

The Effect of Health Service Quality on The Satisfaction of National Health Insurance Participants at The Internal Medicine Polyclinic of Undata Hospital, Central Sulawesi Province

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Penelitian ini menganalisis pengaruh kualitas layanan kesehatan terhadap kepuasan peserta Jaminan Kesehatan Nasional (JKN) di Poliklinik Penyakit Dalam RSUD Undata, Provinsi Sulawesi Tengah. Penelitian ini menggunakan metode explanatory research dengan teknik purposive sampling, melibatkan 96 responden. Data dikumpulkan melalui observasi, studi literatur, dan studi lapangan. Analisis data mencakup uji validitas, reliabilitas, normalitas, serta regresi berganda. Hasil menunjukkan bahwa dimensi kualitas layanan—responsivitas (2,129), reliabilitas (2,366), jaminan (2,151), empati (2,067), dan bukti fisik (3,795)—secara signifikan memengaruhi kepuasan peserta JKN. Secara keseluruhan, kualitas layanan berkontribusi sebesar 83,2% terhadap kepuasan pasien, sementara 16,8% dipengaruhi oleh faktor lain.

Kata kunci: JKN, Kepuasan Pasien, Kualitas Layanan Kesehatan, dan Undata

Abstract

This study analyzed the impact of health service quality on the satisfaction of National Health Insurance (JKN) participants at the Internal Medicine Polyclinic, Undata Hospital, Central Sulawesi. Using explanatory research with purposive sampling, 96 respondents were selected, and data were collected through observation, literature review, and field studies. Analysis included validity, reliability, normality, and regression tests. Results show that dimensions of service quality—responsiveness (2.129), reliability (2.366), assurance (2.151), empathy (2.067), and tangibles (3.795)—significantly influence JKN participant satisfaction. Overall, service quality accounts for 83.2% of patient satisfaction, with 16.8% influenced by other factors.

Keywords: JKN, Patient Satisfaction, Quality of Health Services and Undata

Introduction

Patient satisfaction is one of the important elements in evaluating service quality by measuring the extent of the patient's response after receiving a service. Patients who feel that their expectations are fulfilled mean that the service has provided good quality and caused good satisfaction as well. Patient satisfaction or participants of health insurance is one of the factors that can be used as a reference in determining the success of the service program. This shows that the good quality of a service is not based on the perception of the service provider, but based on the perception of consumers (Halawa, Nadapdap, & Silaen, 2020).

The quality or quality of health services is the degree of perfection of health services in accordance with professional standards and service standards by using the potential resources available in hospitals or health centers in a reasonable, efficient and effective manner and

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provided safely, satisfactorily, in accordance with norms, ethics, laws, and socio-culture by taking into account the limitations and capabilities of the government and the community as consumers. Assessment of health service quality through the quality dimension of service, if consumers are not satisfied with these quality dimensions, it will affect the assessment of the service itself (Adani, 2019).

Service quality is an important element in health services. The quality of health services must be in accordance with standards and the use of resources in a reasonable, efficient and effective manner. Service quality is related to efforts to meet the needs and desires of service users (consumers) as well as accuracy in delivery to meet the expectations of service users so that they can meet the needs of patients for satisfaction with services (Putri, Pascarani, & Wismayanti, 2016).

According to a report by the World Health Organization (WHO), the aim is to ensure that everyone has access to the health services they need in promotive, preventive, curative and rehabilitative efforts with good quality and effectiveness to ensure that all health services can cover people with financial difficulties (World Health Organization, 2018).

The new paradigm of health services requires hospitals to provide excellent service. One of the main requirements for hospitals to survive is if they are able to provide excellent service to their customers according to the needs and desires of patients while still referring to the professional and medical code of ethics, so that hospitals are required to provide excellent service in accordance with patient expectations. The role of medical personnel in providing health services in hospitals is very important, because the performance of health workers in an organizational manner will determine the patient's perception of the quality of services provided and satisfaction with the services received. Patients will always compare or ask for recommendations from others in the use of health service facilities. The quality of service in industries engaged in the service sector can be evaluated using the SERVQUAL (Service Quality) method. The dimensions seen in service quality include the dimensions of reliability, responsiveness, assurance, empathy, and tangible. (Wildani, Badiran, & Hadi, 2020).

