tool to ensure that BPU Memberships get what they expect in accessing the BPJS Ketenagakerjaan program. Without the application of a suitable marketing mix, it will be difficult to increase the perceived satisfaction. The acquisition of the BPU sector has become BPJS Ketenagakerjaan's homework nationally, because of its unique characteristics and requires a different approach from other worker sectors. The various technical problems in the field have indeed become part of the classic problem of acquiring BPU's participation so far. BPU Memberships found it difficult to access the payment

system and in the end they stopped paying their dues because they felt it was inconvenient and less flexible for them (Silaban, 2017).

This can be seen in the results of the survey that has been carried out, showing that the majority of Market Traders who were respondents only gave a score of "Good Enough" (58.16%) to the Marketing mix strategy that has been implemented. This portion is bigger than those who give an assessment in the "Good" category (40.82%). Of course this shows that there is a gap for improvement that must be done immediately so that the applied Marketing mix can meet the expectations of the BPU Memberships.

Referring to the difficult condition of expanding the acquisition of the BPU sector, especially at the BPJS Ketenagakerjaan Bontang Branch Office. The adjustment of the application of the Marketing mix through innovation in various elements in marketing as a whole to be adaptive to the needs in the field has been carried out since 2020. This Marketing mix innovation includes the ease of processing payments by quoting contributions manually which is carried out by officers from the Market Traders Association who also act as PERISAI agents, namely the social security driving agent program. This manual collection of fees is to respond to Participant's complaints regarding not being accustomed to accessing online payment/banking channels as well as the time discipline factor in regular payments. Another marketing mix is also carried out by digitalizing the recording of contributions through the "Si CantikPasar" application, which stands for Information System for Registration and Collective of Market Merchant Contributions. This simple application can provide reliable information and data for use by various parties, both BPU Memberships, Perisai Agents, BPJS Ketenagakerjaan and also the relevant Regional Government Parties.

The application of the "Si CantikPasar" application is in line with the recommendations from the research results of Masayu Silvia Fitrianti (2020), regarding the expansion of the coverage of social security participation for informal sector workers, including BPU. It is stated in his research that BPJS Ketenagakerjaan must innovate to accommodate the characteristics of informal workers in order to expand coverage. BPJS Ketenagakerjaan should consider establishing a daily or weekly contribution payment system to facilitate informal workers earning daily or weekly income. BPJS Ketenagakerjaan also needs to identify existing institutions or organizations that already have access to informal workers. Finally, BPJS Ketenagakerjaan should consider a strategy to place payment points near the workplaces of informal workers or doorstep services for the convenience of informal workers.

#### **The Effect of Service Quality on BPU Participant Satisfaction**

The results also show that service quality has an effect on BPU Memberships satisfaction. These results are similar to the results of research conducted by Yanuar, Qomariah and Santoso (2017) and Dahmiri, Octavia & Fatricia (2017) which show that service quality has a significant influence on customer satisfaction. Dahmiri, Octavia & Fatricia (2017) conclude that Service Quality has a greater influence on Customer Satisfaction than Marketing Mix.

The ability of BPJS Ketenagakerjaan officers and institutions to be able to be adaptive and solutionable in providing quality services to BPU Memberships problems in the field becomes the standard for assessing BPU Memberships satisfaction. Service quality is how far the difference between reality and customer expectations for the service they receive/obtain. The smaller the difference, the higher customer satisfaction because of the compatibility between reality and expectations. Thus, by continuously improving the quality of service, it is hoped that customer satisfaction will continue to be maintained (Lupiyoadi, 2018).

The survey results show that the majority of respondents (85%) still give a good assessment of the standard of service quality provided. It's just that when compared to the applied Marketing Mix, there are still many gaps in the quality of service they hope for so that these two things can synergize in meeting the expectations and needs of BPU Memberships.

