

The Impact of Service Quality on Customer Satisfaction of BPJS Employment at The Mojokerto Branch Office



S Sari Ardiarti¹, Ernani Hadiyati², Sugeng Mulyono³

¹ Master of Management, Postgraduate, Universitas Gajayana Malang

^{2, 3} Postgraduate lecturer, Universitas Gajayana Malang

ABSTRACT: The quality of public services needs to be optimized in order to meet the expectations of service users and strengthen public trust in government institutions. Several indicators to measure the quality of public services include: tangible, reliability, responsiveness, assurance and empathy. The aim of the research is to examine in depth the quality of public services which have an impact on community satisfaction through a qualitative approach. This research was conducted at BPJS Employment Mojokerto branch office, East Java Province, Indonesia. Research sampling used snowball sampling where existing subjects provided references to recruit the required samples. In this technique an individual subject provides information about only one other subject and then the chain continues with only one reference from one subject. This pattern is continued until the subjects available as samples are deemed to have met the requirements. The research subjects are customers who intensively use BPJS Employment services. The results of this research conclude that the quality of service at BPJS Employment, including the dimensions of tangible, reliability, responsiveness, assurance and empathy, its implementation is in line with the expectations of service users so that they feel satisfied with the services provided by BPJS Employment Mojokerto.

KEYWORDS: Keywords: Quality of public services; Public satisfaction

I. INTRODUCTION

Public services are a series of activities in order to fulfill the needs of every citizen for goods and administrative services provided by public service providers as regulated in the Public Service Law Number 25 of 2009. Quality public services help increase public trust in the government. When government public service agencies provide good and transparent services, this can have an impact on strengthening the government's legitimacy and will increase public satisfaction.

As an important indicator in assessing the performance of central and regional government, public services need to be provided optimally. Government administration is said to be good if the public services provided are oriented towards the interests of the community. Good and quality service has implications for satisfaction with the community, because the community directly assesses the performance of services provided by government agencies. Efficient, responsive and friendly service will make people feel appreciated, thereby having a positive impact on increasing community satisfaction. As part of the benchmark for the success of government administration, public services that can provide community satisfaction are a necessity.

In the Regulation of the Minister for Empowerment of State Apparatus and Bureaucratic Reform Number 14 of 2017 concerning Guidelines for preparing community satisfaction surveys for public service delivery units, it is explained that public services by government officials are still felt to have not met community expectations. This can be seen from various public complaints conveyed through mass media and social networks. Of course, these complaints need to be responded to quickly so as not to have a negative impact on the government.

Implementation of good public services needs to be carried out by all government agencies, including BPJS. As in Law no. 24 of 2011 concerning BPJS states that to realize the objectives of the national social security system it is necessary to establish an organizing body in the form of a legal entity based on the principles of mutual cooperation, non-profit, openness, prudence, accountability, mandatory participation, trust funds, and the results of the management of the entire social security fund. for program development and to be oriented to the interests of participants. For this reason, the President requires BPJS participation for the entire community in stages so that it can cover the entire population to support the program.

The existence of BPJS employment has been proven to bring benefits that can be felt by the community. For this reason, BPJS employment needs to provide services in accordance with community needs so that trust in the government in providing

The Impact of Service Quality on Customer Satisfaction of BPJS Employment at The Mojokerto Branch Office

public services becomes stronger. Moreover, BPJS Employment is committed to providing the best quality service through a caring, concise, interactive, modern and active commitment.

The main goal of public services is to increase public satisfaction. This satisfaction is achieved if the service provided meets or exceeds the established service standards. Some experts say that service quality can influence people's satisfaction. Service quality is an activity carried out by one party to another party that is intangible and does not influence the choice of something (Kotler & Amrstrong, 2012). Therefore, the services provided by an entity should strive to increase community satisfaction. The research results of Agustinawati (2016) and Affandi et.al. (2017) prove that there is a positive and significant influence of service quality on community satisfaction.

Several research results also show that service quality influences community satisfaction, for example the research results of Yusuf (2017), Fida et al. (2020), Mosimenagape (2020), Alfionita and Gunawan, (2020) show that service quality has a positive and significant effect on community satisfaction. For this reason, it is necessary to carry out in-depth research using a qualitative approach to explore more deeply the impact of service quality on community satisfaction.

