

# Competitive Advantage Strategy: Service Quality, Product Quality on Participant Loyalty with Participant Satisfaction as Intervening Variables

Ismia Dwi Riani  
Student of Postgraduate Perbanas Institute  
Jakarta, Indonesia

Zulkifli Rangkuti  
Lecturer of Postgraduate Perbanas Institute  
Jakarta, Indonesia

**Abstract:-** This study aims to determine and analyze whether The Effect Service Quality, Product Quality On Participant Loyalty With Participant Satisfaction As Intervening Variables. The research method used by researchers is descriptive quantitative method. In this study all variable has a significant effect on Customer Satisfaction and Customer Loyalty.

**Keywords:-** Brand Image, Product Quality, Customer Loyalty, Competitive Advantage.

## I. INTRODUCTION

Presence of various risks in human life, particularly in work-related contexts. These risks can lead to losses, both during and after work. Having insurance or personal protective measures instills a sense of security and well-being for workers and their families. The significance of safeguarding labor as an asset is emphasized, underscoring the need for proper rest to ensure productivity that aligns with personal and family expectations.

The Indonesian government's efforts in prioritizing workforce welfare are traced back to 1977 with the establishment of Perum Astek (Persero). This initiative later evolved through Law no. 3 of 1992, leading to the transformation of Perum Astek into PT. Jamsostek—a State-Owned Enterprise (BUMN). The primary objective was to offer fundamental protection, meeting the basic requirements of workers and their families. This commitment to worker well-being is reinforced by Article 99 of Law no. 13 of 2003, emphasizing the entitlement of every worker and their family to social security.

Central to this welfare endeavor is the Employment BPJS program, which functions as a cornerstone of worker protection. Its purpose is to provide a safety net against socio-economic risks and ensure a reliable source of income for workers and their families. The financing of this program is made affordable through contributions from companies or workers themselves.

As the insurance landscape grows more competitive, companies are compelled to improve service quality to maintain customer loyalty. This is due to the fact that customers have the flexibility to switch between insurance

providers. This drive for better service quality is corroborated by Noeraini's findings in 2016.

Table 1 Customer Satisfaction Index (CSI) BPJS Ketenagakerjaan

Year	Satisfy Index	
	Satisfy	Not Satisfy
2015	92,56%	7,44%
2016	93,83%	6,17%
2017	95,86%	4,14%
2018	97,09%	2,91%
2019	99,85%	0,15%
2020	99,96%	0,04%

Referring to data presented in Table 1, the content reveals that the satisfaction level of customers with Employment BPJS in 2016 saw a modest growth of approximately 1.27% compared to the preceding year, 2015. Progressing into the subsequent years, spanning from 2017 to 2020, the trajectory of customer satisfaction experienced a sustained ascent, characterized by an average annual increase of 2%. This commendable trend contributes to a decline in the percentage of dissatisfied customers. However, a noteworthy facet is the persistent suboptimal aspect within customer satisfaction, attributed to ongoing complaints about claims processing. Furthermore, concerns are raised by companies, expressing dissatisfaction with the responsiveness of Employment BPJS concerning follow-up matters and participation-related issues.

Within the context of the employment social security program, a consistent commitment rests on Employment BPJS to furnish services of exceptional quality. This strategic focus aims to not only amplify participant satisfaction but also to cultivate enduring loyalty among those enrolled in Employment BPJS. A particular emphasis is placed on streamlining the claim disbursement process, recognizing it as a pivotal juncture that can significantly influence the participants' perception of the program.

## II. THEORY

### A. Service Quality

As per Sudarso's reference to Parasuraman, Zeithaml, and Berry in 2012, the concept of Service Quality can be delineated as the overall judgment or comprehensive viewpoint concerning the excellence of a service. This articulation is constructed upon three fundamental conceptual underpinnings. Firstly, it acknowledges that customers encounter greater intricacy in appraising service quality in contrast to product quality. Secondly, the assessment of service quality ensues from a comparison between the customers' expectations and the actual performance of the service. Thirdly, the evaluation of service quality encompasses not only the outcome of the service but also encompasses an assessment of the process through which the service is delivered.

### B. Product Quality

As stated in Kotler and Keller's book (2016) as referenced by the American Society, the concept of quality can be succinctly captured as follows: "Quality represents the complete collection of attributes and traits inherent in a product or service that directly influence its capacity to fulfill expressed or inferred requirements." In essence, quality embodies the entirety of attributes and characteristics that contribute to a product or service's aptitude to meet both explicitly stated and underlying needs.

