COSTS OF IMPLEMENTING HEALTH PROTOCOLS, RELIABILITY, FACILITIES, ON CUSTOMER SATISFACTION AS INTERVENING VARIABLES WITH CUSTOMER LOYALTY AT GAMBIR STATION DURING THE ENDEMIC

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ABSTRACT

The train is a mode of mass transportation that is very popular with the public because it is economical, comfortable, has a large transportation capacity, and travels without obstacles. Gambir Station is an executive and mixed-class train station. During the Covid-19 endemic, health protocols are still implemented. The aim of the research is to determine and analyze the influence of the costs of implementing health protocols, reliability, and facilities on customer satisfaction as an intervening variable with customer loyalty at Gambir Station during the endemic. The research method used is a qualitative descriptive method which is quantitative with path analysis. The population of this study was all train passengers at Gambir Station, while the sample was taken from train passengers using accidental sampling. The research results show that in the path analysis, namely the variable costs of implementing health protocols, reliability, and facilities directly have a significant effect on the variable customer satisfaction. The variables of reliability, facilities, and customer satisfaction directly have a significant effect on the variable of customer loyalty except for the variable cost of implementing health protocols which is not significant. Meanwhile, the influence of the costs of implementing health protocols, reliability, and facilities on customer loyalty and satisfaction is a positive intervening variable.

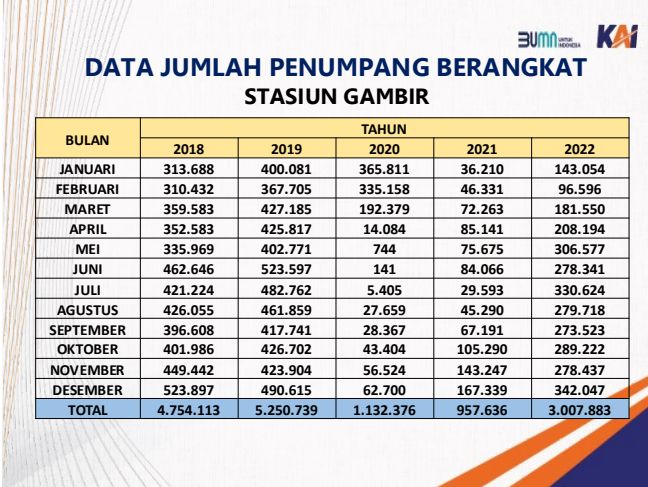**Keywords:** healthcare costs, reliability, facilities, customer satisfaction and customer loyalty.

INTRODUCTION

Trains are a mode of land transportation which has an important role in terms of transporting passengers and/or goods because they have faster travel times, are free from traffic jams, have quite a large carrying capacity compared to other transportation and travel fares are relatively affordable and can be chosen accordingly. class of service desired by prospective users of rail transportation services. Therefore, trains are a reliable mode of transportation for transporting passengers or goods.

PT. Kereta Api Indonesia (Persero) is a train transportation service in Indonesia that is currently only available on the islands of Java and Sumatra. PT. Kereta Api Indonesia (PT KAI) in meeting the needs of its customers, classifies passenger train transportation based on service class, namely luxury sleeper passengers, priority passengers with 30 seats, executive class with 50 seats, business class and economy class. The need for rail transportation services in Indonesia can be seen from the

increase in passengers from year to year. According to PT KAI passenger data from 2018-2022, namely:

DATA JUMLAH PENUMPANG BERANGKAT STASIUN GAMBIR

BULAN	TAHUN				
	2018	2019	2020	2021	2022
JANUARI	313.688	400.081	365.811	36.210	143.054
FEBRUARI	310.432	367.705	335.158	46.331	96.596
MARET	359.583	427.185	192.379	72.263	181.550
APRIL	352.583	425.817	14.084	85.141	208.194
MEI	335.969	402.771	744	75.675	306.577
JUNI	462.646	523.597	141	84.066	278.341
JULI	421.224	482.762	5.405	29.593	330.624
AGUSTUS	426.055	461.859	27.659	45.290	279.718
SEPTEMBER	396.608	417.741	28.367	67.191	273.523
OKTOBER	401.986	426.702	43.404	105.290	289.222
NOVEMBER	449.442	423.904	56.524	143.247	278.437
DESEMBER	523.897	490.615	62.700	167.339	342.047
TOTAL	4.754.113	5.250.739	1.132.376	957.636	3.007.883