Based on the explanation above, the research problems are (1) What is the quality of service at the BPJS Employment Mojokerto Branch Office?; and (2) What is the impact of service quality on the level of satisfaction of BPJS Employment participants? Meanwhile, the aim of the research is to examine in depth the quality of public services which have an impact on community satisfaction at the BPJS Employment Mojokerto Branch Office.

II. LITERATURE REVIEW

Community satisfaction as an indicator of the performance of government and public institutions in meeting community needs and expectations is a must. Governments that are responsive to public satisfaction tend to be more effective in improving public services and building the trust of their citizens. According to Kotler and Keller (2016), satisfaction is the level of condition where a person states the results of a comparison of the performance of the product (service) received and what was expected. Rasheed and Amina (2014) suggest that satisfaction can be divided into two types, namely satisfaction that can be felt and seen by customers and psychological satisfaction that can be felt. Meanwhile, Tjiptono and Chandra (2011) argue that satisfaction is a consumer's response to the perceived evaluation between previous expectations and the actual performance of the product that is felt after use. There are 5 dimensions of satisfaction with services, namely product quality, service quality, emotions, satisfaction, price and costs (Lupyoadi, 2013).

Furthermore, it is explained that the degree of customer satisfaction can be formed if the product they use is of high quality, consumers receive service in line with expectations, a sense of pride in using the product, a relatively low nominal price but good product quality and low additional costs (Lupyoadi, 2013).

Some experts say that public satisfaction can be caused by the quality of service provided by producers. Service quality is an activity or performance that can be carried out by one party to another party that is intangible and does not influence the choice of something (Kotler & Amrstrong, 2012). Every public service provider must have service standards and be published as a guarantee of certainty for service recipients. Service standards are standardized measures in the implementation of public services that must be adhered to by service providers and/or recipients. According to KEPMENPAN Number 63 of 2003, service standards, at least include: procedures, completion time, costs, service products, facilities and infrastructure and competency of service officers. Therefore, the services provided by the entity should strive to optimally increase community satisfaction. The research results of Affandi, et.al., (2017) show that there is a positive and significant influence of service quality on community satisfaction.

Law number 25 of 2009 concerning public services, article 15 concerning the obligations of public service providers, namely providing quality services in accordance with the principles of public service delivery, carrying out services in accordance with service standards. The law also states that the definition of public service is all service activities carried out by public service providers as an effort to fulfill the needs of service recipients and to implement the provisions of statutory regulations. Public service providers are work units in government agencies that directly provide services to recipients of public services. Meanwhile, recipients of public services are people, society, government agencies and legal entities.

The government as a service provider for the community is required to provide quality services. Moreover, in the era of regional autonomy, the quality of government apparatus services will be increasingly challenged to be more optimal, competent and able to respond to the increasingly high demands of society, both in terms of quantity and quality. Quality public services are services that are able to provide satisfaction to the community.

According to Parasuraman et al. (2011) stated that there are five characteristics used to evaluate service quality, namely: 1) Direct evidence, including physical facilities, equipment, employees and communication facilities; 2) Reliability, namely the ability to provide promised services promptly and satisfactorily; 3) Responsiveness, namely the staff's desire to help customers and provide responsive service; 4) Assurance, covering the ability, politeness and trustworthiness of the staff: free from danger, risk or doubt; and 5) Empathy, including ease of relationships, good communication and understanding customer needs. If these five characteristics can be met, then customer satisfaction with service can be achieved.

The Impact of Service Quality on Customer Satisfaction of BPJS Employment at The Mojokerto Branch Office

According to Kotler & Armstrong (2012), customer satisfaction is a feeling of pleasure or disappointment that arises from comparing perceptions and impressions of product performance against expectations. In the context of public services, it refers to the overall level of satisfaction of the community with the performance of the government or public institutions in meeting their needs, hopes and interests. It is further explained that public satisfaction depends on the quality of services provided by the government or public service institutions. According to Selnes (2016), community satisfaction includes the overall level of satisfaction (overall satisfaction), suitability of services to community expectations (expectation), and the level of community satisfaction during the relationship with the agency (experience). Lupiyoadi (2013) stated that service quality is one of the main factors that companies must pay attention to in increasing consumer satisfaction. According to AlHawari & Ward (2006) stated that service quality influences consumer satisfaction. Dimas' (2019) research results also show that there is a positive relationship between service quality and company image; Furthermore, it was also found that there was a significant and positive influence on service quality and company image on BPJS Employment service satisfaction.

