Original Article

Evaluating the Service Performance Measurement in PT. ASABRI (Persero) Balikpapan Branch Office, Indonesia

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Abstract: State-Owned Enterprise (BUMN) is one of the contributors to the State Budget in terms of non-tax state revenue. BUMN dividends as a share of the government, the performance of BUMN has partially contributed to the realization of state revenues. This study seeks to evaluate the service performance measurement in PT. ASABRI (Persero) Balikpapan Branch Office, Indonesia. This study uses Important Performance Analysis (IPA) on 70 personnel of ASABRI. The result indicates that expectations and reality, the satisfaction level of respondents (ASABRI participants/heirs) was 95.23 percent, indicating that ASABRI participants/heirs were very satisfied with the services provided by the PT. ASABRI (Persero) Balikpapan Branch Office. The overall gap value is calculated based on the difference between the actual level of performance with the expected level. All show a positive value (+), meaning that the management of PT ASABRI (Persero) Balikpapan Branch has provided services according to the needs of ASABRI participants and management has provided satisfactory service to the participants.

Keywords: service performance; service quality; customer satisfaction; public service organization; evaluation.

1. Introduction

The BUMN is one of the contributors to the State Budget in terms of non-tax state revenue. Through BUMN profits or BUMN dividends as a share of the government, the performance of BUMN has partially contributed to the realization of state revenues (Prisiliarompas, 2013). According to Law about BUMN No. 19 Year 2003, meaning an objective stance BUMN is (1) follow as well as in development economy national and income government, (2) looking for profit, (3) offer goods/services related to people life, (4) initiated activity business which no can do by many business private and cooperative, and (5) help for business person, cooperative, and public Which the economy weak. The performance of SOEs continues to increase compared to the previous year. It is inseparable from the hard work of all organizational components, both

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leaders and all levels. BUMN performance appraisal assesses organizational performance on performance realization compared to the set targets (Zannah et al., 2022). The output of the performance appraisal is in the form of Organizational Performance Value (NKO). The strategic goal of SOEs is the realization of SOEs as agents of development big, strong, and agile.

Nevertheless, the service performance must be optimized because based on Law Number 25 of 2009 concerning Public Services, which regulates the management of public complaints as a main component in the administration of public services and part of public service standards, must provide service optimally as explained in the Government Regulation of the Republic of Indonesia Number 96 of 2012 and regulated in the Decree of the Minister of BUMN No. SK-373/MBU/11/2020 of 2020 concerning Service Standards in the Environment of the Ministry of State-Owned Enterprises (Keputusan Menteri Badan Usaha Milik Negara Republik Indonesia, 2020). In addition, because of the tagline of excellent service quality or the five priorities of the Ministry of SOEs that have been set. One is the economic and social point concerning increasing the nation's welfare by focusing on providing public services. It is hoped that BUMN can be concerned about providing the best service to meet the community's needs (Keputusan Menteri Badan Usaha Milik Negara Republik Indonesia, 2020).

PT. ASABRI (Persero) is a State-Owned Enterprise in the form of a Limited Liability Company where the state owns all of its shares, represented by the Minister of State-Owned Enterprises as a Shareholder or GMS (General Meeting of Shareholders) by Government Regulation Number 41 of 2003 concerning Delegation of position, duties and the authority of the Minister of Finance for Limited Liability Companies (Persero), Public Companies (PERUM) and Service Companies (PERJAN) to the State Minister for State-Owned Enterprises (PT. ASABRI, 2023). PT. ASABRI (Persero) is one of the BUMN companies in the insurance and pension fund service cluster. PT. ASABRI (Persero) is a BUMN assigned by the government as the manager of the social insurance program for TNI Soldiers, POLRI members, and State Civil Apparatus Employees (ASN), consisting of Civil Servants (PNS) within the Ministry of Defense and POLRI as well as Government Employees with an Agreement Work (PPPK). The programs managed consist of the Old Age Savings Program (THT), Work Accident Benefits (JKK), Death Benefits (JKM), and Pension Benefits (PT. ASABRI, 2023).

PT ASABRI (Persero) Balikpapan Branch is one of the branch offices of PT. ASABRI (Persero) was inaugurated in 1992. Following ASABRI's mission is to improve the welfare of ASABRI participants through developing a technology-based service system and increasing social insurance benefits, supported by the development of human resources—people with integrity, morals, and proper investment management, PT. ASABRI (Persero) Balikpapan Branch seeks to improve the welfare of participants through a service system and increase benefits from the programs developed. Thus, good service is important to provide excellent service to the participants.

However, based on the results of preliminary observations conducted by researchers, it is known that the services provided by PT. ASABRI (Persero) Balikpapan Branch to retirees is still unsatisfactory. Many retirees feel the service is not good and long. This unsatisfactory service has made several ASABRI retirees feel disappointed with PT. ASABRI (Persero). Therefore, it is necessary to evaluate the services provided by PT. ASABRI (Persero) Balikpapan Branch. This condition of service is the impact of the ineffective socialization of services to participants, besides that participants/heirs are not involved and are not consulted on service issues. They formulate service policies, such as determining procedures, time, etc. It is still carried out unilaterally by PT ASABRI (Persero).

It requires management to continue improving its performance, especially at the PT ASABRI (Persero) Balikpapan Branch Office which directly deals with participants in handling participant claims and complaints daily. For providing the best service to participants, suggestions and input from participants are certainly needed to improve/improve service performance. Evaluation is the result of a policy which has value from the results of the aims and objectives or targets of the policy. The last part of the work process is performance evaluation (Firdaus & Burhanuddin, 2022). Performance evaluation helps leaders to make decisions in a policy. The value generated from the evaluation makes a policy beneficial to public services. According to Zakirin & Arifin (2022), evaluation is a series of activities to measure policy implementation's success.

Model Service Quality from Parasuraman et al. (1985) is one of the indicators used to measure service quality that service businesses have widely used. In addition to the company's scope of service quality measurement, the SERVQUAL model can also be used to measure the level of service public performance (Chinedum et al., 2019). The method compares customer perceptions of the services received (perceived service) with the expected service (expected service). The five dimensions used in measuring service quality

are tangible, reliability, responsibility, assurance, and empathy. However, in practice, the dimensions will be modified according to the needs of each type of service business (Tumsekcali et al., 2021).

Ocampo et al. (2019) researched the quality of public service performance by evaluating the quality of public service institutions related to employment with SERVQUAL and AHP-TOPSIS in Cebu, Philippines, to evaluate the quality of services among government agencies related to employment. This research is to determine the critical dimensions associated with the SERVQUAL model, which includes five government agencies. The results reveal that the responsiveness dimension needs to be most improved, while service accuracy is considered the most important sub-dimensional (Ocampo et al., 2019).