Figure 1. Data on the number of passengers at Gambir Station

Source: PT KAI DAOP 1 Jakarta

The decrease in passengers has occurred significantly since April 2020 since the Covid-19 pandemic occurred. There are many factors causing the decline in passengers, one of which is the existence of health protocol regulations. In accordance with research (Ardelia Pratiwi, Eka Mellania Rama Dani, Aril Bastian, & Arif, 2021) which states that since PT Kereta Api Indonesia set a policy regarding restrictions on public movement in order to reduce the spread of Covid 19, it has had a major impact on the company, namely a drastic reduction in the number of passengers. Based on passenger data in 2022, there was an increase in March 2022 of almost 90 percent from 96,596 to 181,550 passengers due to the Government's discourse on lowering the status of the Covid pandemic to endemic, so there is an easing of several policies as travel requirements for people who have been vaccinated. Meanwhile, in May there was an increase with 306,577 passengers in the months of Ramadan and Eid. And the highest increase in passengers in July was due to the reopening of large-scale community activities that were productive and safe from Covid-19 (Satgas Covid-19, 2022).

Gambir Station is one of the large type A class stations including the Jakarta Operation Area I, and is an executive class station and a small part of mixed class in the Jabodetabek area and is crossed by Jabodetabek commuters. As a provider of railway services, operators strive to provide the best service with adequate facilities for their customers (passengers) so that they feel satisfied with the services provided.. Good or bad, the satisfaction they get from using these services will affect customer loyalty. Customer loyalty can be interpreted as loyalty without coercion that arises from self-awareness as a result of good satisfaction in using a product or service in the past. (Dakhi, Duha, & Halowo Fau, 2021). For this reason, companies need to realize the importance of good service

quality to achieve customer satisfaction so that it influences customer loyalty in using their services continuously.

PT Kereta Api Indonesia is required to provide excellent service to train transportation passengers safely and comfortably by implementing health protocols. The health protocol regulations issued are always changing, causing fluctuations in the number of passengers as shown in table 1. Supported by research (Fridawati, 2020), another cause is that there are many additional costs for passengers before traveling by train, such as having to prepare health protocol equipment such as face shields, masks, hand sanitizers and being required to have a certificate of Rapid Antigen/Swab test results. Test or PCR/ GeNose C19, and must have been vaccinated by showing the careprotect application. The policy is very burdensome and inconvenient for passengers. Reliability of service is one of the factors in measuring service quality. Reliability can be interpreted as the company's ability to provide accurate and precise services that perform well and correctly from the first time the service is provided to customers without making mistakes. The reliability of service during train travel during an endemic period will be disrupted by the obligation to first check passengers' body temperature, show the careprotect application on their cellphone and a certificate or health test results such as a negative raid antigen test. This procedure really disrupts the smooth flow of passengers entering the waiting room, especially during peak seasons such as Eid, school holidays and year-end holidays. Passengers and delivery people arriving at the same time make stations congested with long queues so that existing facilities become less functional for passengers. As a result, it will affect the punctuality of train departure times.

Supporting facilities become less valuable due to restrictions on people such as prayer in the prayer room, seating in the waiting room, restaurant and nursing mother's room is less comfortable due to passengers' concerns about cleanliness compared to previous passengers. The aim of this research is: to determine the effect of the costs of implementing health protocols, reliability and facilities on passenger satisfaction through passenger loyalty.

THEORITICAL REVIEW

Cost is a form of sacrifice of economic resources expressed in monetary units that has been or may be incurred by a business in its efforts to obtain a good or service. (Purwaji, 2017). Costs are sacrifices of economic resources, measured in units of money, that have occurred or that are likely to occur for a particular purpose (Mulyadi., 2017). Synthesis of Costs for Implementing Health Protocols for train passengers are the costs incurred by passengers before departure in implementing health protocols such as masks, hand sanitizers, Covid tests and others.