The creation of a healthy state is a right for every individual. Health is the key to all a person's activities. A person cannot carry out his activities properly if his health condition is disturbed both physically and psychologically. The 1945 Constitution article 28H paragraph (1) states that everyone has the right to live a prosperous life in birth and mind, to live, and to get a good and healthy living environment and the right to receive health services. Health services are all efforts carried out individually or jointly in an organizational group to maintain and prevent diseases (Aliyyah et al., 2023).

Everyone has the right to social security as the fulfillment of basic life needs in accordance with what is contained in Law No. 40 of 2004 concerning the National Social Security System. One of these basic needs is the need for health, so that every citizen has the right to access quality and affordable health services, without discrimination and the right to health insurance. Therefore, the right to a healthy life for every citizen is an obligation and responsibility of the government, which is then mediated through health insurance for all citizens (Etlidawati & Handayan, 2017).

The health insurance program is organized by a public legal entity that is directly responsible to the President, namely the Social Security Administration Agency or commonly referred to as BPJS. On January 1, 2014, Indonesia has enacted the National Health Insurance (JKN) system in collaboration with the Social Security Administration Agency. JKN is a guarantee in the form of health protection so that participants get health maintenance benefits and protection in meeting basic health needs given to everyone who has paid contributions or their contributions are paid by the government. The implementation of the JKN service system properly in health facilities, especially in hospitals, is the goal in improving the quality of services both in outpatient and inpatient polyclinics to achieve patient satisfaction (Handiny,

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Fitri, & Oresti, 2023).

Health services are the most important thing that must be organized for a health service organization to improve health, maintain health, cure diseases, and prevent diseases from getting worse. The quality of health services must be in accordance with standards and the use of resources in a reasonable, efficient and effective manner. Service quality is related to efforts to meet the needs and desires of service users (consumers) and accuracy in delivery to meet the expectations of service users (consumers) so that a feeling of satisfaction is created for service users. However, in its implementation, there are still problems that people complain about who do not get proper health services. Among them are the rejection of referral patients, different services between BPJS patients and non-BPJS patients, the length of queues at the BPJS patient registration counter, the long flow of services, the provision of limited medicines and the long waiting time for doctors (Ambat et al., 2020).

Undata Hospital of Central Sulawesi Province is a referral center hospital in Central Sulawesi Province with type B Education. One of the service units is the internal medicine poly outpatient service. An initial survey conducted through interviews with 5 outpatients participating in JKN, found that 4 patients complained of service satisfaction in terms of the length of queues at the BPJS patient registration counter, long service flows, and long waiting times for doctors. Based on the phenomenon described above, the author's interest in researching the Influence of Outpatient Service Quality on the Satisfaction of National Health Insurance Participants at Undata Hospital, Central Sulawesi Province.

Based on the formulation of the problem above, the objectives of this study are:

1. To find out how much the quality of service partially affects the satisfaction of national health insurance participants at the Undata Hospital of Central Sulawesi Province.
2. To find out how much the simultaneous influence of service quality on the satisfaction of national health insurance participants at the Central Sulawesi Province Undata Hospital.

Literature Review And Framework

Previous Research

Previous research is research that has been conducted by other researchers who provide various findings from their research results that can be used as a reference and comparison of the research to be carried out. Some of the studies that are considered relevant to this study include:

Nabilla (2020), The Effect of Health Service Quality on National Health Insurance (JKN) Patient Satisfaction at the Pamulang Health Center, South Tangerang City. This study uses a quantitative approach with a total of 100 respondents and uses purposive sampling. In data processing and statistical analysis using IBM SPSS Statistic 25 software. So that the results of the study were obtained that the significance value for the F test was 0.000. This means that it can be concluded that there is a simultaneous influence by the Health Service Quality variable on the National Health Insurance (JKN) Patient Satisfaction variable. The quality of health services simultaneously had a positive and significant effect of 78.1% on the satisfaction of National Health Insurance patients. But for the remaining 21.9% are in other variables outside of the *Responsiveness, Reliability, Assurance, Emphaty* and *Tangible*.

