



**THE EFFECT OF SERVICE QUALITY ON INSURANCE PARTICIPANT
SATISFACTION AT PT. ASABRI (PERSERO) MANADO BRANCH OFFICE****Bella Stesi Paradenti¹****Politeknik Negeri Manado, Manado, Indonesia**paradentibellastesi@gmail.com**Mikke R. Marentek²****Politeknik Negeri Manado, Manado, Indonesia**mikke.rmarentek@gmail.com**Robby Tanod Mamusung³****Politeknik Negeri Manado, Manado, Indonesia**mamusungrobby@gmail.com

Abstract

This study aims to determine and analyze the effect of service quality on insurance participant satisfaction at PT. ASABRI (Persero) KC Manado. Service quality is measured through five dimensions according to Kotler and Keller (2016), namely reliability, responsiveness, assurance, empathy, and tangibles, while participant satisfaction is measured through three indicators according to Tjiptono (2020), namely conformity to expectations, interest in re-following, and willingness to recommend. This study uses a quantitative approach with descriptive methods, field research, and library research. The research sample consisted of 43 respondents obtained through a non-probability sampling technique in the form of purposive sampling, with the number of samples calculated using the Cochran formula. Data were collected through a Likert scale questionnaire 1-5 and analyzed using validity tests, reliability tests, classical assumption tests, correlation analysis, and simple linear regression with the help of SPSS Statistics 27. The results showed that all instrument items were valid (r count ≥ 0.30) and reliable (Cronbach's Alpha X = 0.963; Y = 0.935). The residual data is normally distributed (Asymp. Sig. KS = 0.821), the relationship between variables is linear (Sig. Deviation from Linearity = 0.851), and there is no heteroscedasticity (Sig. Glejser Test = 0.968). The results of the correlation analysis show a strong and positive relationship between service quality and participant satisfaction ($r = 0.752$). The t-test results show a calculated t value of $7.312 > t$ table 2.020 with a significance of <0.001 , so H_0 is rejected and H_1 is accepted. The R



Square value of 0.566 indicates that service quality is able to explain 56.6% of the variation in participant satisfaction. Thus, it can be concluded that service quality has a positive and significant effect on insurance participant satisfaction at PT. ASABRI (Persero) KC Manado.

Keywords: Service Quality, Participant Satisfaction, Social Insurance, Simple Linear Regression, ASABRI

INTRODUCTION

As digitalization advances, the service sector is growing rapidly and providing numerous benefits to the public. Insurance is a crucial aspect to utilize, as it serves as a form of protection for individuals pursuing business activities or planning to meet long-term needs. Service quality is a crucial factor in increasing participant satisfaction, as effective administrative services must meet participant needs responsively (Bandi, 2022).

PT. ASABRI (Persero) is a State-Owned Enterprise (BUMN) that is compulsory (compulsory insurance) and operates in the field of social insurance and retirement savings for TNI Soldiers, Polri Members, and Civil Servants of the Ministry of Defense. Robbins in Indrasari (2017:32) explains that satisfaction is a condition that arises from a comparison between what is received and what is expected; if the service received by participants does not match expectations, then participant satisfaction will decrease. Parasuraman, Zeithaml, and Berry (1988) through the SERVQUAL model emphasizes that service quality can be measured through five main dimensions, namely tangibles, reliability, responsiveness, assurance, and empathy, which together form customer perceptions of the quality of service received.

PT. ASABRI (Persero) Manado Branch serves active and retired participants in North Sulawesi, Central Sulawesi, and Gorontalo. Based on initial observations, there are still claims settlements, especially pension claims, that exceed the standard service time of approximately one week, due to, among other things, incomplete participant files and differences in the Last Basic Salary between the Pension SKEP and SKPP. Of the average of approximately 50 claim files processed in one month, there are approximately 2-3 participants who experience these data differences. Other problems found include the limited number of officers at type C branch offices (1 Branch Manager, 2 service staff, and 1 Administration and General staff) and limited access to digital services for some



participants, especially pensioners who are not yet accustomed to using smartphones.

These conditions have the potential to influence participants' perceptions of service quality and their level of satisfaction. This is supported by research by Lumbanraja (2022), Permata Sari et al. (2024), Wulandari (2024), and Wardhana (2015), which shows that service quality significantly influences participant or customer satisfaction. Based on this description, this study aims to determine and analyze the effect of service quality on participant satisfaction at PT. ASABRI (Persero) Manado Branch.

