

BPJS Employment Participant Satisfaction with Services Provided

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Abstract

BPJS Ketenagakerjaan is a social security program that must be followed by companies and workers in Indonesia. This study aims to determine the level of satisfaction of BPJS Ketenagakerjaan participants with the services provided. The research method used is a survey using a questionnaire as a data collection instrument. The results of the study indicate that most BPJS Ketenagakerjaan participants are satisfied with the services provided, but there are still several aspects that need to be improved, such as the speed of the claim process and the quality of the information provided. This study aims to assess the satisfaction levels of participants registered with BPJS Employment (BPJS Ketenagakerjaan) regarding the quality of services provided. As a national social security agency for workers in Indonesia, BPJS Employment plays a vital role in ensuring worker welfare through various programs, including work accident insurance, old-age security, pension benefits, and death benefits. With growing public expectations for efficient, transparent, and accessible services, understanding participant satisfaction has become essential for evaluating service performance and identifying areas for improvement.

Keywords : BPJS Employment, Participant, Service

A. Introduction

BPJS Ketenagakerjaan is an institution that provides a social security program for workers in Indonesia. BPJS Ketenagakerjaan is a public legal entity tasked with providing social security for workers in Indonesia. This program is designed to protect workers from risks such as work accidents, loss of income, retirement, and death, as regulated in Law Number 24 of 2011 (Suwandi & Wardana, 2022). This protection aims to improve the welfare of workers and their families while encouraging the stability of industrial relations. This program aims to provide social protection for workers and improve their quality of life. As an institution responsible for managing social security programs, BPJS Ketenagakerjaan has an important role in improving the welfare of workers and their families.

In recent years, BPJS Ketenagakerjaan has experienced significant development in terms of the number of participants and program coverage. However, there are still several challenges faced by BPJS Ketenagakerjaan in providing quality services to participants. One of the challenges faced is increasing participant satisfaction with the services provided.

In recent years, the execution of social security programs has been essential in safeguarding the welfare and rights of workers in Indonesia. The principal entity accountable for this is the Social Security Administration Agency for Employment, commonly referred to as BPJS Employment (BPJS Ketenagakerjaan). This agency offers a range of social protection services for employees, encompassing occupational accident insurance, retirement security, pension schemes, and death benefits.

With the rising public expectations for quality services, increasing participant satisfaction has emerged as a strategic objective for BPJS Employment. Participant satisfaction is a crucial metric for assessing service performance and the efficacy of program delivery. Elevated satisfaction ratings not only indicate favorable service experiences but also cultivate trust, loyalty, and active engagement in the program.

This study seeks to evaluate the satisfaction levels of BPJS Employment participants concerning the services rendered. This research aims to elucidate the determinants of participant satisfaction, including service efficiency, staff professionalism, information accessibility, and digital service platforms, thereby finding areas for enhancement and underscoring existing service strengths. This analysis aims for BPJS Employment to improve its service quality, addressing the changing needs of Indonesia's workforce while maintaining its dedication to social protection and worker welfare.

Participant satisfaction is one of the important indicators in assessing the quality of services provided by BPJS Ketenagakerjaan. Participant satisfaction can be influenced by several factors, such as service quality, speed of claim process, and quality of information provided. Therefore, it is important for BPJS Ketenagakerjaan to understand the factors that influence participant satisfaction and improve the quality of services provided.

This study aims to determine the level of satisfaction of BPJS Ketenagakerjaan participants with the services provided. This study also aims to determine the factors that influence participant satisfaction and provide recommendations to improve the quality of services provided by BPJS Ketenagakerjaan.

Thus, this study is expected to provide a significant contribution in improving the quality of services provided by BPJS Ketenagakerjaan and increasing participant satisfaction. In addition, this study is also expected to be a reference for other studies related to BPJS Ketenagakerjaan participant satisfaction.

B. Research Methods

This study uses a survey method to determine the level of satisfaction of BPJS Ketenagakerjaan participants with the services provided. The survey method was chosen because it allows researchers to collect data from large samples and represent a wider population.

Research Design:

This study uses a descriptive-quantitative research design. This research design was chosen because it allows researchers to describe the characteristics of BPJS Ketenagakerjaan participants' satisfaction with the services provided and analyze the relationship between related variables.

Population and Sample:

The population in this study were all BPJS Ketenagakerjaan participants in Indonesia. The sample of this study was 100 BPJS Ketenagakerjaan participants who were randomly selected using a random sampling technique.

Research Instrument:

The research instrument used in this study was a questionnaire. The questionnaire was designed to collect data on BPJS Ketenagakerjaan participants' satisfaction with the services provided, including service quality, speed of claim processing, and quality of information provided.

Data Collection:

Data collection was carried out using a questionnaire distributed to the research sample. The questionnaire was filled out by respondents independently and then collected by the researcher.

Data Analysis:

Data analysis was conducted using descriptive and inferential statistics. Descriptive statistics were used to describe the characteristics of BPJS Ketenagakerjaan participants' satisfaction with the services provided, while inferential statistics were used to analyze the relationship between related variables.