Catching this finding, the BPJS Ketenagakerjaan Bontang Branch Office began to improve in providing special and adaptive services to the needs of Market Traders. Starting from recruiting market fee collectors as Perisai Agents, it is hoped that the presence of BPJS Ketenagakerjaan will not feel foreign, closer and easier to reach in their daily lives, as well as in the payment process, how to obtain dues balance information, access to information and complaints as well as several aspects of service quality that are intentionally made different from other sectors and prepared specifically for this sector of workers (Insanova, 2020).

#### **Effect of Marketing Mix and Service Quality on BPU Memberships Satisfaction**

This study shows that Marketing Mix and service quality together affect the satisfaction of BPU Memberships. This is in line with the results of research from Sunarsi (2020) and Nuryadin et al (2021), which states that there is a significant influence between Marketing Mix and service quality on consumer satisfaction.

This opinion is in line with the theory of Griffin (in Juniardi, Haerani & Munir, 2018) which states that the success or failure of a company in creating loyal customers is very dependent on the company's ability to create value, and continuously strive to improve it. The rewards of loyalty are long-term and cumulative. In

an effort to get loyal consumers, the company must develop a more accurate marketing strategy, including improving the quality of service that can satisfy customers.

The results of this survey, the researcher tries to apply the principles of Marketing Mix and Service Quality in order to meet the needs and expectations of the BPU Memberships, namely the Rawa Indah Market Traders. These BPU Memberships certainly don't want to be bothered with payment transactions and still want to have a payment mechanism like so far it has been running through manual citations. But on the other hand, this need must be accommodated quickly and accurately to make it easier for all parties. It is hoped that the satisfaction of BPU Memberships can be maintained, can pay easily and on time, thus its sustainability can be maintained. Sustainability is important, because one of the issues in this sector of workers is the difficulty of maintaining the sustainability of their membership. Thus, the benefits of being a BPJS Ketenagakerjaan Memberships can be felt in the long term and continuously. In addition, by expanding acquisitions and maintaining sustainability, the great ideals of BPJS Ketenagakerjaan as a trustee in the protection of Indonesian Workers can be realized.

## **VI. CONCLUSIONS & SUGGESTIONS**

Based on the results of statistical analysis and the previous discussion, it can be concluded that the Marketing Mix and Service Quality partially or simultaneously have a significant effect on BPU Memberships Satisfaction. The partial effect of Service Quality on BPU Memberships Satisfaction is greater than the partial effect of the Marketing Mix.

The findings of this study are in the form of technical problems encountered such as difficulties in making payments via banking or other payment channels as well as monitoring contributions that have an impact on sustainability. This is because, in fact, the problem in the BPU Memberships segment is not the amount of contributions but the neglect of technical, basic and simple difficulties experienced by Memberships who have not been handled properly and have not utilized the potential of local wisdom as part of the solution to existing problems (Insanova, 2020).

Improvements in the strategy for the acquisition of social security Memberships for informal sector workers, including BPU, must be carried out immediately. BPJS Ketenagakerjaan must innovate to accommodate the characteristics of informal workers in order to expand coverage. BPJS Ketenagakerjaan should consider establishing a daily or weekly contribution payment system to facilitate informal workers earning daily or weekly income. BPJS Ketenagakerjaan also needs to identify existing institutions or organizations that already have access to informal workers. Finally, BPJS Ketenagakerjaan must consider a strategy to place payment points near the workplaces of informal workers or doorstep services for the convenience of informal workers (Fitrianti, 2020).

The unique characteristics of BPU Memberships require the application of the right Marketing Mix strategy and continuous efforts to maintain the best service quality in order to meet the needs and expectations of this group of Memberships. Through the feedback obtained from this research, it is hoped that it will become the basis for evaluating and monitoring the Memberships acquisition process in the field. It is also a pilot project implementation for branch offices and other work areas related to increasing the participation of the BPU Workers sector nationally. This is because the classic issue of expanding the coverage and sustainability of BPU worker sector Memberships has become a national homework for BPJS Ketenagakerjaan throughout Indonesia. The key to successfully expanding coverage to informal workers is that the program must accommodate the characteristics of informal workers. Therefore, social security programs must be affordable, flexible, easily accessible, and convenient for informal workers (Fitrianti, 2020).

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