Formulation of the problem

Based on the background above, the formulation of the research problem is:

1. What is the quality of service at PT. ASABRI (Persero) Manado Branch?
2. How satisfied are participants at PT. ASABRI (Persero) Manado Branch?
3. Does service quality affect insurance participant satisfaction at PT. ASABRI (Persero) Manado Branch?

Research purposes

This study aims to determine the quality of service, determine participant satisfaction, and determine and analyze the influence of service quality on insurance participant satisfaction at PT. ASABRI (Persero) KC Manado.

LITERATURE REVIEW

1. Quality of Service

Service quality is an important part of a marketing strategy that takes customer expectations into account. Optimal service quality occurs when the service provided exceeds consumer expectations; conversely, if the service provided does not meet expectations, then the service quality is considered low (Tjiptono, 2006). According to Tjiptono (2016:59), service quality is the desired level of excellence and efforts to control that level of excellence in order to meet customer expectations. Kotler and Keller (2016:284) put forward five indicators of service quality, namely: (1) reliability, the ability to provide services according to promises accurately and consistently; (2) responsiveness, the ability to provide fast service and listen to and resolve customer complaints; (3) assurance, the knowledge, politeness, and trustworthiness of employees; (4) empathy, sincere and personal attention to consumers; and (5) tangibles, the appearance of physical facilities and service support equipment.



2. Participant Satisfaction

Participant satisfaction reflects the extent to which participants' needs, expectations, and desires can be met through the implementation of tasks, the work environment, and the reward system implemented by the organization. According to Kotler and Keller (2016:153), satisfaction is a person's feeling of pleasure or disappointment that arises after comparing the performance of a product or service they are considering with their expected performance. Tjiptono (2020:16) suggests three indicators that shape participant satisfaction, namely: (1) conformity to expectations, the extent to which service delivery meets participant expectations; (2) interest in following again, the likelihood that participants will use the related service again; and (3) willingness to recommend, the willingness of participants to share their service experiences with others.

3. Relationship between Service Quality and Participant Satisfaction

Service quality and participant satisfaction are closely related. Participants who receive responsive and professional service will feel more comfortable and trust the company. Tjiptono (2015:75) states that good service quality can significantly increase participant satisfaction; the better the service quality provided, the higher the level of participant satisfaction perceived. Parasuraman, Zeithaml, and Berry (2014:26) also show that the service quality dimensions of reliability, responsiveness, assurance, empathy, and tangibles have a significant influence on participant satisfaction. Based on this description, the following research hypothesis is formulated:

H1: Service quality has a positive and significant effect on insurance participant satisfaction at PT. ASABRI (Persero) Manado Branch.

4. Previous Research

Several previous studies relevant to this research topic are presented in Table 1.

Table 1.
Summary of Previous Research

Researcher (Year)	Research Title	Research result
Siti Nur Faizah (2020)	The Influence of Service Quality on BPJS Kesehatan KC Magelang Participant Satisfaction	Service quality has a significant impact on participant satisfaction.



Researcher (Year)	Research Title	Research result
Zulfitri & Rahmi Syahriza (2020)	The Influence of Service Quality on the Satisfaction of Sharia Insurance Participants (PT. Sun Life Financial Syariah Medan Branch)	Service quality has a significant influence on the satisfaction of sharia insurance participants.
Rafi Hidayat (2023)	The Influence of Service Quality, Product Innovation, and Satisfaction on Customer Loyalty (BPJS Employment Pekalongan)	Service quality, product innovation, and satisfaction have a positive influence on customer loyalty.
Esmeralda, Fasa, & Susanti (2025)	The Influence of Service Quality, Ease of Use of Asabri Mobile and Perceived Value on Pension Participant Satisfaction	Service quality, ease of use, and perceived value have a significant influence on participant satisfaction.
Princess Hardianti Rukmana (2019)	The Influence of Product Innovation and Service Quality on Customer Satisfaction (PT. BNI Syariah Medan)	Product innovation and service quality influence customer satisfaction.
Nurul Hidayah (2023)	The Influence of Service Quality, Service Innovation, and Emotional Factors on Customer Satisfaction at PT. Asabri Insurance Surabaya Branch	Organizational communication has a positive influence on participant satisfaction.
Devi Ariyanti (2023)	Service Quality, Customer Expectation, and Company Image on Participant Satisfaction at PT. Asabri KC Surabaya	Service quality, customer expectations, and company image have a significant influence on participant satisfaction.
Skaf, Eid, Thrassou, El	Technology and Service Quality: Achieving Insurance Industry	Service quality and technology have a positive influence on insurance



