Quality of "pandawa" services at the Sukabumi branch of the Health Social Security Agency 2020-2023

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Abstract: This research aims to analyze the quality of service from the Pandawa Service (Pelayanan Administrasi Via Whatsapp) at the Sukabumi Branch of the Health Social Security Agency in 2020-2023. The Pandawa service is an innovative strategy developed by BPJS Health that aims to reduce the number of participants who come to the BPJS office to prevent the spread of COVID-19. However, the transfer services have yet to be able to reduce the number of visits to the BPJS Health Sukabumi City Branch office. The method used is a qualitative method with a descriptive approach. Determination of informant's technique snowball sampling. This research uses the theory of Parasuraman et al. (1988). Data collection techniques include observation, interviews, documentation and audio-visual material. The research results show that the quality of Pandawa services is running quite well. However, this is not yet optimal due to a lack of understanding and response from the community and participants regarding the socialization that has been carried out; some services are not accommodated through Pandawa and require the community and participants to come directly to the BPJS Health Sukabumi Branch office.

1. Introduction

In order to guarantee and as one form of state responsibility in the health sector, the Government has formed a special agency to organize health insurance for the community (Maulana et al., 2023). This agency is known as BPJS (an acronym for the Social Security Administering Agency). BPJS was formed to realize the basic needs for proper health rights, and by implementing BPJS for every Indonesian citizen, it has become a basic human right (Islami N & Dwinugraha A, 2022). The quality of public services is an important factor in the success of government agencies' services and public satisfaction (Muhammad et al., 2020). Quality A service is considered quality or satisfactory if it meets the needs and expectations of the community (Nur et al., 2023). If people are satisfied with the service, services can be of better quality and inefficient (Sinaga et al., 2023; Supriadi et al., 2022). BPJS Health is a public legal entity directly responsible to the President and has the task of providing national health insurance for all Indonesian people (Wardani et al., 2024). BPJS Health has taken innovative steps to improve the quality of services that have transformed using digital services. This is reflected in the variety of digital services offered by BPJS Health, including administration services via WhatsApp (Pandawa).

The Pandawa service is an innovative strategy developed by BPJS Health that aims to reduce the number of participants who come to the BPJS office to participate in preventing the spread of CO-VID-19, to facilitate access to information without having to queue at the office, namely by using the WhatsApp application via the Pandawa service channel. This is following Presidential Regulation Number 82 of 2018 concerning Health Insurance that BPJS Health is obliged to develop a system to facilitate access to registration (Peraturan Presiden (Perpres) Nomor 82 Tahun 2018 Tentang Jaminan Kesehatan, 2018).
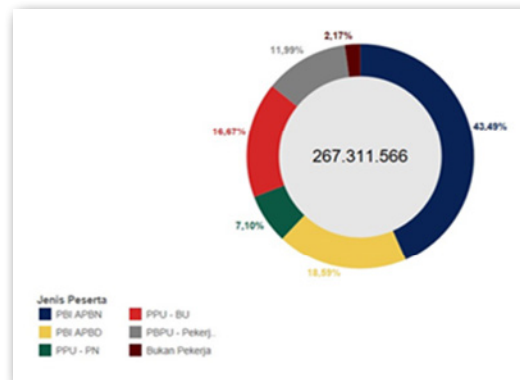
Figure 1. Diagram of JKN BPJS health participants as of 31 December 2023

In the image from diagram 1, you can see the development of the number of JKN participants throughout Indonesia as of 31 December 2023. The Health Social Security Administration (BPJS) re-corded that the number of National Health Insurance (JKN) participants reached 267.3 million people as of 31 December 2023. This figure includes 95.7 percent of the total population of Indonesia. Sukabumi City received the 2023 Universal Health Coverage (UHC) Award because JKN membership in Sukabumi City is in the top 3 in West Java Province. As of 31 December 2023, the population of Sukabumi City was recorded as 366,224 people who had registered as JKN program participants out of the total population of Sukabumi City of 360,644 people. This can be seen in the table. One below:

Table 1. Number of JKN-KIS participants as of 31 December 2023

No.	Years	City	Total
1.	December 2023	Sukabumi City	366.224
2.	December 2023	Sukabumi District	2.739.460
3.	December 2023	Cianjur District	2.278.333

Source: BPJS Sukabumi office, 2024.

