THE INFLUENCE OF EMPLOYMENT SOCIAL SECURITY ON CUSTOMER SATISFACTION AT BPJS EMPLOYMENT MEULABOH BRANCH, WEST ACEH DISTRICT

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Abstract

The Meulaboh Branch Employment Social Security Organizing Agency is a public program that provides protection to workers to overcome certain socio-economic risks and is implemented using a social insurance mechanism. The problem that often occurs with this company is that the existing social security program has not been able to provide welfare to customers when their claims are received. The aim of this research is to determine the influence of the relationship between the employment social security program and customer satisfaction at BPJS Employment Meulaboh Branch. The method used in this research is univariate analysis which aims to obtain frequency distribution data for each variable, then the data is presented in the form of a frequency distribution table. Meanwhile, this analysis method is used to determine the hypothesis by determining the relationship between the independent variable (independent variable) and the dependent variable (dependent variable) using the Chi-square (X2) SPSS version 26 statistical test with a confidence level/CI of 95% and α = 0.05. Based on the research results, it shows that there is a relationship between the work accident insurance program and BPJS Employment customer satisfaction (Pvalue = 0.001 < α = 0.05, RP = 2.103). There is a relationship between the death insurance program and BPJS Employment customer satisfaction (Pvalue = 0.004 < α = 0.05, RP = 1.981). There is a relationship between the old age insurance program and BPJS Employment customer satisfaction (Pvalue = 0.033 < α = 0.05, RP = 1.646). There is a relationship between the pension guarantee program and BPJS Employment customer satisfaction (Pvalue = 0.000 < α = 0.05, RP = 3.951).

Keywords: Customer Satisfaction, Work Accident Insurance, Death Guarantee, Old Age Security, Pension Guarantee

1. INTRODUCTION

The world of employment is one of the most important factors in life. As a developing country characterized by a dense population, it faces similar problems. Indonesia is currently ranked 4th due to dense population growth. According to data from the Central Statistics Agency (BPS) for 2024, Indonesia has a population of 273.8 million people, so it cannot be denied that Indonesia has an abundant population. The large population in Indonesia has the impact of an abundance of labor. With the high number of workers, job providers or companies, agencies or the private sector have the opportunity to obtain adequate human resources or human resources for their productivity. Workers are obliged to uphold professionalism as workers. Therefore, workers have duties and obligations to fulfill the needs and regulations of each employer. Based on these standards, workers have the right to demand the fulfillment of their rights as workers. As regulated in the 1945 Constitution, article 8 letter H paragraph (3) states that "Everyone has the right to obtain social security which enables them to develop themselves fully as human beings with dignity". This explains that social security has an important role so that workers feel safe and comfortable in carrying out work activities and receive appropriate protection. Everything about social security has also been stated in the 1945 Constitution, Article 34 which states "National Social Security System or (SJSN)". This labor guarantee can be in the form of a replacement unit for what has been lost, such as when a worker experiences illness, old age, retirement, work accident, or dies. According to Theresia (2015), the existence of social security for workers is an initiative to protect the lives of workers who work in a company. There are great benefits from having social security for workers. Therefore, to guarantee the lives of workers, companies must register their workers in the worker social security program organized by PT. Jamsostek has now changed its name to BPJS Employment. Considering the importance of the position of the workforce in the economic development

process, of course it is appropriate that the welfare of the workforce needs to be protected and improve the welfare of the workers. As the economy continues to develop, many companies are established and operate in various sectors of the economy. The same applies to companies operating in the insurance sector. The existence of this company cannot be separated from the involvement of the community and employees who are the company's customers, who are likened to the center or heart of the insurance company, as customers who have a major contribution to the company's progress (Yofitasari, 2019).

The more insurance customers there are, the greater the company's success is believed to be. Furthermore, from the perspective of the recipient of insurance services (customer), the company has an obligation to provide appropriate services in return for cooperation between the insurance company and the insurance service provider. Currently the Employment Social Security Company (formerly called Jamsostek, now renamed BPJS Employment) handles life insurance and handles financial matters related to death, health and industrial accidents for its customers (Subagja, 2022). Many insurance companies compete with each other in providing satisfactory services. The employment social insurance system is a basic protection system for workers which aims to guarantee safety and certainty from socio-economic risks, so that companies and workers and their families can protect themselves from social risks with affordable funds. Implementing social security programs is one of the state's responsibilities and obligations to provide socio-economic protection to the community (Arsadila, 2020).

