Original Paper

Influence Relaxation Policy Fees on COVID-19 Pandemic and Service Quality Claims against the Realization of Dues Payment Compliance BPJSK in Branch Office Driyorejo-Gresik East Jawa-Indonesia

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Abstract

In the conditions of the Covid-19 pandemic, it had a very large impact not only on the health aspect, but also on the labor and economic aspects. The industrial world has been affected so much that the industrial world has stopped its production activities so that there has been a reduction in the workforce in production by being dismissed and even disconnected from their work. This condition is what makes the government take action, especially in terms of employment in fulfilling the obligation to pay BPJSK output through a relaxation or softness policy in paying contributions. Another policy is the claim service for BPJSK participants if there is a risk that results in the realization of the claim.

This research is to analyze with the policy of relaxation of payment of dues and claim services associated with their influence on participant compliance in paying BPJSK dues. The population / research sample was the participants of the BPJSK Gresik Driyorejo Branch, using a questionnaire to obtain data on the perception of relaxation policies, service quality and compliance with payment of dues.

Based on the results of data analysis, it shows that: first, the premium payment policy has a significant effect on dues pay compliance, second, the service quality of claims has a significant effect on awareness of premium payments, and third, the policy of relaxation of contributions and the quality of service claims has a significant effect on the premium. payment of dues for BPJSK members at the Gresik Driyorejo Branch.

1. Introduction

Policy companies in future pandemic covid-19 are related to the company's workforce. Large-scale Social Restrictions by the government caused several companies to close offices or work from home. Based on the survey that sealed ukan B adan Bureau of Statistics , found that 24.59% of the companies reduced their working hours, then 14.44% of the companies laid off workers. This data shows that many Indonesian workers are terminated by the company. The implementation of PSBB causes the company's profit income to decrease, so that profits cannot cover operational costs and the cost of paying workers' salaries. This condition is prone to causing companies to terminate their employment or layoffs.

Termination of employment by companies can cause the number of unemployed to increase, so to overcome this the government has finally issued several policies related to employment, to protect labor rights and so that companies can still maintain their workforce, one of which is by issuing Government Regulation on 2020 is related to the policy of adjusting the payment of BPJSK contributions during the Covid-19 pandemic. This government regulation emphasizes the relaxation policy of BPJSK contributions, including the leniency of payment deadlines, waiver of dues, and postponement of payment of a portion of the dues.

The relaxation of BPJSK contribution payments should increase the compliance of contribution payments, but in reality, based on data from BPJSK as of April 2020, as many as 142.947 companies made arrears in payment of BPJSK contributions. Meanwhile, the amount of arrears for the pe category and the wage earner is Rp. 2.398 trillion. This indicates that compliance with BPJSK dues payments is still not optimal at the time of the Covid-19 pandemic.

In addition, the quality of claims realization services is also one of the factors affecting participant compliance in making BPJSK contribution payments. According to Arifin and Nasution (2017), service quality greatly affects payment compliance. Good quality service can provide a sense of security and comfort to BPJSK participants, especially in obtaining their rights. So that good service quality can increase participant compliance in paying contributions.

Based on the description, it is indicated that there is a relationship between the policy on the recalculation of contributions issued by the government during the pandemic, the service quality of claim realization by BPJSK officers on compliance with BPJSK dues payment in the BPJSK area, Gresik Diryorejo Branch. The formulation of the problem of this study were (1) What are effect on policy relaxation dues payment of compliance dues BPJSK the Branch Office Gresik Driyorejo? (2) Is there an effect of the service quality of claim realization on the compliance of BPJSK dues payment at the Gresik Driyorejo Branch Office? and (3) Is there any effect of policy relaxation dues and quality of service realization of the claim together towards compliance dues BPJSK the Branch Office Gresik Driyorejo?

Latifah, Nabila, and Fajrini (2020) with the title, Factors Affecting Compliance of Independent

Participants in Paying BPJS Contribution in Benda Baru Village. This study explains that the BPJS is an organizing agency whose membership is mandatory as stipulated in Law Number 40 of 2004. In the Banten region, the City of South Tangerang is ranked 2nd as the region with the most BPJS participants having arrears in arrears in BPJS payments in which Pamulang District had the highest amount of arrears, namely 32.484 people and Kelurahan Benda Baru had the highest arrears amounting to 4.586 people. Contributions greatly affect the smooth running of BPJS so that there is no deficit. The purpose of this study was to determine the factors that affect the compliance of independent participants in paying BPJS dues in Benda Baru Village.

