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The Effect Of Service Quality On Bpjs Employment Participant Loyalty Through Participant Satisfaction Among Small-Scale And Micro-Scale Workers In Southern Sumatra

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Abstract

This study aims to analyze the effect of service quality on participant loyalty through participant satisfaction of BPJS Ketenagakerjaan (Employment Social Security Agency) participants in small and micro-scale workers in the Southern Sumatra region. Service quality variables consist of reliability, responsiveness, assurance, empathy, and tangibles. The study used a quantitative approach with the Structural Equation Modeling-Partial Least Square (SEM-PLS) method. The research sample consisted of 280 respondents who were active participants of the BPJS Ketenagakerjaan Work Accident Insurance (JKK) and Death Insurance (JKM) programs in the South Sumatra, Lampung, Jambi, Bengkulu, and Bangka Belitung regions. The results showed that reliability, responsiveness, assurance, empathy, and tangibles had a positive effect on participant satisfaction. In addition, participant satisfaction was proven to have a significant effect on participant loyalty. This study shows that improving service quality is an important factor in increasing the loyalty of BPJS Ketenagakerjaan participants in the small and micro business sector.

INTRODUCTION

Indonesia's economic development over the past few decades has demonstrated that the Micro, Small, and Medium Enterprises (MSMEs) sector has made a significant contribution to national economic growth. MSMEs not only drive economic activity but also absorb a significant workforce. The existence of MSMEs is a key foundation for maintaining national economic stability, particularly during economic crises and global economic slowdowns. Under various economic conditions, the MSME sector has proven

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more adaptable and resilient than large businesses due to its greater operational flexibility and direct focus on the local economy.

According to data from the Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia, the number of MSMEs in Indonesia has reached over 65 million units spread across various regions. MSMEs contribute over 60 percent to the national Gross Domestic Product (GDP). Furthermore, this sector absorbs over 90 percent of the national workforce. This demonstrates that MSMEs are not only important economically but also serve a social function in reducing unemployment and improving public welfare.

Despite their significant contribution to national economic development, MSMEs still face various challenges, one of which relates to social protection for workers. Most workers in the small and micro business sector still do not receive optimal social security protection. The low level of social protection for workers in the informal sector and small businesses makes workers vulnerable to various occupational risks, such as workplace accidents, death, loss of income, and even future economic uncertainty. This situation indicates that social protection for workers remains a critical issue in the development of the MSME sector in Indonesia.

The Indonesian government, through the Social Security Administration for Employment (BPJS Ketenagakerjaan), strives to provide social protection for all workers in Indonesia, both formal and informal. BPJS Ketenagakerjaan is a public legal entity established under Law Number 24 of 2011, tasked with administering social security programs for workers in Indonesia. These programs include Work Accident Insurance (JKK), Death Insurance (JKM), Old Age Security (JHT), Pension Insurance (JP), and Job Loss Insurance (JKP).

In the context of small and micro businesses, the Work Accident Insurance (JKK) and Death Insurance (JKM) programs are the most relevant because they provide basic protection against work-related risks frequently faced by informal sector workers and MSMEs. The JKK program protects against the risk of work-related accidents that occur during work activities, while the JKM program provides compensation to heirs if the participant dies due to a non-work-related accident. These two programs are crucial because most MSMEs lack the financial capacity to provide independent workforce protection systems.

However, the implementation of the BPJS Ketenagakerjaan program in the small and micro business sector still faces various challenges. One of the main challenges is the low level of participant loyalty in maintaining their participation in the employment

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social security program. Many MSME participants discontinue their participation after a certain period for various reasons, including a lack of understanding of the program's benefits, suboptimal service quality, and the perception that the service process is still complicated and time-consuming. This condition results in a relatively low participant retention rate in the small and micro business sector compared to that in the large corporate sector.

The Southern Sumatra region (Sumbagsel) has seen significant growth in MSMEs in recent years. This region encompasses the provinces of South Sumatra, Lampung, Jambi, Bengkulu, and the Bangka Belitung Islands. MSME growth in this region demonstrates a significant increase in community economic activity. However, this increase in the number of MSMEs has not been fully matched by an optimal increase in active participation in the Social Security Agency (BPJS Ketenagakerjaan). Many small and micro businesses and workers still lack sustainable employment social security coverage.