Reliability is the ability to provide promised services accurately and the ability to dependably, especially providing services on-time, in the same manner according to the promised schedule and

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without making mistakes every time (Abidin, 2010). (Zeithaml, Berry, & Parasuraman, 1996) says reliability is the ability to provide services reliably and accurately.

Facilities are physical resources that must exist before a service is offered to consumers. Facilities are something important in a service business, therefore existing facilities, namely the condition of the facility, interior and exterior design and cleanliness must be considered (Tjiptono & Chandra, 2016). Regulation of the Minister of Transportation of the Republic of Indonesia Number: PM 63 of 2019 states that facilities in train services, especially at stations provided by PT. Indonesian Railways has minimum service standards for transporting people by train. Facilities can generally be interpreted as installations of physical objects on dams which are part of the infrastructure and things necessary for life which can be in the form of physical or non-physical objects such as public services (Aryani Soemitro & Suprayitno, 2018).

Consumer satisfaction is a person's feeling of happiness or disappointment that arises after comparing the performance /results of a product in mind against the expected performance /results (Philip Kotler & Kevin Lane Keller, 2018). Service comfort is said to be a variable that can provide a positive force for customer satisfaction and service comfort is recognized as one of the factors that can increase customer satisfaction (D. Kusuma, Afsyah, Suryono, & Santosa, 2022).

Consumer loyalty is a relationship between a company and customers in which satisfaction is created so that it provides a good basis for repurchasing the same goods and forming a word of mouth recommendation (Tjiptono & Chandra, 2016). Loyalty can be defined as a firmly held commitment to consistently repurchase or subscribe to a preferred product or service in the future, with purchases of the same brand, despite the influence of other products that may cause a shift in purchase intention (Walsh et al., 2008). Consumers will increase loyalty to PT KAI if PT KAI increases the value received by customers (Kusuma, 2018).

RESEARCH METHODS

The population in this study was all train passengers at Gambir Station, Jakarta when the endemic occurred in 2022. The number of passengers in 2022 will be 3,007,883 passengers (PT KAI). Meanwhile, the sampling technique used was a non-probability sampling technique using accidental sampling so that a sample of 134 passengers was obtained. *Accidental sampling was chosen because there are many factors that need to be considered, including time, energy, permits and economics as well as other factors*. The method used is a quantitative descriptive qualitative method, as well as a validity test and reliability test. The data collection techniques used by researchers in this research are: observation, research questionnaires and literature. The data analysis techniques in this research are path analysis, multiple regression, coefficients and statistical hypotheses.

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DISCUSSION

This research is about the influence of reliability and facilities on customer satisfaction and its impact on PT customer loyalty. Indonesian Railways (Persero) at Gambir DAOP 1 Jakarta Station 2020. Based on the results of data obtained from questionnaires distributed to 134 respondents to find out the identity of respondents at Gambir Station, Jakarta consisting of gender, age, education, occupation, and how many times the respondent's experience in using train transportation services. The aim of the respondent's identity is to determine the characteristics of the respondent so that the questionnaire distributed by the researcher in this study is right on target or can produce data that meets the needs for conducting research. The characteristics of the respondents consisted of: based on gender, namely 72 men and 62 women; There were 98 people aged <25, 11 people aged 25-40 years, 21 people aged 41-55, and 2 people aged >55; Postgraduate education: 3 people, 84 undergraduates, 17 diplomas, and 29 high school equivalents; Based on Experience Using Train Transport Services: > 5 times for 90 people, 2-5 times for 29 people and 1 time for 18 people.

The results of the validity and reliability test of 134 respondents for each variable are as follows: the significance test was carried out by comparing the calculated r value (Pearson Correlation value on the Correted - Total Correlation output) with the table r value for degree of freedom (df), namely n-2 (n is a sample of 30) with two-way testing and a significance level of 5 percent. So the r table in this study is 0.361. If r count is greater than r table then the statement is valid (the statement has a positive correlation). Test the reliability of each variable including the Cost of Implementing Health Protocols (X1), Reliability Variables (X2), Facilities (X3), Customer Satisfaction (Y), and Customer Loyalty variables (Z) where for each variable refers to the reliability value > from alpha Cronbach is 0.60. From these 5 variables, a total alpha was obtained, namely 0.939.