Service Quality and Satisfaction of JKN Participants

In relation to the satisfaction of JKN participants, according to Handi (2002:144) to obtain quality health services is part of the fulfillment of the main consumer rights, namely the right to meet their basic needs. Based on the description above, it can be concluded that the satisfaction of JKN participants can be achieved if the service recipient obtains the service as

needed and expected. To create satisfaction for JKN participants, individual practice doctors must create and manage existing resources so that JKN participants will feel satisfied if they get services that meet their expectations.

The minimum outpatient service standards at Undata Palu Hospital include:

1. Service Availability
2. Service providers in specialist clinics
3. Outpatient Service Opening Hours
4. Outpatient Waiting Time
5. Tuberculosis Diagnosis Enforcement
6. TB Outpatients Treated with DOTS Strategy
7. VCT Service Availability
8. Prescribing Drugs According to the Formulary
9. Tuberculosis Recording and Reporting in Hospitals
10. Customer Satisfaction on Outpatient

The framework explains that service quality is the key to achieving satisfaction with the services provided. Service quality is the driver of multidimensional customer satisfaction. To find out which dimension is important in influencing customer satisfaction, the *SERVQUAL* concept that has been developed by Parasuraman, Berry and Zeithaml can be used as a reference in this study to assess the quality of service on JKN patient satisfaction at Undata Hospital, Central Sulawesi Province. Basically, there are five dimensions that consumers use in assessing the quality of health services, namely tangibles, reliability, responsiveness, assurance and empathy (Irawan, 2008:34).

Research Hypothesis

A hypothesis is a starting point of thought whose truth is accepted by researchers (Arikunto, 2016). In this study, the provisional statements that will be tested for truth are:

- 1) Service quality variables consisting of Tangibles, Reability, Responsiveness, Empathy and Assurance simultaneously had a significant effect on the satisfaction of National Health Insurance participants at the Internal Medicine Poly of Undata Hospital, Central Sulawesi Province.
- 2) The service quality variables consisting of Tangibles, Reability, Responsiveness, Empathy and Assurance partially had a significant effect on the satisfaction of National Health Insurance participants at the Internal Medicine Poly of Undata Hospital, Central Sulawesi Province..

Research Method

This study uses a quantitative approach with an explanatory design to analyze the relationship between the independent variable and the commitment variable related to the quality of health services and patient satisfaction of the National Health Insurance (JKN). The location of the research is at the Internal Medicine Poly of Undata Hospital, Central Sulawesi Province, which is located at Jl. RE Martadinata, Palu, Mantikulore District. The selection of these locations is based on the relevance of the case, the affordability of the data, and the potential to get a thorough picture of the research subject. This research was carried out for three months, from July 23, 2024 to October 23, 2024.

The population in this study is all outpatients registered at the Internal Medicine Poly of Undata Hospital during the period January to June 2024, with a population of 2,492 patients. For sampling, a sampling probability method was used with a simple random sampling technique, so that a sample of 96 patients was obtained. This amount is calculated based on the

Slovin formula with an error tolerance rate of 10%. This technique was chosen to ensure that each individual in the population has an equal chance of being selected, thus increasing the representativeness of the sample.

The type of data collected is quantitative data, with primary and secondary data sources. Primary data was obtained through the distribution of questionnaires to patients, which was designed using a 4-level Likert scale (1–4) to measure respondents' perception of service quality and satisfaction with JKN services. In addition, structured interviews are also conducted to strengthen the results of the questionnaire. Secondary data is obtained from official documents, such as internal hospital reports, patient medical records, and operational data related to the JKN program.

The research instruments are tested for validity and reliability to ensure the quality of the measurements. The validity test was carried out by comparing the calculation value against the table (0.1986), where all items in the research variable were declared valid because the calculation value was greater than the table. Data analysis was carried out quantitatively using statistical tools. Statistical tests include descriptive analysis to describe the distribution of data, as well as inferential analysis to test the relationship between variables and draw conclusions based on the hypothesis that has been formulated.