### C. Customer Loyalty

As cited in Kotler and Keller's work (2016), the term "customer loyalty" can be defined as "a profound and enduring dedication to repetitively purchase or re-engage with a favored product or service in the future, even in the face of contextual influences and marketing endeavors that might provoke a shift in behavior." This reflects a strong and lasting commitment to continue choosing a preferred product or service, despite external circumstances and marketing initiatives that might otherwise prompt a change in consumer behavior.

Schiffman and Kanuk, as quoted in Louisrianda & Tabrani (2017), elucidate that the commonly embraced description of customer loyalty within marketing circles encompasses both the attitudinal and behavioral aspects of consumers' interactions with a brand.

### D. Competitive Advantage

As per the insights provided by Kotler and Armstrong (2018), the notion of competitive advantage pertains to a favorable position secured by surpassing rivals through the provision of enhanced customer value at reduced costs, or by furnishing added advantages that substantiate higher pricing. For businesses, cultivating a competitive advantage relative to their competitors is of paramount importance. This factor significantly influences a company's capacity to meet customer contentment. Without a competitive advantage, a company may inadvertently create a detrimental perception regarding its offerings. Consequently, customers might gravitate towards alternatives provided by competing products or services. In certain instances, this might even lead

customers to voice their dissatisfaction with the company's offerings to external parties.

### E. Customer Satisfaction

There are several strategies that can be combined to achieve and increase customer satisfaction:

- Relationship Marketing Strategy
- Superior Customer Service Strategy
- Unconditional Service Guarantee Strategy
- Efficient Grievance Handling Strategy
- Company Performance Improvement Strategy
- Implement Quality Function Deployment (QFD)

### F. Thinking Framework

Based on description, the thinking framework for this research is :

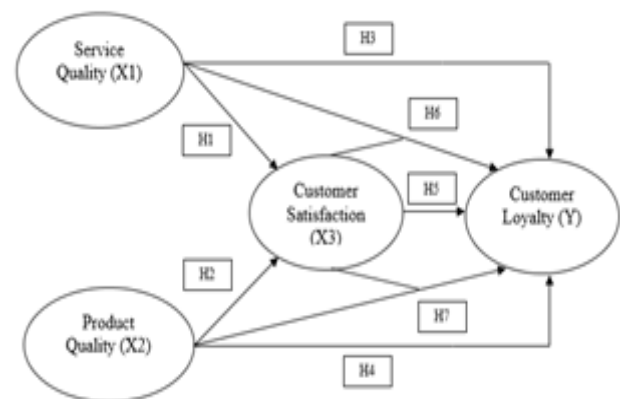


Fig 1: Thinking Frame Work

### G. Hypothesis Formulation

Based on description, the hypothesis for this research is :

H1 : Service quality has a positive and significant effect on satisfaction.

H2 : Product quality has a positive and significant effect on participant satisfaction.

H3 : Service quality has a positive and significant effect on participant loyalty.

H4 : Product quality has a positive and significant effect on participant loyalty.

H5 : Participant satisfaction has a positive and significant effect on participant loyalty.

H6 : Service quality has a positive and significant effect on participant loyalty which is mediated by Participant Satisfaction.

H7 : Product quality has a positive and significant effect on participant loyalty which is mediated by Participant Satisfaction.

## III. RESEARCH METHODS

### A. Research Design

The researchers employed a descriptive quantitative research method for their study. Within this approach, the chosen methodology was the survey method, which aimed to uncover connections between the variables under investigation. The survey was conducted through a quantitative perspective, involving the distribution of questionnaires to respondents. The objective was to formulate

a relational model encompassing multiple variables. In the context of survey research, the primary tool for gathering primary data was the questionnaire.

#### B. Research Variables

- Independent Variables: Service Quality and Product Quality.
- Intervening Variable: Customer Satisfaction.
- Dependent Variable: Customer Loyalty.

#### C. Unit of Analysis

In this study, the unit of analysis is the customer. In terms of the unit of analysis is an individual as a Customer at BPJS Ketenagakerjaan Branch Jakarta Cilincing.

#### D. Population and Sample

In this study, the unit of analysis is the customer. In terms of the unit of analysis is an individual as a Customer at BPJS Ketenagakerjaan Branch Jakarta Cilincing who have BPJS Ketenagakerjaan JHT product.

