

ANALYSIS OF CUSTOMER SATISFACTION LEVEL OF QUALITY OF FRONTLINE OFFICE SERVICES OF BPJS OFFICE OF JAMBI BRANCH

Renny Listiawaty ¹⁾, Sugiarto ¹⁾, Endah Wulandari ¹⁾

ABSTRACT

Customer satisfaction is important for service providers, customers will disseminate their satisfaction to prospective customers, thereby increasing the reputation of service providers. It is important for BPJS health, to continuously pay attention to the development of patient satisfaction. Of the 238 administrative complaints at the Jambi branch of the BPJS Health Office, there were 25 complaints of lack of information from frontline officers about the rights, obligations, and utilization of JKN cards so that customers felt less satisfied. This study aims to determine the level of satisfaction with the quality of frontline services at the Jambi Branch BPJS Health Office. The study was descriptive-analytic with a cross-sectional design. The sample of the study was 96 customers who visited the Jambi branch of the Health BPJS office and were taken by accidental sampling. The instrument is a questionnaire. Data were analyzed using Importance Performance Analysis (IPA). The study was conducted at the Jambi branch BPJS Office from January 26 to February 1, 2019. The level of customer satisfaction on tangible indicators was 84%, reliability was 83%, responsiveness was 88%, assurance was 92% and empathy was 88% and the average value - the suitability of all dimensions is 87%. Tangible and reliability indicators are still not satisfying customers. For this reason, it is hoped that the Jambi branch of BPJS Health will develop SOPs for frontline services and hold administrative service roleplay activities once a week.

Keywords: *Customer Satisfaction, Importance Performance Analysis*

¹⁾Public Health Study Program, STIKES Harapan Ibu Jambi, Indonesia address : rlistiawaty@gmail.com, 085266444047

BACKGROUND

The Healthy Indonesia Program is one of the programs of the 5th Nawa Cita agenda, which is improving the quality of life of Indonesian people supported by other sectoral programs, namely the Smart Indonesia Program, the Indonesia Work

Program, and the Indonesia Prosperous Program. The Healthy Indonesia Program is implemented by upholding three main pillars, namely: applying the healthy paradigm, strengthening health services and implementing the National Health Insurance (JKN). The implementation of

JKN is also one of the 12 (twelve) indicators of a healthy family, that is, the family has become a member of the National Health Insurance (JKN) with indicators such as the availability of JKN membership services that are easy and efficient, the availability of membership services at the first level health facilities and homes quality and equitable illness and comfortable referral, promotion of JKN membership on pulmonary TB treatment and a national campaign on JKN membership (1).

The government targets all Indonesian citizens to become JKN participants in 2019. BPJS Health is a public legal entity that reports directly to the President. BPJS Health is domiciled and headquartered in the Republic of Indonesia's Capital City. BPJS Health has representative offices in the Province and branch offices in the Regency or City (2).

Registration of JKN membership can be done at the BPJS Health Office by completing the specified requirements. Customers can interact directly with frontline officers who are tasked with serving customers directly. Frontliners play an important role as a storefront or service front of the Health BPJS with the task of providing accurate information about the rights and obligations of JKN participants and benefits of JKN to customers, serving the registration process of JKN-KIS participants, serving data changes, card

printing and data mutations, and customer complaint handling (3).

The number of visits in the last three years at the Jambi Branch BPJS Health Office has continued to increase in 2016 with a total of 51,516 visits, in 2017 as many as 55,644 visits and in 2018 as many as 58,107 visits. Average monthly visits to 5,736 visits. The density of visits usually occurs at the beginning of the month and on every Monday to a total of 400 visits per day. Based on the Customer Satisfaction and Provider Satisfaction (CSPS) Survey conducted in 2017 at 127 Branch Offices. In the survey, the Jambi Branch Office ranked 23rd in the decline in the assessment of the second wave of the Jambi branch office ranked 125 out of all branch offices in Indonesia.

Data from the Information and Complaint Handling Channel at the Jambi branch of the BPJS Health office in 2017 obtained the highest number of complaints in the administration service at the BPJS Health office where there were 238 complaints, 205 complaints at the health service and 25 complaints at the drug service. This complaint is a statement or expression of customer dissatisfaction with the services that have been or are being obtained by customers and submitted to BPJS Health.