Subsequent research by Nguyen (2019) evaluated the public satisfaction with public services in Vietnam's Tra Vinh province to provide several recommendations to increase the operational capacity of the Public Administration Service Center and to increase the effectiveness and efficiency of management in state administration institutions. The resulting recommendations to improve the quality of service performance include developing a flexible public service fee mechanism, increasing the sense of responsibility of staff officers, improving administrative procedures, building trustworthiness in the community, paying attention to professional improvement, and building a friendly and respectful staff team.

Lanin & Hermanto (2019) examined the effect of service quality on community satisfaction and public trust in local governments in Indonesia. The result is that the hypothetical model can be used as a new model for public services implemented by local governments (city and district) and can increase citizen satisfaction and trust in local government, especially in basic needs services such as education and health. Thus, the government should increase the timeliness of service, availability of information, staff professionalism, staff attitudes, and external and internal roles of managers while minimizing organizational politics within the local government environment. Local governments must change their basic public services to meet community needs.

Some of the research results evaluated through SERVQUAL can be used to measure the results of public service performance felt by the community (ASABRI participants). When the results exceed the participants' expectations, there is satisfaction and vice versa. According to Parasuraman (2013), satisfaction occurs when the service received is as expected (Chinedum et al., 2019). ASABRI participant satisfaction can be used to measure government agencies' performance, especially PT ASABRI (Persero). Creating public satisfaction (ASABRI participants) with an agency shows that the agency has done its job well.

On the basis of the phenomena that have been described and seeing how important it is to pay attention to the influence of service quality on the community, especially ASABRI participants, this research will assess the quality of service PT. ASABRI (Persero) Balikpapan Branch with five dimensions SERVQUAL to produce customer satisfaction values and priority scales for improvements to be made. Therefore, this study aims to determine the level of satisfaction of ASABRI participants with the services of PT. ASABRI (Persero) Balikpapan Branch Office and the priority for service improvement using SERVQUAL plus suggestions for service improvement. The measurement is carried out on the perception between expectations and service performance of PT. ASABRI (Persero) Balikpapan Branch Office, based on the value of expectations and service performance, we measure with CSI to find out the level of satisfaction of PT. ASABRI participants then, with Importance Performance Analysis, we will get the main improvement priorities, namely what factors are urgent and need to be repaired immediately.

2. Literature Review

2.1. Service Performance

Performance is a general term used for some or all of the actions or activities of an organization during a certain time concerning many standards, such as past or projected costs, on the basis of efficiency, accountability, or management accountability (Surya, 2019). Whereas according to Prawirosentono (2008), performance is the result of work that can be achieved by a person or group of people in an organization, according to authority and responsibility each in the context of efforts to achieve the goals of the organization legally, not violating the law and morals or ethics (Gultom, 2014). Meanwhile, according to Mangkunegara (2012), performance (work achievement) results from the quality and quantity of work a person performs in carrying out their duties with the responsibilities assigned to them.

So, we concluded that performance is a condition that must be known and confirmed to certain parties to determine the level of achievement of an agency's results related to the vision implemented by an organization or company and to understand the positive and negative impacts of an operational policy. Performance indicates how a company achieves high productivity in an organization or agency (Wijaya & Susanty, 2017). Services are activities or benefits provided by one party to another party and are essentially

intangible and do not result in the ownership of something. The production process is not necessarily associated with tangible goods (Mawey et al., 2018).

Meanwhile, according to Mawey et al. (2018), service cannot be seen, touched, or measured but can be felt or experienced. It means service is a product that does not have a form or form so that no form can be owned and lasts for a while or does not last long but can be experienced and felt by the service recipient. From this understanding, service can be interpreted as an activity provided for preparing and managing goods and services from one party to another (Suandi, 2019). The definition of service is to fulfill the needs of human life, both through their activities and indirectly through the activities of others (Damopolii, 2016). Activity here is a process of using reason, mind, five senses, and limbs without help from someone to get something you want, either in the form of goods or services. The process of fulfilling needs through the activities of other people is what is called service. The process referred to in terms of service is a limited understanding of processes in management activities to achieve organizational goals (Hasibuan, 2010).

Therefore, the service is a series of management organizations. However, in a broad sense, the process involves all efforts made by someone to achieve a goal. Next, it will be discussed further about public services or public services. Definition of public service is based on the Decree of the Minister of Administrative Reform No. 81 of 1993, which was later refined by Decree of the Minister of Administrative Reform No. 63 of 2003 as follows: Public services are all forms of services carried out by central, regional and state-owned government agencies (BUMN), or regional-owned enterprises (BUMD) in the form of goods and services, both in the context of efforts to fulfill community needs as well as in the context of implementing statutory provisions (Menteri Pendayagunaan Aparatur Negara, 2003).

2.2. Service Quality

According to Parasuraman et al. (1985), for service providers, the word "quality" refers to doing something well. A company's strategy for achieving sustainable advantage, both as a market leader and as a strategy for continuous growth, relies heavily on using quality as a product attribute, appearance, or performance. Service quality meets customer expectations and preferences and determines whether a service product is superior (Maulana, 2016). Parasuraman et al. (2005) said that service quality is the gap between the service provided and what the customer wants. Meanwhile, according to Kalebos (2016) is the desired level of perfection and control over that level of excellence that shapes service quality and satisfies consumer needs. According to the definition given above, service quality is everything that focuses on efforts to satisfy customer needs and wants while accurately communicating those requirements and wants to form a balanced compliance with customer expectations. Thus, the two main factors influencing service quality are the service received and the expected service.

Service quality can be divided into three, namely:
1. Satisfying service quality (if the expected service matches the reality received).
2. Poor service quality is if statement services received are lower/not the expected service quality).
3. The ideal level of service is if the quality of service received is higher than expected).

Every company demands extraordinary because the role of a liaison is very important in determining the quality of service. According to Elhaitammy (2010), what is meant by excellent service, especially the mindset or way of working that allows staff to serve customers satisfactorily? In general, this notion consists of four fundamental components, that is:
1. Speed
2. Accuracy
3. Friendliness
4. Practicality

The four parts form an integrated service unit so that the service or services will not be the best if one or more of these requirements are not met. Therefore, striving for excellence is a difficult task. However, if this is successful, the company will reap significant rewards, especially in high customer satisfaction and loyalty. Excellent service is extra work in serving, a method that can continuously and permanently satisfy customers to foster customer loyalty. Whereas Delight service is an effort to provide them with the best possible service, use procedures that may surprise them. The effort is made by making a method to get excellent and delightful customers. Excellent customers are happy/satisfied with the services provided by the company but have not developed a sense of loyalty. Whereas Delight customers who are very pleased with the company's services develop loyalty to them so that they will use them again in the future (Johnston, 2004).

