

The Influence of Good Governance Principles on Satisfaction of Participants National Health Insurance

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Abstract— *Participant satisfaction is a subjective value for the quality of service provided. If the principles of good governance are applied well, service user satisfaction will be high. The purpose of this study is to determine the effect of the application of the principle of good governance to the satisfaction of National Health Insurance participants at the Office of the Social Security Administering Agency in Surakarta. The research method used is quantitative analytic with cross sectional approach, with a sample of 256 people, taken with a quota sampling technique. Data collected by questionnaire, then analyzed by univariate, bivariate, and multivariate analysis. The results showed that there are influences on the principles of openness, accountability, responsibility, independency, pre-accountability, participation, Fairnes and equality, and dynamic with participant satisfaction. Of all the principles, the most influential on participant satisfaction is the principle of Fairnes and equality. The conclusion of this study is that there is an influence of the application of the principle of good governance on the satisfaction of participants of the national health insurance.*

Keywords—*Good Governances Principle, Satisfaction, Participants, Health Social Security Organizing Board.*

I. INTRODUCTION

The service user of the Health Social Security Administration Agency consists of all levels of society, mostly concentrated in big cities in Indonesia. Surakarta is included in one of the cities that is taken into account and highlighted in the process of development and human resource development. Of the total population in the city of Surakarta it was 563,814 and the National Health Insurance user in the city of Surakarta was 549,884, registered procedures were 97.53%. In this case, of course the government is required to provide maximum health insurance services in order to support community productivity and the development of human resources in the Surakarta city.

The increasing need for public health services in Indonesia, especially in big cities in Central Java, demands the Health Social Security Organizing Agency, Surakarta Branch Office to provide more, more quality, and more economical health services than before, of course on the other hand there will be an increase in operational costs and working hours operational. This condition makes the government increasingly demanded to provide health care services for the lower middle class and upper middle class who are cheap but with appropriate standard facilities.

The government now requires the Indonesian people to have a National Health Insurance card in 2019. Almost all Indonesian citizens have a National Health Insurance card. The number of National Health Insurance participants will affect the level of participant satisfaction so that researchers

are interested in taking the title of the influence of the principle of good governance on the satisfaction of participants. Surakarta City Health.

In the Government Regulation of the Republic of Indonesia Number 87 Article 13 paragraph (1), it is stated that as the backbone of funding for the National Social Security System, participant contributions have the largest percentage of social security funds managed by the Health Social Security Administering Agency. The maximum social security fund is used to finance social security benefits, and a small portion is used to finance administration of no more than 10% of the contribution of the Health Social Security Administering Agency.

The community has given the mandate to the Health Social Security Organizing Agency to dispose of social security funds. Then it is a certainty that the Health Social Security Administering Agency must uphold the application of good service quality which is reflected in the principles of Good Governance and implement it in the management of the organization. Health Social Security Organizing Agency as the body that organizes health insurance for the whole community trying to implement an organizational governance system that is by adhering to the principles of transparency and accountability in services to the community. With the implementation of the organization's governance system, it is expected to be able to increase the satisfaction of the public users of the Health Social Security Administering Agency. The Good Governance Principles are: Transparency, Accountability, Responsibility, Independency, Predictability, Participation, Fairnes, and Dynamism.

Masniar Elysabeth [1], states that satisfaction is as a feeling of pleasure or disappointment someone experienced after comparing the perception of the performance or results of a product with expectations, namely in this case the patient's satisfaction with the quality of medicinal products in curing diseases / improving health , the quality of staff services, patient perceptions of health facilities and infrastructure, and reasonable health insurance contribution rates. So the community as users of community services has the power, authority, influence, and enact policies and decisions about the lives of parties, economic and social development. Based on this background, researchers are interested in conducting research on "The effect of applying the principle of good food to the satisfaction of participants in the Social Security Administering Board in Surakarta City".

