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Master's Thesis of Public Administration

**Determining Factors of
Stakeholders Satisfaction:**

**Case of the National Social Security Agency for
Employment of the Republic of Indonesia**

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인도네시아 국가고용사회보장기관의 사례를
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Abstract

Determining Factors of Stakeholders Satisfaction: Case of the National Social Security Agency for Employment of the Republic of Indonesia

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In general, the measurement of customer satisfaction is something that is commonly done by institutions operating in the private sector. Often, the public sector becomes a sector that is somehow exempted from the urgency of measuring customer satisfaction, including the National Social Security Agency for Employment of the Republic of Indonesia or also known as BPJS Ketenagakerjaan.

The urgency to measure customer satisfaction then becomes urgently rushed because of the need for bureaucratic reform, coupled with prolonged customer complaints. The word customer for BPJS Ketenagakerjaan has more than one meaning. The first is the member or participant of the private sector employment social security program, and the second is the "customer" in relation to institutional relations. Stakeholders are customers of the inter-institutional affairs unit of BPJS Ketenagakerjaan. For this unit, stakeholders are the parties who easily influence the institution's operation, given their very high ability to influence the policy-making process. Hence, their position in institutional relations is crucial.

Considering the importance of stakeholder satisfaction, BPJS Ketenagakerjaan needs to improve in managing institutional relationships more effectively and efficiently immediately. Since the first official activity in 2017, there has never been a measurement of stakeholder satisfaction with a theoretically based

method. Therefore, this study tries to measure the determinants of stakeholder satisfaction in an effort to improve in the future.

The SERVQUAL approach with the dimensions of reliability, assurance, tangibles, empathy, and responsiveness was one of the main methods used to find the gap between each indicator's level of importance and performance in every dimension. Text mining then utilized to explain the causes of the gaps. Furthermore lastly, an importance-performance matrix analysis was also used to facilitate an understanding of areas of improvement that need to be prioritized.

As a result of this study, it is known that the dimensions of reliability and assurance are the two dimensions that have the most significant effect on the level of satisfaction of BPJS Ketenagakerjaan stakeholders. The results of this analysis are expected to encourage the creation of strategic implications for improving the institutional relations of BPJS Ketenagakerjaan.

Keywords: Public Sector, Stakeholders Satisfaction, SERVQUAL, Importance-Performance Analysis, Social Security

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Chapter 1. Introduction

1.1 Study Background

Getting social security protection, both employment and health, is a fundamental constitutional right for every Indonesian citizen. This right has direct implications for the existence of obligations to other parties, which in this context is the Government of the Republic of Indonesia. The Government must provide social security protection for all citizens.

Recognizing the importance of social security protection, the People's Consultative Assembly (MPR) of the Republic of Indonesia, through stipulation Number X/MPR/2001, has authorized the President of the Republic of Indonesia to develop the National Social Security System to provide comprehensive and integrated social protection. And based on this provision, in 2002, the Government of Indonesia amended the articles contained in the 1945 Constitution. One of these amendments was carried out in article 34 paragraph 2, which now reads: "Negara mengembangkan sistem jaminan sosial bagi seluruh rakyat dan memberdayakan masyarakat yang lemah dengan martabat kemanusiaan" (the state develops a social security system for all the people and empowers the weak and underprivileged under human dignity). This change automatically adds a constitutional obligation to the state to provide social security for all citizens.

In its continuation, in 2011, the Government of Indonesia again ratified a legal provision in the form of Law Number 24 of 2011 concerning the

Social Security Administering Body (BPJS). The Social Security Administering Body is a public legal entity established to administer social security programs. This law is considered as a tangible manifestation of social security reform where the Government only recognizes two institutions that will provide social security in Indonesia, namely BPJS Kesehatan (formerly PT. ASTEK) to provide health insurance programs for the entire citizens and BPJS Ketenagakerjaan (formerly PT. JAMSOSTEK) to provide employment social security programs.

The National Social Security Agency for Employment or BPJS Ketenagakerjaan, which is the object of this research, is a legal entity formed by the Government to administer four employment social security programs for the private sector. The four programs are Employment Injury Security, Death Security, Old-Age Security, and Pension Security (Law Number 24 of 2011 concerning the Social Security Administering Body).

Related to this research, when we talk about public services, one of the things that will be the subject of discussion is satisfaction with public services. So how do we define public service? Public service, traditionally, is described by Spicker (2009) as a form of government activity in the public domain, aimed at public benefits. Through Law Number 25 of 2009 concerning Public Services, the Government of the Republic of Indonesia states that public services are activities carried out in the context of fulfilling service needs for goods, services, to administrative services for every resident (Law Number 25 of 2009 concerning Public Services). From the two explanations, it can be understood that public services are specifically intended for citizens or residents;

in other words, these parties are customers or users who have expectations of and must maintain their level of satisfaction. However, another exciting question can arise when talking about satisfaction with public services. Are citizens or residents of a country the only party that needs to be considered in the scope of public services? Probably the answer will be no.

1.2 Research Problem

In practice, the operations of institutions operating in the private and public sectors have fundamental differences. There are at least three fundamental arguments that differentiate between private and public institutions (Christensen et al., 2007). First, institutions operating in the public sector have different considerations. When private institutions focus on business continuity through profit-seeking, public institutions instead focus on norms and values that can be provided for the interests and welfare of the community. Second, institutions in the public sector are obliged to account for all their activities to the community, not to specific interest groups. Furthermore lastly, openness, transparency, equality of treatment, impartiality, and predictability are aspects that need to be emphasized in the operation of a public institution.

As an extension of the government in reaching the community, public institutions are objects of political interest and, of course, control of other government entities (Bozeman, 1987, as cited in Christensen et al., 2007). This condition forces a public entity to be able to multi-task where on the one hand, the interests of the community need to be considered. However, on the other

hand, public institutions also need to take into account various different interests, which may come from various government institutions or other interested groups. However, the attitude of multi-tasking will also have an impact that cannot be taken lightly, namely constant criticism and pressure from all stakeholders with different interests. In other words, public institutions need to find a balance in an effort to maintain the satisfaction of various parties, although not all of them can be accommodated.

Christensen et al. further assume that the pressure to satisfy various parties will provide more space for public institutions to create flexibility and maneuver (2007). Pressure to satisfy various stakeholders does not need to be seen as a problem that needs an immediate solution, but rather how to move strategically to manage the conflicting interests, demands, and criticisms faced. Because after all, satisfying all interested parties is something that is almost impossible to do, and besides that, pressure after pressure will continue to emerge as long as a public institution is still operating. The challenge is how to find the best formula to distribute the resources owned by a public institution to manage the interests of all stakeholders but still prioritize the quality of service to the community.

Related to the explanation above, an internal evaluation study related to the organizational structure states that BPJS Ketenagakerjaan needs to clearly separate the institutional functions to manage the stakeholders (BPJS Ketenagakerjaan, 2018). Stakeholder satisfaction has become an aspect that needs to be explicitly addressed because it can have a sustainable positive impact on company performance (Fonseca et al., 2016).

From the organizational aspect, BPJS Ketenagakerjaan has understood that apart from the employment social security program participants, there are other parties referred to as stakeholders whose level of satisfaction needs to be maintained. As a concrete form, BPJS Ketenagakerjaan made changes to the organizational structure by adding a new function called the Inter-Institutional Affairs Unit in 2017.

The Inter-Institutional Affairs Unit has the primary function of establishing institutional cooperation with various parties (besides program participants) to support the implementation of the employment social security program. In BPJS Ketenagakerjaan internal documents, the Inter-Institutional Affairs Unit has the task of planning, coordinating, facilitating, entering into Cooperation agreements and evaluating the effectiveness of inter-Institutional relations with other organizations or institutions domestically and internationally, as well as social security providers in other countries (BPJS Ketenagakerjaan, 2017). In other words, this unit functions as the "entrance" for external parties, related to the assessment and establishment of institutional cooperation with BPJS Ketenagakerjaan. Although it has been fully operational since 2017, one main issue actually needs to be followed up immediately, namely measuring the level of stakeholder satisfaction. During the four years of managing stakeholders, BPJS Ketenagakerjaan does not have a mechanism and has never measured the level of satisfaction of stakeholders, so it is not known how effective the performance of the Inter-Institutional Affairs Unit is. This will be the object of research in this paper.

1.3 Research Question and Purpose of Research

This research will aim to measure the level of satisfaction of the stakeholders of BPJS Ketenagakerjaan, as well as what factors determine the level of satisfaction of the stakeholders. Therefore, the fundamental question this research will try to answer is “*what are the significant factors that influence the stakeholder’s satisfaction of BPJS Ketenagakerjaan?*”.

The results of this study are expected to encourage the emergence of strategic implications for BPJS Ketenagakerjaan to continue to improve the quality of relationships and management of stakeholders periodically.

Chapter 2. Theory and Literature Review

2.1 Stakeholders Management

Talking about stakeholder management, of course, we need to find the meaning of the stakeholder concept. It is not something easy because there are still various debates about the standard definition of stakeholders themselves. In fact, there is even an opinion which states that stakeholders cannot be linked in one particular theory because of the complex and dynamic relationship between one institution and its stakeholders (Ramakrishnan, 2019).

Stakeholders themselves can be interpreted as entities that originate or are outside the company's internal boundaries, (such as suppliers, customers, local communities, etc.) that have potential cooperative roles in value creation (Harrison et al., 2019). In line with this opinion, Freeman (1984) also explained that to achieve company success, the Management needs to consistently satisfy the needs of owners, employees, unions, suppliers, customers, and various other related parties. In other words, stakeholders can be either internal or external entities. Freeman describes an interesting analogy in his book entitled Strategic Management that managing stakeholders is an art. Freeman makes an analogy that managing stakeholders are the same as managing document folders, where we have to categorize all files based on their respective attributes and importance. Thus, at any time, we can easily glance back at these documents, get rid of those that are no longer important, or even give special priority to specific documents (1984). This analogy is interesting when in the end, not all

stakeholders need to be treated to the same standard. One stakeholder can have a different level of importance from other stakeholders, so that through proper mapping, an institution will be able to more effectively and efficiently distribute or use its resources.

Regarding the stakeholder's management, BPJS Ketenagakerjaan, as a government institution, does not have the flexibility because the types of stakeholders and all institutional relations procedures have been clearly regulated in Government Regulation of the Republic of Indonesia Number 85 of 2013 concerning Procedures for Inter-Agency Relations between Social Security Administering Bodies. Specifically, this regulation regulates how BPJS Ketenagakerjaan can establish collaborative relationships with non-participant external parties consisting of elements of government institutions (ministry, non-ministerial government agencies, secretariats of state institutions, and local governments) and other organizations (financial institutions, employers, professional organizations, community organizations, traditional institutions, labor organizations, employers' associations, and business entities) (Government Regulation of the Republic of Indonesia Number 85 of 2013 concerning Procedures for Inter-Agency Relations between Social Security Administering Bodies).

2.2 Service Quality

As a result of the intangible nature, variety, interdependence, and highly perishable that characteristics the service business, it is much harder to express and evaluate service quality than customer satisfaction. Grönroos (1984)

argued that consumer quality and satisfaction are divided into two categories: technical quality, which is the analysis of the core functions that the customers get from the seller, and service product, which is the perception of the service delivery system that reflects the customer interactions. Production ability, according to Grönroos (1984), is the judgement of the core functions that the buyer receives from the seller or service provider. Using a gap paradigm, Parasuraman et al. (1985) identified five gaps that contributed to SERVQUAL.

Customers' impressions and demands of service quality are measured in terms of the extent and orientation of the discrepancy between these two variables. Recognizing exactly what customers anticipate from service suppliers is the most important step in determining service quality for service suppliers. It was proposed the SERVQUAL scale, that was founded on factor analytic psychological study and in which service quality was rated. SERVQUAL has unquestionably made significant contributions to the knowledge of service quality, as well as to the recognition of the relevance of consumer responses to service quality.