The service quality model that is widely used and until now referred to in service marketing research is the SERVQUAL (Service Quality) model developed by Pasuraman, Zeithaml, and Berry. The model is also known as the term Gap Analysis. This model is closely related to the customer satisfaction model. SERVQUAL (Service Quality) is built on a comparison of two main factors, namely, the customer's perception of the real service they received (perceived service) with services that are expected or desired (expected service). This design emphasizes that when the attribute performance increases and the expectations for these characteristics are met, the perception of service quality will be felt positively and vice versa. Service quality is an evaluation criterion that reveals customer feelings about five specific dimensions of service performance (Chinedum et al., 2019).

Parasuraman et al. (1988) concluded that there are five dimensions of SERVQUAL (Service Quality) that are used to measure service quality, namely: Tangibles (Physical Evidence), Reliability (Reliability), Responsiveness (Responsiveness), Assurance (Assurance) and Empathy (Empathy). Even though the management has determined the five dimensions of service quality as a reference for implementing the marketing concept, there are sometimes gaps between the service quality perceived and received by customers and what they expect. Dimensions of service quality, as mentioned above, must be well integrated. If not, it will create a gap between customers and companies due to differences in perceptions of the terms of service and customer expectations (Chinedum et al., 2019).

Parasuraman et al. (1988) state that customer satisfaction increases when companies provide good service quality. The claim attests to a direct relationship between customer satisfaction and service excellence. The company will prioritize customer satisfaction with good service quality. Reliable customers are those whose needs are met by a company's services (Purwa & Ardani, 2017). Based on matter the for Which most important is quality service, Because If service Which given very Good for automatic will ends on satisfaction customer. From here can be concluded that quality service and customer satisfaction very was a relationship because assessment satisfaction for customers depends on the quality of service given by the company. Quality service is very important for a company because it can create customer satisfaction.

2.3. Customer satisfaction

Satisfaction is the feeling people experience when they compare the performance (outcome) of the product they have in mind with the expected performance or result. Customer dissatisfaction is when the perceived performance is far from expectations. When performance meets expectations, consumers are happy. The client is happy or satisfied when performance meets or exceeds expectations (Singh, 2006). According to Tse et al. (1990), Customer satisfaction is the consumer's reaction to the perceived comparison between a product's actual performance after use or consumption and initial expectations before purchase (or other performance standards). Customer satisfaction is a relative concept that depends on customer expectations. Various variables, including expectations, interests, performance, and ideal criteria, can be used to operationalize the measurement of customer satisfaction (Priyambodo et al., 2012). Every business wants to meet the needs of its customers. As well as being essential to the existence of a business, meeting consumer demands can provide a competitive advantage. When the same demand is repeated in the future, customers who are satisfied with the goods and services are likely to repurchase the goods and utilize the services. It means that consumers make purchases repeatedly, so the company's sales volume increases, which depends on customer satisfaction (Siregar & Hastalona, 2022).

2.4. Public Service Organization

A public service organization is the government's institution to provide services to the general public. Because public service is one of the main demands of society for the government and the state, the government provides institutions by building good administrative and bureaucratic systems to produce more optimal services for the community (Canaldhy, 2016). Public service is an action or series of actions taken to meet the service needs of every citizen and resident for goods, services, and administrative services that have been provided (Ostrom & Ostrom, 2019). Implementing Organizations, also known as public service delivery organizations, are state-owned enterprises, independent institutions established by law to carry out public service activities, and other legal entities. Public service provider organizations operate within state institutions (Dunleavy, 1994).

According to Mahmudi, a body known as a public service organization performs all service tasks to meet public needs and implement legal provisions under statutory regulations (Monoarfa, 2012). According to Hanitasari (2014), public service organizations act as service providers for everyone on behalf of the government, either directly (through the public sector) or by funding private service delivery. The

community hopes that government services can be carried out honestly, with proper management of sources of income, and with public accountability (Ferdiansyah & Hidayat, 2014). According to the definition given above, a public service organization is an institution that provides services in the form of goods or services to the public, which a central government agency must account for established regulations. It is hoped that through effective public services, the community's needs for products, services and administrative services can be fulfilled (Chyntia Dewi & Suparno, 2022).

Evaluation of the level of performance that has been carried out by the entity concerned can be done by measuring the performance of public sector entities. Three objectives are served by measuring performance in the public sector: First, government performance can be improved and improved by using public sector performance measures. Performance measurement is intended to help the government focus on the aims and objectives of the work unit plans that have been made so that the efficiency and effectiveness of public sector entities in providing public services will be increased. Second, public sector performance metrics are used to allocate resources and make decisions about public service delivery. Third, measuring public sector performance must improve institutional communication and public accountability (Mardiasmo, 2018).

2.5. Evaluation

Evaluation word (appraisal), numeration (rating), and rating (assessment) were equated with the term evaluation. For determining how accountable an institution is in providing public services, it is very important to carry out a performance evaluation. Accountability means showing how public funds are used and whether they are used effectively, economically, and efficiently (Kurrohman, 2013). Evaluation is more specifically focused on generating data regarding the value or benefits of policy outcomes (Dunn, 2003). According to the definition given above, evaluation is the result of a policy, which has value as a result of achieving the goals or objectives of the policy. The final step of the work process is performance evaluation. Leaders' decisions are determined from the results of performance evaluations, and the value generated from these reviews makes policies very useful for public services (Rorong, 2020).

Dunn (2003) stated the evaluation characteristics consist of four characters. The first is a value-based approach because evaluation is an assessment of the effectiveness of a policy in achieving its goals and objectives. The second is fact-value interdependence, in which the value of a policy is assessed not only in terms of its performance but also in terms of the evidence or fact that the policy can solve certain problems. The third is a current and past orientation, where assessment requests are made based on past and current results so that evaluation findings can be contrasted with policy values. Fourth, the duality of values, refers to the fact that evaluation values have a double meaning which includes recommendations to change existing values and values needed to influence the achievement of other goals.

Table 1. Evaluation Criteria

Type of Criteria	Question(s)	Illustration(s)
Effectiveness	Has the desired result been realized?	service units
Efficiency	How much work must be done to get the desired result?	Unit cost Net benefit Cost-benefit ratio.
Adequacy	How many problems can be solved by getting the desired result?	Fixed costs (type I problem) Fixed effectiveness (type II problem)
alignment	Are certain groups evenly distributed in terms of costs and benefits?	Pareto criteria Kaldor-Hicks criteria Rawls criteria
Responsiveness	Do the policy outcomes meet the requirements, interests, or values of particular groups?	Consistency with survey citizen
Accuracy	Is the desired result (goal) really valuable or useful?	Public programs must be equitable and efficient.