In the public service sector, such as BPJS Ketenagakerjaan (the Social Security Agency for Employment), service quality is a crucial factor influencing participant satisfaction and loyalty. Service quality is an organization's ability to deliver services that meet customer expectations. According to Parasuraman, Zeithaml, and Berry, service quality consists of five main dimensions: reliability, responsiveness, assurance, empathy, and tangibles. These five dimensions are used to measure customer perceptions of the quality of service provided by an organization.

Various previous studies have shown that service quality has a significant influence on customer satisfaction and loyalty. Research by Pangesti et al. (2024) shows that BPJS Ketenagakerjaan service quality has a positive influence on customer loyalty through customer satisfaction. Research by Djunaedi et al. (2020) also shows that service quality dimensions influence customer loyalty in the MSME sector. Furthermore, research by Meesala and Paul (2018) explains that reliability and responsiveness have a significant influence on customer satisfaction and loyalty in the service sector.

However, research specifically examining the loyalty of BPJS Ketenagakerjaan participants among small- and micro-scale workers in Southern Sumatra is still relatively limited. Most previous studies have focused on the formal sector and large companies. Therefore, this study is crucial to determine the influence of service quality on participant loyalty through BPJS Ketenagakerjaan participant satisfaction among small- and micro-scale workers in Southern Sumatra.

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This research is expected to contribute academically to the development of public service management studies, particularly regarding the relationship between service quality, participant satisfaction, and participant loyalty in the employment social security sector. Furthermore, the results are expected to provide evaluation material and strategic recommendations for BPJS Ketenagakerjaan in improving service quality to strengthen participant loyalty in the small and micro business sector on a sustainable basis.

LITERATURE REVIEW

Service Quality

Service quality is an organization's ability to provide services that meet customer needs and expectations. According to Parasuraman, Zeithaml, and Berry (1988), service quality is the level of service excellence expected by customers and the organization's ability to meet those expectations. In this study, service quality was measured using the SERVQUAL approach, which consists of five dimensions: tangibles, reliability, responsiveness, assurance, and empathy.

In the public service sector, service quality is a crucial factor in shaping public perception of an institution. In the context of BPJS Ketenagakerjaan, service quality relates to the organization's ability to provide administrative services, claims services, information services, and digital services effectively and efficiently.

Tangibles relate to the condition of physical facilities, service equipment, service technology, and employee appearance. Reliability relates to the organization's ability to provide services accurately, consistently, and as promised. Responsiveness relates to the speed and responsiveness of staff in assisting participants. Assurance relates to the ability of employees to provide a sense of security and trust to participants. Empathy relates to the attention and concern shown by employees to individual participant needs.

Research by Pangesti et al. (2024) shows that BPJS Ketenagakerjaan service quality has a significant influence on participant loyalty. Research by Djunaedi et al. (2020) also explains that the service quality dimension has a positive relationship with MSME customer loyalty. Therefore, service quality is a crucial variable in increasing BPJS Ketenagakerjaan participant satisfaction and loyalty.

Participant Satisfaction (Customer Satisfaction)

Participant satisfaction is the level of feeling a person feels after comparing their expectations with the service they receive. According to Kotler and Keller (2016), customer satisfaction occurs when the service they receive meets or exceeds their

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expectations. In the context of BPJS Ketenagakerjaan (Employment Social Security Agency), participant satisfaction relates to how they assess the service provided during the administration process, claims processing, consultations, and digital services. Participants who receive service that meets their expectations will have a positive perception of BPJS Ketenagakerjaan.

Participant satisfaction in this study was measured through satisfaction with the service process, service speed, service outcomes, and participant application handling. Research by Meesala and Paul (2018) shows that service quality significantly influences customer satisfaction in the service sector. Furthermore, research by Rahayu and Candera (2023) explains that service quality can increase customer satisfaction, which in turn impacts customer loyalty. Thus, participant satisfaction is a crucial variable in shaping BPJS Ketenagakerjaan participant loyalty.