Lusiana, Prinaldi, and Putri (2019) with the title Influence of service quality on BPJS PBPU participant trust in BJS Kesehatan Padang branch in Padang City, where this research uses a quantitative associative approach method. Where this research was conducted to determine the effect of the cause and effect of the independent variables and the dependent variable (Sugiyono, 2009). Researchers distributed questionnaires to PBPU participants in Padang City with a sample of 398 PBPU participants.

Wahyudi and Mahyuzar (2018), conducted research with the title, BPJSK communication strategies in increasing the number of BPJSK program service users in Banda Aceh City. This research explains that social security has become one of the needs of people in Indonesia today. The use of social security aims to protect themselves from economic problems if something happens to their users. One of the social security programs that have become a program of the Government of Indonesia is the BPJSK Social Security Program.

Zulfa and Dwimawanti (2017) conducted a study with the title, Analysis of the performance of the BPJSK Semarang Pemuda Branch Office to increase the expansion of the informal sector. Based on these results, it can dit scrambled conclusion that k inerja BPJSKB ranch Office Semarang Youth to Increase Expansion of the Coverage The informal sector is good, because there are three dimensions are fulfilled, namely Quality of Service, Responsibility, and Accountability, as well as one-dimensional unmet namely Responsibility.

Hidayah and Santoso (2015) conducted research with the title, Service Quality of BPJSK (Study on the provision of BPJSK services for workers at the BPJSK Rungkut Surabaya Branch Office). This research is a quantitative study that analyzes the assessment of the quality of public services at the Office of the Social Security Administration, Rungkut Branch, Surabaya, with Tangible, Reliability, Responsiveness, Confidence and Empaty variables. This research proves that the quality of services at the Office of the Social Security Administration (BPJSK) for Employment is good, but the service process must be improved, especially the infrastructure to support the public service process.

The theory of regulation was first put forward by Stigler who said that the theory of regulation was explained to protect the public interest by using a centralized economy. This theory states that the rules made by the legislature aim to protect users of financial statements through increasing economic performance. Regulations are formed related to several interests (Suyanto & Putri, 2017), of which several existing interests are related to the consequences received by users for a regulation that is formed.

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The role of the government is needed by the government to set the provisions on what companies must do to determine information. Provisions are needed so that all users and presenters get balanced information. If regulation appears in response to a crisis that cannot be identified, then the thing that drives regulatory policy to emerge is because of a crisis in standard setting. Accounting standard setting parties provide a policy to respond to the demands of a policy or standard request that is motivated by an emerging crisis. Policy is a government instrument, not only in the sense of government which only concerns the state apparatus, but also governance which touches the management of public resources. A policy is an activity program that is chosen or decided by a person or group of people and can be implemented and influences a number of people in order to achieve certain goals. Meanwhile, the word public is a word to describe the policy in question which can be distinguished from individual or group policies / decisions. In essence, policies are decisions or action choices that directly regulate the management and distribution of natural, financial and human resources in the public interest, namely the people at large, residents, communities or citizens. Policy is the result of synergy, compromise or even competition between various ideas, theories, ideologies and interests that represent the political system of a country (Alfiyah & Latifah, 2017).

The implications for the economic and social aspects that have a wide impact in Indonesia for the non-natural disaster of the spread of Corona Virus Disease 2019 (COVID-19) have resulted in losses for companies and the potential for the company's inability to fulfill workers / labor rights including paying employment social security contributions, so the Government needs to do special measures to maintain the continuity of the implementation of the Employment Social Security Program due to non-natural disasters in the spread of Corona Virus Disease 2019 (COVID-19). The legal basis for this PP is Article 5 paragraph (2) of the 1945 Constitution; Law Number 40 of 2004; Law Number 24 Year 2011; PP Number 44 of 2015 and its amendments; PP Number 45 of 2015; and Government Regulation Number 46 of 2015. This PP regulates the policy of relaxation or adjustment of contributions in the form of loosening the deadline for payment of Work Accident Security Contribution (JKK), Death Security Contribution (JKM), Old Age Security Contribution (JHT), and Pension Security Contribution (JP) every month, the JKK Contribution and the JKM Contribution will be reduced, and the JP Contribution payment postponement, as well as the penalty reduction. This policy of relaxation or adjustment of contributions is enforced during disasters during the spread of Corona Virus Disease 2019 (COVID-19) and during the period of postponing payment of part of the JP Dues. The policies stipulated in this PP are expected to protect, prevent, or reduce workers who experience wage cuts, work days reduction, are dismissed with partially paid wages or unpaid wages, and termination of employment.