#### E. Types and Sources of Data

For this research the data used is primary data which according to Sugiyono (2016) primary sources are data that directly provide data to data collectors. In compiling this research, the authors gave direct questionnaires to Customer at BPJS Ketenagakerjaan Branch Jakarta Cilincing.

#### F. Data Collection Methods

In this study, data collection was carried out to obtain information needed to limit the problems in research. The method used by researchers in collecting data is a questionnaire.

#### G. Data Analysis Technique

For hypothesis testing, this study employs Structural Equation Modeling (SEM) analysis. SEM encompasses a collection of statistical methods that facilitate the concurrent testing of a series of comparatively intricate relationships. These intricate relationships can be comprehended as a network of connections established between one or more dependent (endogenous) variables and one or more independent (exogenous) variables. These variables are structured as constructs or factors, constructed from numerous indicators that are either directly observed or measured.

## IV. ANALYSIS AND RESEARCH RESULTS

### A. SEM Assumptions Test

#### ➤ Normality Test

The results of the study shows the skewness of all variables below 2.58 (significant at 1%) and it can be concluded that the data is normally distributed. In multivariate the results show a value below 2.58, namely 0.195, so in multivariate the data is normally distributed.

#### ➤ Outliers Evaluation Normality Test

In this study, Mahalanobis distance  $\chi^2$  (14, 0.001) = 125.904 This means that all cases that have a Mahalanobis distance greater than 125.904 are multivariate outliers. The following is the output of the mahalanobis distance of the

AMOS program. Because there is no Mahalanobis value above 125.904, it can be concluded that there are no outliers in the data.

### B. Testing the Unidimensionality of Each Construct with CFA (Confirmatory Factor Analysis).

#### ➤ Service Quality Confirmatory Test

The results of the study showed all values of convergent validity are above 0.5. So it can be concluded that the indicators KL1, KL2, KL3, KL4 and KL5 are declared valid because their value is more than 0.5. The construct that most influences market orientation is the KL4 indicator with a value of 1.001 at a significance level of 0.001. while the KL2 indicator has the least influence with a value of 0.996.

#### ➤ Product Quality Construct Confirmatory Test

The results of the study showed all values of convergent validity are above 0.5. So it can be concluded that the indicators KP1, KP2, KP3, KP4 and KP5 are declared valid because their values are above 0.5. The construct that most influences market orientation is the KP2 indicator with a value of 1.44 at a significance level of 0.001. While the KP4 indicator has the least influence with a value of 0.859.

#### ➤ Customer Satisfaction Construct Confirmatory Test

The results of the study showed all values of convergent validity are above 0.5. So it can be concluded that the indicators K1, K2, and K3 are declared valid because their values are above 0.5. The construct that most influences participant satisfaction is the K2 indicator with a value of 1.043 at a significance level of 0.001. while the K3 indicator has the least influence with a value of 0.944.

#### ➤ Confirmatory Test of Customer Loyalty Construct

The results of the study showed the all values of convergent validity are above 0.5. So it can be concluded that the indicators L1, L2, L3 and L4 are declared valid because their values are above 0.5. The construct that most influences participant satisfaction is the LY2 indicator with a value of 1.082 at a significance level of 0.001. while the LY1 indicator has the least influence with a value of 1.039.

### C. Confirmatory Variable Test with CFA

The AMOS output results give a Determination of Sample Covariance Matrix value of 129890.316. This value is far from zero so it can be concluded that there are no multicollinearity and singularity problems in the data being analyzed. Very small values indicate the existence of multicollinearity or singularity problems so that the data cannot be used for research.

### D. Confirmatory Test All Variable with(CFA) Full Model.

Based on the results of the research as as a whole close to the fit criteria that meet the criteria, namely Prob, RMSEA, GFI, CMIN/DF, TLI and CFI. Some others approach the minimum index requirements, namely Chi-square and AGFI indicating the marginal level of a model.

In addition to conducting confirmatory tests on all variables, all construct indicators can have a probability value of  $p < 0.05$  and also meet the value of convergent validity. So

it can be concluded that all data in the full model diagram is valid.

#### E. Goodness of Fit Test

The results of the study showed the model in this study has a fit model. This is shown in each value on the Goodness of Fit measuring instrument, namely the Obsolute fit Indeces, Incremental fit Indeces and Parsimony fit Indeces whose measurement index meets the cut of value criteria. So, this research model is very fit and can be tested using SEM..