The connection between exceptional quality and pleased consumers is well established, and consumer happiness is achieved by completely addressing the wants and expectations of long-term clients. It is thus critical to capture the important aspects of offerings that either contribute significantly to customer happiness and to list them also as consumer requests and criteria for each process in order to ensure that consumers are pleased. Due to the fact that consumers are frequently not constantly mindful of their own wants and expectations, this stage may be tough to complete. It is vital to thoroughly

investigate all parts of a process in order to identify every potential factor that influences customer satisfaction. Customers' demands are often disregarded or accepted as normal, resulting in serious difficulties with service quality on a large scale.

For instance, security and precision are always essential to providing excellent service and are crucially important to practically every client of any operation, and failing to perform as anticipated has a significant impact on customers satisfaction and, therefore, on quality of service. As a result, more organization are recognizing that they may exceed customer expectations by offering answers to demands that consumers were either unaware of or did not anticipate to be satisfied by the process (Fornell, 1992).

The service industry is seen as a critical industry almost everywhere which has resulted in a rise in the amount of study conducted on the assessment of service quality. Several service providers understand that providing high-quality service may result in higher customer satisfactions and consumers loyalty among their consumers (Orel & Kara, 2014). Consumers' loyalty and happiness, as a result, are often mentioned by academics as outcomes of service quality initiatives conducted in an enterprise (Hussain et al., 2014). For many years, many enterprises have regarded quality to be a strategic tool for improving corporate skills and boost operating effectiveness (Sureshchandar et al., 2002).

2.3 Customer Satisfaction

Early research focused on service quality and customer satisfaction, and several research have been undertaken in this area. According to the findings of these research, service quality and customer happiness are important variables in the service business. Parasuraman et al. (1985) claimed that the idea of service quality is ambiguous when used to the aspect of customer satisfaction.

Customer satisfaction is often seen as a critical differentiable in a competitive environment where businesses fight for customers, and it has increasingly emerged as a fundamental component of corporate strategy in recent years. There is a substantial quantity of empirical data that demonstrates the benefits of customer satisfaction for businesses. Almost everyone understands that satisfied customers are critical to a company's long-term success (Munusamy et al., 2010).

Increasingly significant in the international economy, the services industry is one of the issues that is often addressed in service management literature. Service quality is one of the themes that is frequently discussed in managed services research. The provision of high-quality service to clients is the foundation of the service sector's operation, and one of the primary responsibilities of the constantly expanding service sector is to ensure that customers get high-quality service. A critical variable that requires managerial attention is the impression of quality by customers of the services they have received.

If a consumer is happy with a good or service since using it, the

likelihood of that making purchases that goods or services in the future will improve significant. Consumer satisfactions plays a significant role in determining whether or not a customer would buy the goods again. Not only that, but a delighted consumer will tell others about his or her amazing trip, so serving as a source of word-of-mouth promotion. However, a disgruntled client will spread bad word of mouth marketing and is much more likely to switch brands or products in the future.

It has been shown in many papers that favorable behavior aspirations and customers satisfaction are strongly correlated with service quality assessments (Baker & Crompton, 2000). Negative scores in the gap model are alarming indicators for businesses since they may indicate that these consumers would “abandon ship” soon if no effort is made to rectify the situation. It has been previously said that improving the customer retention rates of service firms is a critical undertaking since it is often related with economic advantages for the organization.

A growing body of research indicates that customer service quality is widely acknowledged as a vital aspect in the success of any firm, and the financial sectors is no different in this regard. Consumer satisfactions with payment services is often measured by the services quality provided to the consumer. Oliver (1980) defined customer satisfactions as the complete fulfillment of the client's expectations in terms of both the goods and the services. Consumers are happy if the employee quality meets or even surpasses their perceptions of service quality and reliability. They are unsatisfied if this does not occur. In the actual world, dissatisfied consumers have a tendency to

spread bad word-of-mouth and to spread their poor perception to other consumers, which leads to a vicious cycle (Caruana, 2002).

Reliability, assurance, tangibles, empathy, and responsiveness are the five components that contribute established by Parasuraman and colleagues (1985) that relate particular service attributes to customers' expectations. Oliver's key study on customers satisfaction, published in 1980, also asserts that satisfaction is a result of consumers' anticipation and expectation perceived, respectively.

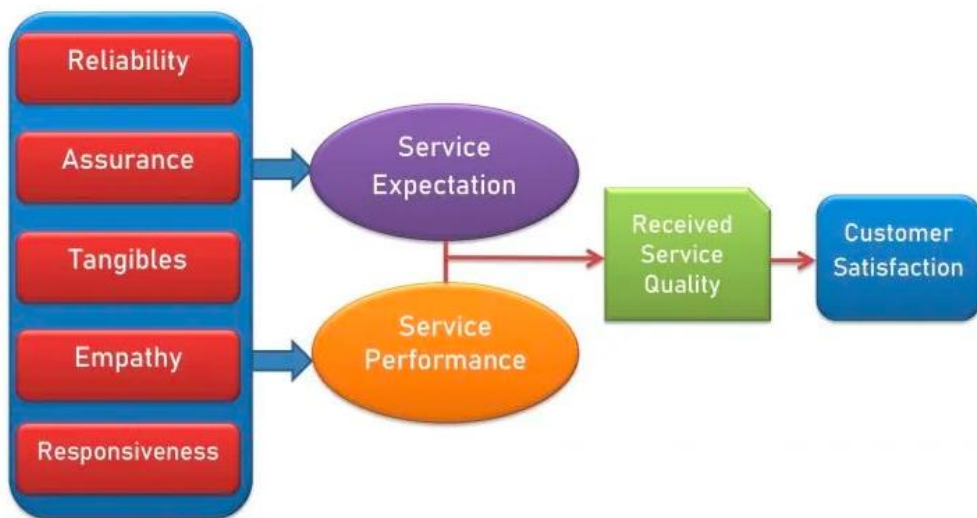
For instance, Parasuraman et al., (1985) interpret perceived performances of service quality as a measurement of the gap among anticipated and positive attitude, and they propose that perceived performances standard of services quality is a direct cause of customer satisfaction. Other investigators, on the other hand, either directly link perception of service quality or achievement with gratification or indirectly link perceived value with gratification or customer loyalty without taking into account perceived performance (Wong & Dioko, 2013).

2.4 SERVQUAL

SERVQUAL, also known as the RATER model, is an assessment method used to map the gap between customer expectations and the quality of service received, with the ultimate goal of evaluating the service performance of a service provider (Buttle, 1996). In the initial SERVQUAL model, Parasuraman identified ten components: reliability, responsiveness, competence, access, courtesy, communication, credibility, security,

understanding/knowing the customer, and tangibles (Parasuraman et al., 1985 as cited in Buttle, 1996). In its development, this model has been simplified by grouping components into five dimensions, namely: reliability, assurance, tangibles, empathy, and responsiveness (the Marketing Study Guide, n.d.).

Figure 1 SERVQUAL Five Dimensions (Kobiruzzaman, 2020)



The figure above explains how the five dimensions of SERVQUAL can affect customer satisfaction through meeting customer expectations. If examined more deeply, each dimension of SERVQUAL has its own specific items in it, namely (Parasuraman et al., 1988):

- Reliability: ability to perform according to promised time accurately;
- Assurance: knowledge, communication, credibility, security, competence;
- Tangibles: physical facilities, equipment quality, personnel

appearance;

- Empathy: caring attention, understanding, easy to access;
- Responsiveness: willingness to provide assistance

The SERVQUAL model approach was first applied in measuring service quality to customers in five business sectors, namely retail banking, credit card services, repair and maintenance of electrical appliances, long-distance telephone services, and title brokerage (Ladhari, 2009). In relation to this research, the measurement of stakeholder satisfaction will not be carried out using the SERVQUAL model. However, the five dimensions of this model are used only as a substitute for the factors that will be used to measure the level of stakeholder satisfaction.

Customers' cognition and emotive reactions to the perceptions of service qualities have been studied extensively by academics and service marketing in order to gain from offering what customers need in an efficient manner. In the field of service advertising, customer satisfaction and product satisfaction (e.g., Parasuraman et al., 1985, 1988) have been thought to be the principal direct intervention concepts so even though they finally lead to the formation of customers satisfaction or the service scape by consumers is a complicated process. Parasuraman et al., (1985, 1988). created one of the most widely used models in service marketing, SERVQUAL, which is still in use today.

2.4.1 SERVQUAL in Public Sector Practices

In general, various studies examining the relationship between service quality and customer satisfaction focus on the relationship in the context of commercial services or the private sector. The public sector then becomes a kind of forgotten context when it comes to customer satisfaction. For example, public sector institutions seem to be in a different realm when faced with the obligation to provide services to the community with the maximum level of satisfaction.

The public sector is at a somewhat more difficult time than compared to the private sector, which usually can be characterized by price equals to quality. In the private sector, customer satisfaction and loyalty guaranteed by quality products and services that provide customers with the value of money are considered essential to the long-term success and the long-term survival of the business. Therefore, institutions operating in the public sector need to care about their "customers," but they also need to seize opportunities to learn from them, both in terms of customer expectations and customer perceptions of service.

Given the task to satisfy the needs of the citizens as the customer, it is a quality service that public sector institutions best meet their customers' expectations. It simply reinforces the need to ensure that it is being offered. Today, for various reasons, public sector services seek to identify customer needs and monitor customer perceptions of the services offered. This traditional approach to service delivery carries the risk of moving further away from customer needs. Even in a dramatic way, speculations are sometimes becoming

the way to decide what is essential for the customers, and when the research is done, then the actual value of the customer will be discovered (Farquhar, 1993)

Talking about customer satisfaction research, SERVQUAL is one method that is often used or adapted to changes that adapt to field conditions. Not only limited to the private sector, but now the SERVQUAL method is also becoming common use by public institutions to find the factors that mainly affect the level of customer satisfaction. The following are some examples of cases of using the SERVQUAL method in public institutions in various countries:

- United Kingdom

To test the quality of the measurement using the SERVQUAL method, a study has been conducted with the public library service in the United Kingdom as the object. The public library service, which is used as the object, covers a population of 80,000 with an area spread of 800 square miles (Wisniewski, 1996). After obtaining 368 respondents, of the five dimensions tested, it was recorded that only the tangibles and reliability dimensions obtained negative values (1996). In other words, the overall service quality of the object under study can be said to have met the expectations of its customers.

The exciting thing from this study is that the positive score obtained based on the results of the SERVQUAL model test does not necessarily indicate high-quality service. Wisniewski (1996) reveals two important notes regarding this

matter. The first is that the two dimensions with negative values might be directly affected by the institution's resource base in terms of budget and system. The three dimensions with positive values are most probably directly affected by employees' attitude, commitment, and professionalism. Moreover, the second problem with the positive overall score is that the perceived quality of service may be able to meet customer expectations because those expectations have been low since the beginning.

- Malaysia

In the case study in Malaysia, the object under study is the Batu Pahat Municipal Council (BPMC) as part of the local government element in Malaysia. Local governments can be seen as one of the key institutions in providing services to citizens, and the level of service quality provided by these institutions will be a critical factor. The study aimed to look at the links between SERVQUAL service quality measurements, and the effectiveness of services delivered by a Malaysian local government since the government's role is to offer services that improve citizens' living standards as well as their overall well-being. As public service providers, local governments should never be immune to the demands that drive institutions to succeed by providing high-quality services that please consumers and stakeholders (Asgarkhani, 2005, as cited in Kaliannan, et al., 2014).

In the research conducted, the target sample is individuals who have used BPMC services and collected 200 respondents who have participated by filling out a questionnaire. As a result, it can be observed that all dimensions (reliability, assurance, tangibles, empathy, and responsiveness) show a significant positive correlation (Kaliannan, et al., 2014). Of the five dimensions, reliability is the most important and most influential dimension in achieving a high level of customer satisfaction. In general, this study indicates that BPMC has provided exemplary service to its customers.

