

The Effect of Public Satisfaction in Public Services with Variables Mediated By Perceptions of Uu No.33 and 34 of 1964 (Case Research at Pt.Jasa Raharja as the Represent of Surabaya)



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ABSTRACT: The purpose of the research was to determine the effect of public satisfaction on public services at PT. Jasa Raharja as the represent of Surabaya which was mediated by the perception of the insurance constitution (UU no 33 and 34 of 1964). This is a type of comparative causal research using a quantitative approach, using primary data supported by a questionnaire tool with public respondents in the management of insurance services, in this case the heirs/families of accident victims in making claims for compensation to PT Jasa Raharja as the represent of Surabaya. The population in this research cannot be determined (*Infinite Population*). so that way the sampling method used *Nonprobability Sampling* which is a sampling technique by not providing the same opportunity for each element or member of the population to be selected as a sample, with a set sample of 52 respondents who during data collection they carried out the management of compensation at least 2 times. the questionnaire as an instrument was processed using the SEM approach of Warp PLS 6.0. The result of research showed service quality, trustment, had a positive impact on the level of satisfaction of the people who used the services of PT Jasa Raharja as the Represent of Surabaya, but the responsibility for using the services had a negative impact on the level of public satisfaction, service quality and trust in mediating perceptions of insurance constitution policies. has a positive and significant impact on the level of public satisfaction, while the responsibility mediated by the perception of the insurance constitution policy has a negative and significant impact on the level of public satisfaction. Recently, it was found that the level of public satisfaction with accident insurance services at PT Jasa Raharja as the Represent of Surabaya depends on the behavior of company employees in providing services.

KEYWORD: Service Quality, Trustment, Responsibility, Public Satisfaction.

I. INTRODUCTION

The Level of public satisfaction with public services is very important because it will give impact to public trustment. Based on Chapter 1 of UU no 40 of 2014, about insurance, insurance has an important role related to its ability as a recipient institution for the transfer of risk to the public as well as an institution that collects and absorbs the accumulation of public funds. Insurance is an agreement between two participants, the insurance company and the policy holder. which will be the basis by the insurance company to the premium recipient for providing replacement to the insured or policy holder for losses, damages, costs incurred as well as loss of profits or legally liable to third parties as policy holder due to the occurrence of an uncertain event, or provide payment based on the death of the insured and on payment based on the life of the insured with benefits whose amount has been determined and is based on the results of examination and processing of event data. Based on data from Badan Pusat Statistik (BPS) Indonesia, the population of Indonesian is increasing by 1.32% per year, so far it has reached 278,752,361 million people, with more and more people, of course, the need to use transportation, both private and public, will also increase according to public needs to meet their respective needs and to support increased economic growth. The establishment of the company PT Jasa Raharja due to the impact of the increasing need for transportation so that accidents are caused by motorized vehicles, public passengers and other motorized vehicles, this situation is of course very concerning for all of us. Based on these conditions, the government seeks to protect the public by providing social security in the form of insurance or compensation funds to people who are victims of road traffic accidents and general passengers.

PT Jasa Raharja is a state-owned social insurance company (BUMN) which is authorized by the government to be responsible for managing traffic accident insurance for people who use public transportation facilities, private vehicles, and

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pedestrians. PT. Jasa Raharja has district offices in every province, one of which is in Surabaya. It is in charge of providing protection services to the public through 2 (two) social insurance programs, Insurance for Accidents of Public Transport Equipment regulated based on UU no. 33 of 1964 about the amount of liability for passenger accidents and liability insurance according to constitution against third parties whose implementation is based on UU no.34 of 1964 about the mandatory coverage for road traffic accidents and based on the regulation of the ministry of finance number 16/PMK.010/2017 concerning the amount of compensation and mandatory donations of funds for road traffic accidents. PT Jasa Raharja provides protection to the public by insurance, through Sumbangan Wajib Dana Kecelakaan Lalu Lintas Jalan (SWDKLLJ). Payments or premiums or insurance premiums for Jasa Raharja are automatically paid at the time of paying the annual vehicle tax and registration or renewal of STNK (Surat Tanda Nomor Kendaraan), as well as when using public transportation, the rate paid includes the Jasa Raharja Premium. the funds become passenger premiums and can be claimed when the passenger becomes a victim of an accident.

Table 1. Type and Amount of Compensation No 16/PMK.010/2017

Type of Compensation	Type Of Transportation	
	Land, Marine (Rp)	Air (Rp)
Die	Rp. 50.000.000,-	Rp. 50.000.000,-
Permanent Disability (Max)	Rp. 50.000.000,-	Rp. 50.000.000,-
Treatment (Max)	Rp. 20.000.000,-	Rp. 25.000.000,-
Funeral Fee (without heir)	Rp. 4.000.000,-	Rp. 4.000.000,-
Main aid fee (Max)	Rp. 1.000.000,-	Rp. 1.000.000,-

Source : PT Jasa Raharja (2020)

Based on table 1 above, explained there is no big difference in compensation between land, sea and air transportation referring to the amount of compensation given to the victim or the victim's heir. The public's need for transportation causes the number of accidents to increase in connection with the increasing need for people to use transportation facilities, so the company must calculate or plan costs for the number of potential recipients and conduct data surveys for those who receive the compensation funds. When making insurance claims payments, people often encounter many obstacles so that the claim payment is received late by the victim/heir. One of the obstacles found is the incomplete file. The incompleteness is due to the lack of information from the victim or heir on the conditions that must be submitted and the lack of socialization from the PT Jasa Raharja (Persero) to the wider public. On the other hand, government agencies such as sub-districts or sub-districts that issue ID cards, certificates of heirs, family cards sometimes also have to go through an administrative process so that it is considered difficult for the public to either obtain or legalize the document so that the claim submission process takes a long time.