Result

1 Data Analysis Results

a. Multiple Linear Regression Analysis Test

In an effort to answer the problem in this study, multiple *regression* analysis was used. Regression analysis is basically the study of the dependence of dependent (bound) variables with one or more independent (free) variables, with the aim of estimating and predicting the average population or values of dependent variables based on the known values of independent variables. Thus, multiple linear regression analysis is used to analyze the influence of each Independent variable (X) on the Dependent variable (Y) as a bound variable. The regression results from the processed primary data can be seen in the following table:

Table 1. Multiple Regression Analysis

		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	40.685	1.112		36.579	.000
	Responsiveness (Ketanggapan)	-.563	.264	-.187	2.129	.036
	Reliability (Kehandalan)	-.652	.276	-.200	2.366	.020
	Assurance (Jaminan)	-.603	.280	-.162	2.151	.034
	Emphaty (Kepedulian)	-.685	.332	-.178	2.067	.052
	Tangible (Bukti Nyata)	-1.114	.294	-.305	3.795	.000

a. Dependent Variable: Kepuasan Peserta JKN

Based on the table above, the multiple linear regression equation is obtained as follows:

$$Y = 36,579 + 2,129X_1 + 2,366X_2 + 2,151X_3 + 2,067X_4 + 3,795X_5$$

Based on the multiple linear regression equation above, several points can be explained, namely:

- The coefficient for the Responsiveness (X_1) variable shows that each increment of one unit on X_1 will increase the Y value by 2.129, assuming the other variables remain

constant. So, the better the officer's response, the higher the satisfaction or quality of service felt by the respondent.

- The coefficient for the Reliability variable (X_2) shows that every increase of one unit in X_2 will increase the Y value by 2.366. This means that if health workers are more reliable in providing services, then the quality or satisfaction of services will increase higher than the response.
- The coefficient for the Assurance variable (X_3) shows that every increase of one unit in X_3 will increase the value of Y by 2.151. This suggests that improving the quality of service assurance (e.g., responsibility and safety for patients) will contribute to improved service quality or satisfaction.
- The coefficient for the Empathy variable (X_4) shows that every increment of one unit in X_4 will increase the value of Y by 2.067. This indicates that services that care more about patients, such as friendliness and attention to patients, will improve the quality or satisfaction received by patients.
- The coefficients for the Tangible (X_5) variable (e.g., tangible evidence such as facilities and equipment used) show that every increase of one unit on X_5 will increase the Y value by 3.795. This shows that the increase in the provision of facilities or tangible evidence of services, such as the availability of complete medical devices and other supporting facilities, has the greatest impact on improving service quality or satisfaction.

b. Hypothesis Test Results

1. Uji T-Test(Parsial)

In the F test, it was concluded that the model was significant, so it was necessary to conduct a t-test to see which independent variables had a significant effect on the variables of JKN participant satisfaction. The statistical test t shows how far the influence of one independent variable individually in describing the dependent variable is used to find out whether there is an influence of each independent variable individually on the dependent variable. The hypotheses used are as follows:

H_0 : independent variable j has no significant effect on the dependent variable

H_1 : independent variable j has a significant effect on the dependent variable, $j = 1,2,\dots,5$

Test Criteria: H_0 is rejected if the Probability < alpha value (0.05)

The results of the t-test can be seen in Table 4.13 as follows.

Table 2. Statistical Test Results t

Model		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	40.685	1.112		36.579	.000
	Responsiveness (Ketanggapan)	-.563	.264	-.187	2.129	.036
	Reliability (Kehandalan)	-.652	.276	-.200	2.366	.020
	Assurance (Jaminan)	-.603	.280	-.162	2.151	.034
	Empathy (Kepedulian)	-.685	.332	-.178	2.067	.052
	Tangible (Bukti Nyata)	-1.114	.294	-.305	3.795	.000

a. Dependent Variable: Kepuasan Peserta JKN

Based on Table 2, the results of the statistical test t show that the Empathy variable has a p -value greater than 0.05 so that the Empathy variable does not have a significant effect. Meanwhile, the variables (Responsiveness, Reliability, Assurance, and Tangible) in the

regression model have a significant influence on the dependent variables. This is because the four variables have a *p-value* smaller than 0.05, which means that H_0 is rejected so that each variable (*Responsiveness, Reliability, Assurance, and Tangible*) has a significant effect on the JKN participant satisfaction variable.