- Croatia

The interaction between healthcare workers and patients (customers) in the healthcare sector is based on shared connection and is unique in many respects. As a specialized sort of healthcare service, hospital services necessitate a high level of contact between medical professionals and patients and a high level of patient engagement in the service delivery process. Hospitals are at the pinnacle of the healthcare system; their proportion of healthcare budgets ranges from 50% to 70% in European nations, and they are frequently at the center of healthcare reform efforts (Došen et al., 2020).

Given the significance of having a professionally managed hospital, service quality measurement is one of the most important agendas for improving overall healthcare

systems in countries, such as the Republic of Croatia, where improving healthcare service quality is one of the strategic goals of the National Strategy for Health Care 2012-2020 (Ministry of Health of the Republic of Croatia, 2012, as cited in Došen et al., 2020).

The state-owned Sestre milosrdnice University Hospital Centre in Zagreb (SM UHC) was the focus of the study. Data from 564 questionnaires were evaluated in the analyses of the quality of SM UHC services. Došen et al. (2020) concluded that the most crucial dimension is assurance. The second most significant feature was reliability. Furthermore, the study discovered that responsiveness and tangibles were connected with patients' significant discontent areas. As a result, they were dissatisfied with the length of time it took to receive help and the information they needed. Their expectations for the physical look of the clinical hospital center infrastructure were also more significant than their evaluation of the service obtained, showing a quality gap in the tangibles dimension.

- Mauritius

Ramseook-Munhurrun et al. (2010) conducted research with the public department (not stated name) based in the city of Port Louis, Mauritius, as the object. The purpose of the research was to understand better the extent to which service quality is provided within the public service by measuring the front-line

employees (FLE) and customer perceptions of service quality. A target sample size of 250 was set, with 202 customer surveys deemed suitable for data analysis, resulting in an 81 percent response rate.

The reliability dimension, followed by the responsiveness dimension, had the most significant gap. The attributes under these dimensions were related to the FLE's performance in providing the service right the first time, solving customers' problems, maintaining error-free records, delivering prompt service, readily responding to customers' requests, and informing customers when services will be performed. These were the most serious flaws of the service delivered, and public service providers will need to pay close attention to them if they are to improve.

2.5 Importance-Performance Analysis Matrix

Importance-Performance analysis matrix was first introduced in the marketing world with the aim of helping to identify and provide an assessment of a product or service based on its importance and impact on company performance (Martilla and James, 1977, as cited in Prajogo and McDermott, 2011). Analysis using this matrix, according to Prajogo and McDermott, (2011) one of the driving factors is that in a market system, competitive attributes (such as quality, delivery, speed, flexibility, and cost) dynamically change their priority level in the eyes of consumers. Thus, this matrix is used to find which

attributes need and deserve improvement, to minimally effective attributes but receive excessive attention.

Figure 2 Adaptation of Importance-Performance Matrix (Slack, 1994)

Quadrant I Possible Overkill	Quadrant II Maintain Performance
Quadrant III Not Important	Quadrant IV Concentrate Here

Nigel Slack, in his writings, adapted the initial matrix used by Martilla and James by dividing the matrix into four cubical zones (2x2), which represent different priority improvements (1994). Importance-Performance Matrix compares the level of satisfaction (performance) with the level of importance (importance) of the service provided by the service provider.

In general, the quadrant measurement of the Importance-Performance Matrix can be explained as follows:

- a. Quadrant I (excessive service), which is located on the top left, is an area with a high level of satisfaction (performance) and a low level of importance (importance). This area contains aspects that customers consider less important, but the service is felt to be too excessive;
- b. Quadrant II (maintained performance), which is located on the

top right, is an area with a high level of satisfaction (performance) and level of importance (importance). Areas that contain aspects that are considered important by customers and in fact are in accordance with what customers expect;

- c. Quadrant III (low priority), which is located on the lower left, is an area with a high level of satisfaction (performance) and low level of importance. This area contains aspects that customers consider less important, and the actual performance is not very special.
- d. Quadrant IV (main priority), which is located on the lower right, is the area with a low level of satisfaction (performance) and a high level of importance (importance). This area contains aspects that customers consider important, but these aspects are not as expected in reality.

2.6 Text Mining

In the current era of information technology, the movement of data and information takes place very quickly. Day by day, the amount of data grows at an exponential pace. Electronic data storage is getting common and used by almost all kinds of institutions, organizations, and corporate sectors. In the meantime, determining relevant patterns and trends to extract meaningful information from this vast amount of data is difficult (Padhy et al., 2012, as cited in Talib et al., 2016). Textual data is difficult to mine using traditional data mining methods since extracting information takes time and effort.

Extraction of useful information from a large number of documents is a time-consuming and exhausting operation. The correct text mining approach decreases the time and effort it takes to identify meaningful patterns for analysis and decision-making. When decision-makers are inundated with unstructured information, such as social media posts, text mining may help generate meaningful relationships between multiple sentences within documents.

Text mining is a method of extracting data and knowledge from a text (Kwartler, 2017). According to Kumar and Bhatia (2013), text mining is a process of extracting information from text for a particular purpose. Text mining may alternatively be described as a procedure for extracting interesting and noteworthy patterns from textual data sources in order to discover knowledge (Talib et al., 2016). Text mining has evolved into a powerful tool for transforming text input into useful information and knowledge. Text data processing, both in the form of manuscripts and documents, may be completed swiftly to provide information and knowledge for institutions, organizations, and the general public.

According to Silge and Robinson (2017, as referenced in Lukitowati & Paryatno, 2021), the text mining method has multiple steps. The first step is to get the text data or scripts ready for analysis. The second step is to clean or prepare the text for analysis. Breaking phrases down word for word and removing meaningless terms are all part of the text preparation process. Following the preparation of the text, a summary of the text is created to calculate the frequency of terms in the text or document analyzed. Alternatively, in other words, we try to separate and count the frequency of the same words

that appeared. This process might separate words into a one-word pattern, two-word pattern, or more than two-word pattern. The fourth and last stage is to visualize the mined text. This visualization will most likely take the shape of a word cloud or diagram.

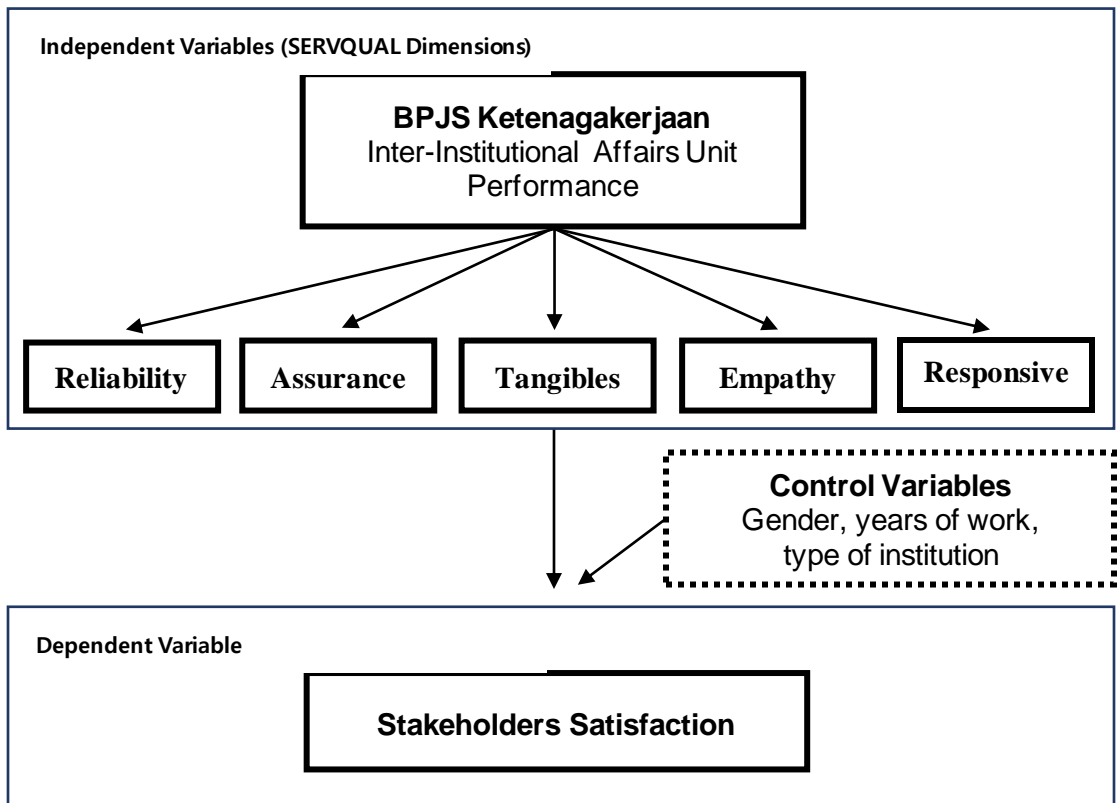
Because text mining's main benefit is exploiting text data on a massive scale, it may sometimes assist in discovering unexpected relationships between words inside documents (Zanini & Dhawan, 2015). However, this approach of analysis is without flaws as well. The speed of analyzing text, words, and sentences is the first benefit of text mining. The next one is that the visualization of the findings is relatively easy to do. Meanwhile, the fundamental flaw is the importance of subjectivity in the perception of judgment in determining the true meaning of a word in a text (Lukitowati & Paryatno, 2021). The second disadvantage is that the text mining approach is susceptible to linguistic variances, with the meaning of the text changing if it is translated throughout the analytical process. In relation to these benefits and drawbacks, the text mining model's test findings will be more accurate if other test models back it up.

Chapter 3. Research Method

3.1 Research Framework

This research will be carried out by quantitative method. The quantitative method focuses on converting information into digital data and analyzing it using statistical analysis (Babbie, 2016). In addition, a quantitative approach is used in this study with the aim of identifying the cause-and-effect relationship or the influence of the independent variables on the dependent variable and also control variables on the dependent variable. The following is the research framework that is used:

Figure 3 Research Framework



In testing the level of satisfaction of stakeholders using the SERVQUAL dimension in BPJS Ketenagakerjaan, several hypotheses have been formed, namely:

H1: The reliability dimension has a positive significance to the level of satisfaction of stakeholders in the BPJS Ketenagakerjaan

H2: The assurance dimension has a positive significance to the level of satisfaction of stakeholders in the BPJS Ketenagakerjaan

H3: The tangibles dimension has a positive significance to the level of satisfaction of stakeholders in the BPJS Ketenagakerjaan

H4: The empathy dimension has a positive significance to the level of satisfaction of stakeholders in the BPJS Ketenagakerjaan

H5: The responsiveness dimension has a positive significance to the level of satisfaction of stakeholders in the BPJS Ketenagakerjaan

The independent variable used in this study is the SERVQUAL dimension, namely reliability, assurance, tangibles, empathy, and responsiveness, while the dependent variable is stakeholder satisfaction. The Importance-Performance Matrix will be used next to map the dimensions of the SERVQUAL studied by dividing the four quadrants of the matrix. The purpose of using this matrix is so that BPJS Ketenagakerjaan will be able to determine the priority scale in managing the stakeholders.

3.2 Population and Sample

According to Babbie, a population is a group that will be the object of the conclusions of the research results, and a sample is part of the population,

a portion of which is considered to represent the character of the population (2016). Concerning this research, the population to be studied is a group of stakeholders who have a partnership or collaboration with the inter-institutional affairs unit at BPJS Ketenagakerjaan. Meanwhile, because the target population is considered not large, this study will use all stakeholders as samples or research objects using the purposive or judgmental sampling method on 100 respondents. Purposive or judgmental sampling itself is a type of non-probability sampling in which observed units are selected based on the researcher's judgment as to which units will be most useful or most representative (Babbie, 2016).

