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ANTECEDENT OF CUSTOMER ENGAGEMENT ON THE SOCIAL INSURANCE ADMINISTRATION ORGANIZATION (BPJS) IN EAST KALIMANTAN, INDONESIA

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Abstract

As a service company, BPJS in health service commitment the interchange with the company's other services as banks or insurance. For services company, regulations or policy regarding service standards consumers like the holy book should be run with full faith and obedience in all of this. The study aims to prove the effect of variable price, quality of service, the company's reputation as well as corporate social responsibility and to explore the impact on satisfaction and engagement of users BPJS independent. For this, A variety of variables and the variables associated with the premium, quality of service, the company's reputation and corporate social responsibility such provided by BPJS the health of the independent to the participants in three cities in the province of east Borneo (city of Samarinda, Balikpapan, Bontang, Indonesia). The results premium insurance is not significant to satisfaction, quality of service have a significant effect on satisfaction, corporate reputation have a significant effect on variable satisfaction, corporate social responsibility had no effect on satisfaction, premium insurance is not significant to engagement, service quality have a significant effect on engagement, corporate reputation

have a significant effect on engagement, corporate social responsibility is not significant to engagement, satisfaction have a significant effect on engagement.

Keywords: Insurance premium, service quality, corporate reputation, corporate social responsibility, engagement

INTRODUCTION

The Social Insurance Administration Organization (BPJS) it is an institution that was formed to organize the social security in Indonesia. In its implementation, the provision of health care in patients BPJS using a system of referral in stages according to the medical needs. Assessment of the quality of service that receives a lot of attention are the five dimensions of the quality of the service by Parasuraman et al., (2001) the identify of those attributes of fully used the participants Pension Consultant (JAMSOSTEK) as the criteria in assessing the performance of service. The Corporate Social Responsibility by a company not to pursue (profit), but should also pay attention to the welfare of society (people) and research is argued that the ability and the company's reputation. According to Brodie (2011) that in the context of customer engagement consists of three variables of which is variable cognitively, the attitude and behavior (cognitive attachment, attitudinal attachment anD behavioral attachment) to be the basis to conduct empirical research that determines customer engagement in the phase psychological, being the determination of the process of the customer engagement itself and explain the sub-process of engagement.

LITERATURE REVIEW

Theoretical Development

According to Schiffman and Kanuk (2007:8) to defines as follows : "The consumer behavior is defined as the consumer display in searching for purchasing, using, evaluating and disposing of product and service that they expect will their needs" Menurut Belch and Belch (2009) (wikipedia.org/wiki/Consumer_Behavior) defines as follows: "consumer behaviour as the process and activities people engage in when searching for, selecting, purchasing, using, evaluating, and disposing of products and services so as to satisfy their needs and desires. According to Kotler (2002: 215), that factors that affect the behavior of consumers in the buying decision is a factor cultural, social, personal and psychological. Solomon (2000), the way consumers is the study which includes a process when individuals or groups to buy, using or

regulate product, service, ideas or experience to meet the needs and desires. In the article 246 KHUD there is a formulation as follows: "with which one is to live by receiving a premium"

Ferdinand (2006) explaining that the price is one of the variables important in marketing, where prices can affect customers in taking the decision to buy a product, for various reasons. According to Kotler and Amstrong (2012 : 314) explain, there were four sizes that characterizes the price, is : affordability price on the price with quality on the price with benefits, and according to ability or price competitiveness. The concept and measurement of the quality of care has grown by leaps and bounds. One of the contributor is developing the measurement of the quality of service is an opinion Zeithaml, et al. (2001: 127) Parasuraman, Zeithaml and Berry. According to Wyckof (1990),the quality of services is the level of excellence that was expected and control over the level of excellence to meet the wishes of customers. Christina (2011) defines the quality of service as "a reflection of the perception evaluative the consumer to services received at any given moment". F. Gerson (2004). Quality is anything that is considered to be customers as the quality. Meanwhile, Kotler defines the quality is the overall characteristics as well as the nature of a product or service that affects its ability to satisfy the needs of the declared or implied.