Relaxation policy dues in Indon e drain one of which is implemented on Employment BPJS payment. This policy includes a flexible deadline for payment and a lighter fee. To relax the deadline for payment of BPJSK contributions such as JKK, JKM, JHT, and JP every month, the government provides a limit no later than the 30th of the following month of the relevant contribution month. If the 30th falls on a holiday, the contribution is paid on the working day before the 30th. The relief is given at 99% so that the JKK and

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JKM contributions become 1% as referred to in Government Regulation Number 44 of 2015 concerning the Implementation of Work Accident Security and Death Security Programs. The remaining JP contribution, which is 99% of the JP contribution as shall be given a postponement of the payment of a portion of the JP Contribution, the repayment of which is at once or in stages starting no later than May 15, 2021 and completed no later than April 15 of 2022.

Quality is a dynamic condition related to products, services, people, processes, and the environment that meet or exceed expectations. Quality that is understood is the main factor that causes people to make comparisons in the market. Quality is indeed a hot topic of conversation in the business and academic world. However, the term requires careful response and requires careful interpretation. The main factor that determines the performance of a company is the quality produced. Quality products and services are products and services that are in accordance with what consumers want. Therefore, companies need to get to know their consumers or customers and know their needs and wants (Dewi & Laksmi, 2019).

Service is an aspect that cannot be underestimated in any business competition. Because with customer service, they will evaluate and then consider whether they will be loyal to the service provider. So it is not uncommon for business people to maximize their services to attract as many consumers as possible. Therefore, if you want to attract as many consumers as possible, you must know the meaning of the service itself. Definition of service or service in general, is meneyediakan everything what it takes others (Dewi & Laksmi, 2019).

Compliance comes from the word obey, according to the General Indonesian Dictionary, obey means like and obeying orders or rules, and being disciplined. Compliance as behavior follows the request of the authority even though the individual personally does not agree with the request. Obedience means the willingness to obey something in submission, submission. Obedience means obedience, obedience, subject to teachings or regulations. In compliance that is assessed is the obedience of all activities in accordance with the policies, rules, regulations and applicable laws. Meanwhile, propriety is more on the nobility of the leadership in making decisions. Violating propriety does not necessarily violate compliance. In addition, compliance determines whether the party being audited has followed certain procedures, standards and rules established by the competent authority. This aims to determine whether what is being examined is in accordance with certain conditions, regulations and laws.

In this frame of mind, two bases are used, namely the empirical basis that comes from the results of previous studies that have been carried out by previous researchers, where the previous research is a research that focuses on BPJSK, both employment and health as the target of research subjects as well as the variables researched. there are similarities. Besides the empirical foundation, the framework of this research is also based on the theoretical basis, where the theories that support this research are used as a basic reference for conducting research, analysis and discussion of research results. The following is the frame of mind in this study. Hypothesis research: 1) The contribution relaxation policy has a positive effect on the compliance of BPJSK dues at the Gresik Driyorejo Branch Office, 2) The claim realization service quality policy has a positive effect on the compliance of BPJSK dues payment at the Gresik

Driyorejo Branch Office, and 3) The policy of relaxation of contributions and the quality of claim realization services has a positive effect on the compliance of BPJSK dues payments at the Gresik Driyorejo Branch Office.

2. Method

2.1 Population, Sample and Sampling Technique

The population in this study were active participants of BPJSK from the Gresik Driyorejo Branch, totaling 1017 employers or business entities from April to December 2020.The method used to determine the sample is the Slovin formula because the population is more than 100. Here's how to calculate the number of samples using the Slovin formula. So the number of samples is rounded to 90 respondents. From the above calculations, it can be seen that the number of samples used was 90 respondents which was sufficient to represent the study population to be studied. The sampling technique used is non-probability sampling, namely accidential sampling, where the sampling technique is based on spontaneity or coincidence, which means that anyone who is accidentally met by the researcher can be used as a sample if they meet the main criteria, namely active participants of BPJSK, Gresik Driyorejo Branch.