Source: Dunn (2003)

On the basis of the factors mentioned above, evaluation consists of several criteria, including being effective, which is an alternative to achieving the desired action or expected result (impact). The outcome of an activity is the key point. The second is efficiency, which refers to how much work is required to

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achieve a certain level of effectiveness. Third, adequacy is the level of success in solving problems to satisfy needs, values , or opportunities that cause problems (Zulkarnaen et al., 2020).

3. Materials and Methods

3.1. Research Design

This research uses quantitative methods and is descriptive. Descriptive analysis is data analysis that describes or describes the data obtained in the current state. A quantitative research approach is used because research data is presented in the form of numbers. To find out how the respondents (in this case, ASABRI participants and their heirs) rated PT's services. ASABRI (Persero) Balikpapan Branch, this descriptive study aims to systematically describe the conditions and characteristics of an object studied in detail. Quantitative research examines the correlation between variables to test certain hypotheses (Shrestha, 2020). In quantitative research, more emphasis is on numbers that can produce data obtained from the results of distributing questionnaires to respondents. This method aims to obtain more precise information from ASABRI heirs and participants.

3.2. Definition of Operational Variables

Operational definition Variable in this study is a definition given to a variable by giving meaning or specifying how the variable or the activity.

Table 2. Definitions of the Operational Variable and Indicators

Dimension(s)	Definition(s)	Indicator(s)
Tangible	The quality and completeness of physical facilities or infrastructure owned, as well as the condition of the surrounding area.	Strategic location (easy to reach) Waiting room comfort Clean building environment Appearance neat (polite) Brochures and service facilities are neatly arranged
Reliability	Ability to provide promised services in a timely, consistent, accurate and in line with expectations	Free of charge to handle claims Employees provide services on time. The ability of officers to explain ASABRI information/programs The ability of officers to answer participant complaints Appropriate value of claims received
Responsiveness	Response speed or alertness of officers in providing services and handling customer complaints	The officers are enthusiastic in serving the participants Officers provide the information needed by participants precisely The speed of the officers in handling participant problems and complaints "Officers respond to customer requests quickly, precisely and efficiently" Officers can resolve participant complaints
Insurance	The ability of officers to guarantee trust to participants	The ability of officers can be trusted "Officers have competence and professionalism in serving participants" Staff skilled in serving participants Officer able to answer any participant questions" Participants feel safe in handling claims
Empathy	Individual attention or care given by officers to participants	Officers do not discriminate in serving participants Care, patience and friendliness of officers in handling complaints

Officers prioritize the interests of participants

The clerk immediately apologized when something went wrong

Officers are easily contacted by participants

3.3. Population and Sample

The population of this study is participants/heirs who manage claims at the PT. ASABRI (Persero) Balikpapan Branch Office in 2022 with 1,210 claims [internal data of PT. ASABRI (Persero) Balikpapan Branch in 2022]. The sampling used in research is purposive sampling conducted at PT. ASABRI (Persero) Balikpapan Branch. Purposive sampling is limited to certain categories of people who can provide the information the researcher desires according to some criteria set out in the research. Hult et al. (2015) stated that the sample size should be 100 or larger. The minimum sample size is usually at least five times the number of question items to be analyzed. Considering 25 question items in this study, the required sample size is 25 x 5 = 125 samples. Based on the explanation regarding sampling in this study, it can be seen that the number of samples in this study was 125 respondents, where the respondents are ASABRI heirs/participants who handle claims at PT. ASABRI (Persero) Balikpapan Branch in 2022 until early March 2023, with the following respondent criteria:

1. Only ASABRI heirs/participants.
2. Age over 18 years to 65 years.
3. Domicile in Balikpapan and its surroundings (East Kalimantan and North Kalimantan) who use the services of the PT. ASABRI (Persero) Balikpapan Branch Office.

Data collection was carried out in two ways: online using the Google form to submit the questionnaire, and in person with give form to the respondent who came to PT. ASABRI (Persero) Balikpapan Branch Office.

3.4. Data Collection Techniques

This study uses data collection methods commonly used in quantitative descriptive research, namely questionnaires. It is documents containing questions submitted/sent in writing to individuals or groups of organizations to obtain answers, responses, and data that researchers need to evaluate service performance measurements at PT ASABRI (Persero) Balikpapan Branch. When conducting research with a questionnaire, the list of questions is structured as multiple-choice. This method is used to obtain information or data from respondents.

3.5. Instrumentation

3.5.1. Validity Testing

According to Ghozal (2016), it is used to evaluate the reliability or validity of a questionnaire. The questionnaire is considered valid if the questions can be used to determine what the questionnaire will measure. The correlation value (r) between the data for each question and the overall score is determined using a validity test. The significance test is done by comparing the value of r. The result is that the question is considered valid if $r > 0.3$ and vice versa. The question is considered invalid if $r < 0.30$.

3.5.2. Reliability Test

Reliability is a method of evaluating a questionnaire that functions as an indicator of a variable or construct. Reliability is used to measure variables through a reliable questionnaire. Even if the answers to the questions were piloted several times, the questionnaire was considered reliable if the answers were consistent or stable over time. If the instrument meets the established reliability standards, it can be said that the research is reliable (Ghozali, 2016). If r alpha > 0.60, then the question is reliable, and vice versa. If r alpha < 0.60, then the question is not reliable.

3.6. Method of Data Analysis

The data analysis technique used in this study uses a Likert scale analysis and tools statistics to analyze research data obtained through SPSS 25 software. This study will calculate CSI (Customer Satisfaction Index) and performance analysis quadrant with IPA (Importance Performance Analysis).