II. METHOD

A. Research Design

This type of research is quantitative research with cross sectional approach. The independent variables in this study are Transparency, Accountability, Responsibility, Independency, Predictability, Participation, Equality and Fairness, and Dynamism, while the verifiability of this research is satisfaction national health insurance participant. The sample in this study were participants of the Surakarta City Social Security Organizing Board in 2018 with consideration taken looking at certain individuals as many as 100 participants who were considered to represent the population of the number of National Health Insurance participants using quota sampling techniques. The sample inclusion criteria were as follows: Health Insurance Participants Nationwide in Surakarta City, participants were aware when they were respondents, were physically and mentally healthy, understood Indonesian, had at least elementary school education, and were willing to be respondents in research. The research data were collected through interviews and closed questionnaires..

B. Test Validity and Reliability

Validity test is used to determine the validity of the questionnaire in collecting data. Questionnaire items in the validity test are said to be valid if the price $r\text{-count} > r\text{-table}$ at 5% significance value. Conversely, an item is said to be invalid if the price of $r\text{-count} > r\text{-table}$ is at a significance value of 5%. The validity test results can be seen in the following table 1.

Measuring scales are reliable if they always get the same results from unchanging measurement symptoms [2]. Reliability is an index that shows the extent to which a measuring device can be trusted or reliable.

If the Cronbach Alpha value > 0.7 means sufficient reliability (sufficient reliability) while if the Cronbach Alpha > 0.80 suggests all items are reliable and all tests consistently have strong reliability.

- 1) If Alpha > 0.90 , the reliability is perfect
- 2) If Alpha is between 0.70 - 0.90 then the reliability is high
- 3) If Alpha is 0.50 - 0.70, the reliability is moderate
- 4) If Alpha < 0.50 then reliability is low
- 5) If Alpha is low, chances are one or more items are not reliable.

Table 2. Reliability Test

Variable	Alpha	Reliability
Transparency	0,826	Reliable
Accountability	0,686	Reliable
Responsibility	0,760	Reliable
Independency	0,838	Reliable
Predictability	0,688	Reliable
Participation	0,738	Reliable
Equality and Fairness	0,782	Reliable
Dynamism	0,792	Reliable
Satisfaction	0,786	Reliable

From the reliability test results in table 2 above, it can be seen that the principles of openness, responsibility,

independency, participation, fairness and equality, dynamic, and satisfaction show Alpha values between 0.70 - 0.90, which means high reliability while the principles of accountability and pre-accountability show Alpha value of 0.69 which means moderate reliability.

C. Data Analysis

1. Univariate Analysis

Univariate analysis to explain or describe the characteristics of each research variable [3]. The form of univariate analysis depends on the type of data. For numerical data the mean or average, median and standard deviation values are used. in general, in this analysis only produces the frequency distribution and the percentage of each variable. This analysis is used to determine the percentage of independent variables.

2. Bivariate Analysis

Bivariate analysis is an analysis conducted on two variables that are thought to be related or correlated [3]. Bivariate analysis was used in this study to analyze the effect of the independent variable (good governance principle) with the dependent variable (BPJS participant satisfaction) using the person product moment test.

Person product moment is used to find a statistical solution regarding the closeness of the relationship of two variables, namely independent variables and dependent variables. Both the population and the sample come from two variants that have a conventional distribution. Analysis in this study if the value of r (r count) significance (sig) < 0.05 , then the null hypothesis (H_0) is rejected and the alternative hypothesis (H_a) is accepted. If the value (sig) > 0.05 Hypothesis Zero (H_0) is accepted and the alternative Hypothesis (H_a) is rejected.

3. Multivariate Analysis

In order to know the effect of more than one independent variable with one dependent variable, it must proceed with multivariate analysis. The type of multivariate analysis used is linear regression. Dahlan [4] said that if the dependent variable is a numerical variable, the regression that is used is linear regression analysis used to understand the logic of the linear regression equation first.

