

The Influence Of Perceived Ease Of Use And Perceived Usefulness Through Satisfaction On User Loyalty To The Sipp Online Application Of Bpjs Employment Banyuwangi Branch Office

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Abstract

This study aims to analyze the influence of Perceived Ease of Use and Perceived Usefulness on User Satisfaction and User Loyalty of the SIPP Online Application at BPJS Ketenagakerjaan Banyuwangi Branch, as well as the mediating role of User Satisfaction. This research employs a quantitative approach using survey methods conducted on users of the application. Data analysis was carried out through regression testing and mediation analysis. The results show that Perceived Ease of Use has a positive and significant effect on User Satisfaction and User Loyalty. Similarly, Perceived Usefulness positively influences Satisfaction and Loyalty. Furthermore, User Satisfaction has a direct and significant impact on User Loyalty. The mediation test reveals that User Satisfaction mediates the effect of Perceived Ease of Use and Perceived Usefulness on Loyalty, indicating that the ease of use and perceived benefits of the application indirectly enhance loyalty through increased satisfaction. These findings strengthen the Technology Acceptance Model (TAM) theory and highlight the importance of satisfaction as a mediating variable between user perceptions and long-term loyalty. The practical implication of this research is the need for continuous development of user-friendly interfaces and functional features to foster user loyalty. This study also contributes theoretically to the understanding of user behavior in public service digital applications in Indonesia.

Keywords: Perceived Ease of Use, Perceived Usefulness, User Satisfaction, User Loyalty, SIPP Online, Employment BPJS.

Introduction

BPJS Employment (Social Security Organizer) is a public legal entity established with the aim of providing social security protection to the Indonesian workforce. BPJS Employment is a transformation of PT Jamsostek (Persero), which has been a Public Legal Entity since 2014. BPJS Employment currently administers 5 Employment Social Security Programs, namely Work Accident Insurance, Death Insurance, Old Age Insurance, Pension Insurance, and Unemployment Insurance (Suryatenggara & Dahlan, 2022).

The use of technology to facilitate services to customers is currently widely employed by companies, especially those in the service sector. BPJS Employment is one of the companies engaged in public service that continuously enhances the quality of its services to increase participant satisfaction. The use of technology has also caught the attention of BPJS Employment. A web-based application has been created by BPJS Employment to streamline and expedite services to participants, one of which is the online Participant Reporting Information System (SIPP) that can be used for online data and labor wage mutations (Wilson et al., 2023).

SIPP (Participant Reporting Information System) is a data reporting channel for companies that serves as an online participant reporting website developed as a tool for companies to manage participant data, which includes company data, workforce data, wage data, and quick and accurate contribution calculations. This channel is an innovation from the previously introduced offline version of company data reporting. The significant benefits of the SIPP Online Application for companies include creating good relationships between customers and the company, identifying aspects of service that need improvement and quality enhancement, providing customer satisfaction, maintaining a positive company image, and avoiding negative publicity (Malhan et al., 2023).

The BPJS Employment Region of Tapal Kuda includes the Jember Branch Office, Situbondo Branch Office, Banyuwangi Branch Office, Lumajang Branch Office, Bondowoso Branch Office, and Probolinggo Branch Office. Some BPJS participants have been using the Online SIPP Application.

Methods

BPJS Ketenagakerjaan is a public institution aimed at protecting Indonesian workers from issues and risks related to employment relationships. According to Law Number 24 of 2011 concerning Organizing Bodies, article 5 paragraph (2) letter b states that BPJS Ketenagakerjaan is an organization engaged in services that function to organize work accident insurance (JKK), death insurance (JK), pension insurance (JP), and old age insurance (JHT). This research was conducted at BPJS Ketenagakerjaan KC Banyuwangi located at Jl. Jaksa Agung Suprpto No.49, Penganjuran, Kec. Banyuwangi, Banyuwangi Regency.

Based on the background and problem formulation, this research can be classified as explanatory research. According to (Sugiyono, 2018), explanatory research is research that explains causal relationships and tests the connections between several variables through hypothesis testing or explanatory research. This research uses a descriptive approach with a survey method. The survey method is conducted to obtain facts from the existing phenomena and to seek actual information. In the survey, this information is collected from the responses of the respondents who are the subjects of the study using a questionnaire.

This research uses 1 (one) independent variable, namely service, to determine its effect on the dependent variable of public satisfaction, thus it is included in regression analysis. According to Sugiyono (2018), regression analysis is used to measure the extent of the influence between independent and dependent variables. If there is only one independent variable and one dependent variable, the regression is called simple linear regression. Conversely, if there is more than one independent variable or dependent variable, it is called multiple linear regression. This research employs multiple linear regression analysis because it has more than one independent variable.