The difficulties often faced by victims or heirs and government agencies regarding the need for documents that are used as complementary evidence where found a rather difficult administrative process from PT Jasa Raharja's partners, namely the police and the hospital, the information obtained is that several hospitals it is very difficult to issue a receipt for payment of claim payments, on the other hand from the police, where when the accident occurs outside the city, supporting documents must be obtained at the scene of the case which is the main requirement for filing a claim so it's takes time to complete. This fact shows that there are still many victims of road traffic accidents who have not received their rights. Apart from that, improving the provision of services in the insurance sector to be able to reduce the risk and incidence of accidents also requires attention. People needs public services, especially regarding accident insurance, basically the quality of service is a condition where a dynamic relationship is created which is one of the determinants of public satisfaction, including the provision of compensation services. Based on this, to increase public satisfaction with the service of providing compensation, PT Jasa Raharja at Surabaya Region must be able to display and provide quality services. Another factor that supports public service satisfaction is the trust of recipients of compensation for these services or services provided, good organizational performance will lead to trust from the public which will ultimately create public service satisfaction. PT Jasa Raharja as the Represent (Persero) of Surabaya in August 2020 there was a decrease in the ratio of insurance claims, while the ratio of claims to premiums from compulsory insurance increased. In August 2020, the company posted a claims to premium ratio of 57.05%. This means that the claim paid by the company is only half more than the total premium earned. The claim ratio decreased compared to the claim ratio in December 2019 which was 57.82%. this is based on the Covid-19 pandemic, and restrictions on public activities that reduce mobility on the highway, so that the accident rate decreases. This condition is different from the data released by the OJK, which in August 2020 recorded the amount of mandatory insurance premiums collected reaching Rp. 7.51 trillion while the claims paid reached Rp. 10.53 trillion, this condition made the ratio of mandatory insurance claims to

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premiums to be 140.12%, thus indicating an increase compared to the ratio of insurance premium claims in the previous year, namely 2019 of 121.33%, 2018 of 113.04% and 2017 of 94.92%.

Based on these data, with the increase in insurance claims, of course, public services must be improved and there is an evaluation to increase public satisfaction. The claim submission process during the current Covid-19 pandemic is directed online. In East Java, especially in Surabaya, a web-based application has been published, namely the Traffic Accident Claim System (TACS). The application aims to make it easier for victims of traffic accidents to submit insurance claims so they can be handled quickly and accurately, but supporting documents often cannot be completed online, apart from that, there are still many people who are unfamiliar with the application so that some victims still using online claims insurance. Service quality is a condition of creating a relationship between users and service providers, providing quality and quality services is one of the keys to efforts to satisfy the people who receive compensation (Yuliati and Wahyuningsih, 2018). Another variable that can also affect people's satisfaction is trust, because trust can provide a sense of security to the public which is a component of the placement of internal conditions or attitudes that are associated with the level of public satisfaction. Research that uses a service quality approach often uses the service quality variable as a benchmark. According to Parasuraman et al. (1988) (in Mutakim et al., 2018) service quality is a form of assessment that is compared between the public services expected by consumers and the services received and perceived, the service quality perceived by consumers can be measured through the dimensions of service quality. According to Mutakim et al., (2018) in its development found that the dimensions of service quality can be described into five including: physical evidence (tangibles), reliability, responsiveness, assurance, empathy. Based on previous researchers from Japlani et al., (2020) where this research was to analyze service quality and trust had a positive and significant effect on the level of customer satisfaction, while based on research from Susilowati (2018) which examined the effect of trust and responsibility, the results of the research showed an effect significant to the level of public satisfaction while the attitude variable has no significant effect on public satisfaction. According to Mutakim et al., (2018) the service quality variable has a positive and significant effect on satisfaction, while trust has a positive and insignificant effect on the level of public satisfaction, good and transparent service quality will increase the level of satisfaction that will be felt by the insured and will have a direct impact towards the trust of the insured, in this case the insured motor vehicle insurance because they feel cared for. A good and quality services are the key to increasing success in satisfying public services that are services. Trust variables can also affect service satisfaction to increase public satisfaction. Trust describes how the components of internal factors or attitudes are measured by the level of satisfaction of the insured. In addition to service quality and trust variables, the commitment variable also affects the level of public satisfaction. The relationship between commitment and the level of public satisfaction is because commitment will build trust, increasing commitment will be able to affect the satisfaction of the insured public. By prioritizing transparent and integrated governance to increase the level of public trust Based on these problems, the authors are interested in further analyzing how the implementation of services at the PT. Jasa Raharja (Persero) Surabaya City with the title "The Effect of Public Satisfaction on public services mediated by UU No. 33 and 34 of 1964 in the insurance sector at PT Jasa Raharja as the Represent of Surabaya". Based on the background description above, the problem is formulated as:

1. How does the effect of service quality on public satisfaction at PT Jasa Raharja as the Represent of Surabaya?
2. How is the effect of trust on public satisfaction at PT Jasa Raharja as the Represent of Surabaya?
3. How does responsibility affect public satisfaction at PT Jasa Raharja as the Represent of Surabaya?
4. How is the effect of service quality on public satisfaction mediated by the perception of UU No. 33 and 34 of 1964 at PT Jasa Raharja as the Represent of Surabaya?
5. How is the effect of trust on public satisfaction mediated by the perception of UU No. 33 and 34 of 1964 at PT Jasa Raharja PT Jasa Raharja as the Represent of Surabaya?
6. How is the effect of responsibility on public satisfaction mediated by the perception of UU No. 33 and 34 of 1964 at PT Jasa Raharja as the Represent of Surabaya?

Research Purposes

1. Analyze the effect of service quality on public satisfaction at PT Jasa Raharja as the Represent of Surabaya?
2. Analyze the effect of trust on people's satisfaction at PT Jasa Raharja as the Represent of Surabaya?
3. Analyze the effect of responsibility on public satisfaction at PT Jasa Raharja as the Represent of Surabaya?
4. Analyze the effect of service quality on public satisfaction mediated by the perception of UU No. 33 and 34 of 1964 at PT Jasa Raharja as the Represent of Surabaya?
5. Analyze the effect of trust on public satisfaction mediated by the perception of UU No. 33 and 34 of 1964 at PT Jasa Raharja as the Represent of Surabaya?

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6. Analyze the effect of responsibility on public satisfaction mediated by the perception of UU No. 33 and 34 of 1964 at PT Jasa Raharja as the Represent of Surabaya?

II. THEORETICAL REVIEW

Service quality

Quality of service to the public is an activity that is invisible (cannot be touched) that arises as a result of interactions between consumers and employees or other factors provided by companies that provide services whose purpose is to solve the problems of consumer/customer needs (Ratminto and Winarsih, 2005:2). Tjiptono and Diana (2003:4) statethat service quality is "a dynamic condition needed by society related to product, service, human, process, and environmental needs that meet or exceed expectations".Indicators that can be used to measure the satisfaction of a service, where the characteristics of a service have the power to effect the level of satisfaction with public services.Tjiptono and Diana (2003:27) identify five characteristics that can be used by customers in evaluating service quality,

Trustment

Trust is a condition in which one of the parties involved in the exchange process is assured of its reliability and integrity by the other party. Trust is the main source of strength for every company with a variety of activities, in other words, the service company PT Jasa Raharja (Persero) can be more developed and advanced in improving its services (Chatra and Nasrullah, 2008:26).According to Mayer et al. (1995) (in Chulaifi and Setyowati, 2018: 46) Trust is an assumption of value from what consumers expect of a consumer's feeling towards a certain attribute that is obtained by consumers from the use of previously felt benefits so thatconsumers tend to continue to use measuring devices that are used as indicators.

Responsibility

Responsibility is the basis for understanding, in the sense of having to bear the burdenof obligations that must be carried out and carried out by each individual, responsibility in thiscase is closely related to the quality to be responsible morally, legally and mentally. Hasibuan(2014: 70). Responsibility is the obligation to carry out all the responsibilities/tasks that have been assigned as a result of the authority that has been received or possessed. Yusuf (2017: 79), being responsible for carrying out work is something very important that is needed in thelife of a Muslim. Every worker must be accountable not only to his superiors, but more than that to Allah. From the opinions above, it can be concluded that responsibility is a job or obligation that must be carried out by each individual.

Public Satisfaction

Public satisfaction with public organizations is very important in improving the performance of government services and needs to be continuously measured and compared.(Nersiwad & Hartono, 2021) One way that can be used to measure people's satisfaction with government services (public service) is to use indicators of public satisfaction. The Decree of the Minister of Administrative Reform (KEPMENPAN) No 25 of 2004 which regulates the implementation of general guidelines for measuring public satisfaction in service units of government agencies states thatpublic satisfaction with public services can be calculated by the level of public satisfaction obtained from the results of quantitative and qualitative measurements of the opinion of the public in obtaining services from the apparatus of public service providers by comparing theirexpectations and needs.

Public service

Public service based on UU No. 25 of 2009 is a dynamic condition related to work results which includes all forms of activities in an effort to regulate, provide guidance and provide other services that must be carried out by government officials as an effort to meet the needs of the public to meet consumer expectations or Public. Public services according to Harbani (2010: 199) are activities that must be carried out by government officials in carryingout their duties so that they are able to provide satisfaction to people who need services, including easy completion of administration to get fair and fair and transparent services. Regulation of the Minister of Finance of the Republic of Indonesia No. 16/PMK/.010/2017.Regulating the amount of compensation and mandatory donations to road traffic accident fundsis a follow-up from UU No. 33 and 34 of 1964.