With the increasing number of National Health Insurance (JKN) users, program organizers need to ensure and improve the quality of the services they provide because the growth in the number of participants is not only balanced by the availability of adequate services but also by optimal service quality, by the principles of welfare and sustainability—national health insurance system (Wulandari et al., 2019). The Pandawa service (administrative service via WhatsApp) is implemented centrally. The Pandawa service is implemented throughout Indonesia, one of which is in Sukabumi City, to manage administration, information, and complaints via the WhatsApp application. Pandawa services for all of

Indonesia are integrated with a single official number. This Pandawa service is like a face-to-face service at a branch office (Hanafi et al., 2023; Karuniaekawati et al., 2024). The nine (9) services provided by Pandawa (Administrative Services via WhatsApp) BPJS Health are as follows: 1) new registration, 2) addition of family members, 3) card reactivation, 4) moving the non-active membership/ independent, 5) data changes, 6) change (FKTP) for TNI/ POLRI and change of domicile in less than 3 months, 7) Reduction of family members, 8) change of treatment class for participants who have not paid first contribution, and 9) update VA PBPU.

As a literature review that can be different from previous research, the researcher reviews several studies that are relevant to this research. Research by (Wibawa et al., 2023), entitled Implementation of public services in social health security administering bodies through the Pandawa program (Administrative Services via WhatsApp), Theory of Public Service Principles, Speed, Ease and Affordability. This research uses an empirical legal research type with descriptive qualitative data analysis and concludes. The research found that implementing public service principles, especially speed, convenience and affordability in BPJS services in the Pandawa Program, has not been fulfilled, especially since the Pandawa program has not run smoothly. Effective both in terms of service and information on the whereabouts of the Pandawa (Sholahuddin & Hariyanto, 2024).

Then, in research by Ridhatul Aulia Putri and Rizma Adlia Syakura (2023) with the title Implementation Service Administration of Whatsapp (Pandawa) During the Covid-19 Pandemic at the Bpjs Kc Depok Office, System Approach Theory, namely input, process and output. This research used a qualitative descriptive method with a case study approach carried out on 1-30 July 2021 at the BPJS Health Depok Branch office. The research found that the highest number of PANDAWA service visits was in June 2021, namely 2767 transactions, with a burden per PANDAWA officer of 1378 monthly transactions. The lowest was in August 2020, when as many as 219 transactions were made, with a burden per Pandawa officer of 153 transactions. There are still several obstacles to implementation, namely, limited service human resources, long service times, and a lack of understanding by the public and participants regarding this service (Putri & Syakurah, 2023).

Furthermore, this previous third research was written by Komang Herina Krisnayanti (2023) under Analysis of PANDAWA Services at the Health Social Security Administration (BPJS) Denpasar branch office. Service quality theory has five indicators: reliability, assurance, empathy, responsiveness and tangible. The results of the research found that in terms of society, there are several obstacles in handling Pandawa, such as people having difficulty uploading photo files, filling in problematic data such as filling in RT RW and deleting problematic numbers, then the community's lack of understanding in Pandawa services and no response and also signal interference when the service is used. Then, for the employees on duty, the problems were that the data sent by participants was illegible and unclear, there was signal interference, participants did not understand Pandawa services, application problems and mood problems (Krisnayanti, 2023).

Based on the three previous studies above, researchers found several differences that are certainly interesting to study, including the research methods used and different research locations. Therefore, researchers are interested in researching this problem titled "Quality of Pandawa Services (Administrative Services via Whatsapp) at the Sukabumi Branch of the Health Social Security Agency 2020-2023."