Tabel 1 Koefisien Determinasi

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.759ᵃ	.577	.567	1.07177

a. Predictors: (Constant), Facilities, Costs of Implementing Health Protocols, Reliability

In Substructure 1 of table 1 above, the coefficient of determination value is 0.759 so it can be interpreted that the influence of facilities, costs of implementing health protocols, reliability on customer satisfaction (y) is 75.9 percent, the remaining 24.1 percent. Meanwhile, R Square is 0.577, when expressed as a percentage, it is 57.7 percent, which is the value of the influence of facilities,

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costs of implementing health protocols, reliability on customer satisfaction. The remaining 42.3 percent could be influenced by other variables outside this research.

Model Struktur 1-Tabel 2 Hasil Uji t (parsial)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3.095	1.065		2.907	.004
1 Costs of Implementing Health Protocols	-.150	.058	-.148	-2.587	.011
Reliability	.325	.070	.325	4.618	.000
Facility	.345	.047	.512	7.276	.000

a. Dependent Variable: Customer Satisfaction

The significance value of the cost variable for implementing health protocols is $0.011 < 0.05$. These results show that the costs of implementing health protocols have a significant effect. The significance value of the reliability variable is $0.000 < 0.05$. These results show that reliability has a significant effect. The significance value of the facility variable is $0.000 < 0.05$. These results show that facilities have a significant effect. To get a positive value (epsilon value) use the formula $e1=\sqrt{((1-0.577))}= 0.651$.

Based on the path analysis equation in the research, namely:

$Z = pzxl\ X1 + pzx2\ X2 + pzx3\ X3 +\mathcal{E}1$ (structural model 1)

$Y=pyx1\ X1 + pyx2\ X2 +pyx3\ X3 + pyz\ Z + \mathcal{E}2$ (structure model 2)

Information :

Z and Y = dependent variables

pzxl X1 = path coefficient value X1 to Z

pzx2 X2 = path coefficient value X2 to Z

pzx3 X3 = path coefficient value X3 to Z

pyx1 X1 = path coefficient value X1 against Y

pyx2 X2 = path coefficient value X2 against Y

pyx3 X3 = path coefficient value X3 against Y

$\mathcal{E}1$ and $\mathcal{E}2$ = error values in structures 1 and 2

The interpretation of the path analysis equation is as follows: the constant has a regression coefficient value of 3.095, meaning that if the cost of implementing health protocols (ProKes), Reliability and Facilities is 0, then customer satisfaction has a value of 3.095. The variable cost of implementing the Health program is -0.150. The variable coefficient for the cost of implementing Health Protocols is negative, meaning that there is a negative relationship between. The reliability variable X2 has a regression coefficient value of 0.325. If the coefficient of the reliability variable is positive, meaning there is a positive relationship between X2 and Y, then the increasing reliability value will also increase the customer satisfaction value. The Facility variable has a regression

coefficient value of 0.345. The coefficient of the Facilities variable is positive, meaning that there is a positive relationship between X3 and Y. If the value of Facilities increases, the value of customer satisfaction will also increase..

Table 3 Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.617[a]	.380	.361	1.85366

a. Predictors: (Constant), Customer Satisfaction, Cost of Implementing Health Protocols, Reliability, Facilities

Based on substructure 2 of table 3 which states that the coefficient of determination is 0.671, it can be proven that customer satisfaction, costs of implementing health protocols, reliability and facilities have an impact on customer loyalty (Z) of 67.1 percent and the remaining 32.9 percent. For R Square, it is 0.380, when expressed as a percentage, 38 percent is the value of the influence of customer satisfaction, costs of implementing health protocols, reliability, facilities on customer loyalty, while the remaining 62 percent is from other variables outside this research.