Customer satisfaction can also be determined by the existence of an employment social security program that guarantees the survival of employees or workers. Customer satisfaction is the level of individual feelings after comparing perceived performance or results with expectations (Kotler, 2021). So it can be concluded that increasing customer satisfaction is directly influenced by the social security system followed by the employees themselves. Customer satisfaction can influence product and service characteristics, customer emotions, attributions of service success or failure, perceptions of fairness and justice, and those of other customers, family members, and coworkers. BPJS Employment Meulaboh Branch is a general public program that aims to protect workers and overcome certain socio-economic risks, which is implemented by introducing social security systems and mechanisms. Implementing social security programs is one of the state's duties and obligations to protect the economy and society. Social security programs available for BPJS Meulaboh Branch employees include the Old Age Security Program, Death Security Program and Employee Compensation Guarantee Program.

A common problem that occurs among Jamsostek program participants is that it is difficult for customers to claim the Jamsostek program that the customer wants to disburse. Based on the results of research observations, it appears that the social security program for BPJS Employment Meulaboh Branch employees has not been optimal in meeting customer satisfaction and securing funds to overcome customer financial problems where the requirements are complicated in the social security claim process, this can affect customer satisfaction so special attention is needed regarding employee welfare programs to ensure customer satisfaction, so that these problems will affect the benefits and customer satisfaction of BPJS Employment Meulaboh Branch. Therefore, the problem posed in this research is to determine the impact of employment social security on customer satisfaction at BPJS Employment Meulaboh Branch.

The aim of this research is to determine the influence of the relationship between the employment social security program on customer satisfaction at BPJS Employment Meulaboh Branch. The method used in this research is univariate analysis which aims to obtain data about the frequency distribution of each variable, then this data is presented in the form of a frequency distribution table. Meanwhile, this bivariate analysis method is used to determine the hypothesis by determining the relationship between the independent variable (independent variable) and the dependent variable (dependent variable) using SPSS version 26 Chi-square statistical test (X2) with a confidence level/CI of 95% and $\alpha = 0.05$. Based on this, the author is interested in conducting research with the title "The Influence of Workers' Social Security on Customer Satisfaction at BPJS Employment, Meulaboh Branch, West Aceh Regency".

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2. RESEARCH METHODS

2.1 Types of research

The research method used in this research is quantitative descriptive research with the aim of finding the influence of the independent variable on the dependent variable. This research uses a questionnaire instrument that is distributed to customersBPJS Employment Meulaboh branch. Place and Time of Research, namely onBPJS Employment Meulaboh branch. This research location was chosen with the consideration that it would be easier for researchers to obtain research data, both primary data and secondary data. The research time is approximately 6 months starting from July 2023 to December 2023.

2.2 Location and place of research

Location and Place of Research, namely atBPJS Employment Meulaboh branch. This research location was chosen with the consideration that it would be easier for researchers to obtain research data, both primary data and secondary data. The research time is approximately 6 months starting from July 2023 to December 2023.

2.3 Research Population and Sample

1. Population

The population in this research is customersBPJS Employment Meulaboh branchusing a probabilistic sampling technique where the total population in this study was 61,915 customers using the Meulaboh branch of BPJS Employment.

2. Sample

Sample is the process of drawing respondents from the total population. Where the population of BPJS Employment Meulaboh branch users is 61,915 people. The sample calculation uses a probabilistic method (Probabilistic Sampling) which means that everyone has the same opportunity to become a research sample. The technique used is simple random sampling with the Slovin formulawith an error tolerance limit of 10%.The formula used is according to Purwanto (2018)

The sample in this research has a sample size of 100 samples.