III. RESEARCH METHODS

The research will be carried out at the BPJS Employment Mojokerto Branch Office. The research approach is descriptive qualitative. Through this approach, it is hoped that we can reveal in depth the causes and processes why phenomena occur at the research site. Sampling uses snowball sampling where existing subjects provide references to recruit the required samples. In this technique the individual provides information about one subject and then the chain continues by pointing to only one next subject. This pattern is continued until the number of subjects is deemed sufficient to provide the required information.

Meanwhile, data collection techniques were carried out through participant observation and interviews. In participant observation, researchers collect data by participating in daily life in the organization being studied. In this case, the researcher made observations at the research object (BPJS Employment) Mojokerto Branch Office. Next, conduct interviews with informants who are selected based on the following criteria: (1) The informant is still active in the environment and activities that are the research object, (2) The informant has been involved for a long time and intensively with the activities carried out at the research object, (3) The informant has time to extract information and (4) Informants are experienced in answering questions or providing the required information (Moleong, 2019). These parameters are used as a basis for determining informants in order to obtain accurate, in-depth and comprehensive data sources about research problems.

Based on these 4 parameters, the research informants are representatives of employers, namely the Human Resource Department (HRD) section which has more than 500 employees in Mojokerto because submitting claims to the BPJS Employment office is classified as intensive so it can provide in-depth information about the quality of services provided. usually received from the BPJS Employment branch office.

Data analysis

The flow of analysis in this research follows the interactive analysis model from Miles and Huberman in (Moleong, 2019) with four stages, namely: Data collection process through observation and interview methods; Data Reduction, the data collected is then reduced to select data that is relevant to the research focus. Then the data is simplified, arranged systematically to describe important and relevant findings. The data reduction stage is used to classify and focus data and eliminate unnecessary data so that it is easy to draw conclusions; Data Presentation, data presentation is carried out in the form of short descriptions in text or narrative form and Verification. Drawing conclusions is closely related to how large a collection of field notes and coding the researcher carried out. Conclusions can also be made during the research.

IV. RESULTS AND DISCUSSION

Service quality reflects the comparison between the level of service provided by the institution compared to customer expectations. Service quality is realized through fulfilling customer needs and desires as well as the accuracy of delivery in meeting or exceeding customer expectations. The quality of public services provided by all agencies must of course pay attention to the satisfaction of service recipients (Tjiptono & Diana, 2010). Dwiyanto (2006) said that public service quality is the ability of public service organizations to provide services that can satisfy service users both through technical and administrative services. Meanwhile, according to Hardiansyah (2011) the quality of public services is a dynamic condition related to product services, people, environmental processes where the quality assessment is determined at the time of providing the public service.

To measure the quality of service, it must refer to applicable service standards. According to Zeithaml et al. (2013) that service quality indicators lie in five dimensions, namely: physical evidence (tangibles), reliability, responsiveness, assurance and empathy.

Below we will describe the research results accompanied by an in-depth discussion of service quality and the relationship between service quality and job satisfaction of service users at the BPJS Employment Mojokerto Branch Office. Service quality benchmarks are carried out using five dimensions according to Parasuraman's (2011) theory, namely: direct evidence, reliability, responsiveness, assurance and empathy.

The Impact of Service Quality on Customer Satisfaction of BPJS Employment at The Mojokerto Branch Office

Tangible

Tangible is a physical facility that must be present in the service process which is shown by the provider in various forms, including the appearance of facilities, buildings, equipment and the appearance of company employees. The physical appearance of the agency will influence customer evaluations of the quality of service provided by the agency. The ability to demonstrate your existence to external parties is needed to build trust and a sense of security among public service users. The appearance and capability of the agency's physical infrastructure and the condition of the surrounding environment are concrete evidence of the services provided by the service provider, which includes the physical facilities, equipment and tools used as well as the appearance of the employees. The physical appearance aspect provided will greatly determine the satisfaction of public service users.