Table 2. The amount of compensation

Description	Amount (Rp)
Heirs	50.000.000,-
Permanently disabled victims	50.000.000,-

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Maintenance costs	20.000.000,-
Ambulance/vehicle that helps the victim	500.000,-
First aid costs in accidents	1.000.000,-
Funeral fee	4.000.000,-

Table 3. Mandatory donation to road traffic accident funds

Description	Amount (Rp)
Ambulance, funeral car	free
Tow trucks and etc	20.000,-
Moped and scooter above 50cc-250cc	32.000,-
Motorcycles above 250cc	80.000,-
Pick-up/freight cars	140.000,-
Public transport passenger car	70.000,-
Buses and micro buses not public transportation	150.000,-
Buses and micro buses public transportation	87.000,-
Trucks, taxis, trailer cars above 2400cc	160.000,-

The payment due date is no later than the time of re-approval every year if there is a delay in payment it's will be imposed.

The Effect of Service Quality on Public Satisfaction is mediated by insurance regulations.

Service quality is an effort to fulfill needs by basing on requirements and timeliness sothat it will show a dynamic condition related to the realization of the results of human work / labor, processes carried out on duty, and supported by an environment that meets or exceeds the expectations of consumers or society. (Hartono et al., 2020) Viewed from the operational management pointof view, good service quality is one of the most important policies in an effort to improve product competitiveness so that it must be able to provide maximum satisfaction to the public or at least must comply with the needs of service quality standardization needed by the public,thus service quality. has a close relationship with the level of public satisfaction.

The Effect of Trust on Public Satisfaction is mediated by insurance regulations.

Public trust in public services is something that is very important for a commitment orpromise by government officials as public service actors, where the commitment can only be realized if one day it becomes very meaningful and needed. Trust will arise if customers believethat service providers can provide satisfactory and trustworthy services and also have high integrity. Trust is the company's willingness to establish relationships with business partners, and also depends on a number of factors between the individual and the organization which include competence, integrity, honesty and good will from the company. Personal interaction with company employees is also needed in this case regarding opinions about the company asa whole, and the participation of people's trust will change according to the experience they feels and needs.

The Effect of Responsibility on Public Satisfaction is mediated by insurance regulations.

Responsibility is human awareness of the behavior that is carried out or the actions taken whether intentional or unintentional. Responsibility also means an act as an embodimentof the awareness that is an obligation. Responsibilities are closely related to the obligations thatare their duties. An obligation is something that is imposed on a person or society.The obligation will compare between rights, but may also not refer to rights, thus responsibility in this case is the responsibility for the obligations, in this case it is associated with conditions where there is an obligation to bear everything, meaning that if there is something then it can be prosecuted, blamed sued and so on. A responsible person is a personwho is willing to take the risk for everything that is his responsibility, honest with himself andhonest with others, fair and wise, uncowardly and independent.

III. Research Method

Types of research

This type of research is to provide an explanation (explanatory research) with a comparative causal type, which is a research that explains the cause-and-effect relationship between 2 (two) or more variables so that in this reseach we want to explain

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qualitatively the relationship between several variables studied, namely the variable Independent: Trust, servicequality, and responsibility with their effect on the dependent variable of public satisfaction mediated by perceptions of UU No. 33 and 34 of 1964.

Overview of the Research Population (Object)

The target population of this research is people who perform insurance claim services at the company PT Jasa Raharja as the Represent(Persero) of Surabaya. The population in thisreseach cannot be determined with certainty how many can be sampled, so this population is classified as an infinite population (Infinite Population The number of samples or sample sizes set in this reseach amounted to 52 respondents) The target respondents are people who apply for road accident insurance claims services that come more than 2 times.

Data Type

The type of data used is subject data (Self-Report Data) which is a type of research data in the form of opinions, attitudes, experiences or characters of a person or group of people who are used as research subjects (respondents). The type of primary data using a questionnaire tool obtained through the public who is in the management of insurance services in this case is the public heirs / families of accident victims who get compensation claims from the company PT Jasa Raharja as the Represent of Surabaya.

Data source

The source of data in this reseach is primary data, which is data obtained from respondents who came to do administrative settlements more than 2 times and they had filled out questionnaires. Primary data is used to determine directly the respondents' responses regarding trust, service quality and responsibility and to measure the level of public satisfaction at the company PT Jasa Raharja Representative Surabaya. This data is in the form of information obtained through statements from the public who are carrying out management to find out how much the public's satisfaction level in the management of insurance claim services is targeted at the heirs/families of accident victims.

Data collection technique

Based on the data sources above, in this reseach the method data collection is carried out with the help of a questionnaire instrument, which is a way of collecting data by providing questions to respondents to fill out and are willing to provide responses. The purpose of using the questionnaire is so that the research obtains information that is in accordance with the needs and is supported by a high enough truthfulness of the research. Questionnaires are distributed or given to the heirs/families of accident victims in accordance with the characteristics of respondents who are managing compensation in the insurance sector at PT Jasa Raharja as the Represent of Surabaya

Variables and Definitions Operational of Variable :

1. Independent variables: Quality of Service, Trust, and Responsibility.
2. The dependent variable: Public Satisfaction.
3. Mediation Variables: Insurance Regulations (UU No. 33 and 34 of 1964).