2.4 Data Processing Techniques

The data obtained from data collection is then subjected to data processing. The data processing includes calculating how to determine the Likert scale of the questionnaire and determining the effect of the Employment Social Security Program (X) which consists of variablesWork Accident Insurance (X1),Death Security (X2), Old Age Security (X3) and Pension Security (X4) on the customer satisfaction variable (Y) using the multiple linear regression method with the help of SPSS IBM Version 26. The steps are as follows:

1. Questionnaire Validity Test

According to Purwanto (2018), data validity is a measure that refers to the degree of conformity between the data collected and the actual data in the data source. Valid data will be obtained if the data collection instrument is also valid. One common way used to test the validity of an instrument is through correlation analysis*(correlational analysis).*

Questionnaire Validity Test Results

No	Variable	Rcount	Table	Information
1	Accident Guarantee Work (X1)	0.828	0.195	Valid
2	Death Guarantee (X2)	0.828	0.195	Valid
3	Old Age Security (X3)	0.750	0.195	Valid
4	Pension Guarantee (X4)	0.733	0.195	Valid
5	BPJS Employment Customer Satisfaction (Y)	0.814	0.195	Valid

(Source: Primary Data, 2024)

2. Questionnaire Reliability Test

Reliability is the level of confidence in the results of a measurement. Measurements that have high reliability, namely measurements that are able to provide reliable measuring results. Theoretically, the coefficient is 0.00 - 1.00; However, in reality a coefficient of 1.00 has never been achieved in a measurement, because humans as psychological measurement subjects are a potential source of error (Purwanto, 2018). One of the test tools that is often used in testing the internal consistency of instruments is the Cronbach's Alpha Coefficient. Cronbach's Alpha coefficient is used to measure the reliability of instruments whose questions use scores within a certain range. Based on the reliability test calculations carried out using the formula*Cronbach's Alpha*as seen above, so that if the calculated r is greater than 0.6, it can be stated that the data is reliable. As for this reliability test, the researcher calculated with the help of the IBM 26 version of the SPSS computer program, the reliability assessment level criteria are as in Table 2 below:

Table 2. Questionnaire Reliability Assessment Level

Value Reliability Level	Level
0 – 0.2	Very low
0.2 – 0.4	Low
0.4 – 0.6	Enough
0.6 – 0.8	Tall
0.8 – 1.00	Very high

Source: Purwanto, (2018)

3. Univariate Analysis

Univariate analysis was carried out to obtain data about the frequency distribution of each variable, then this data was presented in the form of a frequency distribution table. According to Istijanto (2023), it is to provide an easy picture to compare or to find out the most data in percentage units (%).

4. Bivariate Analysis

This analysis is used to determine the hypothesis by determining the relationship between the independent variable (independent variable) and the dependent variable (dependent variable) using SPSS version 26 Chi-square statistical test (X^2) with a confidence level/CI of 95% and α = 0.05.

According to Sutanto (2018), the rules that apply to Chi Square are as follows:
1) If in 2 x 2 the Expected value is found to be less than 5, then the "Fisher's Exact Test" is used.
2) If the table is 2 x 2, and there is no value of E < 5, then the test used instead is "Contiuty Correction (a)"
3) If the table is more than 2 x 2, for example 3 x 2, 3 x 3 etc., then the "Pearson Chi Square" test is used.
4) The Likelihood Ratio test is usually used for more specific purposes, for example stratification analysis in the field of epidemiology and also to determine the linear relationship between two categorical variables, so these two types are rarely used.

The measure of strength of association used is*Prevalence Ratio*(PR) risk in prevalence research. This measure is used because the observed variable is prevalent. The following prevalent criteria (Sutanto, 2018):

Table 3. Prevalence Ratio (PR) Formula

Risk Factors	Effect		Amount
	Yes	No	
Yes	A	B	A+B
No	C	D	C+D
AMOUNT	**A+C**	**B+D**	**A+B+C+D**

$$\text{Prevalence Ratio (PR)} = \frac{A/(A+B)}{C/(C+D)} \text{..............................} (4)$$

1) PR > 1 indicates that the exposure factor increases/magnifies the occurrence of something.
2) PR = 1 indicates that there is no association between the exposure factor and the occurrence of something.
3) PR < 1 indicates that the exposure factor will reduce the risk of something happening.