Structural Model 2-Table 4 T Test Results (partial)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.505	1.900		1.318	.190
Costs of Implementing Health Protocols	.071	.103	.049	.690	.492
Reliability	.403	.131	.283	3.066	.003
Fasilitas	.261	.097	.272	2.682	.008
Customer Satisfaction	.218	.152	.153	1.439	.153

a. Dependent Variable: Customer loyalty

It is known that the significance value of the cost variable for implementing health protocols is $0.492 < 0.05$. These results show that the costs of implementing health protocols do not have a significant effect. The significance value of the reliability variable is $0.003 < 0.05$, meaning that reliability has a significant effect. The significance value of the facility variable is $0.008 < 0.05$ which

means it has a significant effect. The significance value of the customer satisfaction variable is 0.153 < 0.05 so this result shows that customer satisfaction does not have a significant effect. The Rsquare value of 0.380 shows that the contribution to the costs of implementing health protocols, reliability, facilities and customer satisfaction is 38.0 percent. To get a positive value (epsilon value) use the formula e2=$\sqrt{(1-0.380)}$= 0.788.

Figure 2: Path diagram

Source: processed by the author

The Effect of Protocol Implementation Costs on Customer Satisfaction.

The path coefficient value of X1 to Z is 0.148. And analysis of the table above shows that the significance value of the cost of implementing the protocol is 0.011 < 0.05. So it is found that there is a direct significant influence on the cost of implementing the protocol on Customer Satisfaction. In line with research from(Prisilia Yosafat, Lallo Pakiding, & Lusdani, 2022) states that the health protocol-based service variable which is separated into physical evidence (X1), partially has a significant and positive effect on consumer satisfaction. And (ALAM, 2022) said the Health protocol had a positive and significant influence on customer satisfaction.

The Effect of Reliability on Customer Satisfaction.

The path coefficient value of So it can be said that there is a direct, significant influence of Reliability on Passenger Satisfaction. This research is supported by a description of (Sholihah & Satrio, 2015) stated that the test results showed that the reliability variable had a significant influence on customer satisfaction.

The Effect of Facilities on Customer Satisfaction.

According to the value of the path coefficient X3 to Z, namely 0.512 by examining the table above, the significance value for Facilities is 0.000 < 0.05, so it can be said that there is a direct, significant influence of Facilities on Customer Satisfaction. The results of this research are supported

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by research from (Purba, 2020) stated that facilities have an influence on customer satisfaction, which means that the more facilities available in the company, the more customer satisfaction will increase.

The Effect of Protocol Implementation Costs on Customer Loyalty.

The path coefficient value of X1 to Y is 0.049. From the description of the table above, the significance value for the influence of protocol implementation costs is 0.492 < 0.05, so there is no direct significant influence of protocol implementation costs on customer loyalty. Gambir station is a station that serves long-distance trains with executive class and mixed class, therefore passengers do not mind the costs incurred in implementing the Health Protocol.

The Effect of Reliability on Customer Loyalty.

The path coefficient value of X2 towards Y is 0.283. With the description of the table above, the significance value for the Influence of Reliability is 0.003 < 0.05, so it can be said that there is a direct significant influence of Reliability on Customer Loyalty. The results of this research are the same as research from (Haryono & Evanita, 2015) which says that reliability has a significant effect, meaning that the higher the reliability value, the greater the customer loyalty.

The Effect of Facilities on Customer Loyalty

The path coefficient value of X3 towards Y is 0.272. From the results of the analysis above, the significance value of the Effect of Facilities is 0.008 <0.05, so there is a direct, significant influence on the Influence of Facilities on Customer Loyalty. This research is the same as research from (Sofyan dkk, 2013) said that facilities have a positive and significant effect on consumer loyalty, meaning that if the facilities are good, loyalty will also increase, and vice versa.

The Influence of Customer Satisfaction on User Loyalty

From the review of the table above, the significance value for the Effect of Facilities is 0.153 < 0.05. So it can be said that there is no direct significant influence on the influence of customer satisfaction on customer loyalty. These results are different from research (Agiesta, Sajidin, & Perwito, 2021) revealed that customer satisfaction has a positive and significant effect on customer loyalty. This difference is due to different locations.