2.2 Data Collection Technique

2.2.1 Documentation

In this study, the documentation used as a data source was to obtain data on compliance in paying BPJSK dues which were obtained from the Head of the BPJSK Branch of Driyorejo Gresik.

2.2.2 Observation

Observations/surveys carried out in data collection in this study were to obtain information about claims realization services submitted by BPJSK participants at the Driyorejo Gresik Branch Office of BPJSK, as well as obtaining information about participant compliance in making contribution payments.

2.2.3 Questionnaire

The data collection technique that will be carried out in this research is by distributing questionnaires. The distribution of questionnaires was carried out directly to the participants of the BPJSKGresik Driyorejo Branch . The questionnaire contains a Likert scale which is used as a measuring tool.

2.3 Research Variables and Variable Operational Definition

2.3.1 Research Variable

The variables in this study consisted of the independent variable and the dependent variable. The independent variables in this study are the Contribution Relaxation Policy (X_1) and the Service Quality of Claims Realization (X_2). While the dependent variable in this study is Contribution Payment Compliance (Y).

2.3.2 Operational Definition of Variables

The contribution relaxation policy in this study is a government policy set out in Government Regulation No. 49/2020 concerning relaxation of BPJSK contribution payments, especially at the BPJSK Gresik

Driyorejo Branch Office. The indicators of the contribution relaxation policy are: (1) Justice in the relaxation of BPJSK dues, (2) Impact arising from the contribution policy.

The quality of service in this study is the quality of service shown by BPJS officers in serving claims from BPJS participants. The indicators are: (1) Reliability, has a satisfactory service quality, (2) Responsiveness, fast in responding to participants who need services, (3) Guarantee, to guarantee the quality of service so that BPJS participants get satisfaction, (4) Empathy, share that service is the main thing for BPJS participants, (5) Physical form, there is a physical form that can be accepted by BPJS participants who need services.

Compliance in this study is the compliance of BPJS dues payment by BPJS participants, Gresik Driyorejo Branch. The indicators of dues payment compliance in this study are: (1)Participant compliance in registering, (2) Compliance deposits the participant's identity, (3) Compliance in calculating contributions, (5) Compliance in payment of arrears

3. Result

3.1 Research Data Analysis

Validity is a degree of accuracy of research measuring instruments about the actual characteristics being measured. Measuring instruments can be said to have validity if measurement errors are not possible , either random errors or systematic errors . The item validity analysis aims to test whether each question item is correct. To determine the feasibility and accuracy of the model, the value of the Pearson product moment correlation coefficient must meet a certain level of significance. It shows that the questionnaire items for X1, X2 and Y are all valid as questionnaires to collect data from respondents that are valid and feasible to use.

A questionnaire is said to be reliable or reliable if a person's answer to a statement is consistent or stable over time. Reliability test using alpha cronbach technique, it is said that the instrument has a high reliable value if the alpha cronbach value>0.6. From the results of tests carried out on the reliability of the questionnaire, it was found that the Cronbach Alpha value of all questionnaire items for each variable was greater than 0.6.

The normality test is used to test a regression model, the independent variable and the dependent variable studied have a normal distribution or not. A good regression model is normal or near normal data. You do this by using the p-plot , if the distribution data is around the diagonal line and follows the diagonal line, then the regression meets the normality assumption. Based on the results of the normality test with a scatter plot, the image above the results of the analysis with the help of the SPSS program shows that the data is normally distributed, so that the data is feasible to continue with multiple linear regression analysis.

The multicollinearity test was used to test whether the regression model found a correlation between independent variables, from the test results obtained all VIF values <10 (Contribution Relaxation Policy 6.417 <10, Claims Service Quality 6.417 <10) so it can be said that regression used in this study, free

from multicollinearity.

The autocorrelation test is used to determine whether or not there is a deviation from the classic autocorrelation assumption, namely the correlation that occurs between the residuals in one observation and other observations in the regression model, from the test results obtained the Durbin-Watson value of (2.223) is between (1.55-2.46) means that the multiple regression used in this study are not exposed to autocorrelation.

Heteroscedasticity test is used to test whether in the regression model there is an inequality of variance from the residuals of one observation to another. The dots spread randomly, do not form a certain clear pattern, and are spread either above or below the number 0 on the Y axis. This means that there is no heteroscedasticity in the regression model. Based on the results of the heteroscedasticity test, it shows that the test results images with the help of the SPSS program data are spread randomly, so that the data meets the requirements to be tested with multiple linear regression.