Researcher (Year)	Research Title	Research result
Nemar, & Rebeiz (2026)	Customer Satisfaction and Loyalty under Crisis Conditions	customer satisfaction and loyalty.

RESEARCH METHOD

This research was conducted at PT. ASABRI (Persero) KC Manado, located at Jl. Pogidon, Mahawu, Tuminting District, Manado City, North Sulawesi. The research used a quantitative approach with descriptive methods, field research methods, and library research methods. This study consists of two variables, namely service quality (X) as the independent variable and participant satisfaction (Y) as the dependent variable.

The research population was all active participants of PT. ASABRI (Persero) KC Manado consisting of TNI Soldiers, Polri Members, and Civil Servants of the Ministry of Defense in the branch office's work coverage area, with an unknown population size. The sampling technique used non-probability sampling in the form of purposive sampling. The sample size was calculated using the Cochran formula with a sampling error rate of 15% and a confidence level of 95% ($z = 1.96$), resulting in a minimum sample size of 42.6 which was rounded up to 43 respondents.

Primary data was obtained directly from insurance participants through a Likert scale questionnaire 1-5 (1 = Strongly Disagree to 5 = Strongly Agree) distributed through Google Form, consisting of 18 statement items for the Service Quality variable (X) and 12 statement items for the Participant Satisfaction variable (Y). Secondary data consisted of agency profiles and other supporting data. Data analysis techniques included descriptive statistics, validity tests (Pearson Product Moment, r requirement ≥ 0.30), reliability tests (Cronbach's Alpha, requirement > 0.60), classical assumption tests (normality, linearity, and heteroscedasticity), correlation analysis, simple linear regression, and hypothesis testing (t-test) at a significance level of 5%. Data processing was carried out using the SPSS Statistics 27 program.

RESULTS AND DISCUSSION

1. Respondent Characteristics

This study involved 43 respondents from PT. ASABRI (Persero) KC Manado, with the following characteristics.



Table 2.
Respondent Characteristics (n = 43)

Characteristics	Category	Frequency	Percentage (%)
Gender	Man	28	65.1
	Woman	15	34.9
Last education	Junior High School	1	2.3
	High School	15	34.9
	D1	1	2.3
	D2	3	7.0
	D3	4	9.3
	S1	16	37.2
	S2	3	7.0
	< 25 Years	1	2.3
	26-35 Years	7	16.3
	36-45 Years	10	23.3
Age	46-56 Years	25	58.1

The majority of respondents were male (65.1%), had a bachelor's degree (37.2%) and a high school diploma (34.9%), and were in the 46-56 age group (58.1%). These characteristics align with the profile of ASABRI participants, who are dominated by retired TNI-Polri and civil servants from the Ministry of Defense.

2. Description of Research Variables

The results of descriptive statistics on the total scores of the two research variables are presented in Table 3.

Table 3.
Descriptive Statistics of Total Scores of Variables X and Y

Statistics	Service Quality (X)	Participant Satisfaction (Y)
N	43	43
Mean	65.05	43.63
Median	66.00	44.00



Statistics	Service Quality (X)	Participant Satisfaction (Y)
Mode	56.00	39.00
Standard Deviation	11,884	7,339
Minimum	39	28
Maximum	86	59
% Achievement Score (Mean)	72.27%	72.71%

The average score achieved for the Service Quality variable was 72.27% and Participant Satisfaction was 72.71% of the ideal score, which indicates that in general participants assessed the quality of service and felt satisfied in the category of quite good to good, although it had not reached the maximum level, in line with the problems of claim delays and limited officers identified in the initial observation.