The following is a list of all stakeholders managed by the Inter-institutional Affairs Unit at BPJS Ketenagakerjaan:

Table 1 List of Stakeholders

NO.	INSTITUTION	
	NAME	TYPE
1	Asosiasi Pengusaha Indonesia/ Indonesian Employer's Association	Employer's association
2	Badan Intelijen Negara/ State Intelligence Agency	Non-ministry state insitution
3	Badan Sandi dan Siber Negara RI/ National Cyber and Crypto Agency	Non-ministry state insitution
4	Bappenas/ Ministry of National Development Planning	Ministry
5	BP2MI/ The National Board for the Placement and Protection of Migrant Workers	Non-ministry state insitution
6	BPJS Kesehatan/ National Social Security Agency for Health	Non-ministry state insitution
7	Dewan Jaminan Sosial Nasional/ National Social Security Council	Non-ministry state insitution

8	GIZ Indonesia Office	International organization
9	Ikatan Notaris Indonesia/ Indonesian Notary Association	Professionals' association
10	ILO Indonesia Office	International organization
11	JICA Indonesia Office	International organization
12	KADIN Indonesia/ Indonesian Chamber of Commerce & Industry	Employer's association
13	Kantor Staf Presiden/ Executive Office of the President	Ministry
14	Kejaksaan Agung/ Attorney General's Office	Non-ministry state institution
15	Kementerian Dalam Negeri/ Ministry of Home Affairs	Ministry
16	Kementerian Desa PDTT/ Ministry of Village, Development of Disadvantaged Regions and Transmigration	Ministry
17	Kementerian Hukum dan Hak Asasi Manusia/ Ministry of Law and Human Rights	Ministry
18	Kementerian Ketenagakerjaan/ Ministry of Manpower	Ministry
19	Kementerian Koperasi dan Usaha Kecil dan Menengah/ Ministry of Cooperatives and SMEs	Ministry
20	Kementerian Luar Negeri/ Ministry of Foreign Affairs	Ministry
21	Kementerian Pertanian/ Ministry of Agriculture	Ministry
22	Kementerian Sekretariat Kabinet/ Ministry of State Secretariat	Ministry
23	Kementerian Sosial/ Ministry of Social Affairs	Ministry
24	Kepolisian Republik Indonesia/ Indonesian National Police	Non-ministry state institution
25	KOICA Indonesia Office	International organization
26	Komisi Pemberantasan Korupsi/ Corruption Eradication Commission	Non-ministry state institution
27	Komisi Penyiaran Indonesia/ Indonesian Broadcasting Commission	Non-ministry state institution
28	Konfederasi Serikat Buruh Muslimin Indonesia	Labour union
29	Konfederasi Serikat Buruh Seluruh Indonesia	Labour union

30	Konfederasi Serikat Pekerja Indonesia	Labour union
31	Konfederasi serikat Pekerja Nasional	Labour union
32	Konfederasi Serikat Pekerja Seluruh Indonesia - Andi Gani	Labour union
33	Konfederasi Serikat Pekerja Seluruh Indonesia - Yorrys Raweyai	Labour union
34	LPP TVRI/ National Television Network	Non-ministry state insitution
35	Otoritas Jasa Keuangan/ Financial Services Authority	Non-ministry state insitution
36	Perum Percetakan Negara RI/ Indonesian Government Printing Office	Non-ministry state insitution
37	World Bank Indonesia Office	International organization

Based on BPJS Ketenagakerjaan's internal data, there are 37 institutions currently managed by the Inter-institutional Affairs Unit. To enrich the inputs and data collection, questionnaires will be given to two respondents from each institution. Thus, the total number of respondents from Ministries, State Institutions, and Non-governmental Institutions will be 74.

Table 2 List of Respondent from Commission IX of the House of the Representatives

NO.	NAME	FACTION	STATUS
1	FELLY ESTELITA RUNTUWENE, S.E	Nasdem	Comission Chairman
2	CHARLES HONORIS	PDIP	Comission Chairman
3	EMANUEL MELKIADES LAKA LENA	Golkar	Comission Chairman
4	Dr. Hj. NIHAYATUL WAFIROH, MA	PKB	Comission Chairman
5	H. ANSORY SIREGAR, Lc.	PKS	Comission Chairman
6	H. ABIDIN FIKRI, S.H., M.H	PDIP	Faction Leader

7	drg. PUTIH SARI	Gerindra	Faction Leader
8	Drs. FADHOLI	Nasdem	Faction Leader
9	Hj. NUR NADLIFAH, S.Ag., M.M	PKB	Faction Leader
10	Hj. ALIYAH MUSTIKA ILHAM, SE	Demokrat	Faction Leader
11	Dr. Hj. KURNIASIH MUFIDAYATI, M.Si	PKS	Faction Leader
12	Dr. SALEH PARTAONAN DAULAY, M.Ag, M.Hum, MA	PAN	Faction Leader
13	Sy. ANAS THAHIR	PPP	Faction Leader

In addition to ministries, state institutions, and non-governmental institutions, one of the most critical stakeholders of BPJS Ketenagakerjaan is Commission IX of the House of Representatives of the Republic of Indonesia, which oversees the field of employment social security. For the period of 2021, there are 50 members from Commission IX of the House of Representatives, but in this study, only 13 members will be chosen as respondents. Five of the elements from the commission leadership and eight from the leadership elements of each political party faction.

3.3 Data Collection

The data used in this study is primary data taken directly from the selected sample (respondents). The data is collected through a survey using an online research questionnaire (google form), distributed directly via an online link to respondents. There are five indicators measured, which are reliability, assurance, tangibles, empathy, and responsiveness. Each with indicators on

Likert scale (very unimportant – very important for importance aspect, and very unsatisfactory – very satisfactory for performance aspect).

For the record, the questions in the questionnaire are all written in English. However, for the purposes of this study, respondents were given an Indonesian version with an adapted meaning. The English version of the questionnaire can be found in the appendix section.

Table 3 Operationalization of Variables

VARIABLE	DEFINITION¹	INDICATOR²
Reliability	Ability to perform the promised service dependably and accurately	<ul style="list-style-type: none"> - Able to respond and resolve issues or problems according to the promised deadline - Able to respond and resolve issues or problems consistently - Able to provide input as needed - Able to respond well to issues or problems presented at the first opportunity
Assurance	Knowledge and courtesy of employees and their ability to inspire trust and confidence	<ul style="list-style-type: none"> - Be friendly and respectful - Can be trusted - Able to maintain the confidentiality of information - Have competence in the task

¹ The definitions are taken from Parasuraman, A. Parasuraman, A. Parsu, Zeithaml, Valarie, & Berry, Leonard. (1988). SERVQUAL: A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality. *Journal of Retailing*, 12-40.

² Indicators for each variable are adapted from an internal document of BPJS Ketenagakerjaan titled Laporan Pengukuran Kepuasan Pelanggan Internal Tahun 2018 which is an unpublished document.

		<ul style="list-style-type: none"> - Able to explain solutions to issues or problems faced properly - Accurate in conveying information
Tangibles	physical facilities, equipment quality, and appearance of personnel	<ul style="list-style-type: none"> - Can maintain appearance with professional standards - The data/material presented is attractive, easy to understand, and can be accounted for
Empathy	Caring, individualized attention the firm provides	<ul style="list-style-type: none"> - Able to communicate verbally clearly - Able to understand stakeholder needs - Able to give the necessary attention - Open to suggestions
Responsiveness	willingness to help and provide prompt service	<ul style="list-style-type: none"> - Able to provide time limits to resolve issues or problems - Quick and swift in responding to requests or complaints - Able to be proactive in solving issues or problems - Easy to contact

3.4 Data Analysis

Several analytical techniques analytical techniques that will be used in this research are as follows:

1. Descriptive analysis

This analysis will be used to describe the demographics or characteristics of the sample (research respondents) as well as

the statistical summary of the research variables. The descriptive analysis contains the distribution of frequency and percentage as well as the central tendency and data distribution

2. Validity test

Validity testing will be conducted to determine whether all research questions (instruments) proposed to measure the research variables are valid. If it is valid, it means that the instrument can be used to measure what is being measured.

3. Reliability test

In this study, an internal consistency reliability test will be conducted using the value of Cronbach Alpha. Cronbach Alpha which is acceptable, is 0.60 to 0.70 or more (Sekaran and Bougie, 2016).

4. Multiple Linear Regression

which is a statistical test technique, which aims to measure the magnitude of the influence of more than one independent variable on the dependent variable. The significance of the control variables on the dependent variable will also be measured using the multiple linear regression or so-called multilinear regression

5. Importance-performance matrix analysis

Importance-Performance Matrix analysis will be used to map the influence and performance of variables and indicators on the dependent variable in the form of a matrix. This matrix can be

used as a basis in setting priorities for variables or indicators
improvement that have significant influence and a high level of
importance and the performance that has been achieved.

Chapter 4. Data Analysis and Results

4.1 Main Study Findings

In this research, questionnaires have been distributed to 50 stakeholders of BPJS Ketenagakerjaan. The target sample is 100 samples, two samples from each institution. By the end of the survey, there were 78 responses collected (78% response rate).

Furthermore, the following sub-chapters will discuss about the demographic characteristics of the respondents, descriptive statistics analysis, importance-performance matrix, hypothesis testing, and followed by discussion (including text mining analysis).

4.1.1 Respondents' Demographic Characteristics

Demographic characteristics of the respondents consist of gender, years of service, education level, and also the classification of the institution where the respondents work which are presented in the distribution of frequencies and percentages shown in the table below.

Table 4 Respondents' Demographic Characteristics (n=78)

CATEGORY	FREQUENCY	PERCENTAGE (%)
Gender		
Male	47	60.26%
Female	31	39.74%
Years of Service		
1 – 5 years	35	44.87%
6 – 10 years	18	23.08%
> 10 years	25	32.05%
Education Level		
Vocational	3	3.85%
Undergraduate	44	56.41%
Graduate/above	31	39.74%
Type of Institution		
Employer's association	8	10.26%
International organization	6	7.69%
Labor union	10	12.82%
Non-ministry state institution	17	21.79%
Professionals' association	2	2.56%
State ministry	20	25.64%
The House of Representatives	15	19.23%

The total respondents who participated in the study were 78 people consisting of 47 men (60.26%) and 31 women (39.74%). Respondents with work experience of 1 – 5 years were 35 people (44.87%), 18 people who worked 6-10 years (23.08%), and more than ten years were 25 people (32.05%). The majority of respondents have a bachelor's degree/equivalent education with 44 people (56.41%) and a master's degree/higher with 31 people (39.74%). In terms of the type of institution, the places of work of all respondents are classified into seven categories. Eight (10.26%) institutions are classified into employer's associations, six (7.69%) international organizations, ten labor unions (12.82%) institutions, then 17 (21.79%) non-ministry state institutions,

two (2.56%) professionals associations, 20 ministries (25.64%), and the last the house of representatives 15 (19.23%).

4.1.2 Descriptive Analysis

The descriptive analysis presents simple statistics in the form of average (mean), gap value (difference between the average value of importance and performance), standard deviation, minimum, and maximum. The data presented is the value of the indicators of reliability, assurance, tangibles, empathy, responsiveness, and satisfaction in both the importance and performance categories. The average dimension and satisfaction score based on the demographic characteristics of the respondents, as well as the average satisfaction score matrix, will also be presented at the end of the descriptive analysis.