III. RESULT

Characteristics of participants who use the Health Social Security Provider Board in Surakarta city can be known from the questionnaire respondents who have been distributed in the area of the Social Security Organizing Board of the Surakarta city as many as 100 respondents

A. Univariate Analysis

1. Characteristics

Characteristics of Participants Users of the Surakarta City Social Security Organizing Body in 2019 based on age, the number of participants aged 15-25 years 20 participants with a percentage of 20%, the number of participants aged 26-35 years 36 participants with a percentage of 36%, the number of participants with age 36 -45 years 28 participants with a percentage of 28%, the number of participants aged

46-55 years 14 participants with a percentage of 14%, the number of participants aged 56-65 years 2 participants with a percentage of 2%. And age has a significant relationship with the level of satisfaction. There is an assumption that younger people are generally more aggressive in seeking information and do not display attitudes.

2. Territory

Characteristics of Participants Users of the Surakarta City Social Security Organizing Body 2019 by region for Surakarta amounted to 51 respondents with a percentage of 51%, for the Sukoharjo region of 32 respondents with a percentage of 32%, for the Klaten area of 5 respondents with a percentage of 5%, for Boyolali region is 7 respondents with a percentage of 7%, for Wonogiri area is 2 respondents with a percentage of 2%, for Sragen area is 1 respondent with a percentage of 1%, for Karanganyar region is 1 respondent with a percentage of 1%, for outside areas the city of Surakarta is 1 respondent with a percentage of 1%.

3. Gender

Characteristics of respondents in the Surakarta City Social Security Organizing Body in 2019 based on gender, namely for Men by 51 respondents with a percentage of 51%, for women by 49 respondents with a percentage of 49%. Based on the data above, it can be seen that the most respondents are Male with 51 respondents and the percentage level is 51%. In relation to the level of satisfaction with Hutabarat [5] and Yulianti [6] it was found that the majority of responses were women, women tended to have more value in health facilities than men.

B. Bivariate Analysis

1. Effect of the Transparency Principle on Participant Satisfaction

Based on the results of statistical tests with person product moments in table 4.17, the rcount value (0.838) > rtable (0.195) and p (0.000) < 0.05 can be concluded that there is an influence between the satisfaction of the participants of the Surakarta City Health Social Security Administration Board on the principle of openness .

It can be concluded that the office of the Health Social Security Administering Agency in Surakarta in providing service officers has the ability to provide procedures for the use of services that are easily understood, openness in the premium contribution rates for Recipient Assistance Recipients and Not Recipients of Contribution Assistance, by service providers with programs which is easy to access and understand by the users of the National Health Insurance so that participants feel the service provided is good with their needs being met. There is a lack of participant evaluation of service complaints in the principle of openness because the officers are less socializing in providing information. This is in accordance with statement number one, namely the procedure for complaints of services and information acquisition. Based on the results of the interview

This is supported by Sakban's theory [7], from the general guidelines for the governance of the Health Social Security Organizing Agency, openness in carrying out the decision making process and openness in disclosing material

and relevant information about the organization. This is also supported by the results of Hamadin's research [8], regulations that guarantee the right to obtain information, while supporting instruments are database facilities and means of information and communication and instructions for the dissemination of products and information available in government providers, as well as procedures complaint.

2. Effect of the Accountability Principle on Participant Satisfaction.

Based on the results of statistical tests with person product moment in table 4.17, the rcount value (0.799) > rtable (0.195) and p (0.000) < 0.05 can be concluded that there is an influence between the satisfaction of the participants of the Surakarta City Health Social Security Administration Board on the principle of openness .