Definition Operational of Variable

1. Quality of Service : According to Tjiptono and Diana (2003:27) it is a form of service that is based on various pre-determined requirements which are standardizations that are set as the basis of ignorance. several aspects that determine the indicators for measuring service quality variables are: 1) Physical Evidence, 2) Reliability, 3) Responsiveness, 4) Assurance, 5) Empathy.
2. Trust :According to Mayer et al. (1995) (in Chulaifi and Setyowati, 2018:46) It is an assumption that is felt as the basis of a consumer's assessment of a consumer's feeling towards a certain attribute obtained from the experience of using previous benefits which makes consumers tend to continue to use the measuring device as a basis for indicators. Trust in this reseach includes public trust in the company, among others as follows: 1) trusting in the rules for the amount of compensation, 2)) trusting in being able and willing to help the accident victim, 3)) trusting that the company can reduce the cost of insurance services, 4) trust company employees are honest in their work and obey the rules, 5) trust that the company will not disappoint the public.
3. Responsibility :According to Susilowati (2018:294-295), in this reseach the indicators used to measure responsibility are: 1) Carry out obligations in accordance with regulations, 2) Responsible for every claim submitted by the public, 3) Ready to

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provide services without being affected by time/burden constraints from other parties, 4) Able to provide solutions to find solutions related to problematic claims, 5) Officers are responsible for every job risk claimed by the public.

4. Public Satisfaction: According to Kotler and Keller (2012) (in Yuliati and Wahyuningsih, 2018: 326) Indicators that can be used to measure the level of public satisfaction are: 1) Facilities and infrastructure provided by the company, 2) Service quality for fast and accurate service delivery, 3) Employee friendliness in providing services, 4) Ease of public access to information that is experiencing difficulties (Customer Service Quality), 5) Obeying and respecting public decisions.
5. UU No. 33 and 34 of 1964 : An insurance regulation that stipulates the amount of compensation and the amount of contributions that must be paid by the owner of public vehicles.

ANALYSIS AND DISCUSSION

Respondents based on questionnaires distributed to 52 people who were administering compensation in the city of Surabaya through the services of PT Jasa Raharja Representative Surabaya and all questionnaires that were redistributed and could be processed as follows:

1. Characteristics of Respondents by Gender.

Table 4. Characteristics of Respondents by Gender

Gender	Amount(person)	Score presentation
Male	30	57%
Female	22	43%
Total	52	100%

Source: Primary Data processed, 2021

Based on the research respondents obtained from the public or the general public, as many as 30 male while 22 female.

2. Characteristics of Respondents Based on Age.

Table 5. Characteristics of Respondents Based on Age

Age	Amount(person)	Score presentation
17-20	11	21%
21-30	16	31%
31-40	13	25%
41-60	12	23%
Total	52	100%

Source: Primary Data processed, 2021

Based on the age table above, it can be seen that the frequency of respondents' characteristics based on the lowest age is found at an age interval less than / equal to 20 years as many as 11 people with a proportion of 21%. While the highest frequency is found at age intervals of more than \geq 21 years as many as 16 people with a proportion of 31%.

3. Characteristics of Respondents Based on Education

Table 6. Characteristics of Respondents Based on Education

Education	Amount(person)	Score presentation
Elementary	3	5%
Junior high	9	17%
Senior high	50	58%
Diploma	5	10%
S1	5	10%
Total	52	100%

Source : Primary Data processed, 2021

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Based on table 6 above, it can be seen that the frequency of respondents' characteristics based on the type of education is the lowest in the type of elementary education as many as 3 people with a proportion of 5%. While the highest frequency is found in the type of SMA/SMK education as many as 30 people with a proportion of 58%.

4. Characteristics of Respondents by Profession

Table 7. Characteristics of Respondents by Type of Work

Profession	Amount(person)	Score presentation
PNS/POLRI/TNI	5	10%
Private employees	11	20%
businessman	12	23%
Farmer/Labourer	3	6%
Student/collage	14	27%
Other	7	13%
Total	52	100%

Source: Primary Data processed, 2021

Based on table 7 above, it can be seen that the frequency of respondents' characteristics based on the type of work is lowest in the type of work of farmers/laborers as many as 3 people with a proportion of 6%. Meanwhile, the highest frequency is found in the type of student work or students with a proportion of 27%.

Data analysis.

This research uses SEM PLS tools and is processed with WarpPLS version 6.0 to evaluate the model used in the research, which is carried out through two stages, namely testing the outer model and inner model. Testing the outer model is to determine the correlation value of latent variables, cross loadings, test the validity and reliability of variables and R Square (R²), while the inner model is to determine the value of the path coefficient, inner T-statistical model, and the value of the total effect which shows the level of variation in the amount of change in the independent variable to the dependent variable (Hartono and Abdillah, 2009). Reliability can be measured by looking at the value of Cronbach's alpha and the magnitude of composite reliability. An indicator can be said to be reliable if it meets the value of Cronbach's alpha ≥ 0.5 and composite reliability ≥ 0.7 , while a good AVE is required to have a value greater than 0.50.