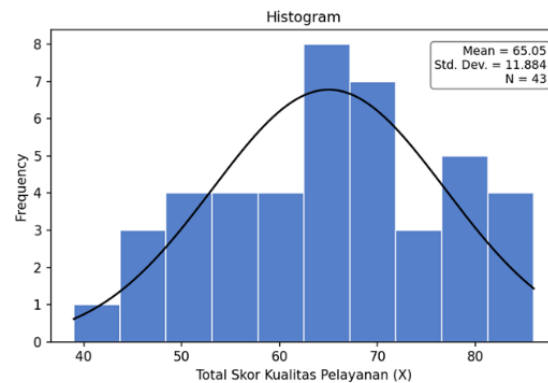


Figure 1.
Histogram of Total Service Quality Score (X)

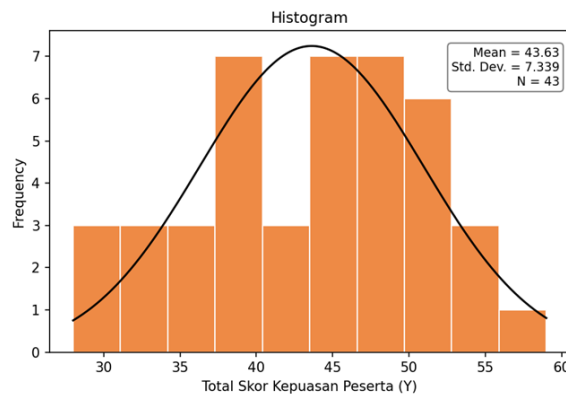


Figure 2.
Histogram of Total Participant Satisfaction Score (Y)



3. Validity and Reliability Test

Validity test using Pearson Product Moment correlation on 18 items of Service Quality variable and 12 items of Participant Satisfaction variable shows that all items have calculated r values ranging from 0.644 to 0.889, all above the critical value of 0.30 with significance <0.001 , so all items are declared valid. The results of the reliability test with Cronbach's Alpha coefficient are presented in Table 4.

Table 4.
Reliability Test Results

Variables	Number of Items	Cronbach's Alpha	Information
Service Quality (X)	18	0.963	Very Reliable
Participant Satisfaction (Y)	12	0.935	Very Reliable

Both variables have Cronbach's Alpha values well above 0.60, so the research instrument is declared very reliable and suitable for use for further measurements.

4. Classical Assumption Test

The normality test for unstandardized residuals using the Kolmogorov-Smirnov test yielded an Asymp. Sig. (2-tailed) value of 0.821 (>0.05), which means the residual data is normally distributed. The linearity test showed a Sig. Deviation from Linearity value of 0.851 (>0.05), which indicates that the relationship between Service Quality and Participant Satisfaction is linear. The multicollinearity test was not performed because the research model only has one independent variable. The heteroscedasticity test using the Glejser method showed a Sig. value for the Service Quality variable of 0.968 (>0.05), so there were no symptoms of heteroscedasticity in the regression model. By fulfilling all classical assumptions, the simple linear regression model in this study was declared feasible (BLUE) for use in hypothesis testing.