Quality of service based on the principle of accountability at the Health Social Security Organizing Agency in Surakarta City is very influential on participant satisfaction, thus seen from the principle of accountability that the Health Social Security Organizing Agency service officers in the city of Surakarta are able to provide services according to their responsibilities and are trusted in delivering information, so participants felt quickly the responsiveness of the officers in providing services to participants, as well as in providing services to participants of the Social Security Assurance Agency in Surakarta City were able to solve the participants' problems. The ability and knowledge of Health Social Security Organizing Agency officers in the delivery of information affect the decisions taken by participants, the knowledge of officers who are reliable and communicative is one form of organizational responsibility in providing health services. This shows that the participants considered the accountability principle of the Surakarta City Social Health Insurance Provider Board to be good. This is supported by the theory from the general guidelines for governance of the Health Social Security Organizing Agency (2014). The organization must believe that all organs and all employees have the ability in accordance with their duties, responsibilities and roles in implementing good governance, clarity of functions, implementation and accountability of the organization. so that organizational management is carried out effectively. This is also supported by research from Hamadin [8], the implementation of accountability is done through a strategic approach, which accommodates rapid changes that occur in the organization and quickly adjusts to these changes, in anticipation of the demands of interested parties.

3. Effect of Responsibility Principle on Participant Satisfaction

Based on the results of statistical tests with the person product moment in table 4.17, the value of r count (0.901) > rtable (0.195) and p (0.000) < 0.05 can be concluded that there is an influence between the satisfaction of the participants of the Health Social Security Administering Board in Surakarta with respect to the principle responsibility.

Quality of service based on the principle of responsibility at the Health Social Security Administering Agency in Surakarta City is very influential on participant satisfaction. Thus it is seen from the principle of responsibility that service officers of the Surakarta City

Social Security Organizing Agency are able to provide the best service for participants of the Donation Aid. So that participants feel comfortable there is no difference between participants Recipient Assistance and Not Recipient Assistance Contribution of the officials in providing services to participants, as well as in providing the availability of health facilities and carrying out responsibilities to the community. The responsibility of the Health Social Security Administration Agency staff in serving the community and the environment so that sustainability can affect the decisions taken by participants. This shows that the participants considered the principle of responsibility on the part of the Surakarta City Health Insurance Agency for Health is already good. This is supported by Sakban theory [7], from the general guidelines for the governance of the Health Social Security Organizing Agency. The organization carries out social responsibility towards the community and the environment, so that business sustainability can be maintained in the long term by making adequate planning and implementation..

4. Effect of Independency Principle on Participant Satisfaction

Based on the results of statistical tests with person product moments in table 4.17, the r-count (0.921) > r-table (0.195) and p-value (0.000) < 0.05 can be concluded that there is an influence between the satisfaction of the participants of the Surakarta City Health Social Security Administration Board on the principle of independency .

Judging from the principle of independency, this means being able to provide a perception to the participants that the officers provide maximum service by trying to understand the desires of the participants without any pressure, the service officers at the Surakarta City Social Security Administration Board providing professional services have a good concern for their needs and the desire of the party without being influenced or conflicted by any party. Therefore overall seen from the principle of independency the participants gave a good perception on the quality of services provided by the Health Social Security Organizing Agency in Surakarta.

The results of this study are supported by the theory of the general guidelines for governance of the Health Social Security Administration Agency [7], where each field must avoid domination by other parties, not influenced by certain interests, free from conflicts of interest and from any influence or pressure, so that decision making can be done objectively.

5. The influence of the predictability principle on participant satisfaction

Based on the results of statistical testing with person product moment obtained r-count value (0.888) > r-table (0.195) and p (0,000) < 0.05, it can be concluded that there is an influence between the satisfaction of the participants of the Health Social Security Organizing Board in Surakarta against the principle predictability.

Service quality based on the predictability principle in Surakarta City BPJS Health is very influential on participant satisfaction. Thus, it can be seen from the predictability principle that the Health Social Security Administering Agency in Surakarta is able to provide consistent services in providing National Health Insurance regulations, so that

participants always get information about the development of social security schemes that have an impact on the rights and obligations of participants, as well as in implementing procedures manage in the office of the Health Social Security Organizing Agency in the city of Surakarta by communicating and coordinating before there is a change in a program. This shows that the participants considered the principle of pre-productivity at the office of the Health Social Security Organizing Agency in Surakarta City to be good. The participants who were dissatisfied with the rules that were given had been followed up on this matter according to statement number four, namely whether the rules that had been given were followed up.