2.   Literature Review

This research is based on the legal basis stated in the Presidential Regulation of the Republic of Indonesia Number 82 of 2018 concerning health insurance and BPJS Health Regulation Number 6 2018

concerning Membership Administration (Penyelenggara & Sosial, 2018). The research focuses on Panda-wa Services (Administrative services via WhatsApp) at BPJS Health Sukabumi Branch. The phenomenon of this research problem is that the socialisation in the community has not been optimal, so some people still choose offline services. This study uses the servqual theory by Parasuraman, Zeithaml and Berry 1988 (Parasuraman et al., 1988). The purpose of this research is to determine the quality of Pandawa Services (Administrative Services via WhatsApp) at the Sukabumi Branch Health Social Security Agency 2020-2023 and to find out what the supporting and inhibiting factors are in the implementation of digital Pandawa services (Administrative Services via WhatsApp) at the Sukabumi Branch of the Health Social Security Agency 2020-2023 and the result are expected to show that if Pandawa services are measured using servqual theory, then this service can be categorized as good and quality services.

Public service management

Public services are the main priority provided by the government for the community and are the main priority for organizers to meet the community's basic needs. Public service is not just an administrative function but also a fundamental obligation that the government must fulfill to ensure the effective fulfillment of the basic needs of society (Anggriani, 2016). Service management is a systematic approach to planning and controlling various aspects of service delivery to achieve optimal results by established service objectives. Service management is the process of applying science and art to develop plans. Implement plans, coordinate and complete service activities to achieve service goals (Mukarom & Laksana, 2015).

Service is an activity or sequence of activities that occurs in direct interaction between a person and another person or a physical machine and provides customer satisfaction. Meanwhile, in the Big Indonesian Dictionary, service is described as a thing, method or result of serving (Luthfi & Naufal, 2023; Ngarawula & Rozikin, 2024; Putra et al., 2023). Service as a process of fulfilling needs through the direct activities of other people is a concept that is always current in various institutional aspects. Services are not only in business organisations but have developed more widely in government organisations.

The quality of public services, quality of public services is the public's assessment of the good and bad of the services provided by a service provider (in this case, the Government (Sampurna, 2017). Furthermore, the quality of public services, according to Ibrahim (2008), in (Hardiyansyah, 2011) states that the quality of public services is a dynamic condition related to products, services, people, processes and the environment where the quality assessment is determined when the public service is provided.

Service quality (Parasuraman et al., 1985) stated that service quality is reduced to 10 dimensions as follows: 1) tangible; 2) reliability; 3) responsiveness; 4) competence; 5) courtesy; 6) credibility; 7) security; 8) access; 9) communication; 10) understanding the customer (Parasuraman et al., 1985).

According to (Wilson, 2016) In subsequent research, in 1988, Parasuraman et al. simplified the ten dimensions into five main dimensions according to the level of importance. Service quality dimensions have been identified through pilot research conducted by Parasuraman, Valarie Zeithaml and Leonard Berry. Their research identified five specific dimensions of service quality that apply across various fields. These five dimensions are tangibles, reliability, responsiveness, assurance, and empathy.

3. Research Methods

In this study, the research method used was qualitative research with a descriptive approach. Qualitative research does not calculate (Putra et al., 2023). The unit of analysis that will be the object of the research to be carried out is the Sukabumi Branch of the Health Social Security Agency as a Legal Entity

formed to administer the Health Social Security program. In deciding informant settings, snowball sampling is an effort by the researcher to determine several informants with satisfactory data sources based on certain criteria to answer the research (Sugiyono, 2017). Researchers can add certain information and data needed in the technique they use.