Participant Loyalty (Customer Loyalty)

Participant loyalty is a participant's commitment to continue using BPJS Ketenagakerjaan services on an ongoing basis. According to Oliver (1999), loyalty is a deep commitment to consistently reuse a product or service in the future. In the service sector, customer loyalty is demonstrated not only through reuse of services but also through customers' willingness to recommend services to others and maintain long-term relationships with the organization.

In this study, participant loyalty was measured through continued membership, trust in the BPJS Ketenagakerjaan program, and willingness to recommend the program to others. Loyal participants tend to maintain their membership and have a high level of trust in the BPJS Ketenagakerjaan program. Previous research has shown that customer loyalty is influenced by service quality and customer satisfaction. Research by Pangesti et al. (2024) shows that participant satisfaction has a significant influence on BPJS Ketenagakerjaan participant loyalty. Therefore, participant loyalty is an important indicator in measuring the success of BPJS Ketenagakerjaan services.

Previous Research

Many studies have been conducted on the relationship between service quality, customer satisfaction, and customer loyalty. Pangesti et al. (2024) examined the effect of service quality and customer satisfaction on customer loyalty at the Gunungkidul BPJS Employment and found that service quality significantly impacted participant loyalty. Djunaed i et al. (2020) examined the effect of service quality on customer loyalty in the

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culinary sector of MSMEs in Kediri Regency and found that reliability, tangibles, assurance, and empathy positively impacted customer loyalty. Meesala and Paul (2018) examined the relationship between service quality, customer satisfaction, and loyalty in the hospital sector using the SEM method and found that reliability and responsiveness significantly impacted customer satisfaction and loyalty. Rahayu and Candera (2023) explained that service quality influences customer satisfaction and loyalty through the Structural Equation Modeling (SEM) approach. The results of this study indicate that service quality is an important factor in building customer loyalty in the service sector. Based on previous research, it can be concluded that service quality has a close relationship with customer satisfaction and loyalty, thus forming the basis for this study.

RESEARCH METHODS

This study uses a quantitative approach with explanatory research methods to analyze the relationship between service quality, participant satisfaction, and loyalty of BPJS Ketenagakerjaan participants among small- and micro-scale workers in Southern Sumatra. The quantitative approach was used because this study aims to examine the influence between variables through statistical analysis using Structural Equation Modeling (SEM).

The population in this study were all active BPJS Ketenagakerjaan participants in the small and micro wage earners category who participated in the Work Accident Insurance (JKK) and Death Insurance (JKM) programs in the Southern Sumatra region, which includes the provinces of South Sumatra, Lampung, Jambi, Bengkulu, and the Bangka Belitung Islands. The study used a nonprobability sampling technique with a purposive sampling method. The respondent criteria included active BPJS Ketenagakerjaan participants, working in small and micro businesses, having been participants for at least one year, and having used BPJS Ketenagakerjaan services.

The number of research samples was determined using the Hair et al. (2014) approach, which is five times the number of research indicators. This study used 56 indicators, resulting in a sample of 280 respondents. The distribution of respondents consisted of 95 respondents from the Palembang Branch Office, 80 respondents from Bandar Lampung, 60 respondents from Jambi, 30 respondents from Bengkulu, and 15 respondents from Pangkal Pinang. Data collection was carried out using a questionnaire with a five-point Likert scale. Data analysis used Structural Equation Modeling-Partial Least Square (SEM-PLS) with the help of SmartPLS software.

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Table 1. Respondent Characteristics

Characteristics	Amount	Percentage
Palembang	95	34%
Bandar Lampung	80	29%
Jambi	60	21%
Bengkulu	30	11%
Pangkal Pinang	15	5%
Amount	280	100%

Source: Processed data, 2026

Based on the table above, the majority of respondents came from the Palembang and Bandar Lampung branch offices. This indicates that these two regions have a relatively high level of MSME participation compared to other regions in Southern Sumatra.

Data collection was conducted using a questionnaire with a five-point Likert scale consisting of answer options ranging from strongly disagree to strongly agree. The research variables consisted of service quality, including tangibles, reliability, responsiveness, assurance, and empathy as independent variables, participant satisfaction as a mediating variable, and participant loyalty as a dependent variable.