- **Reliability**

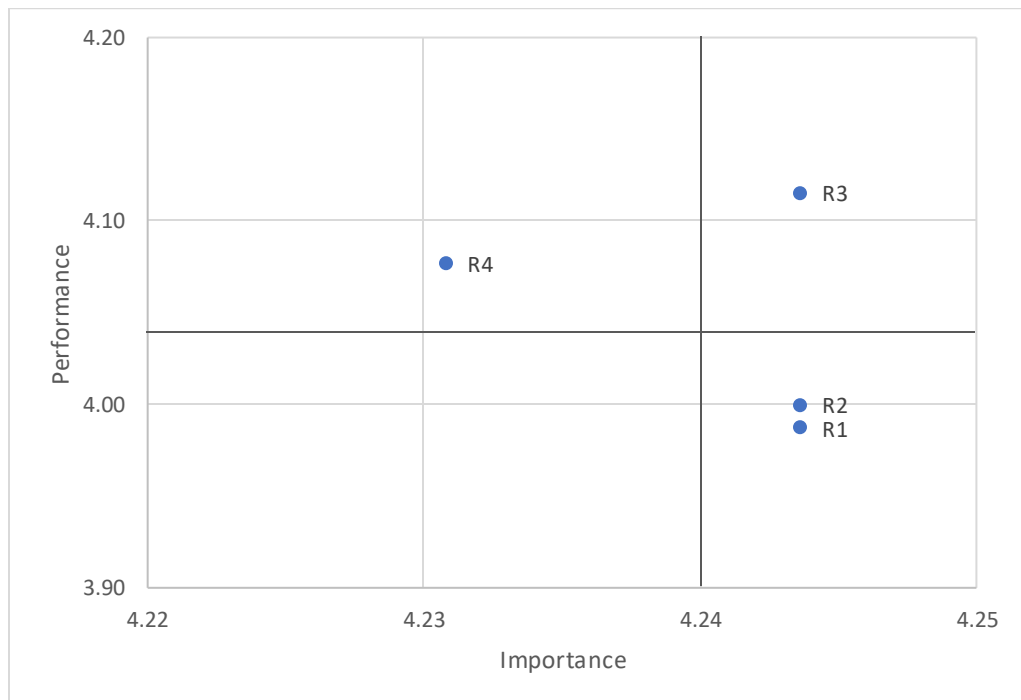
Table 5 Reliability Descriptive Analysis (n=78)

RELIABILITY INDICATORS	AVER AGE	GAP	STDEV	MIN	MAX
(R1) Able to respond and resolve issues or problems according to the promised deadline					
Importance	4.24	0.25	0.76	2	5
Performance	3.99		0.80	1	5
(R2) Able to respond and resolve issues or problems consistently					
Importance	4.24	0.24	0.72	2	5
Performance	4.00		0.77	2	5
(R3) Able to provide input as needed					
Importance	4.24	0.12	0.79	1	5
Performance	4.12		0.70	2	5
(R4) Able to respond well to issues or problems presented at the first opportunity					

Importance	4.23	0.15	0.84	1	5
Performance	4.08		0.75	2	5

From the table above, it can be seen that all indicators have an average score of importance almost the same. Still, the three highest ones are “able to respond and resolve issues or problems according to the promised deadline” (R1), “able to respond and resolve issues or problems consistently” (R2), and “able to provide input as needed” (R3) with an average score of 4.24. The highest average performance score is on the indicator R3 with a value of 4.12, with the lowest score being R1 (3.99). The most significant gap between importance and performance can be seen in the R1 indicator of 0.25.

Figure 4 Reliability Importance-performance Matrix



The figure above is an importance-performance matrix that displays each indicator's average score of importance and performance on the reliability dimension. The indicator that has good importance and performance score is the R3 indicator. However, two indicators must be the focus of improvement, namely indicators R1 and R2. These two indicators have a high level of importance (above average) but have a performance level that is still below the overall average score.

- **Assurance**

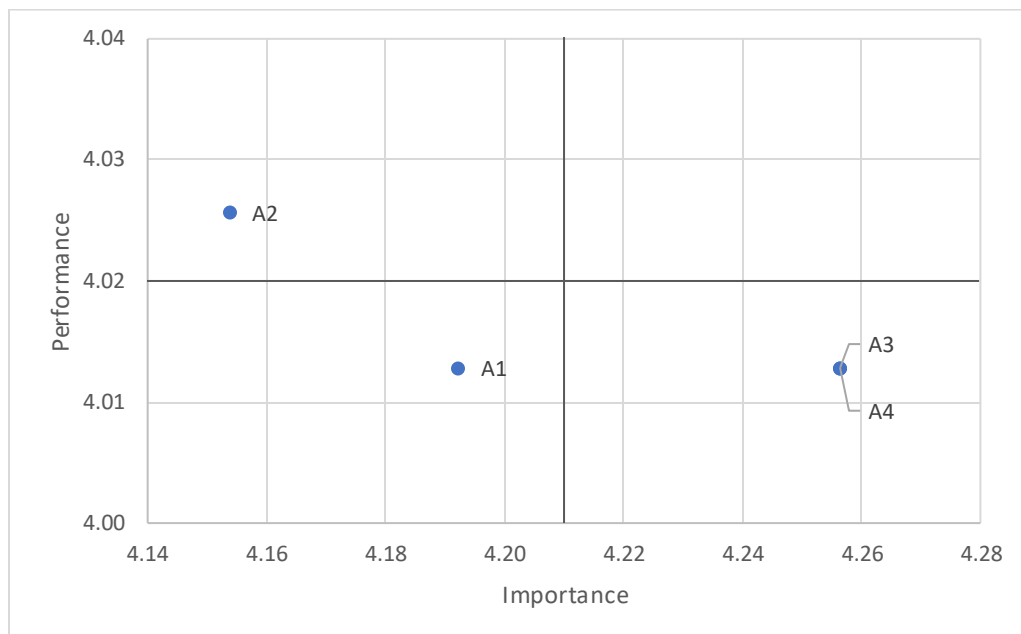
Table 6 Assurance Descriptive Analysis (n=78)

ASSURANCE INDICATORS	AVERAGE	GAP	STDEV	MIN	MAX
(A1) Can be trusted					
Importance	4.19	0.18	0.72	2	5
Performance	4.01		0.78	1	5
(A2) Able to maintain the confidentiality of information					
Importance	4.15	0.12	0.79	2	5
Performance	4.03		0.74	2	5
(A3) Able to explain solutions to issues or problems faced properly					
Importance	4.26	0.25	0.69	2	5
Performance	4.01		0.75	2	5
(A4) Accurate in conveying information					
Importance	4.26	0.25	0.69	2	5
Performance	4.01		0.73	2	5

In the assurance dimension, the indicators “able to explain solutions to issues or problems faced properly” (A3) and “accurate in conveying information” (A4) are indicators that have the highest average importance value of 4.26. As for the performance assessment, the assurance indicator “able to maintain the confidentiality of information” (A2) is the indicator with the highest average score with a value of 4.03. The most significant gap between

importance and performance in this dimension is found in indicators A3 and A4, with a score of 0.25.

Figure 5 Assurance Importance-performance Matrix



Of the four assurance indicators above, two indicators have the highest importance, namely A3 and A4. However, both indicators still have below-average performance, so these two indicators can be the focus for future improvements. Assurance indicator A2 has the lowest importance but has a very high performance (overperformed).

- **Tangibles**

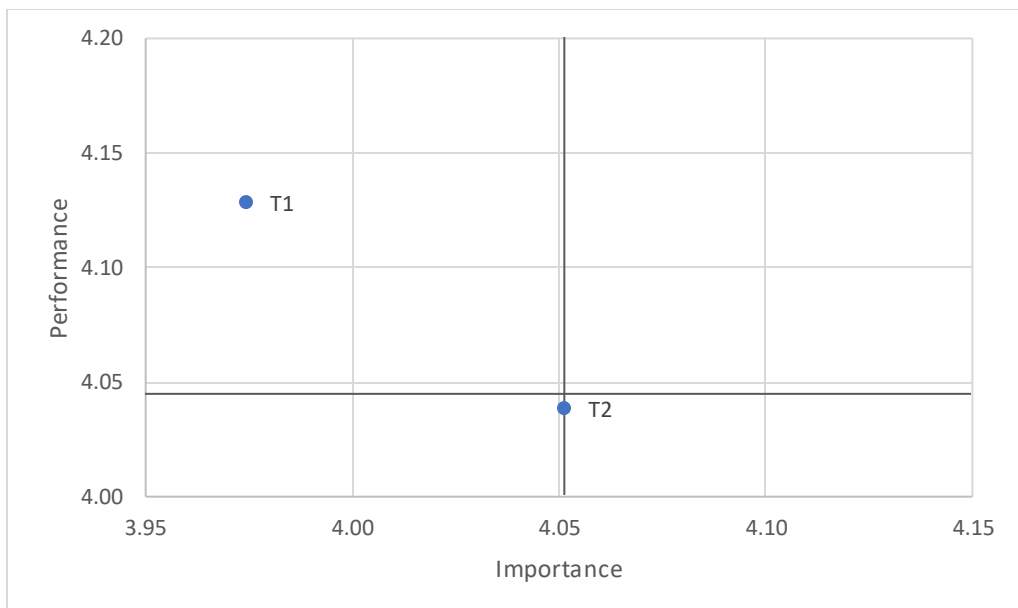
Table 7 Tangibles Descriptive Analysis (n=78)

TANGIBLES INDICATORS	AVERAGE	GAP	STDEV	MIN	MAX
(T1) Can maintain appearance with professional standards					
Importance	3.97	-0.08	0.74	3	5
Performance	4.05		0.70	3	5
(T2) The data/material presented is attractive, easy to understand, and can be					

accounted for					
Importance	4.13		0.73	2	5
Performance	4.04	0.09	0.65	2	5

In this dimension, there are only two indicators that are measured. The first one is "can maintain appearance with professional standards" (T1) with an average importance score of 3.97 and performance of 4.05. The second, "the data/material presented is attractive, easy to understand, and can be accounted for" (T2) with an average importance score of 4.13 and performance of 4.04. Of all the dimensions measured, the tangibles dimension is the only dimension that has a negative importance and performance gap (T1).

Figure 6 Tangibles Importance-performance Matrix



The tangibles dimension consists of two indicators, namely T1 and T2. The T2 indicator has a higher importance than T1 but has an average performance score below the T1 indicator. Although the performance of T2 is lower than T1, the difference in the performance of the two indicators is not significant.

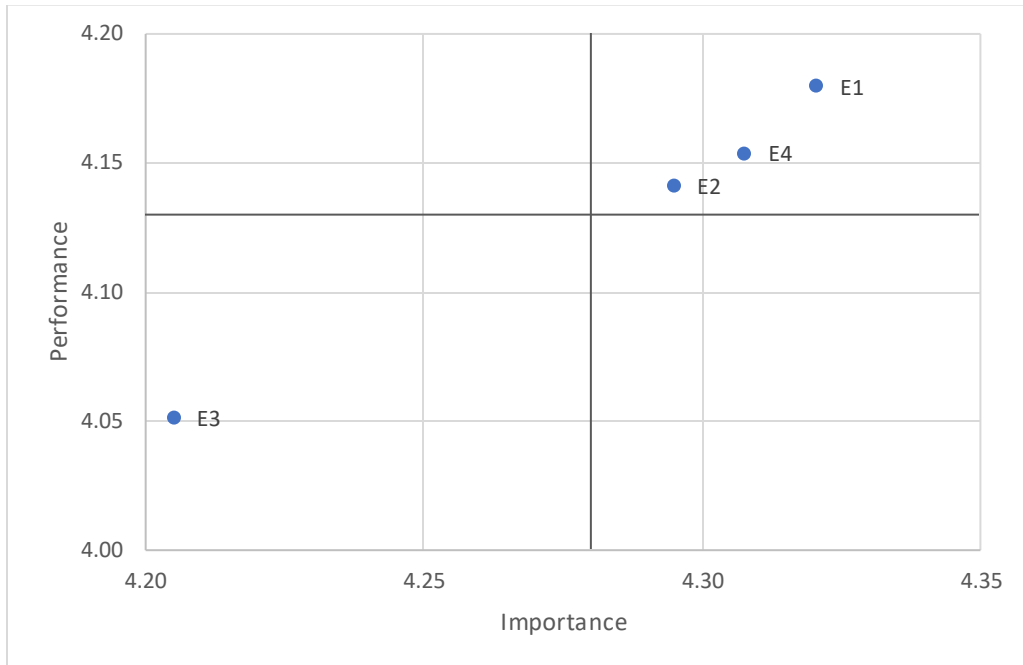
- **Empathy**

Table 8 Empathy Descriptive Analysis (n=78)

EMPHATY INDICATORS	AVERAGE	GAP	STDEV	MIN	MAX
(E1) Able to communicate verbally clearly					
Importance	4.32	0.14	0.61	3	5
Performance	4.18		0.68	2	5
(E2) Able to understand stakeholder needs					
Importance	4.29	0.15	0.67	3	5
Performance	4.14		0.66	2	5
(E3) Able to give the necessary attention					
Importance	4.21	0.16	0.69	3	5
Performance	4.05		0.64	3	5
(E4) Open to suggestions					
Importance	4.31	0.16	0.74	2	5
Performance	4.15		0.70	2	5

The highest importance on the empathy dimension is owned by the "able to communicate verbally clearly" (E1) indicator with an average value of up to 4.32. Meanwhile, on the performance side, the highest average score is also owned by the E1 indicator with a value of 4.18. The difference from the highest average value can be seen in the indicators "able to give the necessary attention" (E3) and also "open to suggestions" (E4) with a gap value of 0.16.