Data collection techniques in this research are observation, interviews, documentation, and audio and visual material. In qualitative research, the data that has been obtained from the research results must be valid and can be verified. In this research, data validation uses source (triangulation techniques) and double-checking related data obtained from various sources. The data is collected, analyzed and valid data can be drawn, and (technical triangulation) to test the reliability of data by comparing data using different techniques on the same source. Furthermore, data analysis in this research uses data analysis according to Miles & Huberman, which includes Data Reduction (Data Reduction), Data Presentation (Data Display), and Drawing Conclusions or Verification (Conclusion Drawing or Verification) where this process provides a structure and framework for exploring the meaning of the data collected in the Quality of Pandawa Service Research (Administrative services via WhatsApp) at the Sukabumi Branch of the Health Social Security Agency 2020-2023 (Miles et al., 2014).

4.   Results and Discussion

Tangible

Tangibles (physical evidence), the appearance of physical facilities, offices, computerized administration, waiting rooms, information places and appearance is tangible evidence of the services provided by the service provider. Based on the results of observation and interviews, the following is the growth in the number of visits to the BPJS Health Sukabumi Branch office every year from 2020-2023.

Figure 2. Number of public visits to the BPJS Health Sukabumi Branch

The data provided in Figure. 2 shows how the number of visits from the public/participants who came directly to the BPJS KC Sukabumi branch office has fluctuated over the last 4 years. In 2020, the number of visits reached 13,507 people; this number shows a high level of visits that year. Then, in 2021, there was a drastic decline, with the number of visits reaching 3,730 people. The number of decreases could be caused by various factors such as COVID-19, which limits community activities and also direct visits to the office; then, the number of visits in 2022 will increase again to 19,328 until 2023, when there will be a significant increase of 19,328 people.

In implementing Pandawa services at BPJS Health, of course, there are facilities and infrastructure that support and support implementation that are complete and can be used more clearly, namely as

follows: *First,* tools to help introduce Pandawa services to participants are brochures, Pandawa service banners, and also television media that displays information about Pandawa services at BPJS Health Sukabumi Branch as well as social media such as Instagram, YouTube, Twitter, Facebook and the official BPJS Health website as below.

Figure 3. Banners, brochures and television containing information on Pandawa services

The use of brochures and banners aims to reach participants directly with information that is easy to access and take home. At the same time, television media is expected to reach a wider audience by delivering visual and audio information. *Second,* BPJS Mobile BPJS Health Sukabumi Branch. *Third,* BPJS is online; fourth, it is a public service mall (MPP).

Further suggestions and infrastructure depend on the participant's ability to access Pandawa Services, such as having an adequate smartphone and stable network access. BPJS Health Sukabumi branch provides comfortable waiting room facilities. There is a special place for priority participants, pregnant women and the elderly. Free WiFi, a lactation room, clean toilets, and a special area for drinking and smoking exist. The officers are also committed to looking good, the best of themselves.

The result of this study with tangible indicators states that in its implementation, there are still people who do not know about Pandawa services, even though they can use them easily regarding administration, information, and complaints. Pandawa has not been able to attract the attention of the public/participants. The television provided by BPJS Health in the office is sometimes not glanced at by participants or the public, or it is only looked at occasionally without trying to understand or see it thoroughly. Participants who come to the office tend not to care. The television is provided in front of the eyes of participants who come to the branch office. One of the reasons there are still many participants and the public who do not know and do not understand the Pandawa services is that there is still a lack of awareness among participants and the public regarding the culture of reading. There is an indifferent attitude towards what has been implemented by the Sukabumi Branch of the Health Social Security Agency.

BPJS Health Sukabumi Branch has made various efforts, starting from adequate facilities and infrastructure and the neat appearance of BPJS employees in providing services, socialization and routine education, which have been intensified. This should help implementors facilitate the services they need. However, what needs to be paid attention to in implementing Pandawa services, facilities and infrastructure, as well as socialization carried out by BPJS Health, is how BPJS conveys information related to BPJS Health Pandawa services so that it can attract the attention of the public and participants who still have limited understanding of technology and tend to still indifferent in accepting all the efforts that BPJS Health has made in providing information.