Based on findings in the field, it shows that the physical evidence provided has gained a positive impression for BPJS Employment service users. This is because the service area is clean, air-conditioned and has a large parking area which really supports easy access to mobility for service users. A clean and cool waiting room makes service users feel comfortable when waiting in line for service, so that they feel satisfied with the physical evidence provided by the BPJS Employment Mojokerto Branch Office. The findings of this research are in line with the opinion of Kotler and Keller (2016) that physical evidence that is directly felt by customers is a company's way of working that tries to provide a sense of satisfaction to customers. Furthermore, user satisfaction can be used as a reference for improving service quality (Zeithlm et al., 2013). Thus, BPPJS employment has fulfilled customer expectations in the form of providing adequate facilities and infrastructure and reliability in providing services to users of public services.

Reliability

Reliability is the agency's ability to provide services as promised accurately and reliably. Service performance must be in accordance with customer expectations in the form of punctuality, equal service treatment, minimal errors, sympathetic attitude and high accuracy. To determine the reliability of the quality of public services at BPJS Employment Mojokerto Branch, it can be measured through indicators: clarity of service standards, accuracy and accuracy of services,

Based on the research results, data was found that service users were satisfied with the form of service provided by BPJS Employment. This explanation is based on data findings that employees complete the services required by customers on time, the ease with which employees can be found when they need an explanation of technical administration, and the accuracy of information in completing work because the Standard Operating Procedure (SOP) service procedures are carried out by employees optimally. The results of this research strengthen the opinion of Sunyoto (2004) that the reliability of individual employees in providing services is very necessary because every service definitely requires adequate forms of ability from each individual. Thus, service standards according to the decision of the Minister of State Apparatus Empowerment (MENPAN) Number 63 of 2004 have been implemented optimally at the BPJS Employment Mojokerto Branch.

Responsiveness

Responsiveness relates to whether or not service officers are quick to provide solutions and suggestions for problems and other cases experienced by BPJS Employment Mojokerto branch customers. Fast responsiveness has an impact on increasing service user satisfaction. To measure the quality of public services through the dimension of responsiveness, it can be seen from the indicators of employee attitudes in responding to each service user. Service users will feel appreciated by service employees when employees provide good responses. Responding to service users can have a positive effect on the quality of public services. Furthermore, responsiveness can also be seen from the attitude of employees in accepting community input, responding to community complaints and solutions provided to the community for problems related to the services provided by BPJS Employment Mojokerto.

Apart from that, findings in the field also show that the quality of service provided by BPJS Employment Mojokerto officers is included in the good category. This condition is based on the informant's opinion that the attitude of the officers is very helpful to service users who experience difficulties when carrying out the service administration process. Clarity of procedures and tactful attitudes of service officers are informed in detail to service users who do not understand the management procedures at BPJS Employment Mojokerto. Thus, the service standards as stated in the decision of the Minister of State Apparatus Empowerment (MENPAN) Number 63 of 2004 state that timeliness of service and responsiveness in providing public services have been carried out optimally at BPJS Employment Mojokerto.

Assurance

Assurance relate to the knowledge, politeness, ability and honesty possessed by officers in providing services. To measure the assurance dimension of the quality of public services at BPJS Employment Mojokerto, it can be seen through the time indicator for completing services. The research results show that BPJS employees provide a guarantee of timely service. If it cannot be completed that day, the employee guarantees the time and provides proof of collection so that when it is finished, you can immediately collect it by showing the proof of collection that has been given to the service user. Employees must provide timely guarantees to service users so that they do not wait too long.

The Impact of Service Quality on Customer Satisfaction of BPJS Employment at The Mojokerto Branch Office

Furthermore, the officers also provide a guarantee of cost certainty in the processing process and that not all processing processes incur costs so that service users feel there is certainty about the amount of fees that must be paid. The research results also show that when providing services, officers are polite, friendly and punctual in completing the services required. According to Rengifurwarin and Patty (2024), dimensions that must be considered in providing services include employee politeness in providing public services. This statement reflects that when providing services you must always pay attention to good ethics, so that those who receive the service feel cared for. Thus, service officers at BPJS Employment Mojokerto have provided service standards to the community in accordance with the provisions in the Decree of the Minister of State Apparatus Empowerment (MENPAN) Number 63 of 2004.

Empathy

Empathy is related to the friendliness, politeness and concern of officers in providing services. Officers who have a good attitude and care about customers are really needed in public services in order to provide satisfaction to customers. If friendliness and politeness are carried out well, the relationship between officers and customers can run harmoniously so that customers feel appreciated and satisfied with the services provided.