3.2 Multiple Linear Regression Analysis

From the results of multiple linear regression analysis, the constant magnitude and regression coefficient for each variable are as follows:

Table 1. Multiple Linear Regression Analysis

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	86,023	1,782		48,273	,000
	X1	2,688	,191	1,108	14,063	,000
	X2	-5,000	,211	-1,869	-23,728	,000

a. Dependent Variable: Y.

Source: SPSS Output Appendix Multiple Linear Regression, data processed.

From the Table above, the regression equation is obtained, namely: **Y = 86.023 + 2.688 X$_1$ – 5.000 X$_2$ + ei.** Based on the regression equation obtained from the above calculations, it can be explained that the Contribution Relaxation Policy (X$_1$), Claims Service Quality (X$_2$) has an influence on Contribution Payment Compliance (Y). For more details, it can be explained as follows: a) Value Konsta demand= 86.023. The constant value of 86.023 indicates that if the variables X$_1$, X$_2$ are in a constant or constant condition, the Y value is 86.023 units, b) The value of β_1 = 2.688. The value of β_1 shows a value of 2.688 and has a sign of a positive regression coefficient, this indicates a unidirectional change between the X$_1$ and Y variables, which means that if there is an addition of 1 unit of variable X$_1$, then Y will experience an increase of 2.688 units. Assuming the variable X$_1$ is an constant or constant condition, and c) The

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value of $\beta_2 = -5.000$. Value β_2 shows the value -5.000 and has a sign of regression coefficients are negative, it indicates a change-offs between X_2 with Y, which means that in case of the addition of the variable X_2 by 1 unit, then Y will experience a decline of -5.000 units. Assuming the variable X_2 is in a constant or constant condition.

To find out or test the influence of the Contribution Relaxation Policy variable (X_1), the Service Quality Claims (X_2) partially on the Contribution Payment Statement (Y) variable , the t test is used. From the table above, it can be explained as follows: a) The influence of the Contribution Relaxation Policy variable (X_1) on Contribution Payment Compliance (Y). With a significance level of 0.000 which is smaller than 0.05, then, Hi is accepted and Ho is rejected, this means that the Contribution Relaxation Policy (X_1) has a significant effect on Contribution Payment Compliance (Y), b) The influence of the Claims Service Quality variable (X_2) on Contribution Payment Compliance (Y). With a significance level of 0.000 which is smaller than 0.05, then Hi is accepted and Ho is rejected, this means that the Service Quality of Claims (X_2) has a significant effect on Contribution Payment Compliance (Y), and c) To find out or test the influence of the Contribution Relaxation Policy variable (X_1), Claim Service Quality (X_2) together (simultaneously) on the Contribution Payment Compliance variable (Y), the F test is used. Based on the F test according to the test results.

Table 2. F Test Analysis Results

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	476,673	2	238,336	473,594	,000[b]
	Residual	43,783	87	,503		
	Total	520,456	89			

b. Predictors: (Constant), X2, X1

a. Dependent Variable: Y.

b. Predictors: (Constant), X2, X1.

Source: SPSS Output Appendix Multiple Linear Regression, data processed.

Based on the table above, it can be seen that the calculated F value is 473.594 with a significant level of 0.000, because the significance level of 0.000 is smaller than 0.05. Ho, is rejected and Hi, is accepted, which means that simultaneously the Contribution Relaxation Policy variable (X_1), Claims Service Quality (X_2) significantly affects Contribution Payment Compliance (Y).

Stating "The Contribution Relaxation Policy partially affects BPJSK Contribution Payment Compliance at the Gresik Driyorejo Branch Office of BPJS" the analysis done by using t-test (partial) obtained t-table Policy Relaxation Contribution (X_1) amounted to 14.063 with sig 0.000 <0.05, this means that H_o rejected and H_i accepted means there are significant effect between Policy relaxation contribution to

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Compliance Fee Payment, thus hypothesis "Policy relaxation Dues partially affect the Compliance Payment of Dues BPJSKin Gresik Branch Office Driyorejo, accepted".

This means that the Contribution Relaxation Policy greatly influences the Compliance of BPJSK Fee Payments at the BPJSK Driyorejo Branch Office because all indicators of these variables have an effect on BPJSK Fee Payment Compliance at the Gresik Driyorejo Branch Office.