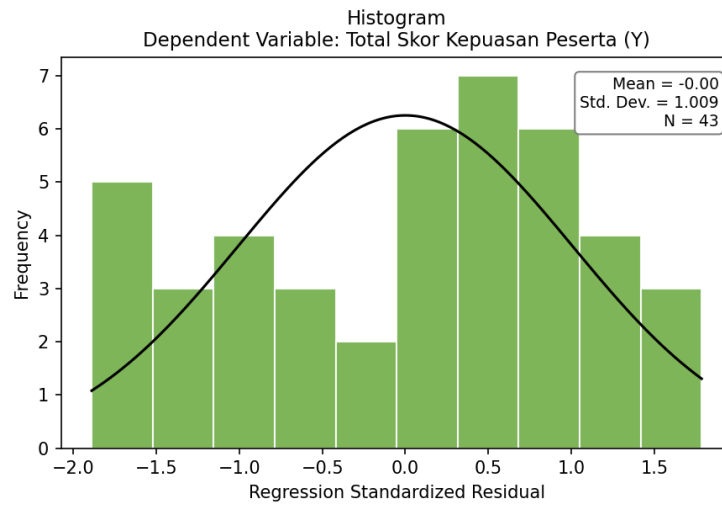


Figure 3.
Histogram of Regression Standardized Residual

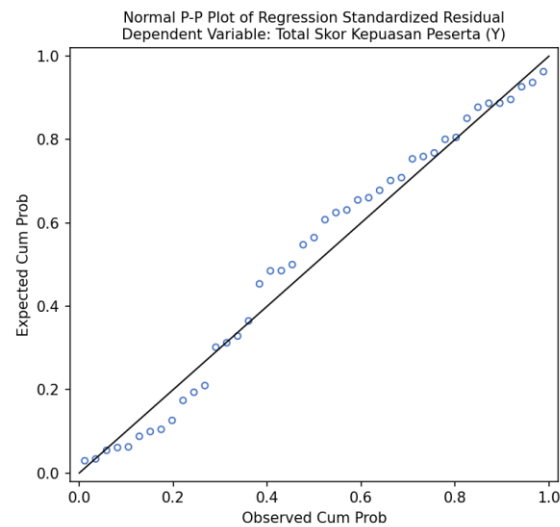
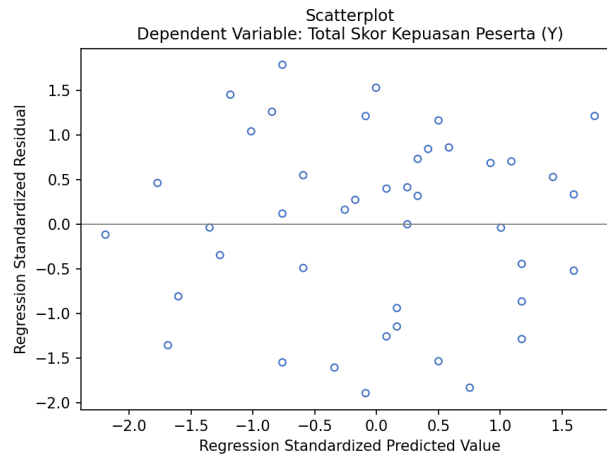


Figure 4.
Normal PP Plot of Regression Standardized Residual

**Figure 5.**

Scatterplot of Regression Standardized Residual against Regression Standardized Predicted Value (Heteroscedasticity Test)

5. Correlation Analysis and Simple Linear Regression

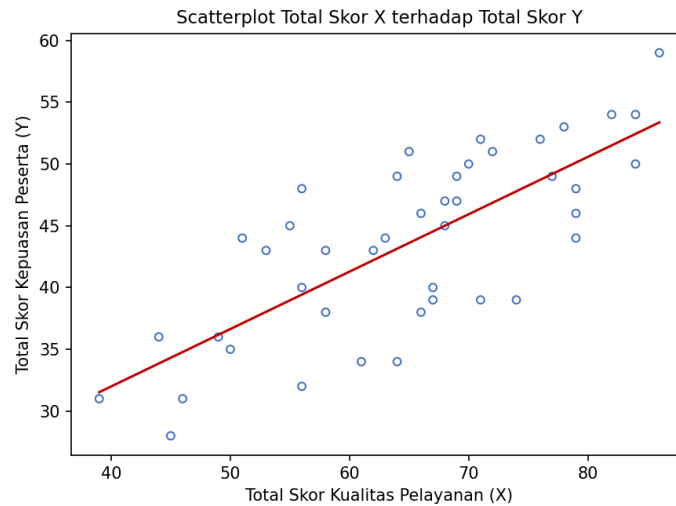
Pearson correlation analysis showed a correlation coefficient (r) of 0.752 with a significance level of <0.001 , indicating a strong and positive relationship between Service Quality and Participant Satisfaction. The results of the simple linear regression analysis are presented in Tables 5 and 6.

Table 5.**Model Summary**

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	0.752	0.566	0.555	4,894

Table 6.**Simple Linear Regression Test Results (Coefficients)**

Model	B	Std. Error	Beta	t	Sig.
(Constant)	13,410	4,200	-	3,193	0.003
Total Score X	0.465	0.064	0.752	7,312	<0.001

**Figure 6.****Scatterplot of Total Score X against Total Score Y with Regression Line**

Based on Table 6, the following simple linear regression equation is obtained:

$$Y = 13.410 + 0.465X$$

The constant value of 13.410 indicates that if Service Quality is zero, then Participant Satisfaction is estimated at 13.410. The regression coefficient value of X of 0.465 indicates that every one unit increase in Service Quality score will increase Participant Satisfaction score by 0.465 units, assuming other factors remain constant. The R Square value of 0.566 indicates that the Service Quality variable is able to explain 56.6% of the variation in Participant Satisfaction, while the remaining 43.4% is explained by other factors outside this research model, such as company image, brand trust, and ease of use of digital services as found in previous research.