Customers who don't buy it a goods and services, but also has a commitment and a positive attitude of corporate services, for example by recommending people to buy (Brown 2008:83). Customer satisfaction will be achieved if the major defying factors of the service available, namely the readiness of the human resources in service to prospective customers (Khasmir, 2005 : 4).The accounting and finance in the industry effectively to assess the assets, but ignore the value of assets that are harder to count, like job satisfaction, learning, the effectiveness of the R & D, and customer loyalty (Mathis and Jackson, 2003). The reputation of the company is the characteristics of the socially a company, is determined by the action has been made by company and the possibility of the future (Sirvertzen, et al, 2013) In addition the company's reputation is defined as an evaluation of a company that can be delivered in the social (characteristics, practices, behavior and the results, etc) based on a certain period of time between stakeholders (Smaiziene and Jucevicius, 2009). In these studies is the former case of the division of the company's reputation. The division is caused by the experts in studies the theory to implement the expectations of the company has defined the company's reputation based on the background of discipline in their own. It has caused a lack of cooperation between researchers (Fombrun and van Riel, 1997). Therefore, there is difficulty in determining the definition of the company's reputation. In addition to the definition of different, there was also of the term equated with a reputation. The term is often equated with a reputation among others : identity, image, prestige, goodwill, esteem and so on (Wartick, 2002). Image is defined as the

way the companies or organizations the show itself to the public, especially visually (Mr. Bromley, 2000). Wibisono (2007 : 8).

Social Responsibility can be defined as: Responsibility for the company to the stakeholders to be ethical, minimizing the negative impact and maximize positive impact that includes all aspects of economic social and environmental (triple bottom line).In order to achieve development goals. Kotler and Lee (2005) give the formula :"corporate social responsibility is a commitment to improve community well being through discretionary business practices and contribution of corporate resources". According to Prastowo and Huda (2011:17) : Corporate Social Responsibility is the mechanism through a company to 'provide' the benefits down the road that is obtained. Thomas Haynes (1999) further recommending that the company's measure of the four areas of important social responsibility of the company : 1) economic functions, 2) the quality of life, 3) social investment, and 4) problem solving.

Kotler and Armstrong (2001 : 9) : Satisfaction of consumers is the extent to which the performance of product meets the expectations of buyers. If the performance of the product is lower than the expectations of the customers, then the buyers don't feel satisfied or not happy. According to Zeithaml and Bitner (2000:75) the definition of satisfaction is : How or the response of consumers of meeting the needs of. Customer satisfaction is key to the success of a firm, so it is not the weirdest thing, there is a large number of measurements of customers for the company's performance (Johnson et al., 2009 : 18).Engel (2005:196), explain the meaning of in his book disclosed that customer satisfaction is the evaluation of the post-buying where alternative chosen at least give me the (outcome) the same or exceeded the expectations of the customers, while dissatisfaction arises if the results do not meet the expectations of the customers. Lovelock and Wirtz (2011 : 74) Satisfaction is an attitude that was decided based on experience gained. Wilkie (1994) to define the satisfaction of consumers as an emotional response in the evaluation of experience of a product or service. Satisfaction of consumers is the difference between the expected consumer (the value of hope) with the situation given the company in the business meets the expectations of consumers (Mowen. 2001).Band (1991) said in a simple definition of satisfaction as follows. "Satisfaction is the state in which customer needs, want and expectations, through the transaction cycle, are not or exceeded, resulting in repurchase and continuing loyalty".

According to Patterson (2006), customer engagement to understand as the level of a customer's physical, cognitive, and emotional presence in their relationship with a service organization. It is said that customer engagement is "is the process of being involved with (prospective) customers by interacting with them through relevant dialogues and experiences, in order to optimally support customers and their networks in their buying decisions. This strategy

is a form of an effort to create a strong correlation between customer and brand with engaging them into dialogue and communication two directions as well as the interaction the cooperative (Cook, 2011 : 14). Verhoef et al. (2010) and Cambra, et al (2013) to distinguish between the involvement of their affective and emotional and the involvement of cognitive. The involvement of emotional reference to the involvement of someone's ego her deepest and on the anxiety that was expressed during a purchase. The involvement of consumers (*customer engagement*) is a manifestation of commitment, loyalty, word-of-mouth (Doorn et al. 2010; Cambra et al, 2013).Consumers want to get involved if there's a strong correlation that was built by company.The trust and satisfaction motivates consumers to get involved, because they feel so strong ties to both parties, in volunteering word-of-mouth positive done by the customers, Kumar (Cambra et al. 2013).