The Effect of the Cost of Implementing Health Protocols on Customer Loyalty and Customer Satisfaction as an Intervening Variable

It is known that the direct influence that the cost of implementing health protocols has on customer loyalty is 0.148. Meanwhile, the indirect effect of the influence of the cost of implementing health protocols through Customer Satisfaction on Customer Loyalty is the multiplication of the beta value of the influence of the cost of implementing health protocols on Customer Satisfaction with the beta value of passenger satisfaction on Customer Loyalty: 0,148 X 0,153 = 0,022. So the total influence given by the influence of the cost of implementing health protocols on customer loyalty is the direct influence plus the indirect influence, namely: 0,049 + 0,022 = 0,071. Based on the calculation results above, it is known that the direct influence value is 0.049 and the indirect influence

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value is 0.071, which means that the indirect influence value is greater than the direct influence value. These results show that the indirect influence of the cost of implementing health protocols through Customer Satisfaction has a significant influence on Customer loyalty.

The Influence of Reliability on Customer Loyalty and Customer Satisfaction as an Intervening Variable

There is a direct influence that the Influence of Reliability has on Customer Loyalty of 0.325. Meanwhile, the indirect effect of the Influence of Reliability through Customer Satisfaction on Customer Loyalty is the multiplication of the beta value of the Influence of Reliability on Passenger Satisfaction with the beta value of Customer Satisfaction on Customer Loyalty, namely: $0,325 \times 0,153 = 0,049$. The total influence given by the Influence of Reliability on Customer Loyalty is the direct influence plus the indirect influence, namely: $0,283 + 0,049 = 0,332$. From the calculation results above, it is known that the direct influence value is 0.283 and the indirect influence value is 0.332, which means that the indirect influence value is greater than the direct influence value. These results show that the indirect influence of Reliability through passenger satisfaction has a significant influence on Customer Loyalty. .

The Effect of Facilities on Customer Loyalty and Customer Satisfaction as Intervening Variables

The direct influence that Facilities have on Customer Loyalty is 0.512. Meanwhile, the indirect effect of the Influence of Facilities through Customer Satisfaction on Customer Loyalty is the multiplication of the beta value of the Influence of Facilities on Customer Satisfaction with the beta value of Passenger Satisfaction on Customer Loyalty, namely: $0,512 \times 0,153 = 0,078$. The total influence exerted by the Influence of Facilities on Customer Loyalty and Trust is the direct influence plus the indirect influence, namely: $0,272 + 0,078 = 0,350$. According to the calculation results above, it is known that the direct influence value is 0.272 and the indirect influence value is 0.350, which means that the indirect influence value is greater than the direct influence value. These results show that the indirect influence of facilities through passenger satisfaction has a significant influence on Customer Loyalty.

CONCLUSION

   a. Conclusion

1. From research studies, there is a significant influence of protocol implementation costs on Customer Satisfaction. There is a significant influence of reliability on passenger satisfaction. Obtained a significant influence of facilities on customer satisfaction. There is no significant influence of Protocol Implementation Costs on Customer Loyalty. There is a significant influence of Reliability on Customer Loyalty. There is a significant influence of the influence

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of facilities on customer loyalty. There is no significant influence on the influence of customer satisfaction on customer loyalty.

2. The research results show that indirectly the influence of the costs of implementing health protocols through Customer Satisfaction has a significant influence on Customer Loyalty. Research studies show that indirectly the influence of reliability through passenger satisfaction has a significant influence on customer loyalty. Research results show that indirectly the influence of facilities through passenger satisfaction has a significant influence on customer loyalty.

3. Overall research results. The influence of health protocol implementation costs, reliability and facilities on customer satisfaction as an intervening variable with customer loyalty is significant, although some are not significant due to location and other factors.

b. Saran

1. At Gambir station, during the endemic period, it is recommended that health protocol rules which frequently change are expected to be communicated online, so that reliability continues to be improved for better and more precise service..

2. Providing information at a higher level, especially during peak seasons, additional facilities can continue to be improved so that they are more comfortable and safe for customers. If customer satisfaction is increased according to or more than customer expectations, customer loyalty will remain maintained and there will even be new customers.

3. This research had many obstacles including time, energy, economics, permits and others, especially when distributing questionnaires to Gambir station passengers who were less cooperative, ProKes regulations were always changing and using accidental samples. For further research, it is recommended to use various other research developments.

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