Reliability

Reliability, according to Parasuraman, Zeithaml, and Berry (1988), is the ability to carry out trusted services reliably and accurately and the ability to promise service by established procedures in order to make consumers feel satisfied with the services provided; this ability influences on service quality. This reliability indicator is based on the results of interviews and observations that have been carried out. Standard Operating Procedures (SOP) for Pandawa services are in brochure form. Because Pandawa services are made for participants and the public, this brochure contains several technical instructions regarding the procedures for using Pandawa services and instructions for their implementation.
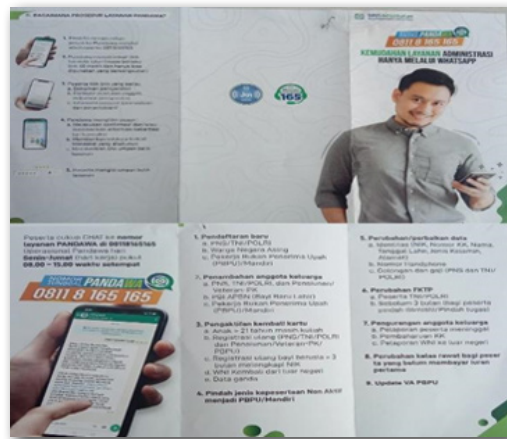

Figure 4. Brochure for using Pandawa Service

From this picture, it can be seen that the brochure that the researcher attached is a form of Standard Operating Procedure (SOP) from Pandawa services. It contains guidelines and procedures related to technical issues in using Pandawa services, such as information on the single Pandawa service number, operational hours and types of Pandawa services. Central and branch office officers are provided with knowledge of providing services to participants and the community so that Pandawa services can be provided.

Observation and interviews conducted by researchers also found that the socialization carried out by the implementer, namely the BPJS Health branch Sukabumi regarding Pandawa services (Administration services via WhatsApp), has not been carried out optimally and evenly, so many people come to the Sukabumi Branch BPJS office to carry out public services, even though the existence of this Pandawa service is to make it easier for the community to be able to carry out administrative services and information from home. This also influences the quality of service the BPJS Health branch of Sukabumi provides. The research results related to the reliability dimension can be said that the Pandawa service of the Sukabumi branch of BPJS Health has reliable capabilities, and the community is satisfied and assesses the good service at the BPJS Health branch of Sukabumi.

Responsiveness

Responsiveness: willingness to help customers and provide services that are fast, precise and responsive to customers, based on the result of interviews and observations that have been made, desires an important aspect of the Pandawa service is a centralized service standard and has coordinates to handle if there are response time problems and the Pandawa service has Service Level Agreement (SLA). Response time is evaluated every working day to ensure the services meet established standards. In the

context of the responsiveness dimension, the Pandawa Service at BPJS Health shows a fast and efficient response; based on user experience, the Pandawa service responds within seconds, and the community considers the Pandawa service to be facilitated because the service can be done anywhere and anytime so that it becomes more efficient.

However, the process revealed that some services cannot be completed online, such as administrative services that are not accommodated by the center and can only be done at the Sukabumi Branch BPJS Health office. One such service is the administrative process, which requires a signature and stamp. This case shows that even though Pandawa services are standardized and centralized, administrative limitations still require participants or the public to come directly to the branch office.

Based on the information researchers obtained from the interviews, the indicator of responsiveness to the quality of service shows that it has gone well. This can be seen from the responsiveness of Pandawa services, which are responsive and centralized, and also the responsiveness of employees at branch offices, which are responsive to provide satisfaction to the community. As well as the response from the community itself to services through the pandora service has achieved success because the community finds it easier.

Assurance

Assurance is an employee's knowledge, courtesy, and ability to assure customers' trust and confidence. Based on the information that researchers get from interviews and observations, BPJS Health, every service provided, including Pandawa services, always ends by asking for feedback from participants to assess service performance; the results of this feedback are then evaluated to identify obstacles. The Sukabumi Branch, Health Social Security Administering Agency, provides guarantees through routine evaluations and training for officers to ensure the quality of service to participants who provide Pandawa services. This means that participants and the public feel safe and confident when providing administrative and information services through online and offline services. However, some people are concerned about the importance of protecting data so that it is not leaked to irresponsible parties in the process of Pandawa.