Research Hypotheses

Based on the research background, the hypotheses on this research are :

1. Insurance premium has a significant effect on satisfaction of *The Social Insurance Administration Organization (BPJS) In East Borneo*

2. Service quality has a significant effect on satisfaction of *The Social Insurance Administration Organization (BPJS) In East Borneo*

3. Corporate reputation has a significant effect on satisfaction of *The Social Insurance Administration Organization (BPJS) In East Borneo*

4. Corporate social responsibility has a significant effect satisfaction of *The Social Insurance Administration Organization (BPJS) In East Borneo*

5. Insurance premium has a significant effect on engagement of *The Social Insurance Administration Organization (BPJS) In East Borneo*.

6. Service quality has a significant effect on engagement of *The Social Insurance Administration Organization (BPJS) In East Borneo*

7. Corporate reputation has a significant effect on engagement of *The Social Insurance Administration Organization (BPJS) In East Borneo*

8. Corporate Social Responsibility has a significant effect on engagement of *The Social Insurance Administration Organization (BPJS) In East Borneo*

9. Satisfaction has a significant effect on engagement of *The Social Insurance Administration Organization (BPJS) In East Borneo*

RESEARCH METHODOLOGY

The study adopted descriptive research design. SEM analysis based PLS consists of three components, namely the Evaluation of Model Structural, Evaluation of Model Measurement and scheme weight was used. In assessing the structural model, used several trials that consists test the validity of the converging, test the discriminant validity , the reliability of a composite and AVE.

Convergent Validity

Convergent validity is a degree of correspondence between the results measurement tools to measure and concepts pure that explains the existence of those attributes of these variables. The validity of convergent of taking measurements with reflexive indicator is based on correlation between items score/ component score the costs with Software PLS. The size of the reflexive, an individual be said to be higher if correlated more than 0, 70 with construct, as measured. However, according to the Chin, 1998 (in Ghozali, 2006) to research the early stages of development of the scale of measurement of the value of the loading of 0, 5 to 0, 6 are considered adequate.

Discriminant Validity

The discriminant validity aims to measure the correlation between items score or component score. The loading of any indicators of a variable latent has a value of loading the biggest with a value of loading other on variables latent.

Composite Reliability), Cronbach's Alpha and AVE

The AVE be used to measure the number of variances that can be caught by it's construct, Composite Reliability to show the internal consistency, which is the composite reliability, shows the value of the consistency of their respective indicators in measuring the construct, while cronbach's alpha is the alpha was developed by Cronbach (1951) as a general measure of consistency of internal multi-item. Reliability construct could be judged from the cronbach's Alpha, the value of Composite Reliability and value Average Variance Extracted (AVE) of each construct. The construct said to have reliability of a high if the cronbach's alpha bigger than 0,7 and AVE is above 0,50. All the results of testing will be out in one output as well as the output of Algorithm PLS.

Population

The population is the generalization of objects or subjects that have the quantity of certain characteristics that have been established. The followings are the list the names of cities and

counties in East Kalimantan Province and the number of the town in East Kalimantan is 3 of which include :

       a) of the city of Balikpapan

       b) of the city of Bontang

       c) of the city of Samarinda

The population in this study are the Social Insurance Administration Organization has a treatment in health facilities of one (clinic) or the hospital in the three areas, (Samarinda, Balikpapan and Bontang) with the number of 120 of the respondents.

Cluster Sampling

Determination sampling or sampling area used as a source of data or population because the area of East Kalimantan is so broad and the spread in the district and city in the entire province. To determine where in the sample, then the population first set at random, and determine the number of samples used in each of the area by using the techniques of proportion stratified random sampling of considering the number of the residents from district and a different city.

Sample Size

The sample is part of the population studied (Arikunto, 1986 : 104), another opinion states of the sample is the amount of data and the fact that the amount is less than the population, sample in this study is the consumers who use services/participants Social Security Administering Agency on Health on the third grade who live in three cities and have a card of the implementation of the Social Security on Health's (to pay for itself). Roscoe (1975) provide references to the general to determine the size of the sample.

    a. The size of a sample of more than 30 and less than 500 are appropriate for most research.

    b. If the sample had been broken down into sub-sample (male/female, junior/senior, and so on), the size of the sample a minimum of 30 for each category is right.

    c. In the study multivariate (including analysis of the regression risks), the size of samples should be ten times bigger than the number of variables in the study.

    d. For research lab simple with the control experiment a tight ship, the research success is possible with the size of the tiny sample of 10 to 20.