Figure 7 Empathy Importance-performance Matrix



There is only one indicator in the empathy dimension with a below-average score of importance and performance, namely E3. The other indicators have high importance as well as a good performance with scores above the average value.

- **Responsiveness**

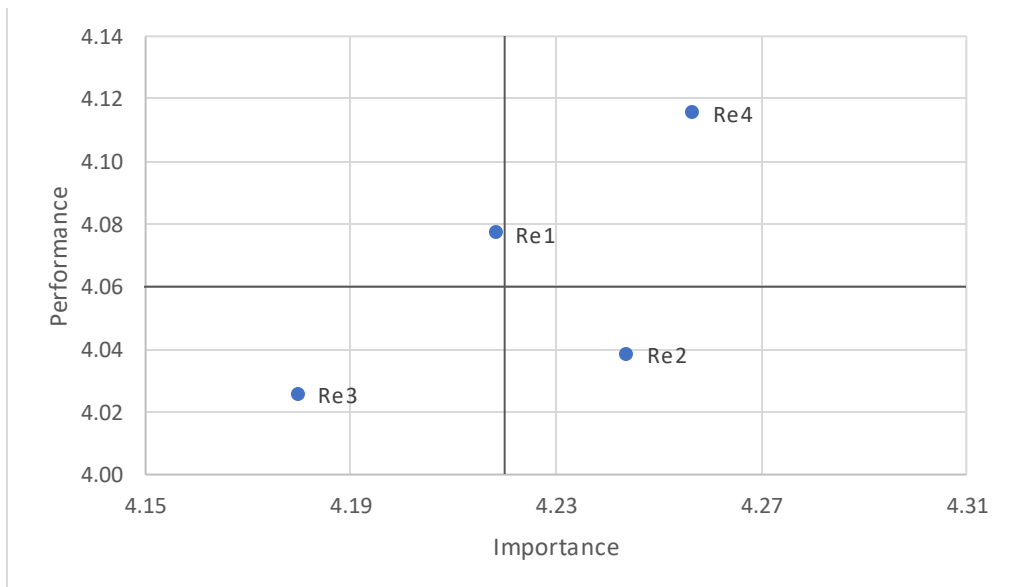
Table 9 Responsiveness Descriptive Analysis (n=78)

RESPONSIVENESS INDICATORS	AVERAG E	GA P	STDE V	MI N	MA X
(Re1) Able to provide time limits to resolve issues or problems					
Importance	4.22	0.1	0.64	3	5
Performance	4.08	4	0.64	3	5
(Re2) Quick and swift in responding to requests or complaints					
Importance	4.24	0.2	0.67	3	5
Performance	4.04	0	0.71	2	5
(Re3) Able to be proactive in solving issues or problems					

Importance	4.18	0.1	0.68	3	5
Performance	4.03	5	0.62	2	5
<hr/>					
(Re4) Easy to contact					
Importance	4.26	0.1	0.69	3	5
Performance	4.12	4	0.7	3	5
<hr/>					

In the responsiveness dimension, the indicators "easy to contact" (Re4) and "quick and swift in responding to requests or complaints" (Re2) are the two indicators with the highest importance values, namely 4.26 and 4.24 respectively. The indicators with the highest performance score are indicators Re4 and "able to provide time limits to resolve issues or problems" (Re1) with values of 4.12 and 4.08, respectively. The most significant difference between importance and performance score in this dimension is the Re2 indicator, with a difference of 0.20.

Figure 8 Responsiveness Importance-performance Matrix



Based on the figure above, the Re4 is an indicator with a high level of importance, followed by high and above-average performance. One indicator has an importance score above average, but the performance is still below average, namely the Re2 indicator. While Re1 is an indicator with high performance, the importance is below average, or it can be said that this indicator has overperformed.

Table 10 The Average Dimension and Satisfaction Score Based on the Demographic Characteristics of the Respondents (n=78)

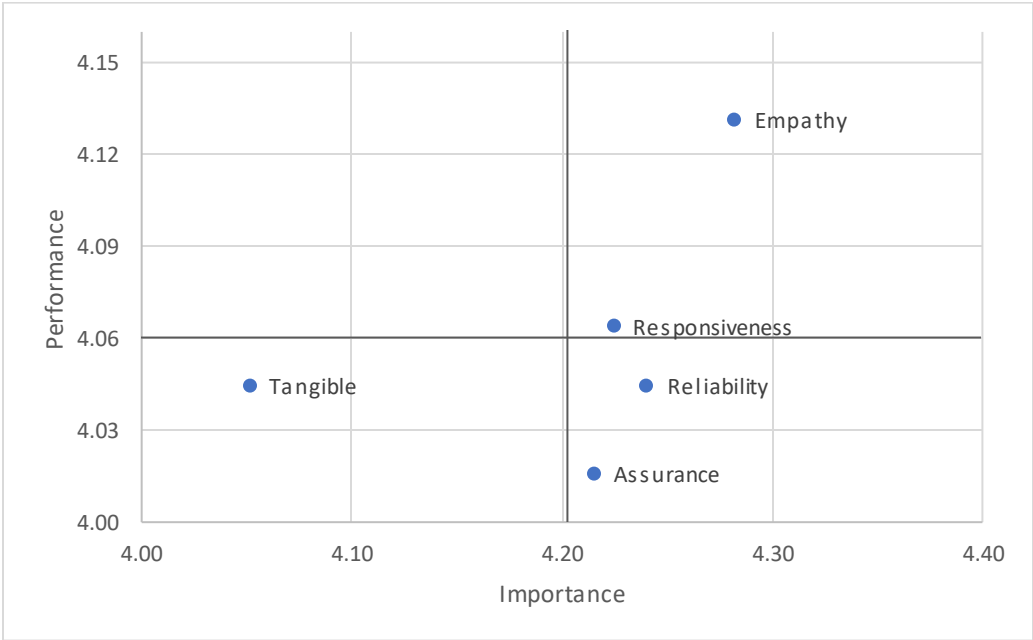
CHARACTERISTICS	RELIABILITY	ASSURANCE	TANGIBLE	EMPATHY	RESPONSIVENESS	SATISFACTION
Gender						
Male	4.14	4.13	4.11	4.18	4.10	4.33
Female	3.90	3.85	3.95	4.06	4.01	4.04
Years of Service						
1 – 5 years	4.05	4.04	4.07	4.16	4.08	4.28
6 – 10 years	4.17	4.15	4.14	4.21	4.14	4.30
> 10 years	3.95	3.88	3.94	4.03	3.99	4.06
Education Level						
Vocational	4.00	3.92	4.17	3.92	4.25	4.07
Undergraduate	4.04	4.06	4.03	4.13	4.05	4.17
Graduate/above	4.06	3.97	4.05	4.16	4.06	4.29
Type of Institution						
Employer's association	3.97	3.91	3.69	3.91	3.75	3.95
International organization	4.08	4.17	4.33	4.38	4.13	4.33
Labor union	4.13	4.13	4.35	4.18	4.30	4.42
Non-ministry state institution	4.09	3.97	3.88	4.18	4.12	4.28
Professionals' association	4.00	4.00	4.00	4.13	4.00	4.10
State ministry	3.81	3.81	3.93	3.98	3.84	3.89
The House of Representatives	4.28	4.27	4.27	4.28	4.30	4.55

The table above shows the average score level of each dimension and satisfaction based on the demographic categorization of respondents. Based on gender, male respondents seem to have a higher satisfaction value than female respondents, each with the value of 4.33 and 4.04. Then from the category of

the length of work, respondents with work experience between 6-10 years had the highest satisfaction score with a score of 4.30, followed by respondents with work experience between 1-5 years, and the lowest was > 10 years with a score of 4.06. Based on education level, respondents with vocational education level or equivalent have the lowest satisfaction score with a value of 4.07. Respondents with a graduate education level or higher recorded the highest satisfaction score with a value of 4.29.

Furthermore, the next is an assessment based on the classification of the type of institution. The satisfaction scores seen in this category are quite varied. For example, respondents who work in the house of representatives have the highest satisfaction score with a value of 4.55, and respondents who work in ministerial institutions recorded the lowest satisfaction score with a value of 3.89.

Figure 9 Matrix of Average Score of Each Dimension



In the matrix above, each dimension has an axis mapping based on the average of each dimension's indicator's total scores of importance and performance. It can be seen that no dimension lies in the quadrant with an importance score below average and performance above average. The dimensions of empathy and responsiveness each have a score above the average, both in terms of importance and performance. Tangibles are in the lower left quadrant, where both importance and performance scores are below average. Then lastly, the quadrant with a high importance score or above the average but low or below the average in terms of performance. The dimensions of reliability and assurance are in this last quadrant.

4.1.3 Reliability And Validity Analysis

Cronbach's alpha tests are performed on the independent and dependent variables to measure reliability. The results of the Cronbach's alpha coefficient test are shown in the table below:

Table 11 Reliability and Validity tests (n=78)

	<i>n</i>	<i>r.cor</i>	<i>r.drop</i>	<i>Cronbach's Alpha</i>
Reliability				
R1	78	0.89	0.83	0.92
R2	78	0.89	0.85	
R3	78	0.87	0.83	
R4	78	0.8	0.74	
Assurance				
A1	78	0.91	0.83	0.91
A2	78	0.92	0.86	
A3	78	0.75	0.71	
A4	78	0.83	0.8	

Tangibles				
T1	78	0.78	0.7	0.83
T2	78	0.78	0.7	
Empathy				
E1	78	0.81	0.77	0.92
E2	78	0.94	0.9	
E3	78	0.79	0.75	
E4	78	0.87	0.83	
Responsiveness				
Re1	78	0.84	0.81	0.93
Re2	78	0.91	0.87	
Re3	78	0.89	0.86	
Re4	78	0.82	0.79	

From table 11 above, it can be seen that the results of the Cronbach's Alpha test have a range between 0.83 to 0.93. These results indicate that all independent variables have a high level of reliability (> 0.6) and can be used for measurement in this research. In addition, the results of the r.cor (0.75 – 0.94) and r.drop (0.70 – 0.90) tests also show good validity values for use in the measurement.

4.1.4 Pearson's Correlation Analysis

Pearson's correlation test was performed to measure the relationships as well as to determine the strength of the correlation between the independent variables and the dependent variable. Table 9 below shows the correlation between the research variables: reliability, assurance, tangibles, empathy, responsiveness, and also satisfaction.

Table 12 Pearson's Correlation for Independent and Dependent Variables

	<i>Reliability</i>	<i>Assurance</i>	<i>Tangibles</i>	<i>Empathy</i>	<i>Responsiveness</i>	<i>Satisfaction</i>
Reliability	1					
Assurance	0.830	1				
Tangibles	0.560	0.733	1			
Empathy	0.830	0.842	0.716	1		
Responsiveness	0.792	0.795	0.718	0.798	1	
Satisfaction	0.817	0.865	0.721	0.810	0.815	1

Based on the table above, it can be seen that all variables such as reliability, assurance, tangibles, empathy, and responsiveness have a strong positive correlation or relationship with satisfaction as the dependent variable. The variable with the highest correlation to satisfaction is the assurance which has a correlation value of 0.865. The lowest correlated independent variable to satisfaction is tangible, with a correlation value of 0.721. There is also a high correlation between reliability and assurance and empathy and a correlation between assurance and empathy, which is worth 0.841.