2. F-Test (Simultan)

The F-test aims to determine the influence of all independent variables (*Responsiveness, Reliability, Assurance, Emphaty and Tangible*) simultaneously (together) on the dependent variable, namely the satisfaction of JKN participants (Y). The hypotheses used are as follows:

H_0 : There were no independent variables that had a significant effect on the dependent variables

H_1 ...: There is at least one independent variable that has a significant effect on the dependent variable, $j = 1, 2, \dots, 5$

Test Criteria:

H_0 is rejected if *the Probability* is less than the *alpha value* (0.05)

The results of the F test can be seen in Table 3 as follows.

Table 3. Statistical Test Results F

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	493.465	5	98.693	40.345	.000 ^b
	Residual	220.160	90	2.446		
	Total	713.625	95			

a. Dependent Variable: Kepuasan Peserta JKN

b. Predictors: (Constant), Tangible (Bukti Nyata), Assurance (Jaminan), Reliability (Kehandalan), Emphaty (Kepedulian), Responsiveness (Ketanggapan)

Based on Table 3, the *prob value* was obtained. *Fstatistic* (0.001) < 0.05. Because the *probability* value is smaller than *the alpha value*, it can be said to be negative H_0 and it can be concluded that the independent variables (*Responsiveness, Reliability, Assurance, Emphaty and Tangible*) together have a significant influence on the satisfaction of JKN (Y) participants.

3. Coefficient of Determination Test

This determination coefficient is carried out with the intention of measuring the model's ability to explain how much the influence of independent variables together (simultaneously) affects the bound variables that can be indicated by *the adjusted R-Squared value*. The determination coefficient shows the extent to which the contribution of the free variable in the regression model is able to explain the variation of its bound variable. The coefficient of determination can be seen through *the R-squared* (R²) value presented in Table 4.

Table 4. Determination Coefficient (R2) Results

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.872 ^a	.832	.774	1.564	1.922

a. Predictors: (Constant), Tangible (Bukti Nyata), Assurance (Jaminan), Reliability (Kehandalan), Emphaty (Kepedulian), Responsiveness (Ketanggapan)

b. Dependent Variable: Kepuasan Peserta JKN

Based on Table 4.15, it can be seen that *the R-Squared value* is 0.832. This shows that the variation of the dependent variable Y (satisfaction of JKN participants) together can be explained by the variation of independent variables (*Responsiveness, Reliability, Assurance, Emphaty* and *Tangible*) of 0.832 or 83.2% while the remaining 16.8% is explained by other variables outside the variables studied.

B. Discussion

The magnitude of the partial influence of health service quality on the satisfaction of health insurance participants

The results of regression analysis show that the quality of health services has a positive and significant influence on the satisfaction of National Health Insurance (JKN) participants. Partially, the variables *Responsiveness, Reliability, Assurance, and Tangible* contributed to increasing participant satisfaction. *High responsiveness*, in the form of quick and precise responses from officers, as well as *reliability* which includes timeliness and service according to procedures, can increase patient trust and satisfaction. *Assurance*, which reflects the responsibility of officers in providing a sense of security. In addition, *Tangible which includes adequate facilities and equipment also has a significant influence on the satisfaction of JKN participants. Thus, good service quality in all aspects will increase the overall satisfaction of JKN participants.*

1. The Effect of the *Responsiveness* Variable (X1) on the Satisfaction of Health Insurance Participants

The results of the partial test using the t-test showed that responsiveness (X1) had a significant positive influence on the satisfaction of JKN participants, with a t-value of 2.129 and a *p-value* of 0.036 which was smaller than 0.05, which indicated that H0 was rejected and H1 was accepted. This means that the better the response provided by health workers, the higher the level of satisfaction of JKN participants. Research by Liu et al. (2019) also found similar results, with a regression coefficient of 0.32 which shows a significant influence of *responsiveness* on patient satisfaction.

The results of the validity test showed that all indicators of *the responsiveness* variable had a validity value of more than 0.5, which means that all indicators used in this study were valid and reliable to measure these variables. The reliability test using Cronbach's Alpha

showed a value of 0.837, which is very good because it is greater than 0.7, indicating that the measuring instrument in this study is reliable and can be used with a high level of accuracy. This indicates that the data collected can be trusted for further analysis.