The number of samples in the study is tailored to the number of variables as many as six variable x 20 sample = 120 of the respondents in the sample, each one of the city represents 40 of the respondents who are randomly.

ANALYSIS AND FINDINGS

H1 The effect of Insurance Premium the Satisfaction.

The results of the analysis of the structural factors are based on PLS have a few steps that must be taken, two steps made in testing, which is considered a model of measurement (outer model) and the structural (inner model). The measurements on the principle of testing the indicators of latent variable, in other words, measuring how far an indicator that would explain the latent variable, while a structural (inner model) examined the impact of one latent variable to other have proven that the insurance premium not significantly influences on satisfaction with the coefficient of 0,465. Thus there is rejecting the hypothesis 1 which states that "insurance premium has significant effect on satisfaction". This research result is not supporting research Hayu (2014.), Sergio W.Carvalho. (2010), Ismail Othman, et al (2016), with the results of their research found that the price or premium will be able to increase the value of customers where to actually create customer satisfaction. The quality and price in accordance with the expectations of the customers, customers will be satisfied without checking the premium. Provision of quality service is one factor that determines the decision of customers in assessing the level of satisfaction, if associated with the intention of customers to stay afloat or switch from service providers now this. The higher the quality of the services that perceived by customers will be the higher the premium that was issued by the customer if customers turn to the service provider. The choice for the decision is highly dependent on knowledge and practice of customers on one side. On the other hand depending also on the ability of the company in independent in increasing the quality of services to influence the decision of customers. The Testing of the premium to the satisfaction of participants in the bank's. The test results show coefficient the path of -0,02 with P-Value of 0,41. The P-Value > 0,05 means no interaction the premium in influencing the satisfaction of the *Social Insurance Administration Organization (BPJS) In East Borneo*. Therefore, the hypothesis 1 is not supported.

H2 The Effect of Service Quality on Satisfaction.

The results of the analysis of the structural factors are based on PLS have a few steps that must be taken, two steps made in testing, which is considered a model of measurement (outer model) and the structural (inner model). The measurements on the principle of testing the indicators of latent variable, in other words, measuring how far an indicator that would explain the latent variable, while a structural (inner model) examined the impact of one latent variable to other have proven that the quality of services significantly influences on satisfaction with the coefficient of 0.692. Thus there is support to accept the hypothesis 2 which states that "service quality has significant effect on satisfaction". The research supports the research was carried

out by Dheepa and Gayathri, (2015), Wu et al. (2011), Yıldız, at al. (2004) The result of this research to determine the factors that affect patient satisfaction is a must to serve quality health care and to bring the management of the better. Testing the influence of the quality of service to the satisfaction of participants. The test results show coefficient the path of 0,41 with a value of P-Value < 0, 01. The P-Value is smaller than 0,05 means the interaction of service quality in influencing the satisfaction of the *Social Insurance Administration Organization (BPJS) In East Borneo*. Therefore, the hypothesis 2 is supported.

H3 The effect of Corporate Reputation the Satisfaction.

The results of the analysis of the structural factors are based on PLS have a few steps that must be taken, two steps made in testing, which is considered a model of measurement (outer model) and the structural (inner model). The measurements on the principle of testing the indicators of latent variable, in other words, measuring how far an indicator that would explain the latent variable, while a structural (inner model) examined the impact of one latent variable to other have proven that company's reputation significantly influences on satisfaction with the coefficient of 0.633. Thus there is support to accept the hypothesis 3 which states that "corporate reputation has significant effect on satisfaction". The research supports research has been done by Wu et al. (2011), Plewa. et al. (2014). Testing descriptive variables the corporate reputation to the satisfaction of participants. The test results show coefficient the path of 0,25 with P-Value < 0,01. The P-Value is smaller than 0,05 means the interaction of the corporate reputation in influencing the satisfaction of the *Social Insurance Administration Organization (BPJS) In East Borneo*. Therefore, the hypothesis 3 is supported.

H4 The Effect of Corporate Social Responsibility on Satisfaction.