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3. RESULTS AND DISCUSSION
3.1 Determining Customer Characteristics

Based on the results of the research conducted, the characteristic distribution datacustomers based on gender, age, marital status, education level and employment level and customer income can be described in Table 2 below:

Table 3. Customer CharacteristicsMeulaboh Branch BPJS Employment users

Gender	F	Percentage(%)
Man	59	59.00
Woman	41	41.00
Total	**100**	**100.00**
Age Range	**F**	**Percentage(%)**
20-25 years	26	26.00
26-30 years old	25	25.00
31-40 years old	29	29.00
> 40 years	20	20.00
Total	**100**	**100.00**
Marital status	**F**	**Percentage (%)**
Marry	62	62.00
Single	38	38.00
Total	**100**	**100**
Last Education Level	**F**	**Percentage(%)**
SENIOR HIGH SCHOOL	18	18.00
Diploma (D1-D3)	24	24.00
Bachelor degree)	45	45.00
Postgraduate (S2)	13	13.00
Total	**100.00**	**100.00**
Customer Jobs	**F**	**Percentage (%)**
Government employees	20	20.00
Private employees	48	48.00
Self-employed	21	21.00
Fishermen/Farmers	3	3.00
Housewife	8	8.00
Total	**100.00**	**100.00**
Respondent's Income/Month	**F**	**Percentage(%)**
< Rp. 2,000,000	11	11.00
Rp. 2,000,000-2,500,000	20	20.00
Rp. 2,600,000-3,000,000	25	25.00
> Rp. 3,000,000,-	44	44.00
Total	**100.00**	**100.00**

(Source: Primary Data, 2024)

Based on Table 2. above, it shows that the characteristics of respondents based on gender were mostly male, 59 respondents with a percentage level of 59.00%, for the type of respondent characteristics based on the age distribution of the largest respondents, namely the age range of 31-40 years, namely, as many as 29 people with a percentage level of 29.00%, for the characteristics of respondents based on the status of the most respondents from a total of 100 respondents from the results of the distribution of questionnaires, namely respondents who were married were 62 respondents with a percentage level of 62.00%, for respondents based on their latest education, namely Bachelor (S1), namely 45 respondents with a percentage level of 45.00%, for the distribution of characteristics of respondents based on type of work, the results of distributing questionnaires from a total of 100 respondents, the highest frequency was the type of work of private

employees, 48 respondents with a level of the percentage is 48.00% and the characteristics of respondents based on monthly income are above the range> Rp. 3,000,000,- with a total of 44 respondents with a percentage level of 44%.

3.2 Test the validity and reliability of the questionnaire

The results of the questionnaire validity test use the help of the SPSS IBM 26 application. The instrument is said to be valid if it is able to measure what is intended to be measured from the variables studied. The technique used to test this validity is bivariate pearson (*Pearson Moment Products*) with a significance level of 0.05 is done by correlating the score of each item with the total score. Then the correlation value (calculated R) that has been obtained is compared with the correlation value in the table (R table). If the Rcount value is greater than Rtable, it means the variable can be declared valid. As for this research, it is known that the rtable has a significance level of 0.05 or 5% and the amount of data (N) = 100 or so the rtable is 0.195. Based on this, the summary of validity tests can be seen in Table 4 as follows:

Table 4. Questionnaire Validity Test Results

No	Variable	Rcount	Table	Information
1	Accident Guarantee Work (X1)	0.828	0.195	Valid
2	Death Guarantee (X2)	0.828	0.195	Valid
3	Old Age Security (X3)	0.750	0.195	Valid
4	Pension Guarantee (X4)	0.733	0.195	Valid
5	BPJS Employment Customer Satisfaction (Y)	0.814	0.195	Valid

(Source: Primary Data, 2024)

Based on the results of the validity test with the help of the IBM SPSS Version 26 program in Table 4 above, it shows that the Rcount shows a number greater than the R table. So the researcher concluded that the variable questionnaire test consisting of the variables Work Accident Insurance (X1), Death Insurance (X2), Old Age Security (X3) and Pension Security (X4) on BPJS Employment Customer Satisfaction (Y) was declared valid and consistent. Meanwhile, the reliability test is a statistical test that shows the extent to which a measuring instrument can be trusted or reliable, so to carry out the test the Alpha Cronbach formula is used. However, in the reliability test carried out with the help of the SPSS Statistics IBM Version 26 program, a variable is said to be reliable if it has an Alpha coefficient greater than 0.60. The results of the reliability test calculations can be seen in Table 5 below:

Table 5. Questionnaire Reliability Test Results

No	Variable	Rcount	*Cronbach's Alpha*	Information
1	Accident Guarantee Work (X1)	0.851	0.60	Reliable
2	Death Guarantee (X2)	0.866	0.60	Reliable
3	Old Age Security (X3)	0.808	0.60	Reliable
4	Pension Guarantee (X4)	0.823	0.60	Reliable
5	BPJS Employment Customer Satisfaction (Y)	0.854	0.60	Reliable

(Source: Primary Data, 2024)

Based on the results of the reliability test in Table 5. above, it shows that the measurement of the variables Work Accident Insurance (X1), Death Insurance (X2), Old Age Security (X3) and Pension Security (X4) on BPJS Employment Customer Satisfaction (Y) is the reliability value from the questionnaire questions is greater than r table 0.60. It can be concluded that the measuring instrument is declared to be reliable because its reliability is close to 1, so it is reliable as a research measuring instrument (Suyono, 2020).

3.3 Univariate Analysis

Univariate analysis is to look at the characteristics of respondents which are displayed in the form of a frequency distribution table.

1) Work Accident Insurance (X1)

The results of calculating the frequency and percentage of the work accident insurance variable can be seen in Table 6 below:

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Table 6. Distribution of Respondents Based on Work Accident Insurance

Accident insurance	F	%
Satisfied	42	42
Less satisfied	58	58
TOTAL	**100**	**100**

(Source: Primary Data, 2024)

Based on Table 6, it is known that the work accident insurance program provided by BPJS Employment Meulaboh branch to respondents is still categorized as poor, with 58 respondents (58%), and 42 respondents (42%) stating that work accident insurance is good.

2) Death Guarantee (X2)

The results of calculating the frequency and percentage of the death guarantee variable can be seen in Table 7 below:

Table 7. Distribution of Respondents Based on Death Benefits

Life insurance	F	%
Satisfied	48	48
Less satisfied	52	52
TOTAL	**100**	**100**

(Source: Primary Data, 2024)

Based on Table 7, it is known that the death insurance program provided by the BPJS Employment Meulaboh branch to respondents is still categorized as not good, there are 52 respondents (52%), and the death insurance program which states it is good is 48 respondents (48%).

3) Old Age Security (X3)

The results of calculating the frequency and percentage of the old age insurance variable can be seen in Table 8 below:

Table 8. Distribution of Respondents Based on Old Age Security

Pension plan	F	%
Satisfied	47	47
Less satisfied	53	53
TOTAL	**100**	**100**

(Source: Primary Data, 2024)

Based on Table 8, it is known that the old age security program provided by BPJS Employment Meulaboh branch to respondents is still categorized as not good, there are 53 respondents (53%), and old age security is said to be good for 47 respondents (47%).

4) Pension Guarantee (X4)

The results of calculating the frequency and percentage of the death guarantee variable can be seen in Table 9 below:

Table 9. Distribution of Respondents Based on Pension Security

Pension Guarantee	F	%
Satisfied	45	45
Less satisfied	55	55
TOTAL	**100**	**100**

(Source: Primary Data, 2024)

Based on Table 9, it is known that the pension guarantee program provided by the BPJS Employment Meulaboh branch to respondents is still categorized as not good, there are 55 respondents (55%), and the pension guarantee which is said to be good is 45 respondents (45%).

5) BPJS Employment Customer Satisfaction (Y)

The results of calculating the frequency and percentage of the BPJS Employment customer satisfaction variable can be seen in Table 10 below:

Table 10. Distribution of Respondents Based on BPJS Employment Customer Satisfaction

Customer Satisfaction	F	%
Satisfied	41	41
Less satisfied	59	59
TOTAL	100	100

(Source: Primary Data, 2024)

Based on Table 10, it is known that the BPJS Employment customer satisfaction given by the BPJS Employment Meulaboh branch to respondents was still categorized as poor, with 59 respondents (59%), and BPJS Employment customer satisfaction which was stated as good was 41 respondents (41%).