Research conducted by Suliantari & Lestari (2020), found that good responsiveness can increase patient satisfaction, with an average satisfaction score of 4.30 on a 5-point scale, which indicates a very high level of satisfaction related to the responsiveness of healthcare workers. This is in line with the findings in this study, which indicates that responsiveness is one of the main factors affecting the satisfaction of JKN participants.

Based on the results of this study, it can be concluded that **Responsiveness (X1)** has a significant influence on the satisfaction of JKN participants. The faster and more responsive the health workers are in responding to patient needs, the higher the level of satisfaction felt by the participants. Research by Hadi & Sumarti (2021) also shows a similar thing, where the responsiveness of healthcare workers significantly affects the level of patient satisfaction, with a regression coefficient of 0.41, which indicates that an increase in responsiveness will have a direct effect on the increase in satisfaction.

This study also strengthens previous findings that responsiveness is one of the important aspects of health services that are directly related to patient satisfaction. Therefore, hospitals or other health facilities need to increase the responsiveness of officers in handling patient complaints or requests to increase their satisfaction. The results of this research are an important foundation for policy development in the health sector, especially in improving the quality of services oriented to the satisfaction of JKN participants.

2. The Effect of the *Reliability* Variable (X2) on the Satisfaction of Health Insurance Participants

Based on the results of the partial test using the t-test, the reliability variable (X2) had a positive influence on the satisfaction of JKN participants with a t-value of 2.366 and a *p-value* of 0.036, which was smaller than 0.05. This shows that the higher the level of reliability of the services provided, the higher the level of satisfaction of JKN participants. Research by Aryani & Rosita (2018) also supports these findings, with a regression coefficient of 0.28 which suggests that reliability has a significant effect on patient satisfaction.

The validity test showed that the indicators used to measure reliability had a validity value of more than 0.5, indicating that all indicators in this study could be used to measure these variables well. The reliability test using Cronbach's Alpha produced a value of 0.840, which shows that the measurement instrument in this study has good reliability, because the value is greater than 0.7, which means that the data collected can be trusted for further analysis.

Research by Pratiwi & Wulandari (2021) also shows that reliability has a significant effect on patient satisfaction, with an average satisfaction of 4.25 on a 5-point scale. This strengthens the finding that JKN participants feel more satisfied when they can rely on the health services provided, both in terms of time, quality, and consistency. This research also emphasizes the importance of reliability in creating a positive experience for participants.

Based on the results of this study, it can be concluded that **Reliability/Reliability (X2)** has a significant effect on the satisfaction of JKN participants. The more reliable the service provided, both in terms of speed, quality, and consistency, the higher the satisfaction level of JKN participants. Research by Santoso & Nugroho (2019) also shows that service reliability has a positive influence on patient satisfaction, with a regression coefficient value of 0.35, which indicates that increasing reliability can significantly increase satisfaction.

This study reinforces previous findings that service reliability is an important factor in maintaining participant satisfaction. For this reason, health facilities, including those in collaboration with JKN, need to increase the reliability of the services they provide. This

includes consistency in the quality of service, timely timing, as well as the ability to meet the needs of participants in a reliable manner. Good reliability will create greater trust among participants and contribute to their satisfaction with the JKN program.

3. The Effect of Assurance on Health Insurance Participant Satisfaction

Based on the results of the partial test using the t-test, the assurance variable had a positive influence on the satisfaction of JKN participants with a t-value of 2.151 and a *p-value* of 0.034, which was smaller than 0.05. This shows that the higher the level of guarantee provided in health services, the higher the level of satisfaction of JKN participants. This finding is in line with research conducted by Syahri & Nurul (2020), which found that guaranteed health services contribute significantly to patient satisfaction.

The validity test of indicators that measure guarantee variables showed good results, with the validity value of all indicators more than 0.3. This shows that all indicators can be trusted to measure the assurance variables accurately. The results of the reliability test using Cronbach's Alpha showed a value of 0.840, which is greater than 0.7, indicating that the measurement instrument in this study has excellent reliability. This shows that the results obtained can be relied on to describe the guarantee variable in health services.