3.6.1. Calculating CSI

Consumer Satisfaction Index (CSI) is an index that measures the overall level of customer satisfaction by considering the importance of the criteria being measured. As part of its mission to track service improvement, CSI analyzes the relative relevance of various product and service features to ascertain overall visitor satisfaction levels and determine service improvements. Ghozi et al. (2019) stated the formula for calculating CSI:

$$CSI = \frac{\sum_{i=1}^{p} X.Y}{SM.\sum Y} X100\% \tag{1}$$

Where: CSI = Customer Satisfaction Level, (X. Y) = Result of Multiplication between the average value of Expectations and Performance, Performance Y = average value of performance and BC = Maximum scale value used (in this study, max scale is 5)

The Likert scale is used as a measuring tool in this study. The Likert scale, according to Sugiyono (2018), is used to assess attitudes, views, and perceptions of a person or group of people towards social phenomena. Variable indicators are created from the variables being measured. This indication becomes the basis for making instrument items, which can be questions or statements. Each question requires the respondent to choose one of five possible answers. Giving a score on this scale starts with the number 1 (one) to number 5 (five) as in the following Table:

Table 3. Likert scale

No.	Category	Score
1	Very good	5
2	Good	4
3	Pretty good	3
4	Not good	2
5	Not good	1

The answer criteria in this study are based on five assessments that can be seen based on Equations.

$$Range = \frac{\text{Highest-Lowest}}{\text{No.Questions}} = \frac{5-1}{5} = 0.8 \tag{2}$$

Measurement of distance values in research based on formulas can be seen in the following Table:

Table 4. Category for score intervals

No.	Interval			Decision
1	1.00	-	1.80	Not good
2	1.81	-	2.60	Not good
3	2.61	-	3.40	Pretty good
4	3.41	-	4.20	Good
5	4.21	-	5.00	Very good

3.6.2. Importance Performance Analysis (IPA)

From the survey results, data on performance values and expected values will be obtained by participants/heirs for each service indicator. From this data, the average value of each indicator is calculated for all respondents in the performance and expectations section using the following formula:

$$\bar{X} = \frac{\sum xi}{n} \text{ and } \bar{Y} = \frac{\sum yi}{n} \tag{3}$$

Where:
$\underline{X}$ = the average of each indicator at the level of performance
$\overline{Y}$ = the average of each indicator at the level of expectation/importance
$\sum x_i$ = the total value of each indicator in the performance section
$\sum y_i$ = the total value of each indicator in the expectations/performance section
n = total respondents

The next process is to map the X and Y values onto the Cartesian diagram, then create an Importance-Performance Matrix in the form of a square shape divided into four parts/quadrants formed by two lines from the X and Y axes, where the X and Y lines are obtained from calculation with the following formula:

$$\overline{X} = \frac{\sum_{i=0}^{n} x_i}{k} \quad \text{and} \quad \overline{Y} = \frac{\sum_{i=0}^{n} y_i}{k} \tag{4}$$

Where X = the average value of the performance of all indicators, Y = the mean value of the importance of all indicators and k = total attribute (question)

Importance Performance Analysis (IPA) consists of two components: quadrant and gap analysis (GAP). By using quadrant analysis, it is to see how consumer responses/responses to variables are plotted according to their level of importance and effectiveness. Meanwhile, gap analysis (GAP) is used to determine the difference between a variable's performance and what consumers expect from that variable. What dimensions must be considered in efforts to improve service quality are identified in this IPA. The quadrant analysis structure is divided into four parts, each of which is bounded by two perpendicular intersecting lines (X, Y), Where X is the average service performance level score (performance) is average, and Y is the average score of importance (importance). To apply quadrant analysis is done by calculating the average score of performance and importance. The next step is to plot the average score of each performance and importance assessment into a Cartesian diagram, as shown in the following Figure:
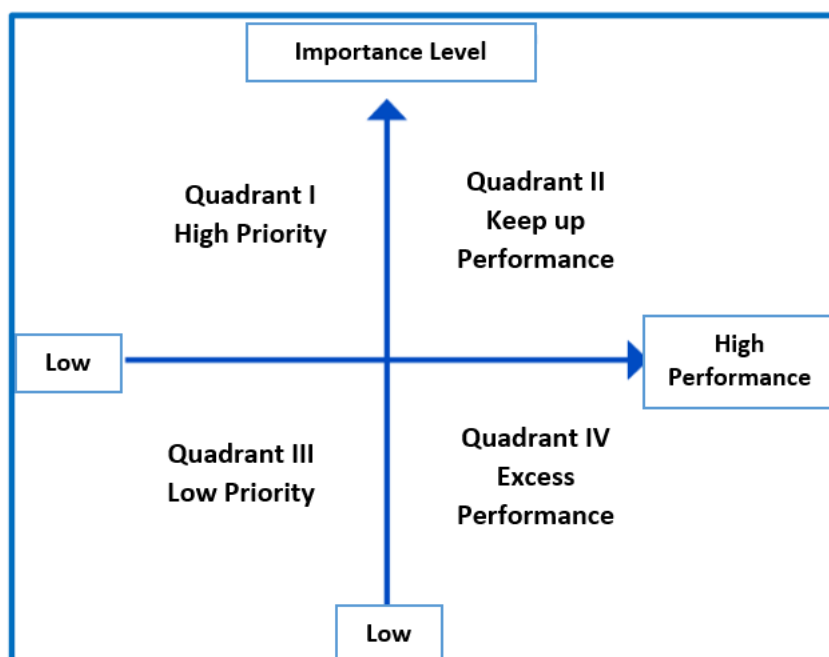

Figure 1. Cartesian Diagram of Important Assesments

Quadrant I
Respondents stated that although the criteria in this quadrant were very important, their performance or service level was still below expectations. The conclusion is that it is necessary to emphasize the characteristics of this quadrant for priority repair. Strategies that can be done in this quadrant: Concentrate

Quadrant II

The characteristics found in this quadrant are very significant, and respondents also rate the performance or service highly. According to respondents, the characteristics in this quadrant represent the strength or superiority of the company. Therefore, it is important to maintain the effectiveness and quality of performance and services from these characteristics. Strategies that can be done in this quadrant: Keep Up the Good Work.

Quadrant III

Respondents also rated performance and service as poor, and the criteria in this quadrant have a low level of relevance. So that these characteristics do not move towards quadrant I, their performance must be improved strategies that can be done in this quadrant: Low Priority.

Quadrant IV

Respondents think that the characteristics contained in this quadrant are excessive because they have a high level of performance or service but a low level of importance. Increasing performance on these characteristics will only result in a waste of resources. Strategies that can be done in this quadrant: Possibly overkill.

4. Results

4.1. Demography Profile of Respondents

Based on the research results, the demographics of respondents based on organizational units, gender, membership status and age are presented in the frequency distribution. The analysis of the characteristics of the respondents can be presented with an overview in the following Table:

Table 5. Results of Analysis of Respondent Characteristics

Characteristics of Respondents	Category	Frequency	Percentage
Organizational Unit	TNI AD	36	28.8
	TNI AL	11	8.8
	TNI AU	10	8
	POLRI	39	31.2
	Ministry of Defense Civil Servants	18	14.4
	PNS POLRI	11	8.8
Gender	Man	66	52.8
	Woman	59	47.2
Membership Status	Active	48	38.4
	Pension	56	44.8
	Heirs	21	16.8
Age	<=20	4	3.2
	21-40	36	28.8
	41-60	60	48.0
	>60	25	20.0

Table 5 shows that most respondents are from the POLRI Organizational Unit, male gender, retirement membership status, and age range 41-60 years.