Stating that "the quality of claims service partially affects the compliance of BPJSK contributions at the Gresik Driyorejo branch office ". In the analysis done by using t_{test} (partial) obtained t_{table} Service Quality Claims (X_2) amounted to -23.278 with sig 0.000 < 0.05, this means that H_o rejected and H_i accepted means that there is a significant influence between the Service Quality of Claims on the Compliance of Contribution Payment, thus the hypothesis "Service Quality of Claims partially affects the Compliance of BPJSK Contribution Payment at the Gresik Driyorejo Branch Office of BPJSK accepted".

This means that Quality of Service Claims effect on Compliance Payment of Dues BPJSK Office Branch Gresik BPJSK Driyorejo, because all the indicator variable support that resulted in the case of Compliance Payment of Dues BPJSKin Gresik Branch Office Driyorejo BPJSK.

States "All policy Relaxation Fees and Service Quality Claims effect on Compliance Payment of Dues BPJSKOffice Branch Gresik BPJSK Driyorejo". In the analysis performed using F_{test} (simultaneous) obtained F_{table} Policy Relaxation Contribution (X_1) and Quality of Service Claims (X_2) amounted to 473.594 with sig 0.000 <0.05 this means that H_o rejected and H_i accepted means that there is a simultaneous influence between the Contribution Relaxation Policy and the Quality of Claims Service on BPJSK Contribution Payment Compliance at the Gresik Driyorejo Branch Office of BPJSK. Thus, the hypothesis of "Contribution Relaxation Policy and Service Quality Claims affect the Compliance of BPJSK Employment Contribution Payment at the Gresik Driyorejo Branch Office of BPJSK is accepted".

The existence of an adequate Contribution Relaxation Policy and Claim Service Quality can help employees find out how the Contribution Relaxation Policy and Claims Service Quality affects BPJSK Contribution Payment Compliance at the BPJSK Gresik Driyorejo Branch Office.

4. Discussion

With evidence that the contribution relaxation policy has a significant effect on BPJSK dues payment compliance at the BPJSK Gresik Driyorejo Branch Office, it shows that BPJSK participants feel that they are being treated with relief in this COVID-19 pandemic condition in terms of payment of dues and this policy triggers BPJSK participants to become aware in the awareness of paying dues at the right time and amount. The results of this study are in accordance with Regulatory Theory (Suyanto & Putri, 2017) and Policy Theory (Sriniyati, 2020) as well as research results from Zulfa and Dwimawanti (2017) and Lusiana, Prinaldi, and Putri (2019), where there is a policy for someone who lighten the burden so that someone will have the awareness of fulfilling their obligations, in this case the obligation to pay the

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BPJSK dues.

It is proven that the quality of claims services has a significant effect on awareness of contribution payments, shows that BPJSK participants feel consciously that because they have received good claims services, participants consciously fulfill their obligations in paying contributions in the right amount and time.

The results of this study are in accordance with the theory of Service Theory (Lubis, 2017) as well as the results of research from Latifah, Nabila, and Fajrini (2020), that someone's awareness will occur if someone gets service satisfaction, and in this case, claims service affects the basis of payment. BPJSK fees.

With partial evidence that the policy of relaxation of contributions has a significant effect on compliance with payment of dues as well as proof that the quality of service claims has a significant effect on compliance with payment of dues at the BPJSK Office of the Gresik Driyorejo Branch, this is also proven simultaneously Output relaxation policy and service quality claims have a significant effect on Contribution payment compliance at the Gresik Driyorejo Branch Office of BPJSK . The results of this study are in accordance with the theory of Compliance Theory (PP NO.49/2020), as well as the results of research from Hidayah and Santoso (2015), Wahyudi and Mahyuzar (2018), where if someone is paid attention to giving relief and providing quality service, then that person is have awareness in fulfilling the obligation to pay BPJSK output.

As a conclusion from the results of this study are: 1) The policy of relaxation of contribution payments has a significant effect on compliance with BPJSK dues payments. This shows that government policy in the Covid-19 pandemic is very useful and motivates BPJSK participants to be aware of fulfilling their obligations, 2) The service quality of claims has a significant effect on the compliance of BPJSK dues payment. This shows that satisfying BPJSK services are needed by program participants, and 3) Together, the policy of relaxation of contribution payments and the quality of claims services significantly affects the compliance of BPJSK output payments. Thus, policies and services play a very important role and can increase the motivation of participants to fulfill their obligations.

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