4.1.5 ANOVA Testing

In the ANOVA test result table below, the significance value of F is smaller than 0.1 (alpha 10%). Meaning, it can be concluded that the regression model can be used, or in other words, the independent variables (reliability, assurance, tangibles, empathy, and responsiveness) have a significant effect simultaneously on satisfaction.

Table 13 ANOVA Test Result

	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>
Regression	8	18.329	2.291	39.139	8.56E-22
Residual	64	3.746	0.059		
Total	72	22.0757			

4.1.6 Hypothesis Testing

Table 11 below shows the results of partial testing or testing the effect of each independent variable on the dependent variable, namely satisfaction. An independent variable significantly impacts satisfaction when it has a p-value less than 0.1 (alpha 10%).

Table 14 Multilinear Regression Result

	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>	<i>Lower 95%</i>	<i>Upper 95%</i>
Intercept	0.763	0.233	3.267	0.002	0.296	1.230
Reliability	0.185	0.101	1.830	0.072	-0.017	0.388
Assurance	0.265	0.102	2.599	0.012	0.061	0.469
Tangibles	0.125	0.077	1.610	0.112	-0.030	0.280
Empathy	0.046	0.112	0.411	0.683	-0.179	0.271
Responsiveness	0.218	0.096	2.265	0.027	0.026	0.411
Gender	0.127	0.064	1.988	0.051	-0.001	0.255
Years of service	-0.060	0.034	-1.752	0.085	-0.129	0.008
Type of Institution	-0.011	0.015	-0.723	0.472	-0.041	0.019

Based on the results shown in table 14 above, it concludes that reliability dimension has a significant positive effect on satisfaction with a p-value of 0.072. Furthermore, the influence of reliability dimension to satisfaction is 0.185, meaning that if the reliability dimension value increases by one (1) unit, then satisfaction will increase by 0.185.

Assurance also has a significant positive effect on satisfaction with a p-value of 0.012, with the value of regression coefficient on the satisfaction being 0.265. Tangibles have no significant effect on satisfaction with a p-value of 0.112. Empathy has no significant effect on satisfaction as well, with a p-value of 0.683. Then the last one, responsiveness, has a significant positive effect on satisfaction with a regression coefficient of 0.218, with a p-value of 0.027.

In this multilinear regression test, the significance of control variables to satisfaction is also measured. Control variables measured are gender, years of service, and type of institution. Gender has a significant positive effect on satisfaction with a coefficient of 0.127. The variable years of service was also recorded to have a significant positive effect on satisfaction with a coefficient of -0.060. The last control variable, the type of institution, does not significantly impact satisfaction, with a p-value of 0.472.

Table 15 Regression Statistics

<i>Regression Statistics</i>	
Multiple R	0.911201287
R Square	0.830287786
Adjusted R Square	0.809073759
Standard Error	0.241948527

The goodness of fit from the regression test is 0.83 (adjusted r square), which indicates that the independent variables and also control variables measured, can explain the satisfaction variance by 83%. The remaining 17% is explained by other variables not examined in this study.

4.2 Discussion

As an overview, the research in this paper is aimed at finding out what factors determine the level of satisfaction of the stakeholders of BPJS Ketenagakerjaan. In the measurement process, this research uses an approach with the SERVQUAL model and also importance-performance matrix analysis. The dimensions tested in the SERVQUAL model are the dimensions of reliability, assurance, tangibles, empathy, and responsiveness. The test results will then place each dimension into the importance-performance matrix.

As explained in previous chapters, BPJS Ketenagakerjaan, as a government institution in the form of a public legal entity, has the function and responsibility to carry out the mandate of the law to organize and manage employment social security programs, specifically for the private sector. Speaking at the institutional level, the customers of the program managed by BPJS Ketenagakerjaan are workers and employers in the private sector. However, in institutional relations, BPJS Ketenagakerjaan has another classification of what is referred to as a "customer". There are other parties who are directly connected to BPJS Ketenagakerjaan, enjoying the services from BPJS Ketenagakerjaan but are not members or participants of the employment social security protection program. These parties are referred to as stakeholders.

Even though they are both "customers," parties classified as stakeholders have different interests and needs when compared to traditional customers. Stakeholders are parties directly related to policymakers at high levels of government, which can directly affect the operation of BPJS Ketenagakerjaan. Therefore, the satisfaction level of all stakeholders needs to be considered carefully.

In this study, responses from stakeholders were obtained by distributing questionnaires. From all the data obtained from the respondents, descriptive statistical data has been presented in the previous sub-chapter. Furthermore, in this sub-chapter, there will be a more detailed discussion of the results obtained through statistical tests. The first discussion will start from the five-dimensional SERVQUAL scoring side, which will also be supported by the use of text mining methods to complete the explanation of the results. Analysis with the text mining method, in this case, is presented in the form of a word cloud. Text mining is done by using all the answers to the open-ended questions that have been previously given at the end of each dimension. From each dimension, two word clouds are presented. One is with a one-word pattern, and the other uses a two-words cloud to clarify the meaning of a one-word word cloud. For the record, the word "none" will appear to appear continuously as a form of interpretation of respondents' answers such as "nothing," "enough," "already good," and other meaningless answers.

- **Reliability**

In general, all indicators in this dimension have a relatively high and similar importance score. The range is only

response, solving consistency, and problem solving. To quote directly, comments such as “respon yang cepat” or fast response, “kecepatan dalam memberikan respon” or speed of providing response, “pengambilan keputusan kurang cepat” or decision making is not fast enough, and “menyelesaikan isu secara konsisten” or solving an issue consistently, emerged from the majority of respondents. It can be concluded that the inter-institutional affairs unit of BPJS Ketenagakerjaan has not been able to provide speed and consistency in responding to or resolving issues quickly. Furthermore, these two indicators in the importance-performance matrix fall into the lower right quadrant (high importance, low performance), which means they need more attention as soon as possible.

- **Assurance**

In this dimension, there are two indicators with the highest score level of importance: "able to explain solutions to issues or problems faced properly" and "accurate in conveying information", each with a value of 4.26. In addition, these two indicators also have the lowest performance scores among the four existing indicators, namely with a score of 4.01. These two indicators have the largest gap between importance and performance, which is 0.25.

Figure 11 Assurance One and Two-words Cloud



In this dimension, various answers with the similar tone were found, such as “akses informasi” (access to information), “kurangnya sosialisasi” (lack of socialization), “konsistensi dalam update informasi” (consistency in updating information), “kerahasiaan data tidak terpantau dengan baik” (Data confidentiality is not monitored properly). Furthermore through text mining analysis, one-word cloud for this dimension shows the words solution, information, socialization, and openness. Meanwhile, the words that emerged from the two-words cloud were thorough socialization, solution explanation, and confidentiality assurance. These results can be interpreted as complaints from respondents that BPJS Ketenagakerjaan has not been able to provide solutions or information as expected. BPJS Ketenagakerjaan is also considered not open in conveying information. From these two words clouds, it can also be understood that stakeholders want a kind of thorough socialization

of the latest information, implementation of new policies, and so on to keep abreast of developments in information. In an effort to improve, these two indicators should receive more attention.

- **Tangibles**

Of the five dimensions measured, the tangibles dimension is the only dimension with a minus gap value, which means that the score for performance has exceeded the importance score. This phenomenon occurs in the indicator "can maintain appearance with professional standards". This indicator has an importance score of 3.97 and a performance of 4.05, which indicates that the appearance of the BPJS Ketenagakerjaan staff is not something essential. Even in one respondent's comments, "mohon maaf kadang terlihat agak kemewahan" or the appearance of BPJS Ketenagakerjaan staff is considered excessive.

In this dimension, only two indicators are measured, other than the one mentioned above is "the data/material presented is attractive, easy to understand, and can be accounted for". The gap between the importance and performance scores on this indicator is 0.09. In the importance-performance matrix, this indicator has an axis at the boundary line of the average value for the importance aspect. However, it is still below the average for the performance aspect, so improvements still need to be made. As for referring to the word cloud in Figure 12, it can be concluded that stakeholders complain about the presentation of data or information that is less

and responsive. These words cannot be understood in meaning, and it is necessary to consider the word sequences in the two-words cloud that raise responsive issues and fast responses. Of the two word clouds, the inter-institutional affairs unit of BPJS Ketenagakerjaan still lacks in terms of speed of response to an issue or complaint which also can be recognized from respondents' answers such as “pengambilan keputusan kurang spontan” (less spontaneous decision making), “kecepatan respon” (response speed), “kesigapan dalam menanggapi dan menyelesaikan permasalahan” (agility in responding to and solving problems), “cepat tanggap merespon informasi, keluhan dan permintaan dari mitra kerja” (quick respond to information, complaints and requests from partners), dan “kadang masih susah dihubungi” (sometimes still hard to contact). This needs to be the focus of improvement considering that the indicator "quick and swift in responding to requests or complaints" is also in the lower right quadrant (quadrant IV: concentrate here), where the importance score is above the average line while the performance score is below the average.

Overall, the scoring of the SERVQUAL dimensions in this study can be seen in Figure 9, where each dimension's average value has been measured. As previously mentioned, the tangible dimension has a below-average importance and performance value. Even though it has "overperformed" in

terms of appearance, the average performance moves down below the average because there is a gap in the data presentation indicator. Improvements in this dimension are not essential or urgent but still need consideration because there is still a gap between importance and performance in this dimension.

Next are the dimensions of empathy and responsiveness in the upper right quadrant. These dimensions are balanced in terms of the comparison between importance and performance. The steps needed for these two dimensions are how to maintain an already good performance. What is noted in this quadrant is the position of the responsiveness dimension, which axis is very close to the average performance boundary line. Indicators on this dimension need anticipations to not drag the responsiveness dimension into quadrant IV.

Furthermore, Figure 9 also shows that the dimensions of reliability and assurance fall into quadrant IV, where these two dimensions require immediate attention because they have a high importance score but are not matched by an above-average performance score. Based on the measurements, these two dimensions appear to be closely related to the speed and solution attitude in responding to stakeholder needs and issues or problems faced.

If explored further, the results of the importance-performance matrix analysis supported by the text mining approach showed almost similar results to the results of the multiple linear regression test carried out, the difference being the position of the responsiveness dimension and some additional measurement of control variables.

Through multiple linear regression or multilinear regression testing, it is known that reliability and assurance have a significant positive effect on

the level of stakeholders' satisfaction. This is in line with the previous analysis results, where both dimensions have an above-average level of importance. In this test, the responsiveness dimension also turned out to have a significant positive impact on the level of satisfaction, which means that it needs immediate attention even though the axis position is still in the upper right quadrant.

Using the SERVQUAL dimension measurement implementation in public institutions in the United Kingdom, Malaysia, Croatia, and Mauritius as a comparison, the dimensions of reliability, assurance and responsiveness also emerged as dimensions that significantly affected the level of satisfaction. In the case study in the United Kingdom, reliability and tangibles are dimensions that are declared to have no significant effect. In this study, the justification used was that people had low expectations for dimensions other than reliability and tangibles from the beginning. Hence, the gap between importance and performance was negligible or insignificant. In research conducted in Malaysia, all dimensions have a significant positive correlation, where reliability is the dimension that has the most influence on the level of satisfaction. Then in a test conducted in Croatia, it was found that assurance and reliability are two dimensions that have a crucial impact on the level of customer satisfaction. Finally, in research conducted at a government institution in Mauritius, reliability and responsiveness are the two dimensions that have the most significant influence. Indeed, the research conducted in these four countries cannot be a benchmark for what dimensions in SERVQUAL significantly affect the level of satisfaction. However, it can at least provide an illustration that the

dimensions that were stated to be significant in this study also appeared significant in several other studies.