Table 2. Operational Definitions of Variables

Variables	Indicator
Reliability	Accuracy of service, consistency of service, ease of procedures
Responsiveness	Speed of service, responsiveness of officers, speed of information
Assurance	Sense of security, officer competence, transparency of service
Empathy	Officer attention, service communication, participant concern
Tangibles	Service facilities, digital services, service facilities
Customer Satisfaction	Service satisfaction, service result satisfaction, service process satisfaction
Customer Loyalty	Sustainability of participation, program recommendations, participant trust

Source: Processed data, 2026

Data analysis was performed using Structural Equation Modeling-Partial Least Square (SEM-PLS) with the help of SmartPLS software. Model testing includes an outer model and an inner model. The outer model is used to test the validity and reliability of

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the construct through outer loading tests, Average Variance Extracted (AVE), Composite Reliability, and Cronbach Alpha. While the inner model is used to test the relationship between variables through testing the coefficient of determination (R^2), and hypothesis testing using path coefficient values, t-statistics, and p-values. The use of SEM-PLS in this study was chosen because it is able to analyze complex relationships between latent variables simultaneously and is suitable for use in research with structural models involving mediating variables.

RESULTS AND DISCUSSION

Respondent Characteristics

This study involved 280 respondents who were active BPJS Ketenagakerjaan participants in the small- and micro-scale wage earners category in Southern Sumatra. Respondents came from five BPJS Ketenagakerjaan branch offices: Palembang, Bandar Lampung, Jambi, Bengkulu, and Pangkal Pinang.

The majority of respondents came from the Palembang Branch Office (34%) and Bandar Lampung (29%). This indicates that these two regions have a relatively large number of BPJS Ketenagakerjaan participants in the small and micro business sector compared to other regions in Southern Sumatra.

In general, the majority of respondents were of productive age and worked in the trade, service, and other micro-enterprise sectors. Most had also been BPJS Ketenagakerjaan participants for more than a year, thus being considered experienced enough to assess the quality of services provided.

Validity and Reliability Test Results

Outer model testing was conducted to determine the validity and reliability of the research constructs. Convergent validity was tested using outer loading values and Average Variance Extracted (AVE), while reliability was tested using Cronbach's Alpha and Composite Reliability.

Table 3. Validity and Reliability Test Results

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Variables	AVE	Cronbach Alpha	Composite Reliability	Information
Reliability	0.712	0.911	0.928	Valid and Reliable
Responsiveness	0.701	0.904	0.922	Valid and Reliable
Assurance	0.733	0.917	0.931	Valid and Reliable
Empathy	0.721	0.909	0.926	Valid and Reliable
Tangibles	0.715	0.908	0.925	Valid and Reliable
Customer Satisfaction	0.741	0.921	0.934	Valid and Reliable
Customer Loyalty	0.752	0.926	0.938	Valid and Reliable

Source: Processed Primary Data, 2026

The test results show that all variables have an AVE value above 0.50, thus meeting convergent validity. Furthermore, the Composite Reliability and Cronbach's Alpha values for all variables are above 0.70, indicating that all research constructs are reliable. Therefore, all indicators in this study are suitable for further structural model analysis.

Structural Model Test Results

Inner model testing is conducted to determine the relationships between latent variables in the study. Structural model testing includes testing the coefficient of determination (R^2) and hypothesis testing.

Table 4. Results of the Coefficient of Determination (R^2) Test

Variables	R Square	R Square Adjusted
Satisfaction	0.847	0.845
Loyalty	0.638	0.630

Source: Processed Primary Data, 2026

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The R^2 value for the customer satisfaction variable of 0.847 shows that the variables reliability, responsiveness, assurance, empathy, and tangibles are able to explain participant satisfaction by 84.7%, while the remainder is influenced by other variables outside the research.

The R^2 value for the customer loyalty variable was 0.638, indicating that 63.8% of participant loyalty was explained by service quality and customer satisfaction. This value indicates that the research model has strong explanatory power.

Hypothesis Testing

Hypothesis testing was conducted using path coefficients, t-statistics, and p-values. The hypothesis was accepted if the t-statistics value was > 1.96 and p-values were < 0.05.