The results of this study are supported by the theory of the general guidelines for governance of the Health Social Security Administration Agency [7] predictability refers to the consistent application and in accordance with the law, including rules and regulations for implementing it.

6. Effect of Participation Principles on Participant Satisfaction

Based on the results of statistical tests with person product moment values obtained r count (0.888) > r-table (0.195) and p-value (0,000) <

0.05 can be concluded that there is an influence between the satisfaction of the participants of the Health Social Security Organizing Board in the City of Surakarta on the principle of participation.

Quality of service based on the principle of participation in the Surakarta City Social Security Provider is very influential on participant satisfaction, thus the role of the community is very important in the involvement of the National Health Insurance program, so participants understand the program and allow participation, as well as in building open communication to better respond pesera National Health Insurance by encouraging the exchange of suggestions to better respond to the needs and desires of participants. This shows that the participants considered the principle of participation from the Health Social Security Organizing Agency in Surakarta City to be good. The participants were not satisfied in accordance with the principle of participation questionnaire number four, the role of the Social Security Organizing Agency to protect the community.

This is supported by Sakban theory [7], from the general guidelines for the governance of the Health Social Security Organizing Agency, there is input from stakeholders in making organizational decisions to protect their interests in supporting social security programs. This is also supported by the results of research from Hamadin [8], the principle of participation in the role of the community in the involvement of the National Health Insurance program in good governance in the good category. Where participation can be linked to health services related to effectiveness in providing services to participants of the Social Security Organizing Agency Health is one of the supporters of the principle of good governance, namely participation.

7. Effect of the Principle of Equality and Fairness on Participant Satisfaction

Based on the results of statistical testing with person product moment obtained r-count value (0.875) > r-table (0.195) and p-value (0.000) < 0.05, it can be concluded that

there is an influence between satisfaction of BPJS Health participants in Surakarta City on the principle of equality and fairness.

It can be concluded that the Health Social Security Administration Agency in Surakarta in providing health services in accordance with the conditions of the participants, by the service provider, conveying the right information to the participants so that participants are satisfied with all the required information being fulfilled. There are participants who disagree based on the principle of fairness and equality of statement number two in the speed of staff in serving participants of the Health Social Security Organizing Board as a whole. Based on the research results, the registration officer has served quickly due to the buildup of participants caused by network or system disruption.

This was supported by an interview that was submitted to the officers of the Surakarta City Social Security Administration Agency that the buildup of peserta was caused by network and system disruption which sometimes caused queues to pile up..

8. The Effect of Dynamic Crises on Participant Satisfaction

Based on the results of statistical testing with person product moment obtained r-count value (0.844) > r-table (0.195) and p-value (0.000) < 0.05, it can be concluded that there is an influence between the satisfaction of the participants of the Health Social Security Administration Board in Surakarta towards dynamic principles.

Quality of service based on dynamic principles at the Health Social Security Organizing Agency in Surakarta City is very influential on participant satisfaction, thus seen from the dynamic principle that the Health Social Security Organizing Agency in Surakarta City introduces improvements to the social security program, so participants feel quickly responsive to officers in providing services to participants, as well as in openness accepting suggestions to improve work efficiency of the Health Social Security Organizing Agency to conduct services quickly and accurately. This shows that the participants considered the dynamic principles of the Health Social Security Administration Agency in Surakarta City to be good. There are participants who do not agree to accept new ideas, this is in accordance with statement number two, accepting ideas that are not contrary to the law. Officials have not yet received ideas submitted by the community or participants.

This is supported by Sakban theory [7], from the general guidelines for governance of the Social Security Administering Agency, namely that there are innovations or positive changes in governance whose effects increase the efficiency of organizational performance, there must be sufficient flexibility, which is regulated in legal regulations, which allows organizations to introduce innovations and improvements in the implementation of social security programs, without having to change laws, policies or decisions.