6. Hypothesis Testing

Hypothesis testing was conducted through a t-test at a significance level of 5% with degrees of freedom $df = n - k - 1 = 43 - 1 - 1 = 41$, resulting in a t-table of 2.020. The t-test results showed a calculated t-value of 7.312 with a significance of <0.001 . Because the calculated $t (7.312) > t\text{-table} (2.020)$ and a significance value of <0.05 , H_0 was rejected and H_1 was accepted. The results of the F-test (ANOVA) also supported this finding, with an F-value of 53.460 and a significance of <0.001 , indicating that the regression model formed was statistically significant.

Thus, it can be concluded that Service Quality has a positive and significant effect on Insurance Participant Satisfaction at PT. ASABRI (Persero) Manado Branch Office. This result is consistent with the theory of Tjiptono (2015:75) and



Parasuraman, Zeithaml, and Berry (2014:26) which states that good service quality will significantly increase participant satisfaction, and supports the findings of previous studies, including Nur Faizah (2020) at BPJS Kesehatan KC Magelang, Zulfitri and Syahriza (2020) at PT. Sun Life Financial Syariah, and Ariyanti (2023) at PT. ASABRI KC Surabaya, all of which found a positive and significant influence between service quality and participant/customer satisfaction at various financial service institutions.

Practically, these findings indicate that improvements in the five dimensions of service quality, particularly reliability (timely claim settlement) and responsiveness (speed of officer response to participant complaints) highlighted in the initial observation, have the potential to significantly increase participant satisfaction. Considering that the contribution of service quality only explains 56.6% of the variation in participant satisfaction, PT. ASABRI (Persero) KC Manado also needs to pay attention to other factors beyond service quality, such as strengthening the company's image and developing digital service accessibility for pension participants, in order to improve participant satisfaction more comprehensively.

CONCLUSION

1. The service quality at PT. ASABRI (Persero) Manado Branch Office is in the fairly good category, with an average score of 72.27% of the ideal score.
2. Participant satisfaction at PT. ASABRI (Persero) KC Manado is in the fairly good category, with an average score of 72.71% of the ideal score.
3. Service quality has a positive and significant effect on insurance participant satisfaction at PT. ASABRI (Persero) KC Manado, as evidenced by the calculated t value of $7.312 > t_{table} 2.020$ (Sig. < 0.001), correlation coefficient $r = 0.752$, and contribution of influence (R Square) of 56.6%. Thus, the research hypothesis (H1) is accepted.

REFERENCES

- Ariyanti, D. (2023). Kualitas Pelayanan, Customer Expectation dan Citra Perusahaan terhadap Kepuasan Peserta pada PT. ASABRI Kantor Cabang Surabaya.
- Esmeralda, K., Fasa, M. I., & Susanti, Y. (2025). Pengaruh Kualitas Layanan, Persepsi Kemudahan Penggunaan Asabri Mobile dan Perceived Value terhadap Kepuasan Peserta Pensiun dalam Perspektif Bisnis Islam (Studi pada Pengguna Asabri Mobile di Kota Bandar Lampung).