Table 8. Validity and Reliability Test

Variable	Compositereliability	Cronbach'alpha	AVE	Information
KPL	0,801	0,848	0,659	Valid & Reliable
PC	0,876	0,880	0,598	Valid & Reliable
TJ	0,807	0,874	0,661	Valid & Reliable
UU	0,933	0,851	0,868	Valid & Reliable
KM	0,792	0,961	0,690	Valid & Reliable

Source : Primary data for 2021 processed by warpPLS version 6.0

Table 8 shows that the magnitude of the composite reliability value of the five latent variables is more than 0.7 while the Cronbach' alpha value of all variables is more than 0.5 so in this case it can be concluded that each indicator variable is reliable or reliable in measuring the magnitude of the latent variable, and has been supported by all constructs that show an AVE value greater than 0.50, so that it meets the requirements in accordance with the specified minimum AVE value limit of 0.50.

Structural Model Evaluation (Inner Model)

Assessing the structural model (inner model) using the PLS tool, using the percentage of variance, which in this case is explained by looking at the R-squares value for the magnitude of the endogenous latent variable as the predictive power of the structural model conditions. Solimun (2017), recommends that before we interpret the test results, the model should have a Goodness of fit (GoF), which is intended as the basis for an index and measure of goodness to connect latent variables (inner model) related to assumptions used. The application conditions in the PLS-SEM context with the size of the Fil model in Warp PLS 6.0 have 10 measures

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of the suitability of the model size, namely Average Path Coefficient (APC), Average R-Square (ARS), Average adjusted R- Square (AARS), Average block variance inflation factor (AVIF), average full collinearity VIF (AFVIF), Tenenhaus GoF (GoF), simpson's paradox ratio (SPR), R-Square contribution Ratio (RSCR), Statistical suppression ratio (SSR), and Nonlinear bivariate causality direction ratio (NLBCDR). The rule of thumb for evaluating model fit and quality indices in Warp PLS 6.0 is presented in Table 8 below.

Table 9. Model Fit Calculation Results

No	Model Fit and Quality Indication	Result of research	Score accepted	Ideal score	Conclusion
1	Average path coefficient (APC)	0,535	P<0.002		APC significant
2	Average R-squared (ARS)	0,838	P<0.001		ARS significant
3	Average adjusted R-squared (AARS)	0,800	P<0.001		AARS significant
4	Average block VIF (AVIF)	1,989	If ≤ 5	3.3	Ideal AVIF value
5	Average Full collinearity (AFVIF)	2,863	Acceptable if ≤ 5	≤ 3.3	Ideal AFVIF value
6	Tenenhaus Gof (GoF)	0,794	Small ≥ 0.1 Medium ≥ 0.25 Large ≥ 0.36	-	Great Gof Value
7	Simpson's paradox ratio (SPR)	0,878	Acceptable if ≥ 0.7	1	SPR value accepted
8	R-squared Contribution ratio (RSCR)	0,973	≥ 0,9		RSCR value accepted
9	Statistical suppression ratio (SSR)	1,000	≥ 0.7		SSR value accepted
10	Nonlinear bivariate causality direction ratio (NLBCDR)	0,934	≥ 0.7		NLBCDR value accepted

Source : Primary Data processed, 2021

Table 9 shows that the suitability of the resulting model is at an ideal value so it can be concluded that the model is acceptable, therefore this research model is declared a good model and is feasible to use because it can represent the data.

IV. Research result

Based on the structural model (inner model) that can be seen in the R-square (R2) on each insurance constitution endogenous variable and the level of public satisfaction, the R-square (R2) is used to see the level of variation that exists in the endogenous variables described by a number of variables. variables that can effect (Hartono and Abdillah, 2009), the higher R2 means the better the prediction model proposed. The results of the research showed the value of R2 was 0.74.

Table 10. Path Coefficient Test Results on Inner Model

Relation between variables	Path Coefficient	Standart Deviation	P	Conclusion
Service quality → Public satisfaction	0,28	0,06	<0,01	Significant Positive Effect
Trustment → Public satisfaction	0,29	0,06	<0,01	Significant Positive Effect
Responsibility → Public satisfaction	-0,05	0,06	0,035	Insignificant Negative Effect
Insurance Constitution → Public satisfaction	0,65	0,06	<0,01	Significant Positive Effect
Service Quality → Insurance Constitution	0,19	0,05	<0,08	Significant Positive Effect

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Trustment → Constitution	Insurance	0,23	0,17	<0,01	Significant Positive Effect
Responsibility → Constitution	Insurance	0,13	0,05	0,020	Significant Positive Effect

Source : Primary Data processed, 2021

Based on table 10 describes the relation between variables which is explained as follows: Quality of service, trustment and the insurance Constitution on public satisfaction have a coefficient with a positive direction, significant, meaning that there is a relation between service quality, trustment, and insurance Constitution on public satisfaction. , while responsibility for public satisfaction has a coefficient with a negative and insignificant direction meaning it has an inversely proportional direction, if responsibility is increased it will reduce the level of public satisfaction and there is little relation between responsibility and public satisfaction level.