3.4 Bivariate Analysis

Bivariate analysis aims to determine the relationship between independent and dependent variables. This test uses a test*chi-square*. Where there is a statistically significant relationship if a PV value <0.05 is obtained.
1) The Influence of the Work Accident Insurance Program on BPJS Employment Customer Satisfaction

Table 11. The Influence of the Work Accident Insurance Program on BPJS Employment Customer Satisfaction

Accident insurance	Customer Satisfaction BPJS of Employment				Total		P. Value	PR
	Satisfied		Not satisfied					
	F	%	F	%	F	%		
Satisfied	21	34	28	66	49	100	0.001	2,103 (1,342-3,296)
Less satisfied	41	66	10	34	51	100		
Total	62	62	38	38	100	100		

(Source: Primary Data, 2024)

Based on Table 11, it is known that 51 respondents answered less wellor dissatisfied with the work accident insurance program as many as 41 respondents with a percentage level of (66%) who answered good or were satisfied with the accident insurance program as many as 49 respondents with a percentage level of (34%). ResultsThe chi square test obtained a value of Pvalue = 0.001 and this is smaller than α = 0.05 (Pvalue = 0.001 < α = 0.05) so it can be concluded that there is a relationship between the work accident insurance program and BPJS Employment customer satisfaction. Meanwhile, the result of RP 2,103 can be concluded that the service provided by BPJS Employment Meublaboh branch for the work accident insurance program which is not good has an impact on customer dissatisfaction with BPJS Employment Meulaboh branch.

2) The Influence of the Death Insurance Program on BPJS Employment Customer Satisfaction

Table 12. The Influence of the Death Insurance Program on BPJS Employment Customer Satisfaction

Life insurance	Customer Satisfaction BPJS of Employment				Total		P. Value	PR
	Satisfied		Not satisfied					
	F	%	F	%	F	%		
Satisfied	17	27	26	73	43	100	0.004	1,981 (1,184-3,315)
Less satisfied	45	73	12	27	57	100		
Total	62	62	38	38	100	100		

(Source: Primary Data, 2024)

Based on Table12 it is known that of the 57 respondents who answered unfavorable or dissatisfied with the death insurance program, 45 respondents with a percentage level of (73%) answered good or were satisfied with the death insurance program, 43 respondents with a percentage level of (27%). Test results*chi square*The value obtained is Pvalue = 0.004 and this is smaller than α = 0.05 (Pvalue = 0.001 < α = 0.05) so it can be concluded that there is a relationship between the death insurance program and BPJS Employment

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customer satisfaction. Meanwhile, the PR result of 1,981 can be concluded that the service provided by the Meublaboh branch of BPJS Employment for the poor death insurance program has an impact on customer dissatisfaction with the Meulaboh branch of BPJS Employment.

3) The Influence of the Old Age Security Program on BPJS Employment Customer Satisfaction

Table 13. The Influence of the Old Age Security Program on BPJS Employment Customer Satisfaction

Pension plan	Customer Satisfaction BPJS of Employment				Total		P. Value	PR
	Satisfied		Not satisfied					
	F	%	F	%	F	%		
Satisfied	18	29	29	71	47	100	0.003	1,646 (1,039-2,610)
Less satisfied	44	71	9	29	53	100		
Total	62	62	38	38	100	100		

(Source: Primary Data, 2024)

Based on Table 13, it is known that of the 53 respondents who answered unfavorably or were dissatisfied with the old age security program, 44 respondents with a percentage level of (71%) answered good or were satisfied with the old age security program, 47 respondents with a percentage level of (29%). Test results*chi square*The value obtained is Pvalue = 0.003 and this is smaller than α = 0.05 (Pvalue = 0.001 < α = 0.05) so it can be concluded that there is a relationship between the old age insurance program and BPJS Employment customer satisfaction. Meanwhile, the PR result of 1,646 can be concluded that the service provided by the Meublaboh branch of BPJS Employment for the poor old age insurance program has an impact on customer dissatisfaction with the Meulaboh branch of BPJS Employment.

4) The Influence of the Pension Guarantee Program on BPJS Employment Customer Satisfaction

Table 14. The Influence of the Pension Guarantee Program on BPJS Employment Customer Satisfaction

Pension Guarantee	Customer Satisfaction BPJS of Employment				Total		P. Value	PR
	Satisfied		Not satisfied					
	F	%	F	%	F	%		
Satisfied	15	24	28	76	43	100	0,000	3,951 (1,933-8,076)
Less satisfied	47	76	10	24	57	100		
Total	62	62	38	38	100	100		

(Source: Primary Data, 2024)

Based on Table 14, it is known that of the 57 respondents who answered unfavorably or were dissatisfied with the pension guarantee program, 47 respondents with a percentage level of (76%) who answered good or were satisfied with the pension guarantee program were 43 respondents with a percentage level of (24%). Test results*chi square*The value obtained is Pvalue = 0.000 and this is smaller than α = 0.05 (Pvalue = 0.001 < α = 0.05) so it can be concluded that there is a relationship between the pension guarantee program and BPJS Employment customer satisfaction. Meanwhile, the PR result of 3,951 can be concluded that the service provided by the Meublaboh branch of BPJS Employment regarding the poor pension guarantee program has an impact on customer dissatisfaction with the Meulaboh branch of BPJS Employment.