#### F. Hypothesis Testing

*H1 : Service quality has a positive and significant effect on satisfaction.*

Based on the results of the study it can be concluded that the relationship between Service Quality > Satisfaction, Service Quality > Loyalty, Participant Satisfaction > Loyalty, Product Quality > Satisfaction, and Product Quality > Loyalty, can be accepted because the causal relationship of these variables fulfills the requirements (> 1.96) in significant level (p-value) < 0.05

*H2 : Product quality has a positive and significant effect on participant satisfaction.*

The results showed a CR value of  $3.027 > 1.96$  at a significant level (p-value) of  $0.002 < 0.05$ . So it can be concluded that  $H_a$  is accepted, meaning that service quality affects satisfaction.

*H3 : Service quality has a positive and significant effect on participant loyalty.*

The results showed a CR value of  $6.027 > 1.96$  at a significant level (p-value) of  $0.00 < 0.05$ . So it can be concluded that  $H_a$  is accepted, meaning that Service Quality affects Participant Loyalty.

*H4 : Product quality has a positive and significant effect on participant loyalty.*

The results showed a CR value of  $2.017 > 1.96$  at a significant level (p-value) of  $0.044 < 0.05$ . So it can be concluded that  $H_a$  is accepted, meaning that product quality affects participant satisfaction.

*H5 : Participant satisfaction has a positive and significant effect on participant loyalty.*

The results showed a CR value of  $9.905 > 1.96$  at a significant level (p-value) of  $0.036 > 0.05$ . So it can be concluded that  $H_a$  is accepted, meaning that Product Quality affects Loyalty.

*H6 : Service quality has a positive and significant effect on participant loyalty which is mediated by Participant Satisfaction.*

The results showed that the CR value was  $2.16 > 1.96$  at a significant level (p-value) of  $0.031 < 0.05$ . So it can be

concluded that  $H_a$  is accepted, meaning that satisfaction affects loyalty.

*H7 : Product quality has a positive and significant effect on participant loyalty which is mediated by Participant Satisfaction.*

The results showed that the C.R value was  $3.027; 6,270; 2.160 > 1.96$  at a significant level (p-value) of  $0.002; 0.000; 0.031 < 0.05$ . So it can be concluded that  $H_a$  is accepted, meaning that Service Quality affects Participant Loyalty Mediated Participant Satisfaction.

## V. CONCLUSIONS

Based on the results of research that has been done by the author, the following are the results of all the data that has been processed and tested, the following conclusions are obtained:

- Service Quality has a positive effect on Participant Satisfaction. This is because BPJS Employment employees serve every customer complaint wholeheartedly and are responsive to customer complaints.
- Service Quality has a positive effect on Participant Loyalty. This is because the quality of BPJS Employment services is getting better, the higher the level of loyalty and competitive advantage between financial institutions is also getting higher.
- Product Quality has a positive effect on Participant Satisfaction. This is in accordance with the theory expressed by Kotler and Keller (2012), consumer satisfaction is strongly influenced by product quality and service quality factors. This can happen because Employment BPJS creates products that provide more benefits for consumers when using these services. The reliability of the products owned by BPJS Employment is able to provide guarantees in the form of hopes as well as risks so that there is no doubt about using BPJS Employment products because their hopes will come true in their old age.
- Product Quality has a positive effect on Participant Loyalty. This is because the better the quality of the products offered by Employment BPJS, the higher the level of consumer loyalty and vice versa, the worse the quality of the products offered, the lower the level of consumer loyalty.
- Participant Satisfaction has a positive effect on Participant Loyalty. This proves that BPJS Ketenagakerjaan is able to recognize its customers by offering a product that meets the wants and needs of participants, exceeding participants' expectations.
- Service Quality has a positive effect on Participant Loyalty which is mediated by Participant Satisfaction. This is because BPJS Employment provides quality services, so participants re-register themselves to become Non-Wage Recipient (BPU) participants at BPJS Employment.
- Product quality has a positive effect on Participant Loyalty which is mediated by Participant Satisfaction. This is because the quality of BPJS Ketenagakerjaan products is getting better, for example with the existence of a new



program, namely Job Loss Guarantee (JKP), the higher the level of loyalty and competitive advantage between financial institutions is also getting higher.

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