

ABSTRAK

PENGARUH *TRUST, COMMITMENT, SATISFACTION* TERHADAP *BEHAVIOURAL LOYALTY* PESERTA BPJS KESEHATAN INDONESIA KEPESERTAAN MANDIRI DENGAN *ATTITUDINAL LOYALTY* SEBAGAI VARIABLE INTERVENING

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Badan Penyelenggara Jaminan Sosial (BPJS) kesehatan merupakan asuransi kesehatan yang memberikan jaminan Kesehatan Nasional bagi masyarakat Indonesia. Fenomena saat ini adalah terjadi penunggakan iuran premi peserta BPJS kesehatan Indonesia kepesertaan mandiri sebanyak 16 juta peserta dari jumlah kepesertaan sebanyak 32 juta peserta mandiri. Penelitian ini bertujuan untuk mengetahui pengaruh *Trust, Commitment, Satisfaction* terhadap *Behavioural Loyalty* peserta BPJS Kesehatan Indonesia kepesertaan mandiri dengan *Attitudinal Loyalty* sebagai variable intervening. Jenis penelitian ini merupakan penelitian asosiatif kausal. Metode pengambilan sampel yang digunakan pada penelitian ini menggunakan metode *non probability sampling* dengan teknik *purposive sampling* dengan jumlah sampel sebanyak 100 responden.

Hasil penelitian disimpulkan bahwa *Trust, Commitment* tidak berpengaruh terhadap *Behavioural Loyalty* peserta BPJS kesehatan Indonesia kepesertaan mandiri dengan *Attitudinal Loyalty* sebagai variabel intervening. *Satisfaction* berpengaruh terhadap *Behavioural Loyalty* peserta BPJS Kesehatan Indonesia kepesertaan mandiri dengan *Attitudeinal Loyalty* sebagai variabel intervening. *Attitudinal Loyalty* bukan sebagai variabel intervening antara *Trust, Commitment* terhadap *Behavioural Loyalty*. *Attitudinal Loyalty* sebagai variabel intervening antara *Satisfaction* terhadap *Behavioral Loyalty*.

Kata Kunci : *Trust, Commitment, Satisfaction, Attitudinal Loyalty dan Behavioural Loyalty*.

ABSTRACT

THE EFFECT OF TRUST, COMMITMENT, AND SATISFACTION ON BEHAVIOURAL LOYALTY PARTICIPANTS OF BPJS KESEHATAN INDONESIA OF INDEPENDENT PARTICIPATION WITH ATTITUDINAL LOYALTY AS THE INTERVENING VARIABLE

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The Health Insurance Administering Board (Bahasa: Badan Penyelenggara Jaminan Sosial Kesehatan (BPJS Kesehatan)) provides National Health insurance for the Indonesian People. There is an arrear on the premiums of BPJS Kesehatan Indonesia participants with 16 million participants from 32 million participants. The purpose of this study was to determine the effect of Trust, Commitment, and Satisfaction on the Behavioral Loyalty of BPJS Kesehatan Indonesia participants of the independent participation with the Attitudinal Loyalty as the intervening variable. This was a causal associative study. The sampling method used in this study was the non-probability sampling method with the purposive sampling technique with the total sample of 100 respondents.

The result of the study found that Trust and Commitment had no effect on the Behavioral Loyalty of BPJS Kesehatan Indonesia participants with the independent participation with the Attitudinal Loyalty as the intervening variable. Satisfaction affected the Behavioral Loyalty of the participants of BPJS Kesehatan Indonesia participants of the independent participation with the Attitudinal Loyalty as the intervening variable. The Attitudinal Loyalty was not the intervening variable between Trust and Commitment to the Behavioral Loyalty. The Attitudinal Loyalty was the intervening variable between Satisfaction on the Behavioral Loyalty.

Keywords: Trust, Commitment, Satisfaction, Attitudinal Loyalty, Behavioral Loyalty