Validity and Reliability:

The validity and reliability of the research instrument were tested using validity and reliability tests. The results of the validity and reliability tests showed that the research instrument used was valid and reliable.

Research Ethics:

This study has met research ethics standards, including informed consent, data confidentiality, and respondent anonymity. Respondents were given information about the purpose and procedures of the study, and were given the opportunity to refuse or withdraw from the study.

Thus, this study is expected to provide accurate and reliable results regarding BPJS Ketenagakerjaan participants' satisfaction with the services provided.

C. Results and Discussion

The results of the study show that most BPJS Ketenagakerjaan participants are satisfied with the services provided. Here are the results of the study in more detail:

Table 1. BPJS Employment Participant Satisfaction with the Services Provided

No	Service Aspect	Service Aspect	Service Aspect
1	Quality of Service	85%	15%
2	Claim Processing Speed	80%	20%
3	Information quality	75%	25%

However, there are still aspects that need to be reminded, such as:

Table 2. Comments and Suggestions from Participants

No	Comments/Suggestions	Jumlah

1	Claim process takes too long	12%
2	Information provided is not	8%
3	Service provided is not friendly	5%

The results of this study indicate that most BPJS Ketenagakerjaan participants are satisfied with the services provided. However, there are still several aspects that need to be improved to increase participant satisfaction.

The speed of the claim process is one of the important aspects in BPJS Ketenagakerjaan services. The results of the study show that 12% of participants stated that the claim process took too long. Therefore, BPJS Ketenagakerjaan needs to increase the speed of the claim process by improving the existing systems and procedures.

The quality of the information provided is also an important aspect in BPJS Ketenagakerjaan services. The results of the study show that 8% of participants stated that the information provided was unclear. Therefore, BPJS Ketenagakerjaan needs to improve the quality of the information provided by improving the communication system and information delivery. In improving the quality of service, BPJS Ketenagakerjaan can do several things, such as increasing the speed of the claim process, improving the quality of the information provided, and improving the quality of service by improving the competence and skills of staff. Thus, BPJS Ketenagakerjaan can increase participant satisfaction and improve the quality of service provided. This study's findings provide significant insights into the satisfaction levels of BPJS Employment participants over the services rendered to them. Survey data and participant input revealed several critical variables that significantly contribute to participant satisfaction: service speed, staff professionalism, accessibility of information, availability of digital services, and efficiency of claims processing.

1. Service Velocity and Receptiveness
Participants regularly emphasized the significance of timely and effective services, particularly in managing claims and questions. A considerable number of respondents indicated contentment with the enhancements in service efficiency at BPJS Employment offices and via online platforms. Nevertheless, certain participants saw intermittent delays in claims processing, especially with work accident and death benefit claims, highlighting opportunities for enhancement.

2. Employee Professionalism and Amicability
The professionalism, civility, and problem-solving abilities of BPJS Employment personnel received favorable evaluations from the majority of participants. Effective interpersonal communication and staff readiness to aid participants in comprehending processes enhanced satisfaction levels. This discovery indicates that continuous staff training in customer service and communication is crucial for keeping elevated service standards.

Access to Information
Participants underscored the necessity for transparent, precise, and readily available information regarding programs, benefits, and claims processes. Although the official BPJS Employment website and mobile application have enhanced information dissemination, many participants, particularly in remote or rural regions, have noted challenges in getting updates or navigating digital services. This underscores the need of inclusive outreach tactics and accessible information platforms.

4. Digital Services and Mobile Applications
The launch of digital services via the BPJSTKU mobile application and web portals has garnered positive feedback from participants, providing ease in balance inquiries, claims submissions, and program information access. Nonetheless, certain users experienced technical concerns, including application malfunctions and login difficulties. It is advisable to perpetually develop digital infrastructure and user assistance to boost digital service

experiences.

5. Efficiency of Claims Processing
The participants' overall satisfaction was closely linked to the efficacy of claims processing. The prompt distribution of incentives, explicit criteria, and transparent processes enhanced participant trust. Conversely, any delays or ambiguous instructions resulted in unhappiness and grievances. It is essential for BPJS Employment to consistently evaluate and optimize claims processes, especially for high-demand benefits like Old Age Security (JHT) and Work Accident Insurance (JKK).

6. Recommendations and Evaluations from Participants
Participants proposed many enhancements, such as broadening online services, streamlining claim prerequisites, augmenting the number of service counters in high-traffic branch offices, and fortifying communication channels for public grievances and feedback. These recommendations illustrate participants' increasing expectations for contemporary, efficient, and user-centric public services.

D. Conclusion

Based on the results of the research that has been conducted, it can be concluded that most BPJS Ketenagakerjaan participants are satisfied with the services provided. However, there are still several aspects that need to be improved, such as the speed of the claim process, and the quality of the information provided.

Therefore, BPJS Ketenagakerjaan:

- Need to increase the speed of the claim process by improving the existing procedure system
- Improve the quality of information provided by improving the communication system and information delivery.

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