Of the 238 complaints there were 25 complaints about the lack of information

submitted by frontline officers, causing customers to not know the rights, obligations and how to use the JKN card so that participants during the service process at the first level health facility had difficulty even getting rejection from several health facilities, 85 complaints complained of dissatisfaction with the longest service waiting time where the conformance of service time to the set standards was not appropriate causing the customer to wait too long to make the customer cancel his intention to register, 17 complaints complained of the lack of waiting for chairs so as to make customers stand up a lot and feel uncomfortable, 48 complaints of lack of information about the completeness of the file and 63 complaints of customer difficulties when registering.

The participant's insecurity will affect the implementation of national health insurance to achieve the level of Universal Health Coverage (UHC) the implementation of UHC is the fulfillment of the right to health services and social justice. UHC is one of the objectives of Sustainable Development Goals (SDGs).

The purpose of this study was to determine the level of satisfaction with the quality of frontline services in the Jambi Branch BPJS Health Office in 2019.

METHOD

This research uses a descriptive approach with a cross-sectional design. The study was conducted at the Jambi Branch BPJS Health Office from January 26 to February 1, 2019. The study population was all customers who visited the Jambi Branch BPJS Office, while the study sample was customers who visited the Jambi Branch BPJS Health Office. The sampling technique uses accidental sampling. Sources of data from primary data where data is collected directly by researchers by conducting interviews. The instrument used was a questionnaire. Data were analyzed with Importance Performance Analysis (IPA). Before conducting data collection on the respondent, the researcher explained to the respondent regarding the purpose of the study and asked the respondent for approval using the informed consent.

RESULT

The results of the characteristics of respondents in table 1. Table 1 shows that the majority of respondents were female namely 65 people (67.7%), most of the respondents who visited were 36-45 years old namely 35 people (36.5%), most respondents 54 people visiting high school education (56.2%).

Table 1. Frequency Distribution of Respondent Characteristics

No	Variable	N	Percentage (%)
1	Gender		
	Male	31	32,3
	Female	65	67,7
2	Age		
	15-25 year	16	16,7
	26-35 year	30	31,2
	36-45 year	35	36,5
	> 45 year	15	15,6
3	Education		
	Elementary school	5	5,2
	Middle School	4	4,2
	High school/senior high school	54	56,2
	Academic Bachelor	2	2,1
		31	32,3

Level of Satisfaction of Respondents in Table 2. Table 2 shows that attainment of tangible dimensions at the Jambi Branch BPJS Health Office in 2019 obtained an average suitability value of 84%, the reliability dimension obtained an average conformity value of 83 %, the

dimension of reliability, the dimension of responsiveness is obtained an average value of conformity of 88%, the dimension of assurance is 92% and the dimension of empathy is obtained an average value - Average conformity of 90%.

Table 2. Frequency Distribution of Respondents Satisfaction Level

No	Attribute Indicators Of Service Quality	Real (X)	Expectation (Y)	Suitability Level (%)
1	<i>Tangibel</i>	1505	1824	83
a	Matching service hours with a predetermined schedule	426	471	90
b	The suitability of service waiting times with established standards	336	476	71
c	Customers are called according to the queue number	371	460	81
d	The clerk explained the rights and obligations and the benefits of JKN-KIS	372	417	89
2	<i>Responsiveness</i>	1630	1844	88
a	Frontline officer speed of processing administrative requirements	413	468	88
b	The officer is polite and friendly in serving participants	401	455	88
c	The speed of the frontline officer confirms if there is incomplete data	416	463	90

No	Attribute Indicators Of Service Quality	Real (X)	Expectation (Y)	Suitability Level (%)
d	Frontline officer always give opportunity for ask	400	458	87
3	Assurance	1649	1803	92
a	Frontline officer always say hello and introduce themselves before the service	420	438	96
b	Frontline officer provide information in a language that is easy to understand	443	466	96
c	Frontline officer always look good	406	446	91
d	Frontline officer gives the file receipt at the end of the service	397	460	86
4	Empathy	1610	1829	90
a	Frontline officer attention when serving participants	398	451	96
b	The hospitality of the frontline officer at the time of service	408	468	96
c	The frontline officer is patient with the participants' needs	404	465	91
d	The frontline officer is patient	400	445	86