Service quality, trustment and responsibility to the level of public satisfaction show a coefficient with a positive direction, significant to the perception of the insurance Constitution, meaning that there is a relation between service quality, trustment, and responsibility to the perception of the insurance Constitution.

Mediation Variable Test Results.

The mediation test method was resolved by looking at the indirect path test. Table 11 shows the coefficients and P-values for assessing the mediating effect.

Table 11. Hypothesis Testing Results for Mediation Test

No.	Relation between variables			Path Coefficient	P- value	Conclusion
	2-segment Mediation Variable Test					
	Independent Variable	Mediation Variable	Dependent Variable	Indirect path coefficient	P-value	Conclusion
1	Service Quality	Perception of Insurance Constitution	Level of Public Satisfaction	0,05	0,02	Mediation
2	Trustment			0,11	<0,01	
3	Responsibility			0,03	0,03	

The results of the mediation variable test in table 11 show the perception of the insurance constitution in the relationship between service quality, trust and responsibility to the level of public satisfaction, P-value <0.05, this indicates the perception of the insurance constitution as a mediating variable.

Results of Hypothesis Testing the effect of mediation.

Based on table 12 hypotheses in this research there were 6, 3 hypotheses of direct effect, 3 hypotheses for seeing indirect effect.

Table 12. Hypothesis Testing Results

Research Hypothesis	Second Order Construct	Path Coefficient	P-Value	Conclusion
H 1	KPL → KM	0,284	<0,001	Positive Effect, significant
H 2	KPC → KM	0,286	<0,001	Positive Effect, significant
H 3	TJ → KM	-0,054	0,192	Negative Effect, Insignificant
H 4	KPL → UU → KM	0,188	<0,001	Positive Effect, significant
H 5	KPC → UU → KM	0,323	<0,001	Positive Effect, significant
H 6	TJ → UU → KM	-0,125	0,020	Negative Effect, Insignificant

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The effect of service quality on the level of Public satisfaction.

Table 12 showed that service quality has a significant positive effect, which means service quality has a significant effect on public satisfaction. This shows that the higher the value of service quality provided by PT Jasa Raharja, the higher the public satisfaction. Indicators that can be taken into consideration in assessing the quality of service are that the quality of service must be in accordance with the expectations of the public, which means timely performance, friendliness of officers, service without errors, a sympathetic attitude carried out with high accuracy, having knowledge in their field and the ability to serve well and politely. Based on the theory of Tjiptono and Diana (2003:4) states that service quality is a dynamic condition associated with products, services, people, processes, and the environment that meet the desired or exceed expectations. This was supported by Hasrina's research (2018) which states that service quality has a significant effect on public satisfaction, because there is no longer a concern for public satisfaction so the security of the data provided will be used by service providers as appropriate.

The Effect of Trust on the Level of Public Satisfaction

The results of the hypothesis show that trust has a positive and significant effect on the level of public satisfaction. This showed that the higher the trust value given by PT Jasa Raharja, the higher the level of public satisfaction. Indicators that can be taken into account the value of trust are having to trust the company rules in providing the amount of compensation, assisting parties in managing insurance services, the company seeks to reduce the cost of insurance services for accident victims, must be honest and obey the rules in managing files, the company PT Jasa Raharja seeks to does not disappoint the people who use the services. Based on Bell's theory (2004: 54) that trust arises from authenticity, a person believes in other people or parties, if he considers that the motive that is the basis for moving his actions is sincere from the bottom of his heart or is truly trustworthy. This was also supported by the research of Yuliati and Wahyuningsih (2018) and Japlani et al., (2020) which state that trust has a significant effect on public satisfaction, thus PT Jasa Raharja (Persero) has been trusted by the public so that it can develop and progress because the trust of the public.

The Effect of Responsibility on the Level of Public Satisfaction

The results of the hypothesis show that responsibility has a non-significant negative effect on the level of public satisfaction. This shows that the higher the value of responsibility given by PT Jasa Raharja, the lower the public satisfaction. An indicator that can be taken into account is the value of responsibility is carrying out obligations because of an impulse within him or can be called a calling from the soul but because of compulsion, carrying out everything or being responsible for his work must be sincerely voluntarily, responsible for providing services without being affected by time constraints. Burden from other parties, responsible for being able to provide solutions related to problematic claims, responsible for every risk in the work. Based on Yusuf's theory (2017: 79) being responsible at work is something that is very urgent in the life of a Muslim. Every worker must be responsible not only to his superiors, but more than that to Allah. This was supported by Susilowati's research (2018) that responsibility does not have a significant effect on public satisfaction, because they have to carry the burden of obligations that must be carried out in each individual. Thus PT Jasa Raharja (Persero) service officers are considered less responsible by the public so that it needs to be further improved so that they can develop and progress because of the trust of the Public.