- Ghozali, I. (2011). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 19* (5th ed.). Semarang: Badan Penerbit Universitas Diponegoro.
- Hanafi, & Desiana, M. N. (2018). *Pengaruh Kualitas Layanan terhadap Kepuasan Peserta Asuransi Syariah (Studi Kasus Peserta Dana Pendidikan pada PT. Sun Life Financial Syariah Cabang Kota Tangerang)*.
- Hidayah, N. (2023). *Pengaruh Kualitas Pelayanan, Inovasi Layanan, dan Emosional terhadap Kepuasan Nasabah Asuransi PT. ASABRI (Persero) Kancab Surabaya*.
- Hidayat, R. (2023). *Pengaruh Kualitas Pelayanan, Inovasi Produk dan Kepuasan terhadap Loyalitas Pelanggan (Studi Kasus di BPJS Ketenagakerjaan Cabang Pekalongan)*.
- Indrasari, M. (2017). *Kepuasan Konsumen dan Loyalitas Konsumen*. Sidoarjo: Indomedia Pustaka.
- Kotler, P., & Armstrong, G. (2018). *Principles of Marketing* (17th ed.). Harlow: Pearson Education.
- Kotler, P., & Keller, K. L. (2016). *Marketing Management* (15th ed.). Global Edition: Pearson Education.
- Lumbanraja, A. D. (2022). *Pengaruh Kualitas Pelayanan terhadap Kepuasan Peserta BPJS Ketenagakerjaan*.
- Luthans, F. (2011). *Organizational Behavior: An Evidence-Based Approach*. New York: McGraw-Hill.
- Mokoginta, C., Dua, I. L., & Rumerung, J. (2023). *Peningkatan Kualitas Pelayanan untuk Kepuasan Publik pada Pengadilan Tata Usaha Negara Manado. Manajemen Administrasi Bisnis dan Pemasaran (MABP)*, 5(1), 79–92.
- Nina, Mohammad, & Usep. (2020). *Pengaruh Kualitas Layanan dan Nilai Pelanggan terhadap Kepuasan Nasabah serta Kepercayaan Merek pada Perusahaan Asuransi Jiwa*.
- Nur Faizah, S. (2020). *Pengaruh Kualitas Pelayanan terhadap Kepuasan Peserta BPJS Kesehatan KC Magelang*.
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988). *SERVQUAL: A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality*. *Journal of Retailing*, 64(1), 12–40.
- Permata Sari, D., dkk. (2024). *Pengaruh Kualitas Pelayanan terhadap Kepuasan Nasabah pada Lembaga Jasa Keuangan*.
- Robbins, S. P., & Judge, T. A. (2017). *Organizational Behavior*. New York: Pearson Education.
- Rukmana, P. H. (2019). *Pengaruh Inovasi Produk dan Kualitas Pelayanan terhadap Kepuasan Nasabah (Studi Kasus pada PT. BNI Syariah Kota*



- Medan).
- Santoso, S. (2012). Analisis SPSS pada Statistik Parametrik. Jakarta: PT Elex Media Komputindo.
- Sihotang, M. R., & Nasution, M. S. A. (2025). Operational Management Readiness in Enhancing Customer Satisfaction (A Case Study of PT. Cipta Karya Technology in Medan City). *Majapahit Journal of Islamic Finance and Management*, 5(3), 2341–2356. <https://doi.org/10.31538/mjifm.v5i3.534>
- Skaf, Y., Eid, C., Thrassou, A., El Nemar, S., & Rebeiz, K. S. (2026). Technology and Service Quality: Achieving Insurance Industry Customer Satisfaction and Loyalty under Crisis Conditions. *EuroMed Journal of Business*, 21(1), 120–141.
- Sugiyono. (2017). Metode Penelitian Kuantitatif, Kualitatif, dan R&D. Bandung: Alfabeta.
- Tjiptono, F. (2006). Manajemen Jasa. Yogyakarta: Andi.
- Tjiptono, F. (2015). Strategi Pemasaran. Yogyakarta: Andi.
- Tjiptono, F. (2016). Service, Quality & Satisfaction. Yogyakarta: Andi.
- Tjiptono, F. (2020). Pemasaran Jasa: Prinsip, Penerapan, dan Penelitian. Yogyakarta: Andi.
- Tjiptono, F., & Chandra, G. (2016). Service, Quality & Satisfaction. Yogyakarta: Andi.
- Wardhana, A. (2015). Pengaruh Kualitas Pelayanan terhadap Kepuasan Nasabah pada Sektor Perbankan.
- Wiratna, S. (2012). Metodologi Penelitian: Bisnis dan Ekonomi. Yogyakarta: Graha Ilmu.
- Wulandari, R. (2024). Pengaruh Kualitas Pelayanan terhadap Kepuasan Nasabah pada Lembaga Keuangan Non-Bank.
- Zulfitri, & Syahriza, R. (2022). Pengaruh Kualitas Layanan terhadap Kepuasan Peserta Asuransi Syariah (Studi Kasus Peserta Dana Pendidikan pada PT. Sun Life Financial Syariah Cabang Kota Medan).