To measure the empathy dimension of the quality of public services at BPJS Employment in Mojokerto, it can be seen through indicators of politeness in serving. Whatever the service user's needs regarding the service must be the top priority and must be in accordance with what the service user needs. Putting the interests of service users first is important because they are a priority to be served. If service users feel they are not being cared for enough, complaints can arise and this will give the service department a bad image.

Furthermore, the friendliness of service employees is very necessary in the service process. If service employees are friendly, they will get good reviews from service users, because everyone will like officers who are friendly and have good ethics. The friendliness and politeness of service employees is very necessary in the service process so that service users feel satisfied with the services provided.

The research results also show that officers can communicate smoothly with BPJS Employment service users and there is even special attention for those who do not understand the processing procedures at BPJS Employment. This condition certainly reflects the close relationship between employees and customers so it needs to be maintained and even improved. Because every service activity requires mutual understanding and understanding.

Empathy in a service is more attention that must be given, seriousness, and sympathy for customer needs (Parasuraman et al. 2011). To improve the quality of service, of course you must be able to pay attention to the various forms of service provided, so that those served feel like they are important people, comfortable and satisfied with the service they experience. Judging from the empathy dimension, service officers at BPJS employment have provided service standards to the community in accordance with the provisions in the Decree of the Minister for State Apparatus Empowerment (MENPAN) Number 63 of 2004.

V. CONCLUSION

The quality of service at BPJS Employment Mojokerto is an important component for the implementation of public services that can satisfy the community and strengthen the government's legitimacy base. The quality of public services can be viewed from the dimensions of physical evidence, reliability, responsiveness, assurance and empathy in providing services that meet public expectations.

Based on the research results, it can be concluded that physical evidence of a service, such as facilities, equipment, or physical places, has a significant impact on customer perceptions. Good quality physical evidence can increase customer satisfaction and improve brand image; Service reliability is a crucial factor in influencing customer satisfaction. Customers tend to be more satisfied with consistent and reliable service. Uncertainty in service can reduce customer trust and lead to decreased satisfaction. Furthermore, responsiveness to customer needs and problems is an important aspect of providing satisfactory service. Customers appreciate service that is fast, efficient, and sensitive to their needs. Responsive service can increase customer trust and strengthen the relationship between service providers and customers; Meanwhile, guarantee of service quality is a factor that influences customer satisfaction. Clear guarantees about quality, guarantees or compensation in the event of dissatisfaction can increase customer confidence and provide a sense of security; and The ability to understand and respond to customer emotions and needs with empathy has a significant impact on customer satisfaction. Customers tend to be more satisfied with services that pay attention to and respect their feelings and needs.

Thus, providing good physical evidence, maintaining reliability, responding quickly to customer needs, providing quality assurance, and showing empathy towards customers are key factors that can increase public satisfaction with the services provided by BPJS Employment Mojokerto Branch Office.