The results of the analysis of the structural factors are based on PLS have a few steps that must be taken, two steps made in testing, which is considered a model of measurement (outer model) and the structural (inner model). The measurements on the principle of testing the indicators of latent variable, in other words, measuring how far an indicator that would explain the latent variable, while a structural (inner model) examined the impact of one latent variable to other have proven that Corporate Social Responsibility significantly influences on satisfaction with the coefficient of 0.616. The results of the empirical, there is support to accept the hypothesis 4 which states that "Corporate Social Responsibility has significant effect on satisfaction". The research supports research has been done by Patty Jansen, et al (2011), Iglesias et al. (2018), Moussu et al (2014.), Pe´rez (2014.), Salmones et al. (2005). Testing descriptive of Corporate Social Responsibility to the satisfaction of participants. The test results show coefficient the path

of 0,18 with a value of P-Value of 0,02.The P-Value is smaller than 0,05 means the interaction of Corporate Social Responsibility in influencing the satisfaction of the *Social Insurance Administration Organization (BPJS) In East Borneo*. Therefore, the hypothesis 4 is supported.

H5 The Effect of Insurance Premium on Engagement.

The results of the analysis of the structural factors are based on PLS have a few steps that must be taken, two steps made in testing, which is considered a model of measurement (outer model) and the structural (inner model). The measurements on the principle of testing the indicators of latent variable, in other words, measuring how far an indicator that would explain the latent variable, while a structural (inner model) examined the impact of one latent variable to other have proven that insurance premium significantly influences on engagement with coefficient of 0.417. Thus there is support to accept the hypothesis which states that "insurance premium has significant effect on engagement". Testing the influence of insurance premium on engagement of the participants, the results of testing show coefficient the path of 0,08 with a value of P-Value 0,19. The P-Value is larger than 0,05, that means insurance premium does not affect the engagement of the participants in the BPJS be autonomous. The research supports research has been done by Kaba, at al (2015), The findings in this study to resonate with the conclusion that participatory involvement in the community health programs have a positive relationship. The research supports research has been done by Carvalho. (2010), Hayu (2014.), based on the results of calculations using SPSS 16.0 was the coefficient of determination and through augmented (R2) of 0,450. It showed that the changes in the loyalty of consumers affected just as much as 45 % by variable satisfaction, confidence and the price. Therefore, the hypothesis 5 is not supported.

H6 The effect of Service Quality on Engagement.

The results of the analysis of the structural factors are based on PLS have a few steps that must be taken, two steps made in testing, which is considered a model of measurement (outer model) and the structural (inner model). The measurements on the principle of testing the indicators of latent variable, in other words, measuring how far an indicator that would explain the latent variable, while a structural (inner model) examined the impact of one latent variable to other have proven that quality of services significantly influences on engagement with coefficient of 0.731. The analysis of the sort of descriptive set of variables the study testing the influence of the quality of service to the engagement of the participants. The test results at the table 5.16 to show coefficient the path of 0,35 with a value of P-Value 0,01.The P-Value is less than 0,05 means the quality of care affects the engagement of *Social Insurance Administration*

Organization (BPJS) In East Borneo. The research supports research has been done by Kaba, at al (2015), The involvement of society in the assessment of the quality of health services was a client who is based on the client choice of quality should be discussed to an increased probability. The research supports research has been done by Sood, at al, (2011), research shows that there may be the potential that has not been excavated for greater involvement with private health. Therefore, the hypothesis 6 is supported.

H7 The effect of Corporate Reputation on Engagement.

The results of the analysis of the structural factors are based on PLS have a few steps that must be taken, two steps made in testing, which is considered a model of measurement (outer model) and the structural (inner model). The measurements on the principle of testing the indicators of latent variable, in other words, measuring how far an indicator that would explain the latent variable, while a structural (inner model) examined the impact of one latent variable to other have proven that the company's reputation significantly influences on engagement with coefficient of 0.703. The result of this research is a new finding, because before there are no studies empirical research on the influence of the company's reputation against engagement. Testing the influence of the company's reputation for engagement of the participants, the results of testing show coefficient the path of 0,23 with a value of P-Value 0,01. The P-Value is less than 0,05 means the company's reputation affects the customer engagement of *Social Insurance Administration Organization (BPJS) In East Borneo*. The research supports research has been done by Teresa Fernandez, et al (2166). Therefore, the hypothesis 7 is supported.

H8 The effect of Corporate Social Responsibility on Engagement.