According to Sholihin and Ratmono (2021), the outer model specifically explains the causality or relationship between latent variables, both exogenous and endogenous, with indicators or measurements in the existing variables. Exogenous variables are those whose variability is determined by assumptions of causes that lie outside the model, also easily referred to as determining/free variables. Meanwhile, endogenous variables are those that are influenced or become the effect due to the presence of free variables. Testing the outer model provides values for validity and reliability tests.

Results and Discussion

The implementation of the social security program is one of the responsibilities and obligations of the state to provide social and economic protection to the community. In accordance with the country's financial capacity. BPJS Employment has the duties and functions to organize Employment Social Security through 5 Employment Social Security Programs, namely Occupational Injury Insurance (JKK), Job Loss Insurance (JKP), Old Age Insurance (JHT), Pension Insurance (JP), and Death Insurance (JKM).

The establishment of PT Jamsostek (Persero) went through a long process, starting from Law No. 33/1947. The next important milestone was the birth of Law No. 3 of 1992 concerning Labor Social Security (JAMSOSTEK). Furthermore, at the end of 2004, the Government also issued Law No. 40 of 2004 concerning the National Social Security System. In 2011, Law No. 24 of 2011 concerning the Social Security Organizing Agency was enacted. PT Jamsostek transformed into a Public Legal Entity. PT Jamsostek (Persero) transformed into BPJS (Social Security Organizing Agency). On July 1, 2015,

BPJS Employment launched a new program called Pension Guarantee as maximum protection for Indonesian workers.

Respondents in this study are detailed by gender as shown in the table below:

Table 1. Gender Response

Gender	Number	Percentage (%)
Male	79	49,3
Female	81	50,6
Total	160	100

Source: Analyst

Based on Table 1, it shows that the total number of respondents consists of 79 males (49.3%) and 81 females (50.6%). Many companies require all of their employees, regardless of gender, to be participants in BPJS Employment. Therefore, the proportion of male and female participants is relatively balanced. In several sectors such as Private Employees, State-Owned Enterprises Employees, Entrepreneurs, Non-ASN Employees, and ASN Employees, the number of males and females is equal, so the number of female participants can be slightly higher. Additionally, the community, both males and females, is becoming increasingly aware of the importance of employment protection, such as work accident insurance, old age insurance, and pensions. This encourages high participation from both genders.

The respondents in this study are detailed by age as shown in the table below:

Table 2. Age of Respondents

Age	Number	Percentage (%)
21 – 30 tahun	62	41,8
31 – 40 tahun	50	31,2
41 – 50 tahun	19	18,1
51 – 60 tahun	4	8,7
Total	160	100

Source: Analyst

Based on the data in Table 2, it shows that the number of respondents aged 21 – 30 years is 62 people (41.8%), aged 31 – 40 years is 50 people (31.2%). The age group of 21–40 years represents a productive age where most individuals are actively working in both formal and informal sectors. Since BPJS Ketenagakerjaan is intended for workers, it is reasonable that the majority of its users come from this age group. The age of 21–30 years is usually the beginning of a career for fresh graduates, while the age of 31–40 years is the peak of productivity and career stability. Both age groups tend to have a greater need for labor protection such as accident insurance and old age benefits. Many companies are starting to actively register young employees with BPJS Ketenagakerjaan as a form of compliance with labor regulations, thus the participation of the 21–40 year age group is quite high. The young to early adult age group currently has better access to information.

Convergent Validity is an indicator assessed based on the correlation between item scores/component scores and construct scores, which can be seen from the standardized loading factor that illustrates the magnitude of correlation among each measurement item (indicator) with its construct. An individual reflective measure is considered high if it correlates > 0.7 with the construct being measured, while an outer loading value between 0.5 - 0.6 is already deemed sufficient. The following are the outer loading values of each indicator in the research variable:

Table 3. Other Loading

Variabel	Indicator	Outler Loading
<i>Perceived easy of used</i> (X1)	X1.1	0,775
	X1.2	0,746
	X1.3	0,742
	X1.4	0,777
	X1.5	0,788

Variabel	Indicator	Outler Loading
Perceived Usefulness (X2)	X2.1	0,764
	X2.2	0,867
	X2.3	0,748
	X2.4	0,700
	X2.5	0,774
Kepuasan Pengguna (Z)	Z.1	0,789
	Z.2	0,834
	Z.3	0,708
Loyalitas Pengguna (Y)	Y.1	0,767
	Y.2	0,834
	Y.3	0,774

Source: Analisyst

This section will outline the results of the discriminant validity test. The discriminant validity test uses cross loading values. An indicator is said to meet discriminant validity if the cross loading value of the indicator on its variable is the largest compared to other variables. Below are the cross loading values for each indicator:

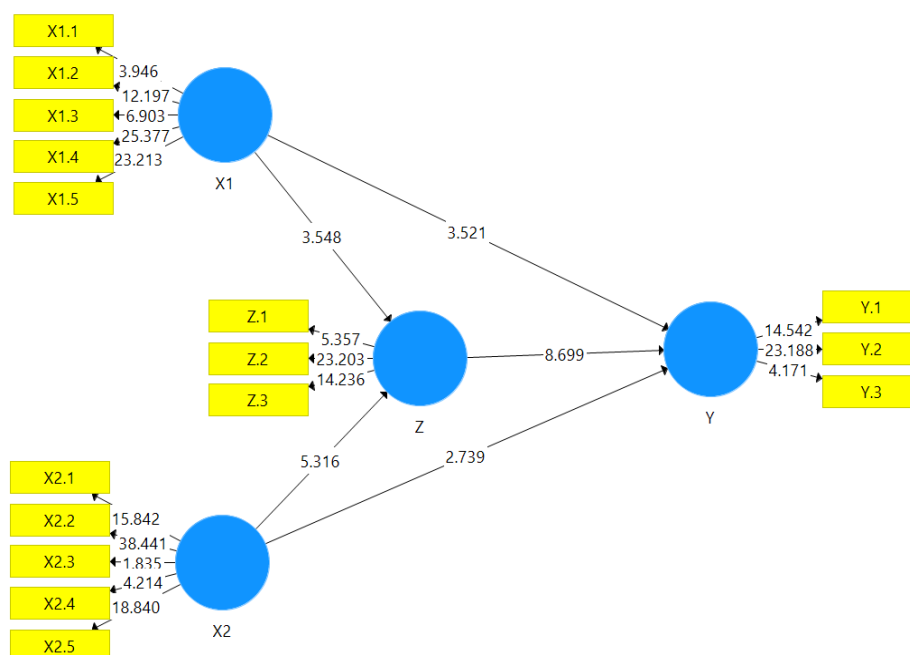
Table 4. Discriminant Validity

Variabel	Nilai Cross Loading	R _{tabel}	Keterangan
Perceived easy of used (X1)	0,978	0.148	Valid
Perceived Usefulness (X2)	0,957	0.148	Valid
Kepuasan Pengguna (Z)	0,928	0.148	Valid
Loyalitas Pengguna (Y)	0,917	0.148	Valid

Source: Analisyst

The hypothesis testing in this study was conducted by looking at the T-Statistics value and the P-Values. The research hypothesis can be stated as accepted if the P-Values < 0.05. Below are the results of the hypothesis testing obtained in this study through the inner model:

Figure 1. Models Hypothesis



Source : Partial Least Square

Figure 1 Partial Least Square SmartPLS Testing Model From the results of the hypothesis testing model using SmartPLS 6.0 as shown in the image above, it can be determined the direct and indirect effects of the relationships between the variables. The results of the direct effect testing of the relationships between variables using SmartPLS 6.0 can be seen in the following table:

Table 5. Beetween Variable

Variabel	Path Coefficients	P-value	Hasil
X1 – Z	0.204	0.000	Signifikan
X1 – Y	0.361	0.000	Signifikan
X2 – Y	0.219	0.006	Signifikan
X2 – Z2	0.537	0.000	Signifikan
Z – Y	0.571	0.000	Signifikan
X1 – Z – Y	0.206	0.003	Signifikan
X2 – Z – Y	0.307	0.000	Signifikan

Source: Analisis

Conclusion

Based on the results of the analysis and discussion that the researcher has explained, the following conclusions can be drawn:

1. The research findings indicate that Perceived Ease of Use influences User Satisfaction of the SIPP Online Application of BPJS Ketenagakerjaan KC Banyuwangi. An easy-to-use application will increase user satisfaction because they do not experience difficulties in accessing the available features.
2. The research findings show that Perceived Usefulness affects User Satisfaction of the SIPP Online Application of BPJS Ketenagakerjaan KC Banyuwangi. Users are more satisfied if they feel the application provides significant benefits in meeting their needs.
3. The research results show that Perceived Ease of Use affects User Loyalty to the Online SIPP Application of BPJS Employment KC Banyuwangi. If the application is easy to use, users are more likely to continue using it sustainably.
4. The research results indicate that Perceived Usefulness has an impact on User Loyalty to the Online SIPP Application of BPJS Employment KC Banyuwangi. The greater the benefits perceived by users, the higher the likelihood that they will remain loyal to the application.
5. The research results demonstrate that User Satisfaction influences User Loyalty to the Online SIPP Application of BPJS Employment KC Banyuwangi. High satisfaction encourages users to continue using the application and to recommend it to others.
6. The results of the study indicate that User Satisfaction mediates the effect of Perceived Ease of Use on User Loyalty to the SIPP Online Application of BPJS Employment KC Banyuwangi. The ease of use of the application not only has a direct impact on loyalty but also enhances satisfaction, which in turn strengthens user loyalty.
7. The results of the study indicate that User Satisfaction mediates the effect of Perceived Usefulness on User Loyalty to the SIPP Online Application of BPJS Employment KC Banyuwangi. Users who find the application beneficial will be more satisfied, which ultimately increases their loyalty to the application.

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