Chapter 5. Conclusion and Recommendation

In this chapter, the findings of the study are described as conclusions. The outline of the research findings will be summarized to answer the research problems mentioned in the first initial chapter. Finally, strategic recommendations for the management of BPJS Ketenagakerjaan will also be described, and some of the limitations of this research will conclude this chapter.

5.1 Conclusion

In this study, stakeholders' satisfaction with BPJS Ketenagakerjaan is the main object studied. If generally, the level of customer satisfaction is measured, this time, what is measured is the level of satisfaction of the parties who have the capabilities to affect the operation of BPJS Ketenagakerjaan directly. These parties have a vital position for BPJS Ketenagakerjaan concerning institutional relations because of their ability to influence the policy-making process. In its broadest sense, stakeholders are parties who interact with BPJS Ketenagakerjaan in a political context.

This research is practically the first theoretically based research conducted to measure the level of satisfaction of BPJS Ketenagakerjaan stakeholders. The independent variables in this study are the five dimensions of SERVQUAL (reliability, assurance, tangibles, empathy, and responsiveness). The dependent variable is satisfaction. The control variables involved are gender, years of service, and type of institution. The method used for

measurement is SERVQUAL, importance-performance matrix, text mining, and supported by several statistical tests.

As a result, this study concludes that reliability, assurance, and responsiveness are three dimensions that have a significant positive effect on the satisfaction level of BPJS Ketenagakerjaan stakeholders. At the same time, these results answer research questions about what factors affect the level of satisfaction of BPJS Ketenagakerjaan stakeholders.

5.2 Recommendation

Referring to the assessment of the SERVQUAL dimensions and the interrelationships between the variables involved in this research, several steps can be taken as strategic implications of this research. In general, the recommendations in this sub-chapter are short-term because of the very dynamic nature of institutional relationships. Some recommendations for the management of BPJS Ketenagakerjaan in an effort to improve the quality of institutional relations are as follows:

- Focused Budget Utilization

In chapter 4, the indicators for each SERVQUAL dimension that are included in quadrant IV have been described. The management can use these findings to determine the focus of the use of institutional budgets so that they are not mistaken in determining priorities.

- Inter-institutional Forum

In addition to periodically measuring the level of satisfaction of stakeholders, BPJS Ketenagakerjaan can also periodically hold inter-institutional forums, which are a kind of meeting (preferably face to face) involving stakeholders

simultaneously. Through this activity, the parties are expected to be able to hold discussions on issues or problems that are currently being faced or even anticipate problems that have the potential to arise in the future.

- Standard Interaction Procedure

The speed of offering the solution and the response are two things that become a kind of demand from the respondents in this study. In dealing with these two issues, the inter-institutional affairs unit of BPJS Ketenagakerjaan can make a kind of standard procedure for interacting with stakeholders. This proposal can be a middle ground so that the interacting parties, namely BPJS Ketenagakerjaan and the stakeholders, understand that there are limitations in communication. Stakeholders also need to understand that as a government institution, there is a bureaucratic hierarchy that often hinders or reduces the speed of response when responding to stakeholder needs.

- Digital Information Database

In the current era of digitalization, almost all information can be found in cyberspace. BPJS Ketenagakerjaan can be more progressive in utilizing the online information database that can be accessed at any time by the parties in need, including stakeholders. Not infrequently, "friction" in interacting occurs because one of the parties is not in a position to respond to communication quickly. The existence of a comprehensive information database will reduce the potential for this friction when parties who are in need of information can fulfill their needs by accessing this database.

- **Communication Capacity Building**

In an effort to improve the quality of institutional relations in the future, the management of BPJS Ketenagakerjaan can seek a series of training for inter-institutional affairs unit staff so that they can interact more effectively and efficiently with stakeholders.

5.3 Limitation of Study

This research, both structurally and methodically, still has many shortcomings and limitations. Therefore, this sub-chapter will conclude with some limitations which can be used as a reference for further or similar research in the future.

The first limitation is related to the number of respondents used. Since the institutions are the research object, the population determination will be very limited (in this study, only 50 institutions). One of the reasons is that the management of stakeholders in BPJS Ketenagakerjaan is not yet centralized. This means many other parties fall into the category of stakeholders but are not yet reached by the inter-institutional affairs because these parties are at the provincial (not national) level and might be already managed by BPJS Ketenagakerjaan regional offices in various parts of Indonesia.

The second is the application of open-ended questions to the questionnaire. This is one of the limitations of meaningless answers that appear with a very high frequency which more or less interferes with the visualization and understanding of the word cloud.

As a recommendation for similar research in the future, using the SERVQUAL method alongside other methods is better to avoid limitations in the data collection and interpretation process.

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Appendix

Dear Participant,

I am a graduate student studying Public Management and Public Sector Reforms at the Seoul National University as well as an employee of the BPJS Ketenagakerjaan. I am conducting a study on the stakeholders satisfaction and I would like to know your experiences and expectations as one of the stakeholders of the BPJS Ketenagakerjaan. I sincerely invite you to participate in this survey by filling in the following three-minutes questionnaire. Your response will be recorded and be used only for the purpose of this study.

Thank you for your time and participation. Your contribution to insight is precious.

Sincerely yours,

Rangga Pria Lesmana

Graduate School of Public Administration, Seoul National University



Participant's Profile and Screening

1. Gender : Male Female
2. Institution :
3. Years of Service : < 1 year 1 – 5 years 6 – 10 years > 10 years
4. Education Level : High school Vocational Undergraduate Graduate/above
5. How many times have you interacted with the Inter-institutional Affairs unit of the BPJS Ketenagakerjaan in the last 12 (twelve) months? _____

SERVQUAL DIMENSION

In these main sections, participants are given several statements related to the reliability, assurance, tangibles, empathy, and responsiveness dimensions. There are two assessments that will be carried out for each dimension, namely related to importance and performance with the following Likert measurement scale:

IMPORTANCE: How important do you think the aspect is

- 1 - Very Unimportant
- 2 - Unimportant
- 3 - Neutral
- 4 - Important
- 5 - Very Important

PERFORMANCE: How is the quality of the aspect at the moment

- 1 - Very Unsatisfactory
- 2 - Unsatisfactory
- 3 - Neutral
- 4 - Satisfactory
- 5 - Very Satisfactory

Reliability Statements		Importance					Performance				
6	Able to respond and resolve issues or problems according to the promised deadline	1	2	3	4	5	1	2	3	4	5
7	Able to respond and resolve issues or problems consistently	1	2	3	4	5	1	2	3	4	5
8	Able to provide input as needed	1	2	3	4	5	1	2	3	4	5

9	Able to respond well to issues or problems presented at the first opportunity	1	2	3	4	5	1	2	3	4	5
10	In general, how satisfied are you with our current state of institutional relations related to this dimension?						1	2	3	4	5
11	What factors do you think are important but we missed?										

Assurance Statements

12	Can be trusted	1	2	3	4	5	1	2	3	4	5
13	Able to maintain the confidentiality of information	1	2	3	4	5	1	2	3	4	5
14	Able to explain solutions to issues or problems faced properly	1	2	3	4	5	1	2	3	4	5
15	Accurate in conveying information	1	2	3	4	5	1	2	3	4	5
16	In general, how satisfied are you with our current state of institutional relations related to this dimension?						1	2	3	4	5
17	What factors do you think are important but we missed?										

Tangibles Statements

18	Can maintain appearance with professional standards	1	2	3	4	5	1	2	3	4	5
19	The data/material presented is attractive, easy to understand, and	1	2	3	4	5	1	2	3	4	5

	can be accounted for												
20	In general, how satisfied are you with our current state of institutional relations related to this dimension?						1	2	3	4	5		
21	What factors do you think are important but we missed?												
22	Able to communicate verbally clearly		1	2	3	4	5		1	2	3	4	5
23	Able to understand stakeholder needs		1	2	3	4	5		1	2	3	4	5
24	Able to give the necessary attention		1	2	3	4	5		1	2	3	4	5
25	Open to suggestions		1	2	3	4	5		1	2	3	4	5
26	In general, how satisfied are you with our current state of institutional relations related to this dimension?								1	2	3	4	5
27	What factors do you think are important but we missed?												

Responsiveness Statements

28	Able to provide time limits to resolve issues or problems		1	2	3	4	5		1	2	3	4	5
29	Quick and swift in responding to requests or complaints		1	2	3	4	5		1	2	3	4	5
30	Able to be proactive in solving issues or problems		1	2	3	4	5		1	2	3	4	5
31	Easy to contact		1	2	3	4	5		1	2	3	4	5

32	In general, how satisfied are you with our current state of institutional relations related to this dimension?		1	2	3	4	5
33	What factors do you think are important but we missed?						

Thank you for taking the time out of your day to complete this survey. I highly value your response, as your comments will help me in the analysis and pave the way for further improvement of our performance.

In case you have any queries, please reach me through email to rangga.plesmana@gmail.com.

Sincerely yours,
Rangga Pria Lesmana
Graduate School of Public Administration, Seoul National University

국문초록

이해관계자 만족도 결정 요인 연구 인도네시아 국가고용사회보장 기관의 사례를 중심으로

Rangga Pria Lesmana

서울대학교 행정대학원

글로벌행정전공

일반적으로 고객만족도 측정은 민간 운영 기관이 공통적으로 하는 것이다. 그러나 인도네시아 국가고용사회보장 기관 (BPJS Ketenagakerjaan)을 포함하여 많은 민간에서 운영하는 기관들은 고객만족도를 측정하는 긴급성에서 다소 면제되는 부문이 되었다.

고객 만족도를 측정해야 하는 시급성은 고객 불만과 함께 관료적 개혁의 필요성 때문에 더욱 급박해진다. BPJS Ketenagakerjaan 의 '고객'이라는 단어는 단 하나의 의미를 가지고 있는 것이 아니다. 첫째 의미는 민간부문 고용사회보장 프로그램의 구성원 또는 참여자이고, 둘째 의미는 제도적 관계와 관련된 "고객"이다. 이해관계자(Stakeholders)는 BPJS Ketenagakerjaan 의 기관 간 업무 부서의 고객이다. 이 부서에서 이해관계자는 정책 결정 과정에 영향을 미칠 수 있는 매우 높은 능력을 감안할 때 기관의 운영에 쉽게 영향을 미치는 당사자이다. 그러므로, 제도적 관계에서 그들의 위치는

매우중요하다고 할 수 있다.

이해관계자 만족도의 중요성을 고려하여 BPJS 는 제도적 관계를 보다는 더 효과적이고 효율적으로 관리하는 데 개선이 필요하다고 본다. 2017년 첫 공식 활동 이후 이론 기반 방식으로 이해관계자 만족도를 측정할 적이 없었다. 따라서 본 연구는 향후 개선을 위한 노력의 일환으로 이해관계자 만족도의 결정요인을 측정하고자 한다.

SERVQUAL 는 신뢰성, 보장성, 실질성, 공감 및 대응성의 차원을 갖는 접근법으로 모든 차원에서 각 지표의 중요도 수준과 성능 간의 차이를 찾는 데 많이 사용되는 주요 접근방법 중 하나이다. 다음에 차이의 원인을 설명하는 데 텍스트 마이닝(Text mining)이 활용될 것이다. 또한, 중요도-성능 매트릭스 분석을 사용하여 우선 순위를 정해야 하는 개선 영역을 쉽게 이해할 수 있도록 할 것이다.

본 연구의 결과를 보면, 신뢰성과 보장성의 차원은 BPJS Ketenagakerjaan 이해관계자의 만족도에 가장 큰 영향을 미치는 두 차원으로 알려져 있다. 이 분석의 결과는 BPJS Ketenagakerjaan 의 제도적 관계 개선을 위한 전략적 함의를 만들도록 도움이 될 것으로 기대된다.

주요 키워드: 민간부문, 이해관계자 만족도, SERVQUAL, 중요도-성능 분석, 사회보장