Research by Lestari & Hadi (2019) also shows that guarantees in health services have a positive influence on patient satisfaction, with an average guarantee value of 4.20 on a 5-point scale. They found that assurance factors, such as clear information about participant rights and a transparent service process, increased patient trust and satisfaction. This is in line with the findings of this study which shows that service assurance plays an important role in creating satisfaction for JKN participants.

From the results of the analysis, it can be concluded that **Assurance** has a positive and significant effect on the satisfaction of JKN participants. The higher the level of assurance provided by the health service provider, the greater the level of satisfaction felt by the participants. This shows that JKN participants want clear assurance regarding the quality, safety, and procedures of the health services received. This guarantee can be in the form of confidence that they will receive quality service with high professionalism.

The results of this study also reinforce the findings of previous studies, such as those conducted by Andriani & Rahmawati (2018), which found that health service guarantees contribute significantly to patient satisfaction. Therefore, to increase the satisfaction of JKN participants, it is important for health care providers to pay attention to this aspect of guarantee, both in terms of transparency, quality, and clear communication to participants regarding their rights in the JKN program.

4. The Effect of Emphaty/Concern on Health Insurance Participant Satisfaction

Based on the results of the t-test, the concern variable had a t-value of 2.067 with a *p-value* of 0.052, which was greater than 0.05. This shows that concern does not have a significant effect on the satisfaction level of JKN participants. These findings support the results of a study by Wijaya & Handayani (2021), which found that the care shown by medical personnel plays an important role in improving patient satisfaction.

Validity tests on indicators that measure the variables of concern showed good results, with the validity value of all indicators being greater than 0.3, which means that these indicators have a strong relationship with the variables measured. The results of the reliability test using Cronbach's Alpha produced a value of 0.840, which shows that the measurement instrument has excellent and reliable reliability in this study. This value indicates that the data collected provides a consistent and accurate picture of the variables of concern.

Research by Sari & Wulandari (2020) also shows that caring has no effect on patient satisfaction, with an average caring value of 4.30 on a 5-point scale. The study revealed that participants felt more satisfied when medical personnel not only provided good service, but also showed empathy and concern for the patient's condition. These findings reinforce the results of this study which shows the importance of the aspect of concern in increasing the satisfaction of JKN participants. From the results of the analysis, it can be concluded that **Empathy does** not have a significant influence on the satisfaction of JKN participants.

5. The Effect of *Tangible/Real Evidence* on Health Insurance Participant Satisfaction

Based on the results of the t-test, the tangible variable has a t-value of 3.795 with a p-value of 0.000, which is smaller than 0.05. This indicates that real evidence in health services, such as adequate facilities and quality health facilities, has a significant influence on the satisfaction of JKN participants. These findings are in line with research by Lestari & Setiawan (2020), which states that real evidence in health services greatly affects patient satisfaction.

The results of the validity test on tangible variable indicators show that all indicators have a validity value of more than 0.3, which means that these indicators have a strong relationship with the variables measured. The reliability test showed a Cronbach's Alpha value of 0.840, which indicates that the measurement instrument is reliable to measure tangible variables consistently. This value shows that the collected data well illustrates the tangible aspects of health services to JKN participants.

Research by Hadi & Fadillah (2019) also found that real evidence in health services plays an important role in patient satisfaction. In the study, adequate hospital facilities and fast service were the main factors that increased patient satisfaction. The results of this study are also in line with the findings that show that real evidence, such as complete medical facilities and the cleanliness of the hospital environment, can increase the satisfaction level of JKN participants.

Based on the analysis, it can be concluded that **Tangible/Real Evidence** has a significant influence on the satisfaction of JKN participants. Tangible evidence in the form of adequate health facilities and efficient services is essential in increasing participant satisfaction. This tangible aspect gives confidence to participants that they receive decent and quality services as expected. It also increases participants' perception of the quality of the services they receive.

These findings are supported by research conducted by Kurniawan & Rahayu (2021), which found that adequate facilities and tangible evidence of good health services are directly related to patient satisfaction. Therefore, health service providers must continue to improve and update existing facilities, as well as ensure that tangible evidence of the health services provided can meet the expectations of JKN participants.

ii. The magnitude of the simultaneous influence of health service quality on the satisfaction of health insurance participants

The results of the analysis showed that the overall quality of health services had a significant influence on the satisfaction of JKN participants. Based on the F test, the significance value is 0.000 with an F-count of 40.345, which is much larger than the F-table (2.32). This shows that the five independent variables together have a significant influence on the satisfaction of JKN participants.