The results of the analysis of the structural factors are based on PLS have a few steps that must be taken, two steps made in testing, which is considered a model of measurement (outer model) and the structural (inner model). The measurements on the principle of testing the indicators of latent variable, in other words, measuring how far an indicator that would explain the latent variable, while a structural (inner model) examined the impact of one latent variable to other have proven that Corporate Social Responsibility is not significantly effect on engagement with coefficient of 0.642. Testing the influence of corporate social responsibility of engagement of the participants in the bank's. The test results show coefficient the path of 0,08 with a value of P-Value 0,19. The P-Value is larger than 0, 05, it means corporate social responsibility does not affect the engagement of Social Security Administering Agency's in East Kalimantan. The research supports research has been done by Pe´rez (2014.), The findings showed that companies that conduct social responsibility affecting the identification of customers with the

company, emotions caused by the company and satisfaction in a positive way. The research supports research has been done by Moussu et al (2014). Therefore, the hypothesis 8 is not supported.

H9   The effect of Satisfaction on Engagement.

The results of the analysis of the structural factors are based on PLS have a few steps that must be taken, two steps made in testing, which is considered a model of measurement (outer model) and the structural (inner model). The measurements on the principle of testing the indicators of latent variable, in other words, measuring how far an indicator that would explain the latent variable, while a structural (inner model) examined the impact of one latent variable to other have proven that the satisfaction of the significantly influences on engagement with coefficient of 0.742.Testing the influence of engagement (involvement) to the satisfaction of participants in the bank's. The test results show coefficient the path of 0,34 for the P-Value 0,01. The P-Value is smaller than 0,05, it means engagement (involvement) affect the satisfaction of the Social Security Administering Agency's in East Kalimantan. The research supports research has been done by Kaba, et al (2015) The involvement of society in the assessment of the quality of health services was a client who is based on the client choice of quality should be discussed to in order to give satisfaction. The research supports research has been done by Plewa et al. (2014), Fernandez et al (2016), Kitapci, et al (2014). Therefore, the hypothesis 9 is supported.

Figure 1 Model Testing
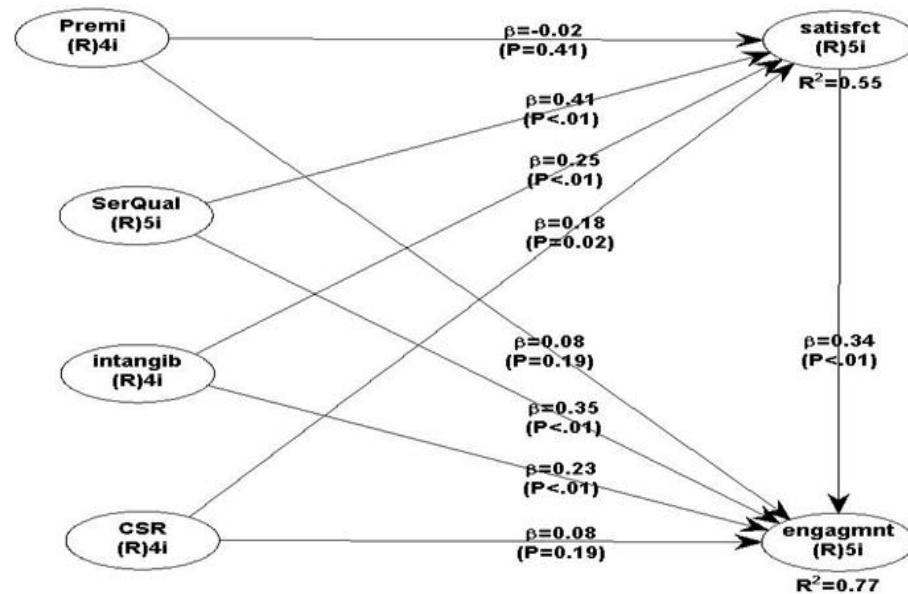
Table 1 Composite Reliability and Cronbach's Alpha Coefficient

Variable	Composite reliability coefficients	Cronbach's alpha coefficients	Information
Premi	0.820	0.705	Reliable
ServQual	0.900	0.861	Reliable
Reputation	0.878	0.814	Reliable
CSR	0.823	0.712	Reliable
Engagement	0.875	0.818	Reliable
Satisfaction	0.910	0.876	Reliable

Source: The refined WarpPLS

Table 2 Output Latent Variable Coefficients (R-Squared and Q-Squared)

Variable	Engagement (Y2)	Satisfaction (Y1)
R-Squared	0.770	0.549
Q-Squared	0.694	0.558