C. Analisis Multivariate

Multivariate analysis is used to determine the relationship of more than one independent variable with one dependent variable and to find out which independent variable most

influences the dependent variable. The analysis used is linear regression analysis.

The method used is the Enter method. The Block Method produces a summary model table, classification table and variables in the equation. From the results of these methods it can be seen that the most influential variable is the equality and fairness variable Sig. 0.002.

Decision making in the Linear Regression Analysis Test is based on a significance value of 0.05. It is known that the eight variables can be performed linear regression analysis. Transparency has a significance value of $p = 0.029$. Accountability has a significance value of $p = 0.004$. Responsibility has a significance value of $p = 0.034$. Independence has a significance value of $p = 0.018$. Predictability has a significance value of $p = 0.026$. Participation has a significance value of $p = 0.047$. Dynamic has a significance value of $p = 0.012$. The most influential variables were fairness and equality = 0.002 < 0.05.

The results of previous studies by Hamadin [8], obtained the results of accountability of the Implementation of the Health Social Security Organizing Agency Services performed quite well. This can be seen from the Procedure of the Health Social Security Organizing Agency, namely how the procedures for obtaining services to participants as well as accountability in administering health insurance in providing service procedures. As well as Health Social Security Organizing Agency Services, wherein the role of the Social Security Organizing Agency is in providing optimal service to participants, where participation in the National Health Insurance program is quite good. optimal servants as participants in the Health Social Security Provider.

IV. CONCLUSION

Based on the results of research that researchers have concluded the following conclusions:

1. Characteristics of Respondents age, the area with the most areas in Surakarta City, and the most respondents being Female.
2. There is an influence of the principles of openness, accountability, responsibility, independence, pre-accountability, participation, fairness and equality, and dynamic with the satisfaction of BPJS Health participants in Surakarta City
3. The principle of good governance that most influences the satisfaction of the participants of the Surakarta City Social Security Administering Agency is the principle of fairness and equality ($p = 0.002 < 0.05$).

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Table 1. Validity Test

Number	r_{sy}	$r_{tabel\ 5\%(20)}$	Validation
Transparency			
1	0,630	0,444	Valid
2	0,718	0,444	Valid
3	0,845	0,444	Valid
4	0,776	0,444	Valid
5	0,718	0,444	Valid
Accountability			
1	0,638	0,444	Valid
2	0,752	0,444	Valid
3	0,538	0,444	Valid
4	0,555	0,444	Valid
5	0,638	0,444	Valid
Responsibility			
1	0,608	0,444	Valid
2	0,745	0,444	Valid
3	0,769	0,444	Valid
4	0,745	0,444	Valid
5	0,667	0,444	Valid
Independency			
1	0,725	0,444	Valid
2	0,828	0,444	Valid
3	0,821	0,444	Valid
4	0,723	0,444	Valid
5	0,723	0,444	Valid
Predictability			
1	0,687	0,444	Valid
2	0,855	0,444	Valid
3	0,688	0,444	Valid
4	0,723	0,444	Valid
5	0,757	0,444	Valid

Number	r_{sy}	$r_{tabel\ 5\%(20)}$	Validation
Participation			
1	0,770	0,444	Valid
2	0,757	0,444	Valid
3	0,712	0,444	Valid
4	0,711	0,444	Valid
5	0,688	0,444	Valid
Equality and Fairness			
1	0,694	0,444	Valid
2	0,672	0,444	Valid
3	0,698	0,444	Valid
4	0,580	0,444	Valid
5	0,711	0,444	Valid
Dynamism			
1	0,789	0,444	Valid
2	0,795	0,444	Valid
3	0,612	0,444	Valid
4	0,661	0,444	Valid
Satisfaction			
1	0,788	0,444	Valid
2	0,729	0,444	Valid
3	0,734	0,444	Valid
4	0,513	0,444	Valid
5	0,612	0,444	Valid