4.2. Analysis of Customer Satisfaction Index (CSI)

For evaluating the level of interest (expectation) and actual performance level, an analysis of the Customer Satisfaction Index (CSI) is used by estimating the level of satisfaction of ASABRI participants. The Customer Satisfaction Index (CSI) is used to calculate the overall satisfaction of participants (customers), which is expressed as a percentage (%). The following are the results of the analysis of the Customer Satisfaction Index (CSI):

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Table 6. Analysis Results of the Customer Satisfaction Index (CSI)

Variable(s)	Indicator(s)	Expected (Y)	Statement (X)	(X*Y)
	P1	4.576	4.704	21.5255
	P2	4.608	4.728	21.78662
Tangible	P3	4.648	4.72	21.93856
	P4	4.672	4.792	22.38822
	P5	4.52	4.648	21.00896
	P1	4.592	4.800	22.0416
	P2	4.624	4.712	21.78829
Reliability	P3	4.704	4.752	22.35341
	P4	4.648	4.704	21.86419
	P5	4.664	4.744	22.12602
	P1	4.656	4.768	22.19981
	P2	4.648	4.744	22.05011
Responsiveness	P3	4.68	4.728	22.12704
	P4	4.608	4.752	21.89722
	P5	4.632	4.768	22.08538
	P1	4.64	4.792	22.23488
	P2	4.704	4.784	22.50394
Assurance	P3	4.608	4.824	22.22899
	P4	4.712	4.752	22.39142
	P5	4.704	4.792	22.54157
	P1	4.696	4.832	22.69107
	P2	4.656	4.808	22.38605
Empathy	P3	4.76	4.800	22.848
	P4	4.704	4.808	22.61683
	P5	4.680	4.784	22.38912
		116.344	119.04	554.0128

The value of the Customer Satisfaction Index (CSI) is obtained using the equation:

$$CSI = \frac{554,0128}{5 \times 116,344} \times 100\% = CSI = 95,23\%$$

Thus, the Customer Satisfaction Index (CSI), a result of 95.23%, it means that ASABRI participants are very satisfied with the service performance of PT ASABRI (Persero) Balikpapan Branch Office. The calculation results of the Customer Satisfaction Index (CSI) based on the characteristics of the respondents are explained in the following Table:

Table 7. Customer Satisfaction Index (CSI) based on the characteristics of the respondents

Demography	Category	CSI
	TNI AD	94.97
	TNI AL	95.60
	TNI AU	96.21
Organizational Unit	POLRI	94.67
	Ministry of Defense Civil Servants	96.40
	PNS POLRI	95.28
	Man	95.73
Gender	Woman	94.70
	Membership Status	

Membership status	Active	95.09
	Pension	95.57
	Heirs	94.68
Age	<=20	94.37
	21-40	95.72
	41-60	94.88
	>60	95.56

Table 7 displays the Customer Satisfaction Index (CSI) based on the Organizational Units. The result shows that POLRI members feel the lowest satisfaction while Civil Servants of the Ministry of Defense feel the highest service performance satisfaction. Also, Customer Satisfaction Index (CSI) based on gender above shows that female respondents feel the lowest satisfaction while male respondents feel the highest service performance satisfaction. The Customer Satisfaction Index (CSI) based on the Membership Status above shows that the respondents feel the lowest satisfaction while the highest service performance satisfaction is felt by retired respondents. Lastly, the Customer Satisfaction Index (CSI) based on age above shows that the lowest satisfaction is felt by respondents aged under 20 years, while the highest service performance satisfaction is felt by respondents aged 21-40 years.

4.3. Importance Performance Analysis (IPA)

Importance Performance Analysis (IPA) divides quality into four quadrants: Top Priority (Quadrant I), Maintain Achievement (Quadrant II), Low Priority (Quadrant III), and Excessive (Quadrant IV). The mapping is based on the average score of the element of expectation and the average score of the element of performance reality for each of the attributes studied. The results of the Importance Performance Analysis (IPA) analysis can be seen in the following Figure:
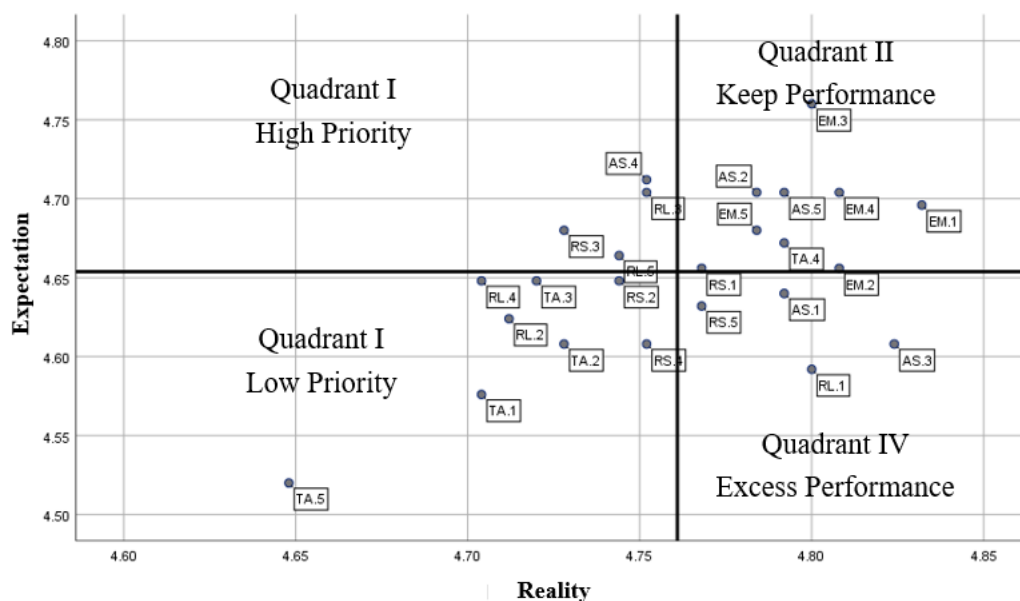

Figure 2. Result of Cartesian Diagram of IPA Analysis

The following is an explanation of each quadrant in the diagram:

Quadrant I (High/ Top Priority)

In quadrant I (top priority), it is assessed that the performance value is lower than the expectations of ASABRI participants. It means that the actual service performance felt by ASABRI participants is not in what is expected. Therefore, the PT ASABRI (Persero) Balikpapan Branch Office needs to improve service performance according to the attributes contained in this quadrant to increase ASABRI participant satisfaction. Based on the results of this study, the attributes included in quadrant I are:

- PT ASABRI (Persero) Balikpapan Branch Office Officers can answer each participant's question, Variable Assurance (AS.4)
- Speed of officers in handling participant problems and complaints, Variable Responsiveness (RS.3)
- In managing claims for value received the provisions, the Reliability Variable (RL.5)
- PT ASABRI (Persero) Balikpapan Branch Office Officers can explain information about the ASABRI program, Variable Reliability (RL.3)

Quadrant II (Maintain Achievement)

This quadrant contains service quality indicators that are considered important, and service performance is also considered to be what customers feel, so the level of service quality is relatively high. Quadrant II in this study consists of several indicators as follows:

- PT ASABRI (Persero) Balikpapan Branch Office officers prioritize the interests of participants, Empathy Variable (EM.3)
- PT ASABRI (Persero) Balikpapan Branch Office Officers have competence and professionalism in serving participants, Variable Assurance (AS.2)
- PT ASABRI (Persero) Balikpapan Branch Office Officer immediately apologizes when an error occurs, Empathy Variable (EM.4)
- PT ASABRI (Persero) Balikpapan Branch Office officers are easily contacted by participants, Empathy Variable (EM.5)
- Participants feel safe in handling claims at PT ASABRI (Persero) Balikpapan Branch Office, Variable Assurance (AS.5)
- PT ASABRI (Persero) Balikpapan Branch Office Officers do not discriminate in serving participants, Empathy Variable (EM.1)
- The appearance of PT ASABRI (Persero) Balikpapan Branch Office officers neat and polite, Tangible Variable (TA.4)
- Concern, patience, and friendliness of PT ASABRI (Persero) Balikpapan Branch Office officers in handling complaints, Empathy Variable (EM.2)
- PT ASABRI (Persero) Balikpapan Branch Office officers are enthusiastic in serving participants, Responsiveness Variable (RS.1)

Quadrant III (Low Priority)

This quadrant is located beside the bottom left. This quadrant describes service indicators as low priority, where the average level of importance and the average level of performance is under the overall average score, meaning that those included in this quadrant are considered not too special. Quadrant III in this study consists of several indicators as follows:

- Brochures and service facilities at the PT ASABRI (Persero) Balikpapan Branch Office are neatly arranged, Tangible Variables (TA.5)
- The location of the PT ASABRI (Persero) Balikpapan branch office is strategic and easy to reach, Tangible Variable (TA.1)
- The waiting room for the PT ASABRI (Persero) Balikpapan branch office is clean and comfortable; Tangible Variable (TA.2)
- Officers respond to customer requests quickly, precisely and efficiently, Variable Responsiveness (RS.4)
- PT ASABRI (Persero) Balikpapan Branch Office employees provide timely services, Variable Reliability (RL.2)
- PT ASABRI (Persero) Balikpapan Branch Office Officers can answer participant complaints, Reliability Variable (RL.4)
- The environment of the PT ASABRI (Persero) Balikpapan branch office building is comfortable and clean, Tangible Variable (TA.3)
- PT ASABRI (Persero) Balikpapan Branch Office Officers provide the information needed by participants appropriately, Variable Responsiveness (RS.2)

Quadrant IV (Excessive)

This quadrant is located beside the bottom right. This quadrant describes service indicators as excessive, where the level of interest or customer expectations is lower than the average while performance is considered high. In other words, this indicator is considered by the customer to be less important, but performance is considered too excessive or even very good. Quadrant IV in this study consists of several indicators as follows:

- PT ASABRI (Persero) Balikpapan Branch Office Officers can resolve participant complaints, Responsiveness Variable (RS.5)
- The ability of PT ASABRI (Persero) Balikpapan Branch Office officers to be trusted, Variable Assurance (AS.1)
- PT ASABRI (Persero) Balikpapan Branch Office officers are skilled in serving participants, Assurance Variable (AS.3)
- To handle claims at PT ASABRI (Persero) Balikpapan Branch free of charge/fee, Variable Reliability (RL.1)

4.4. Suggestions for Service Improvement

From the results of the questionnaire, several respondents filled out/provided suggestions for improving services at the PT ASABRI (Persero) Balikpapan Branch Office as follows:

Table 8. Results of Suggestions from Respondents

No.	Description	Frequency	Percentage
1.	Service is quite good, needs to be maintained and improved	64	51.2
2.	Ball pick-up service/active in serving	2	1.6
3.	Improvement of outreach programs to all levels	5	4.0
4.	Improved waiting room is even more comfortable as if you don't feel like waiting	3	2.4
5.	Continue to innovate to improve the welfare of participants	1	0.8
6.	Requirements for managing claims to be simpler	1	0.8
7.	Improved application to be able to see insurance premiums	2	1.6
8.	Faster answer participant questions	3	2.4
9.	Larger claim value, increased pension salary, prizes to participants	5	4
10.	Nil (no suggestions)	39	31.2
	Total	125	100.0

5. Discussion
5.1. Customer Satisfaction Index (CSI) Analysis Results

The value of satisfaction felt by ASABRI participants. Based on the results of the CSI analysis, a result of 95.23% means that ASABRI participants are very satisfied with the service performance of PT ASABRI (Persero) Balikpapan Branch Office. Based on the Organizational Unit, the lowest satisfaction is felt by POLRI members at 94.67%. It is influenced by the lifestyle where the income of POLRI members, while still on active duty gets greater benefits. At the same time, the highest service performance satisfaction is felt by Civil Servants of the Ministry of Defense who are used to a simple lifestyle with the value/income received under the provisions of the government. The highest satisfaction based on the age range was given by participants aged 20-40 years. At this age, the participants know the most and know more about technology, so they understand various ASABRI programs, while the lowest satisfaction is for participants who are under 20 years old, the number is very minimal, and they do not know about the ASABRI program. Their membership status and pension participants feel the highest satisfaction when these participants process the most claims and have received their rights so that they know more about the services at PT. ASABRI (Persero) Balikpapan Branch, while many heirs still don't know about the ASABRI program. Thus, the socialization/understanding of various ASABRI programs needs to be increased to ASABRI participants both those who were young when they just became members of the TNI/POLRI and also to their families as heirs of ASABRI participants.

5.2. GAP, Important Performance, and Performance Improvement Strategies Analyses

Analysis of the overall gap value, which is calculated based on the difference between the level of consumer cognition and the expected level, shows that the management of PT ASABRI (Persero) Balikpapan has provided services according to the needs of the participants and to what extent the management has provided satisfactory service to the participants. The overall role of the gap will provide information about the level of importance and the overall role in providing information about the level of service quality. The overall gap value is calculated based on the difference between the actual level of consumer performance with the expected level. All show a positive value (+), meaning that the management of PT ASABRI (Persero) Balikpapan Branch provides services according to consumer needs and management provides satisfactory service to consumers. Based on the study's results, the analysis of service quality using the method Importance Performance Analysis (IPA) at PT ASABRI (Persero) Balikpapan Branch with an explanation of the quadrants as in Figure 2.