DISCUSSION

Based on the results of the study, the achievement of the reliability dimension at the Jambi Branch BPJS Health Office in 2019 was obtained an average suitability value of 83%, still below the overall suitability value of 87%. Research results on each indicator of service quality reliability include the suitability of service hours with a set schedule of 90%, suitability of service waiting time with a standard set of 71%, customers are called according to the queue number of 81% and the clerk explains the rights and obligations and benefits of JKN-KIS by 89%.

The results of this study are different from the other two studies, Lusianti Dina's (2017) study on the Measurement of JKN Participants' Satisfaction in Pati Branch

through the Importance Performance Analysis approach where the value of the reliability quality dimension is 88.23% (4). Anis Komala, et al (2015) research results show that the average score of patient satisfaction seen from the reliability dimension is 94.86% which can be categorized as satisfied (5). The results of the research by Nurul Riani Siregar, et al (2017) showed that the average score of satisfaction on the reliability dimension was 70.4% (6).

The results of the research in the field are known that the reliability dimension is included in the satisfactory category, namely the suitability of service hours with a predetermined schedule, and clarity of officers in providing an explanation of the rights and obligations

and benefits of JKN KIS in accordance with Lovelock theory that explains the fulfillment of the right service promise and satisfying includes the timeliness and ability to respond to customer complaints and the provision of services that are reasonable and accurate. There are two attributes of the reliability dimension (reliability) that still do not satisfy the customer, namely the attribute waiting time of service with the specified standard and the customer is called according to the queue number. Based on the waiting time standard that has been set by the BPJS Health it is not following the conditions in the field. The standard time set by the BPJS Health is for the fast track service counter which is 25 minutes and for the data change counter and providing information and complaints about 35 minutes.

The results showed the attainment of tangible dimensions in the 2019 Jambi branch of the BPJS Health Office. The average suitability value of 84% was still below the overall suitability value of 87%. The results of research on each tangible service quality indicator include the cleanliness of the waiting room by 81%, the adequacy of the number of seats available by 77%, the availability of information (brochures, leaflets, banners, etc.) by 89% and frontline serving in accordance with the function of its counters by 88%.

The results of this study are the same as the research conducted by Sendy Ayu (2018) on the Analysis of the Level of Satisfaction of Outpatients at RSIA NUN Surabaya intangible dimensions which have a lower level of conformity than the average value of overall suitability (7). In contrast to the results of Lusianti Dina's research (2017) on the measurement of JKN Patient Branch participant's satisfaction through the Importance Performance Analysis approach where the value of tangible quality dimensions is 91.40% (4). Deharja, Nuraini, & Wijayanti (2017) research results on the analysis of the level of satisfaction of outpatients in RSUD DR. M. Ashari Pematang Regency from the results of the study amounted to 25.75 which means it is still in the category of satisfying patients (8).

When seen from the observations of researchers, in this tangible dimension included in the satisfactory category that is the availability of information (brochures, leaflets, banners, etc.) and frontline officers serve by the function of the ticket window. Through the theory put forward by Kotler which explains the appearance of the company's physical facilities and infrastructure is tangible evidence from service providers, this is evidenced by the results of research by 89% and 88% which states customers are satisfied with it. Attributes included in the unsatisfactory

category are in the cleanliness of the waiting room and the adequacy of the number of seats available. Cleanliness is a factor that is included can be felt and can be seen directly by the customer following the theory revealed (9) that service users use eyes, ears, and taste to assess the quality of services provided by the service provider. Availability of seats that cannot accommodate the number of customers, including facilities and infrastructure that still needs to be equipped.

The results of the description of the responsiveness dimension show that the achievement of the responsiveness dimension (responsiveness) at the Jambi Branch BPJS Health Office in 2019 obtained an average suitability value of 88% this value is above the average value of overall suitability of 87%. Results of the study of each indicator of responsiveness service quality include: the speed of frontline staff processing administrative requirements by 88%, officers being polite and friendly in serving participants by 88%, speed of frontline staff confirming if there are incomplete 90%, and frontline officers always give participants the opportunity to ask questions by 87%.

