
Is service fairness influencing customers' satisfaction and intention to pay insurance premium? A case in BPJS kesehatan Indonesia

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Keywords

BPJS Kesehatan, Intention to pay, Satisfaction, Service Fairness, BPJS Kesehatan

Abstract

This study discusses the importance of service fairness variables – Interactional Fairness, Procedural Fairness, and Distributive Fairness – toward customer satisfaction, which further leads to customer intention to pay. There is limited previous empirical research on the effect of service fairness to service delivery, particularly in the healthcare industry. The authors hypothesised that there was a positive influence from three variables of service fairness, from customer satisfaction, to customer satisfaction, to intention to pay. Using the descriptive quantitative method, this pilot study was conducted to review the service delivery of BPJS Kesehatan service providers in various cities in Indonesia, with BPJS Kesehatan members as respondents. Data analysis was analysed with PLS-SEM with SmartPLS software. The study showed that there was a positive impact of Interactional Fairness and Distributive Fairness on customer satisfaction, and customer satisfaction on intention to pay. However, this study failed to show the relationship between Procedural Fairness to customer satisfaction.

This study strengthens the building evidence of service fairness to customer satisfaction, specifically in-service delivery and in healthcare industry.