Source: The refined WarpPLS

Table 3 Recapitulation Distribution of variable

Indikator Variabel	Item	Frekuensi Jawaban (f) dan Persentase (%)										Mean
		STS (1)		TS (2)		N (3)		S (4)		SS (5)		
		f	%	f	%	f	%	f	%	f	%	
X1 = Rekapitulasi Distribusi Frekuensi Variabel Premi	X1.1	1	0,83%	7	5,83%	34	28,33%	71	59,17%	7	5,83%	2,69
	X1.2	2	1,67%	25	20,83%	44	36,67%	44	36,67%	5	4,17%	2,21
	X1.3	1	0,83%	26	21,67%	42	35,00%	46	38,33%	5	4,17%	2,28
	X1.4	2	1,67%	8	6,67%	60	50,00%	46	38,33%	4	3,33%	2,35
	Kumulatif	15,00%				37,50%		47,50%				2,38
	Rerata variabel X1											

Indikator Variabel	Item	Frekuensi Jawaban (f) dan Persentase (%)										Mean
		STS (1)		TS (2)		N (3)		S (4)		SS (5)		
		f	%	f	%	f	%	f	%	f	%	
X2 = Rekapitulasi Distribusi Frekuensi Kualitas Layanan (*Service Quality*)	X2.1	0	0,00%	26	21,67%	44	36,67%	47	39,17%	3	2,50%	2,23
	X2.2	1	0,83%	33	27,50%	39	32,50%	43	35,83%	4	3,33%	3,13
	X2.3	0	0,00%	20	16,67%	47	39,17%	42	35,00%	11	9,17%	1,37
	X2.4	2	1,67%	20	16,67%	48	40,00%	42	35,00%	8	6,67%	2,28
	X2.5	0	0,00%	25	20,83%	41	34,17%	46	38,33%	8	6,67%	2,38
	Kumulatif	21,17%				36,50%		42,33%				2,28
	Rerata variabel X2											

Indikator Variabel	Item	Frekuensi Jawaban (f) dan Persentase (%)										Mean
		STS (1)		TS (2)		N (3)		S (4)		SS (5)		
		f	%	f	%	f	%	f	%	f	%	
X3 = Rekapitulasi Distribusi Frekuensi Reputasi Perusahaan (*Intangible aset*)	X3.1	3	2,50%	14	11,67%	48	40,00%	50	41,67%	5	4,17%	2,33
	X3.2	2	1,67%	19	15,83%	47	39,17%	48	40,00%	4	3,33%	2,31
	X3.3	2	1,67%	14	11,67%	46	38,33%	53	44,17%	5	4,17%	2,42
	X3.4	1	0,83%	12	10,00%	48	40,00%	54	45,00%	5	4,17%	2,46
	Kumulatif	13,96%				39,38%		46,67%				2,38
	Rerata variabel X3											

Indikator Variabel	Item	Frekuensi Jawaban (f) dan Persentase (%)										Mean
		STS (1)		TS (2)		N (3)		S (4)		SS (5)		
		f	%	f	%	f	%	f	%	f	%	
X4 = Rekapitulasi Distribusi Frekuensi Tanggung Jawab Sosial Perusahaan (*Corporate Social Responsibility*)	X4.1	0	0,00%	10	8,33%	40	33,33%	60	50,00%	10	8,33%	1,58
	X4.2	0	0,00%	9	7,50%	35	29,17%	64	53,33%	12	10,00%	1,66
	X4.3	5	4,17%	26	21,67%	51	42,50%	33	27,50%	5	4,17%	2,06
	X4.4	1	0,83%	17	14,17%	49	40,83%	45	37,50%	8	6,67%	2,42
	Kumulatif	14,17%				36,46%		49,38%				1,93
	Rerata variabel X4											

Indikator Variabel	Item	Frekuensi Jawaban (f) dan Persentase (%)										Mean
		STS (1)		TS (2)		N (3)		S (4)		SS (5)		
		f	%	f	%	f	%	f	%	f	%	
Y1 = Rekapitulasi Distribusi Frekuensi Keterlibatan (*Engagement*)	Y1.1	0	0,00%	5	4,17%	43	35,83%	58	48,33%	14	11,67%	1,79
	Y1.2	0	0,00%	28	23,33%	38	31,67%	48	40,00%	6	5,00%	2,27
	Y1.3	0	0,00%	18	15,00%	45	37,50%	49	40,83%	8	6,67%	1,39
	Y1.4	1	0,83%	12	10,00%	52	43,33%	46	38,33%	9	7,50%	2,49
	Y1.5	0	0,00%	11	9,17%	49	40,83%	47	39,17%	13	10,83%	1,52
	Kumulatif	12,50%				37,83%		49,67%				1,89
	Rerata variabel Y1											