The results of the study are consistent with Lusianti Dina's (2017) research on the Satisfaction Measurement of JKN Participants in the Pati Branch through the Importance Performance

Analysis Approach where the value of responsive quality dimensions (responsiveness) is 89.37% (4). Anis Komala, et al (2015) showed that the average score of patient satisfaction seen from the Responsiveness dimension was 78.87% which can be categorized as Satisfied (5). According to Ramez (2012), the dimensions of assurance and empathy are the most important in the health care environment, while the dimensions of reliability and responsiveness are important dimensions when patients first arrive at the hospital care environment (10).

Based on the results of research on this dimension of responsiveness which is included in the satisfactory category that is the speed of frontline officers confirming if there is incomplete data, the speed of frontline officers processing administrative requirements and officers being polite and friendly in serving customers and frontline officers always provide opportunities to ask questions. This research is following that raised by (11) that responsiveness is the ability to help customers and provide services quickly.

The fact that was found when in the field frontline officers have provided good service by being polite and friendly in serving customers and the speed of the officer confirmed if there are incomplete requirements that can be expected to be

maintained and can serve without eliminating customer service ethics.

The results of the description of the empathy dimension show that the achievement of the empathy dimension in the Jambi Branch BPJS Health Office in 2019 found an average value of 90% conformity is above the overall conformity value of 87%. Research results on each indicator of empathy service quality include the attention of frontline officers when serving participants by 96%, friendliness of frontline officers at service 96%, frontline officers serving fairly without discriminating as much as 91% and officers being patient meeting the needs of 86% participants.

The results of the study are consistent with Lusianti Dina's (2017) research on the satisfaction of JKN Patients Branch participants through the Importance Performance Analysis approach where the value of the empathy quality dimension is 88.53% (4). The results of the Safitroh, Erwin & Nurchayati (2018) study showed that the satisfaction of patients using BPJS cards at the Syafira Hospital Pekanbaru based on the aspect of concern (empathy) was satisfied with 66 respondents (66%) (12). The results of this study are in accordance with Ahmad Nur Khoiri's research (2014) entitled "Quality Relationship between Nursing Services and Patients' Satisfaction with BPJS Health

Card Users at Mojowarno Health Center in Jombang Regency" with the results of 47.2% of patients feeling very satisfied with the performance process of health workers based on procedures, Friendly attitude of health workers gives a good empathy. Walyani (2015) states that empathy is a sense of caring to give individual attention to customers, as well as ease of contact (13).

The results of Umam, Muchlisoh & Maryati (2018) showed that the level of patient satisfaction with health services in the dimensions of tangibles was 95.05%, reliability 102.66%, empathy 101.40%, responsiveness 97.00%, and assurance 96.00%. With an overall satisfaction level of 98.58% categorized as satisfying (14). The results of Astuti & Kundarto's research (2018) showed that the level of satisfaction on tangible dimensions, reliability, assurance, responsiveness, and empathy was 94.24%, 94.80%, 91.11%, 95.70%, and 93, 96%. Meanwhile, the main priorities that need to be carried out by IFRS UNS are the speed of pharmaceutical services, and the provision of more detailed drug information (15). Aer Sondari's research results (2015) showed that overall outpatient services in hospitals there were 2 (two) dimensions of patients who were not satisfied with the services provided, namely the dimensions of reliability (88.8%) and tangible (90.1%) (16).

Based on the results of the research, all the attributes of the empathy dimension have been satisfying the customers. It can be seen from the results of the research that the average level of expectation and reality is 90% according to the theory conveyed by Tjiptono & Chandra (2004) states that empathy covers the employee's fair attitude in serving each customer and a firm but attentive attitude towards customers (17).

CONCLUSIONS

The results showed that the level of customer satisfaction by seeing the match between expectations and reality on 5 service quality indicators by 87%. The level of customer satisfaction by seeing the suitability between expectations and reality on tangible dimensions by 84%, reliability dimensions by 83%, responsiveness dimensions by 88%, confidence dimensions by 92%, and empathy dimensions (empathy) of 88%.

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