Quadrant I: 4 indicators fall into this quadrant on the upper left. This quadrant contains indicators considered important by respondents, but these indicators are not as expected; this quadrant describes service indicators as a top priority where the level of interest or customer expectations is higher while the performance is considered low. This quadrant contains attributes/statements considered important by the participants but these attributes/statements have not met the participants' expectations. The level of performance of these attributes/statements is lower than the level of customer expectations for these attributes/statements. The performance of the attributes/statements contained in this quadrant must be further improved to satisfy participants. The following are indicators in quadrant I and strategies for improving their performance.

Table 9. Performance Improvement Strategies

Variable	Indicator	Repair Strategy
Assurance (AS.4)	PT ASABRI (Persero) Balikpapan Branch Office officers were able to answer every participant's question	1. Improving the ability of staff with Communication Skills Education where ASABRI participants are members of the TNI/POLRI whose characteristics are tough and firm.
		2. The use of tone and grammar in giving explanations to participants is adjusted to the age of the participants, who are on average older.
Responsiveness (RS.3)	The speed of the officers in handling participant problems and complaints	1. PT ASABRI (Persero) Balikpapan staff who are still new are given additional education and training on excellent service.
		2. Added WhatsApp access on all service staff's computers so that if staff are serving guests, other staff can answer questions/complaints from participants through the WA Call Center
Reliability (RL.5)	In managing claims the value received is in accordance with the provisions	1. Provide socialization/understanding to participants regarding Government Regulation number 54 of 2020 changes from Government Regulation number 102 of 2015 concerning premium contributions and the amount of claim value received according to the type of claim.
		2. Provide socialization/understanding to participants regarding the amount of pension salary in accordance with the provisions/salary tables that have been set by the government.
Reliability (RL.3)	PT ASABRI (Persero) Balikpapan Branch Office officers were able to explain information about the ASABRI program	1. PT ASABRI (Persero) Balikpapan staff who are still new are given deeper knowledge about ASABRI's various programs.
		2. Increased knowledge sharing activities from leaders regarding company development and service improvement program plans for participants.

Quadrant II: There are 9 indicators in this quadrant located on the upper right. This quadrant contains service quality indicators that are considered important, and service performance is also considered to be following what the participants feel so that the level of service quality is relatively high. These attributes/statements have a high level of expectation and performance. It shows that the attribute/statement is important and has outstanding performance. Besides that, it must be maintained for the next time because it is considered very significant/expected, and the results are very satisfying.

Based on the research results, the number of indicators in this quadrant indicates that PT ASABRI (Persero) Balikpapan Branch has done the right thing according to the expectations of its participants, PT ASABRI (Persero) Balikpapan Branch must maintain what has been achieved by the company so that participants still have an assessment the same for the indicators in this quadrant. What PT ASABRI (Persero) Balikpapan Branch must do is the importance of maintaining participant confidence and remaining consistent with what has been achieved, as seen in this quadrant, while continuing to develop and make improvements to other indicators.

Quadrant III: There are 8 indicators in this quadrant which are located on the lower left. This quadrant describes service indicators as low priority, where the average level of importance and the average level of performance is below the overall average score meaning that those included in this quadrant are considered not too special. Customers consider the attributes/statements contained in this quadrant less important, and their performance is not too special/mediocre. Improvements to the attributes/statements included in this quadrant need to be reconsidered by looking at the attributes/statements that have an impact on the benefits felt by the customer, big or small.

Quadrant IV: There are 4 indicators in this quadrant located beside the bottom right. This quadrant describes service indicators as excessive, where the level of interest or customer expectation is lower than average while performance is considered high. In other words, this indicator is less significant for customers, but its performance is considered excessive or even very good. Attributes/statements from this quadrant have a low level of expectation according to customers but have good performance so they are considered excessive by customers. It shows that the attributes/statements that affect participant satisfaction are considered excessive in their implementation. Based on the research results, ASABRI (Persero) Balikpapan Branch should conduct preliminary evaluation and research to determine what things must be given to customers to be right on target. The suitability provided by the company with the actual needs required of the participants is the main focus in implementing the services provided by the company to customers.

6. Conclusions

This study has identified from expectations and reality the satisfaction level of respondents (ASABRI participants/heirs) was 95.23%, indicating that ASABRI participants/heirs were very satisfied with the services provided by the PT ASABRI (Persero) Balikpapan Branch Office. The overall gap value is calculated based on the difference between the actual level of performance with the expected level. All show a positive value (+), meaning that the management of PT ASABRI (Persero) Balikpapan Branch has provided services according to the needs of ASABRI participants and management has provided satisfactory service to the participants. Based on the results of the Importance Performance Analysis (IPA), it is known that the explanation of the quadrants is as follows:

On the basis of the results of the research, PT ASABRI (Persero) Balikpapan Branch Office should conduct preliminary evaluation and research to determine what things should be given to ASABRI participants so that they are right on target. The suitability provided by the company with the actual needs required by participants is the main focus in implementing services for participants. Strategies that need to be implemented to improve service performance at the PT ASABRI (Persero) Balikpapan Branch Office, especially those related to quadrant I, include:

- Ability enhancement Communication Skills adapted to the characteristics of ASABRI participants as members of the TNI/POLRI who are tough and firm.
- Competence improvement regarding excellent service.
- Socialization of the ASABRI Program to participants regarding Government Regulation 54 of 2020 changes from Government Regulation 102 of 2015.

There are several suggestions for improving services on a regular and sustainable basis. Of course, all of these steps aim to increase participant satisfaction. The author suggests that program socialization activities and information dissemination are expected to be carried out intensely down to the lowest organizational units, both the active participant TNI/POLRI and retired organizations such as PEPABRI (Abri Retired Armed Forces Association), Army Retired Association (PP-AD), PP-AL, PP -AU and PP POLRI. Furthermore, the ASABRI Mobile App application continues to improve so that participants know

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their rights, premium value, claim value, monthly salary (for retired participants), and various other features. Improvement of friendliness, ability/competence, and speed of response of service personnel in serving participants must continue to be improved to speed up the service and delivery service to ASABRI participants/heirs. Improved waiting room facilities to make them even more comfortable so that participants feel like they are not waiting while processing transactions/claim settlements at ASABRI and increasing innovation with digital-based services that are simpler and more accessible to both active and retired participants.

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