Pandawa BPJS Health Services has tried to provide services by providing materials and training to participants so that data security is guaranteed. During the service process, Pandawa does not charge any fees other than participants paying the cost of their respective internet quotas when carrying out the service.

The study's results show that Pandawa Services at the Sukabumi branch of BPJS Health are in the guarantee dimension (assurance) and are considered good in ensuring cost and legality certainty without setting burdensome requirements. Officers provide cost and security guarantees that affect service quality, and the guarantee of convenience in service is marked by the fast response time of the Pandawa service chatbot.

Empathy

Empathy: caring, individual attention given to customers. The Empathy Dimension in Pandawa services at BPJS Health Sukabumi Branch, based on the information that researchers get from interviews and observation, emphasizes the principles of justice and equality in providing services to all participants. Services that operate by Standard Operating Procedures (SOP) ensure that services do not discriminate based on membership type. Such as participants receiving assistance (PBI), independent participants, workers receiving wages (PPU), workers not receiving wages (PBPU), or participants subsidized by the private sector, all participants or the community receive equal services without discrimination.

Based on the research results, Pandawa services provide easy access and fair service to all participants regardless of origin or membership category; this reflects the concern of BPJS Health, which understands participants' difficulties and tries to provide solutions to make things more accessible so that participants feel appreciated. Through Pandawa services, BPJS Health is committed to providing more humane services tailored to each individual's needs.

The research results in this empathy indicator show that BPJS Health Sukabumi Branch provides online and offline Pandawa services with a friendly attitude and courtesy and does not discriminate. Remain friendly in dealing with requests, criticisms and suggestions the community gives.

Supporting factors and inhibiting factors

Supporting factors include carrying out regular outreach activities, adequate facilities and infrastructure, supporting factors for participants or the community (having a smartphone with internet access such as quota or credit), support from participants or the community, using Pandawa services anywhere and anytime, Pandawa services which are centered as a form of transparency when the service process is easy. At the same time, inhibiting factors include participants' lack of knowledge or ability regarding technology, which influences the limited ability to use online technology-based Pandawa services and the lack of information dissemination provided by the Sukabumi branch of BPJS Health regarding Pandawa services.

Information packaging that is not attractive enough to attract people's attention, there are still people who do not have a smartphone that supports it, there are still people and even BPJS Health participants who do not know at all about the existence of Pandawa services, there is a lack of network access for participants or people who find it quite difficult to get access good network, there are still administrative processes that are not accommodated by online Pandawa services. More reading culture and curiosity among participants and the public are still needed to obtain information about Pandawa services.

5. Conclusion

Based on the results of research regarding the quality of Pandawa services (Administrative Services via WhatsApp) at the 2020-2023 Sukabumi Branch Health Social Security Administering Agency, it can be concluded that the quality dimensions, which include implementation aspects of Pandawa service infrastructure and apparatus discipline are running well. However, there are still obstacles, such as the acceptance of education and socialization of Pandawa services that have been carried out, depending on the response from the community. Pandawa service standard operating procedures (SOP) are carried out centrally to ensure consistent service quality. However, services are still not accommodated online, so there is a need to optimize and evaluate Pandawa's services to create a thorough and appropriate service process. The Sukabumi Branch, Health Social Security Administering Agency, provides guarantees through routine evaluations and training for officers to ensure the quality of service to participants who provide Pandawa services. The Sukabumi branch BPJS Health Pandawa service officers in their services show high empathy. The Sukabumi Branch BPJS Health provides a special priority for pregnant women and the elderly; BPJS Health Sukabumi Branch emphasizes the principles of justice and equality in providing services without discrimination. This means officers can comfort participants and the public in the administration process at the Pandawa service at the BPJS Health Office, Sukabumi Branch.

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