The effect of service quality on the level of public satisfaction in mediating perceptions of insurance constitution.

Service quality has a positive and significant effect on public satisfaction with the insurance constitution as a mediating variable, this shows that the quality of service provided by PT Jasa Raharja (Persero) officers is in accordance with the regulations and very well the insurance regulations are applied and used as a basis for making decisions. The decision to determine the amount of compensation is very clear, in this case, it includes procedures for administrative requirements and the amount of compensation given to the insured or heirs is in accordance with the insurance constitution so that people feel they are getting the service they expect. Hardiannyah (2011:11) service is an activity to assist and manage all the needs of services that must be provided so that the service process will be carried out continuously or routinely and continuously. Public service is an activity carried out in accordance with established regulations in an effort to meet the needs of the public in accordance with the provisions of the insurance constitution.

The Effect of Trust on the Level of Public Satisfaction in the Mediation of Insurance Constitution.

Trust has a positive and significant effect on the level of public satisfaction mediated by insurance policies, this shows that the higher the level of trust given by the public to PT Jasa Raharja, the higher the level of public satisfaction mediated by the perception of the insurance constitution policy. The basis of consideration in assessing trust is that the public believes that the rules used in the PT Jasa Raharja company are appropriate and run based on the insurance constitution so that the public has trust and has a good perception

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of the insurance constitution. Zeithaml and Berry (1990) believe that trust arises because people see various indicators that can be seen physically, in this case the service delivery provided by the provision of several service facilities provided.

The Effect of Responsibility on the Level of Public Satisfaction in the mediation of insurance constitution.

The results of the hypothesis indicate that responsibility has a negative and significant effect on the level of public satisfaction which is mediated by the perception of the insurance constitution, so that it will indicate that the higher the value of responsibility given by the public to PT Jasa Raharja which is based on the insurance constitution, the lower the level of liability. public satisfaction. According to Djohan and Milwan (2007:27) responsibility is an expectation that demands the moral readiness of state administration to carry out their duties, authorities and obligations very well, wisely and continuously improve their professional quality.

V. CONCLUSIONS AND SUGGESTIONS

Conclusion

Service quality has a significant positive effect on public satisfaction, so it shows the higher the value of the service quality variable provided by PT Jasa Raharja, the higher the level of public satisfaction, so the indicator that needs attention is that service quality should be in accordance with the expectations of the public, meaning better performance. on time, the friendliness of the officers who serve, the service with efforts to minimize errors, the sympathetic attitude of the officers who are carried out with high accuracy, have sufficient knowledge in their fields and the ability of the officers to serve well and politely. Trust has a positive and significant effect on public satisfaction, meaning that the higher the value of public trust given by PT Jasa Raharja, the higher the level of public satisfaction, so that people believe in the company's rules for the amount of compensation provided, willingness to help parties in the management of insurance services, The company continues to strive to reduce the burden of insurance service costs for accident victims, must act honestly and obey all regulations in managing files and not disappoint the people who use the services.

Responsibility has no significant negative effect on the level of public satisfaction, thus indicating that the higher the value of service responsibility provided by PT Jasa Raharja, the lower the level of public satisfaction. This is because carrying out obligations because they are not based on their own impulses or not based on voluntary desires but based on compulsion. The quality of service on public satisfaction with the insurance constitution as a mediating variable has a positive and significant effect, this shows that the quality of service provided by PT Jasa Raharja (Persero) officers is in accordance with the regulations and very well the insurance regulations are applied and used as a basis for making decisions. The decision to determine the amount of compensation is very clear, in this case it includes procedures for administrative requirements and the amount of compensation given to the insured or heirs is in accordance with the insurance constitution so that people feel they are getting the service they expect. Trust in the level of public satisfaction mediated by insurance policies has a positive and significant effect, thus showing the level of trust given by the public. insurance constitution. The responsibility for the level of public satisfaction mediated by the perception of the insurance constitution has a negative and significant effect, this shows that the employees of PT Jasa Raharja in carrying out their duties are still not satisfying the public.

Limitations

In this research, there are still some limitations of the research, namely:

- a. This research only uses 3 independent variables and 1 mediating variable which is used to measure the level of public satisfaction in the services provided by PT Jasa Raharja but does not consider other agencies as part of administrative compliance such as accident documents.
- b. The limitation of the sample used in the research is only 52 respondents, this is because the researcher must look for visitors who come to the company PT Jasa Raharja Representative (Persero) Surabaya to complete the administration, it must be more than 2

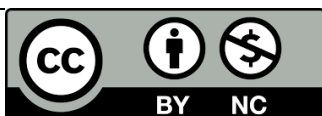
Suggestion

- a. PT Jasa Raharja should further improve the quality of service, increase the level of trust to be able to increase public satisfaction. For the management of PT Jasa Raharja, it is better to increase the responsibility of employees in carrying out their obligations, including encouragement from within themselves, employees must be responsible for their work and be serious.
- b. PT Jasa Raharja establishes online communication with related institutions, such as the police as an agency that provides information on traffic accidents on public roads and regional apparatus for information on the correct identity of the beneficiary.

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