REFERENCES

- 1) Affandi, Herry., Muhammad Zaki., & Azmeri. (2017). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Pelanggan Pada Perusahaan Daerah Air Minum (Pdam) Tirta Mon Pase Kabupaten Aceh Utara. *Jurnal Teknik Sipil Universitas Syiah Kuala*, 6 (3), 297-308.
- 2) Alfionita, Mila., & Gunawan, Iba. (2020). Pengaruh Kualitas Pelayanan Publik Terhadap Kepuasan Masyarakat Di Kantor Kecamatan Jayanti. *PROGRESS Jurnal Pendidikan, Akuntansi dan Keuangan*. 3 (1), 1-13. <https://doi.org/10.47080/progress.v3i1.761>
- 3) Agustinawati. (2016). Analisis Pengaruh Kualitas Pelayanan Terhadap Kepuasan Konsumen Pada Bisnis Kuliner Dengan Penilaian SERVQUAL. *Jurnal Visioner & Strategis*. 5 (2), 33- 39.
- 4) Al-Hawari, M. and Ward, T. (2006) The Effect of Automated Service Quality on Australian Banks' Financial Performance and the Mediating Role of Customer Satisfaction. *Marketing Intelligence and Planning*, 24, 127-147. <https://doi.org/10.1108/02634500610653991>
- 5) Fida, Bashir Ahmad., Umar Ahmed, Yousuf Al-Balushi., & Dharmendra Singh. (2020). Impact of Service Quality on Customer Loyalty and Customer Satisfaction in Islamic Banks in the Sultanate of Oman. *SAGE Open*, 1-10. <https://doi.org/10.1177/2158244020919517>
- 6) Dwiyanto, A. (2006). *Mewujudkan Good Governance Melalui Pelayanan Public*. Yogyakarta: UGM Press.
- 7) Dimas, W.P. (2019). The Effect of company service Quality and image to satisfaction of BPJS Ketenagakerjaan. *Users*, 9 (2) , 207-216. <https://doi.org/10.22219/mb.v9i2.10656>
- 8) Hardiansyah. (2011). *Kualitas Pelayanan Publik*. Yogyakarta: Bina Media.
- 9) Kotler, Philip., & Armstrong, Gary. (2012). *Principles of Marketing*, 14th Edition. New Jersey: Pearson Prentice Hall.
- 10) Kotler, P. & Keller. (2016). *Marketing Management*, 15th Edition. New Jersey: Pearson Pretice Hall, Inc.
- 11) KEPMENPAN Nomor 63 Tahun 2003.
- 12) Lupiyoadi, R. (2013). *Manajemen Pemasaran Jasa*. Jakarta : Salemba Empat
- 13) Moleong. (2019). *Metodologi Penelitian Kualitatif*. Bandung: PT. Remaja Rosdakarya
- 14) Mosimenagape, Phetogo., Olumide Jaiyeoba., Chux Gervase Iwu., & Cheneso Chekula Mahama. (2020). Examining the relationship between service quality and customer satisfaction in the public service. The case of Botswana. *WSEAS TRANSACTIONS on BUSINESS and ECONOMICS*, 17.
- 15) Peraturan Menteri Pendayagunaan Aparatur Negara dan Reformasi Birokrasi Nomor 14 tahun 2017.
- 16) Parasuraman, Valerie A. Zeithaml & Leonard Berry. (2011). A Conceptual Model Of Service Quality And Its Implication For Future Research. *Journal Of Marketing*, 49, 41-50. <https://doi.org/10.2307/1251430>
- 17) Rasheed Al-Abri & Amina Al-Balushi. (2014). Patients Satisfication Survey As Tool Toward Quality Improvement. *Oman Medical Journal*, 29 (1), 3-7. <https://doi.org/10.5001/omj.2014.02>
- 18) Rengifurwarin, Z.A. & Patty, J.Th.(2024). Innovation Public Service in Maluku Province. *Public Policy: Jurnal Aplikasi Kebijakan Publik dan Bisnis*. 5 (1). 552-569.
- 19) Sunyoto, Usman. (2004). *Pembangunan dan Pemberdayaan Masyarakat*. Yogyakarta: Pustaka Pelajar.
- 20) Selnes,F. (2016). An Examination Of the Effect Of Product Performance On Brand Reputation, Satisfaction And Loyalty. *Europe Journal Of Marketing*, 27 (9), 19-35.
- 21) Tjiptono, F. & Chandra, G. (2011). *Service, Quality, & Satisfaction*. Yogyakarta: Andi
- 22) Tjiptono, F. & Anastasia Diana. (2010). *Total Quality Management (Edisi Revisi)*. Yogyakarta: Andi Offset.
- 23) Undang Undang Nomor 25 Tahun 2009
- 24) Undang Undang No. 24 Tahun 2011.
- 25) Vijayand Sundram, D. Ramkumar, Poorna Shankar. (2017) Impact Of E-Service Quality On Customer Satisfaction And Loyalty Empirical Study In India On line Business. *KINERJA*, 21 (1), 48-69.
 - a. <https://10.24001/KINERJA.V21I1.1034>
- 26) Yusuf. (2017). Effect of Public Service Quality on Satisfaction and Its Implication on Public Trust. *IOSR Journal of Business and Management (IOSR-JBM)*. 19 (2), 14-20.
- 27) Zeithaml, V.A., M.J. Bitner & D.D. Gremler. (2013). *Services Marketing: Integrating Customer Focus Across the Firm*, 6 th edition. Boston: Mc.Graw-Hill.



There is an Open Access article, distributed under the term of the Creative Commons Attribution – Non Commercial 4.0 International (CC BY-NC 4.0) (<https://creativecommons.org/licenses/by-nc/4.0/>), which permits remixing, adapting and building upon the work for non-commercial use, provided the original work is properly cited.