Table 5. Hypothesis Testing Results

Variable Relationship	Coefficient	T-Statistics	P-Values	Decision
Reliability → Satisfaction	0.179	4,169	0,000	Accepted
Reliability → Loyalty	-0.023	0.331	0.740	Rejected
Responsiveness → Satisfaction	0.264	5,702	0,000	Accepted
Responsiveness → Loyalty	0.197	2,907	0.004	Accepted
Guarantee → Satisfaction	0.227	4,736	0,000	Accepted
Guarantee → Loyalty	0.200	2,731	0.007	Accepted
Empathy → Satisfaction	0.210	4,988	0,000	Accepted
Empathy → Loyalty	0.088	1,412	0.158	Rejected
Physical Evidence → Satisfaction	0.154	2,955	0.003	Accepted
Physical Evidence → Loyalty	-0.055	0.779	0.436	Rejected
Satisfaction → Loyalty	0.441	4,728	0,000	Accepted

Source: Processed Primary Data, 2026

Based on the results of the hypothesis testing, all service quality dimensions were proven to have a positive and significant influence on BPJS Ketenagakerjaan participant satisfaction. However, not all service quality dimensions directly influenced loyalty. Only

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Responsiveness, Assurance, and Satisfaction directly influenced loyalty, while Reliability, Empathy, and Physical Evidence were not significant.

An indirect effect test was conducted to determine whether participant satisfaction variables were able to mediate the relationship between the service quality dimension and BPJS Ketenagakerjaan participant loyalty. The test was conducted using the indirect effect value in the SEM-PLS model by examining the t-statistics and p-values.

Table 6. Results of Indirect Hypothesis Testing (Indirect Effect)

Variable Relationship	Coefficient	T Statistics	P Values	Decision
Reliability → Satisfaction → Loyalty	0.079	3,022	0.003	Accepted
Responsiveness → Satisfaction → Loyalty	0.117	3,538	0,000	Accepted
Guarantee → Satisfaction → Loyalty	0.100	3,224	0.001	Accepted
Empathy → Satisfaction → Loyalty	0.093	3,211	0.001	Accepted
Physical Evidence → Satisfaction → Loyalty	0.068	2,469	0.014	Accepted

Source: Processed Primary Data, 2026

Based on the results of the indirect effect test, all service quality dimensions were shown to have a significant indirect influence on participant loyalty through participant satisfaction. This indicates that participant satisfaction acts as a mediating variable in the relationship between service quality and BPJS Ketenagakerjaan participant loyalty.

Interpretation of Research Results

The results of the study indicate that all dimensions of service quality—reliability, responsiveness, assurance, empathy, and tangibles—have a significant influence on BPJS Ketenagakerjaan participant satisfaction. This indicates that the better the service quality provided, the higher the level of participant satisfaction. Responsiveness and assurance variables have been shown to have a direct influence on participant loyalty. This indicates that speed of service, staff responsiveness, a sense of security, and trust

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in the service are the main factors influencing the loyalty of BPJS Ketenagakerjaan participants in the small and micro business sector.

Meanwhile, reliability, empathy, and tangibles did not directly influence participant loyalty. However, these three variables still had an indirect influence on loyalty through participant satisfaction. This condition indicates that reliable service, attentive staff, and service facilities can still increase loyalty if they first create participant satisfaction. Participant satisfaction has been shown to have the greatest influence on participant loyalty. Participants who are satisfied with BPJS Ketenagakerjaan services tend to maintain their membership, pay contributions regularly, and recommend the program to others.

CONCLUSION

This study shows that all dimensions of service quality, namely reliability, responsiveness, assurance, empathy, and tangibles, have a significant influence on the satisfaction of BPJS Employment participants in the small and micro business sector in the Southern Sumatra region.

Responsiveness and assurance variables were shown to have a direct effect on participant loyalty, while reliability, empathy, and tangibles did not. However, all service quality dimensions had an indirect effect on loyalty through participant satisfaction as a mediating variable. Participant satisfaction was shown to have a significant influence on participant loyalty and was the most dominant factor in shaping BPJS Ketenagakerjaan participant loyalty. Overall, the results of the study indicate that improving service quality, particularly in the responsiveness and assurance aspects, is a crucial factor in increasing the satisfaction and loyalty of BPJS Ketenagakerjaan participants in the small and micro business sector.

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