4. DISCUSSION

Work Accident Insurance is a social security program in the employment sector that provides benefits and compensation to workers who experience work accidents, health services and employment guarantees from the time they start working until they return to the work environment. According to researchers, having this guarantee has a big impact on workers and it is also very helpful. With this guarantee, workers are also confident in doing their work. According to Dewi, NKA (2020) shows that the protection of workers' social security participants covers all aspects both when the participants are still active and after they are no longer

working.According to Sari, DP, & Achsa, A. (2020) shows that customer satisfaction can be influenced by the existence of five dimensional indicators of service quality, so customer satisfaction also increases

Death insurance is an employment social security program for heirs of BPJS employment program participants who do not die due to work. Dip death insurancenecessary to reduce family burdens such as funeral costs and financial compensation. According to researchers, with this death guarantee, the families left behind will not be too burdened,for example, to take care of funerals, or other money matters. According to Arsi. M., & Krisnawati, K (2023) Shows that general respondents agree that service quality can influence the satisfaction of old age insurance (JHT) participants at BPJS Employment Langsa Branch. According toKusumadewi, I., Hidajat, W., & Nugraha, HS (2022) Shows that service facility and service performance variables simultaneously have a positive effect on customer satisfaction. Old age security is a social insurance program that aims to replace workers' loss of income due to death, total disability, or reaching the age of 55 years and is administered together with the elderly pension savings system and funded by reserve funds. According to researchers, having old age security is important because those over 55 years old will definitely lose their jobs. The existence of this old age security program really helps workers who have been laid off from their jobs. According to Qadianti, N., Amelia, A, R., & Abbas, HH (2024).

Shows that there is a significant influence between the independent variable product and the dependent variable customer satisfaction. According to Arni, SW (2022), it shows that the quality of old-age insurance services can increase participant satisfaction and also influence the quality of online old-age insurance claims and on-set services which have a significant impact on participant satisfaction. Pension guarantee means getting security for your old age, so this pension insurance has two objectives, namely guaranteeing the insured in his old age throughout his life and protection for the family if disaster befalls the family. According to pension insurance researchersThis is very helpful because there is pension insurance for old age throughout life and is also very helpful for the family if a disaster strikes. According to Haq, NF (2018) shows that all respondents were dissatisfied with pension financing product services regarding customer satisfaction. According toFarza, RR, Karsono, A. M & Rubiati, B. (2019) Shows that the implementation of pension guarantees has not been fully implemented, employers feel that social security legal sanctions are not binding, legal regulations are weak, and there is a lack of role from the government. According to Rahmawati S (2020), it shows that service quality does not have a significant effect on customer loyalty for blessing pension financing at BSI KCP Sape.

5. CONCLUSION
5.1 Conclusion
Based on the results of research and discussions that have been carried out regarding the influence of employee social security on customer satisfaction at BPJS Employment, Meulaboh Branch, West Aceh Regency, it can be concluded as follows:
1) There is an influence between the work accident insurance program and BPJS Employment customer satisfaction (Pvalue = 0.001 < α = 0.05, RP = 2.103).
2) There is an influence between the death insurance program and BPJS Employment customer satisfaction (Pvalue = 0.004 < α = 0.05, RP = 1.981).
3) There is an influence between the old age insurance program and BPJS Employment customer satisfaction (Pvalue = 0.033 < α = 0.05, RP = 1.646).
4) There is an influence between the pension guarantee program and BPJS Employment customer satisfaction (Pvalue = 0.000 < α = 0.05, RP = 3.951).

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THE INFLUENCE OF EMPLOYMENT SOCIAL SECURITY ON CUSTOMER SATISFACTION AT BPJS EMPLOYMENT MEULABOH BRANCH, WEST ACEH DISTRICT

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