Indikator Variabel	Item	Frekuensi Jawaban (f) dan Persentase (%)										Mean
		STS (1)		TS (2)		N (3)		S (4)		SS (5)		
		f	%	f	%	f	%	f	%	f	%	
Y2 = Rekapitulasi Distribusi Frekuensi Kepuasan (*Satisfaction*)	Y21	1	0,83%	15	12,50%	51	42,50%	45	37,50%	8	6,67%	2,37
	Y22	0	0,00%	11	9,17%	50	41,67%	47	39,17%	12	10,00%	2,5
	Y23	2	1,67%	16	13,33%	55	45,83%	41	34,17%	6	5,00%	2,28
	Y24	1	0,83%	21	17,50%	50	41,67%	39	32,50%	9	7,50%	2,36
	Y25	0	0,00%	11	9,17%	52	43,33%	51	42,50%	6	5,00%	2,43
	Kumulatif	12,94%				37,65%		49,42%				2,39
	Rerata variabel Y2											

Keterangan : SS = Sangat Setuju (5); S = Setuju (4); N = Netral (3); TS = Tidak Setuju (2);
STS = Sangat Tidak Setuju (1)

CONCLUSION

1. Insurance premium has no significant effect on satisfaction of *The Social Insurance Administration Organization (BPJS) In East Borneo*

2. Service quality has a significant effect on satisfaction of *The Social Insurance Administration Organization (BPJS) In East Borneo*

3. Corporate reputation has a significant effect on satisfaction of *The Social Insurance Administration Organization (BPJS) In East Borneo*

4. Corporate social responsibility has a significant effect satisfaction of *The Social Insurance Administration Organization (BPJS) In East Borneo*

5. Insurance premium has no significant effect on engagement of *The Social Insurance Administration Organization (BPJS) In East Borneo.*

6. Service quality has a significant effect on engagement of *The Social Insurance Administration Organization (BPJS) In East Borneo*

7. Corporate reputation has a significant effect on engagement of *The Social Insurance Administration Organization (BPJS) In East Borneo*

8. Corporate Social Responsibility has no significant effect on engagement of *The Social Insurance Administration Organization (BPJS) In East Borneo*

9. Satisfaction has a significant effect on engagement of *The Social Insurance Administration Organization (BPJS) In East Borneo*

ADVICE FOR SOCIAL SECURITY ADMINISTERING AGENCY (BPJS) BE AUTONOMOUS

a. BPJS It should continue to provide the best service to participants, improve the quality of relations with the parties, especially with the participants as a top priority. To that end, it takes commitment in carrying out the service excellent.

b. BPJS Should give transparency of funds on a regular basis through official website which can be accessed to the public as one of the principles of Corporate Social Responsibility.

c. BPJS Got to keep a persuasive approach to participants who did the arrears payment of premiums, especially the participants in independent third grade, and we did surveys periodically to determine the level of satisfaction and hope participants should be carried out.

d. In increased participation in Health can be done by giving the ease of registration through the village / village claiming or district or a coordinator. Payment of premiums can be coordinated by the institution of a certain level of the village or district, then deposited into bank.

SUGGESTIONS FOR FURTHER RESEARCH

a. The results of subsequent research can broaden the scope of the research area and become the object of research but still use BPJS participants with other groups because the class 1 and class 2 BPJS participants have influence in the service process. Throughout the searches conducted on previous research, research on independent BPJS participants is still very limited.

b. To improve the quality of research contributions, further research uses a longitudinal approach, and involves the management and BPJS participants as a whole as respondents so that more comprehensive research results can be obtained. In addition, further research should use integrated quantitative and qualitative approaches. The results of quantitative analysis are supported by the results of qualitative analysis that relies on in-depth interviews, structured observations will produce more accurate research findings.

c. The results of this study still show the existence of a gap with the results of previous studies, although it has been realized that there are differences in findings due to differences in location, object of research, and analytical approach, but there is further research to better ensure the findings will be better.

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