The responsiveness dimension is one of the dominant factors in increasing the satisfaction of JKN participants. The responsiveness of medical personnel and health staff in providing fast and timely services is highly appreciated by patients. This is in line with the research of Widyastuti and Handayani (2020) which showed that the responsiveness of health workers had a significant influence on BPJS patient satisfaction with a significance value of $\rho=0.002$.

Furthermore, the reliability of health workers in providing services is also an important factor. Reliability includes consistency in providing accurate diagnoses and correct procedures. Research by Putri, et al. (2016) supports this finding, where reliability was found to have a significant effect on BPJS patient satisfaction at Udayana Level II Hospital Denpasar.

Assurance involves the aspect of patient trust in the competence of medical personnel. Patients feel more satisfied when they are confident that medical personnel have adequate abilities and knowledge. The findings of this study are in line with Aulia, et al. (2017), who stated that assurance is one of the dimensions of service quality that has a significant influence on BPJS patient satisfaction in Banjarmasin.

The dimension of empathy or care also plays an important role in creating an emotional connection between patients and medical personnel. Medical personnel who show personal attention to the patient's condition tend to increase patient satisfaction. Nabilla's research (2020) also shows that this dimension has a significant role in increasing the satisfaction of JKN patients at the Pamulang Health Center.

Tangible or tangible evidence, such as adequate physical facilities and quality medical equipment, also affects the satisfaction of JKN participants. When hospital facilities look clean, comfortable, and modern, patients are more likely to feel satisfied. This is supported by research by Widyastuti and Handayani (2020), which shows that the tangible dimension has a significant relationship with patient satisfaction. The following is a table that shows the quality of service and satisfaction of JKN participants at Undata Hospital:

Table 5. Data on Service Quality Observation Report at Undata Hospital

Indicator	Observation Result Report Data
Service Hours	Average patient wait time: 15 minutes; Examination waiting time: 20 minutes; 80% of patients are served within the stipulated time (3 hours).
Reliability of Healthcare Workers	95% of the correct diagnosis is in accordance with the procedure; 90% of medical procedures are carried out correctly and according to standards.
Complaint Handling	85% of complaints are followed up within 24 hours; 75% of patients are satisfied with the handling of complaints.
Hospital Facilities	Availability of medical equipment: 85% of the equipment is complete and functional.
Patient Satisfaction Survey	The patient satisfaction survey showed 85% satisfaction with the responsiveness of the service, 90% with the competence of medical personnel, 80% with the facilities.

From the results of the study, it is known that the contribution of service quality to the satisfaction of JKN participants reached 83.2%. This figure indicates that most of the patient satisfaction can be explained by the quality of services provided at the Internal Medicine Poly of Undata Hospital, but for the remaining 16.8% it is influenced by other factors other than factors (*Responsiveness, Reliability, Assurance, Emphaty and Tangible*). These results also show that the influence of service quality on the satisfaction of JKN participants at Undata Hospital is included in the level of very strong influence

Conclusion

Based on the results of the research and hypothesis testing, the conclusions that can be drawn from this study are: Partially, the variables of service quality affect satisfaction, namely

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Responsiveness, Reliability, Assurance, and Tangible, have a significant partial influence on the satisfaction of JKN participants at Undata Hospital. The four variables showed a *p-value* less than 0.05, which means that these four service quality factors played an important role in increasing patient satisfaction. while the *Empathy* variable showed a *p-value* greater than 0.05, which means that this Empathy variable was not significant in increasing patient satisfaction. Simultaneously, the quality of health services affects the satisfaction of JKN participants. This can be seen in the results of the determination coefficient analysis (which shows that National Health Insurance Patient Satisfaction has an influence of 83.2% while the remaining 16.8% is influenced by other factors. These results also show that the influence of service quality on the satisfaction of JKN participants at Undata Hospital is included in the level of very strong influence. R^2).

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