

An Analysis of Service Quality at the Palu City Branch of Badan Penyelenggara Jaminan Sosial Health

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Abstract

Purpose: This study aims to analyze the quality of public services at the *Badan Penyelenggara Jaminan Sosial (BPJS)* Health Office of Palu City based on five dimensions of service quality.

Research Methodology: This study employed a qualitative method with a descriptive approach. Data were collected through direct observation and in-depth interviews with *BPJS* Health employees and service participants at the *BPJS* Health Office of Palu City. The data were analyzed using qualitative descriptive techniques to capture participants' perceptions of service performance.

Results: The findings show that the five dimensions of service quality tangibles, empathy, reliability, responsiveness, and assurance are categorized as good. Among these dimensions, reliability is the strongest aspect, indicating that *BPJS* Health employees provide services accurately, consistently, and responsibly. Public satisfaction with the services is also categorized as good.

Conclusions: This study concludes that the overall quality of public services at the *BPJS* Health Office of Palu City is good and effective in meeting community expectations. Nevertheless, continuous improvement is still required, particularly in strengthening service-supporting infrastructure.

Limitations: This study was limited to a single *BPJS* branch office; therefore, the findings cannot be generalized to all *BPJS* Health offices in Indonesia.

Contributions: This study provides empirical evidence on the implementation of service quality in public health insurance services and can serve as a reference for improving infrastructure and strengthening employee reliability to enhance public service performance.

Keywords: *BPJS Health, Participant Satisfaction, Public Services, Service Quality*

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1. Introduction

Service quality is a primary factor in determining the level of public satisfaction with a product or service. Service quality reflects the expected level of excellence and ability of service providers to consistently meet these expectations ([Kharisma, Simatupang, & Hutagalung, 2023](#)). In the context of public services, service quality plays a strategic role because it is directly related to public trust in government institutions. Good service not only increases satisfaction but also strengthens loyalty and the image of public service institutions ([Fachril, 2024](#)).

According to [Parasuraman, Zeithaml, and Berry \(1988\)](#) and [Abukhalifeh and Som \(2015\)](#), service quality is measured through five main dimensions, namely tangibles, empathy, responsiveness,

reliability, and assurance. These five dimensions are used as the main benchmarks for assessing service effectiveness across various sectors, including the health sector. In the national health service system, service quality is an important element in ensuring the public's right to proper, safe, and equitable health services ([Adiyanta, 2020](#); [Bintoro & Erliyana, 2023](#); [Riyanto, Fuad, & Chrisjanto, 2023](#)).

BPJS Kesehatan, as the organizer of the National Health Insurance program, plays a vital role in ensuring public access to health services ([Agustin, Madani, Azzahra, & Istanti, 2023](#); [Manita & Afrita, 2024](#)). As a public institution, *BPJS Kesehatan* is required to provide professional, transparent, and participant-oriented services ([Sulfiani, 2021](#)). A number of previous studies have discussed the service quality of *BPJS Kesehatan* in various regions; however, most of them have focused on quantitative approaches and have not thoroughly described the dynamics of service quality based on real conditions in the field ([Angelina & Widjaja, 2024](#); [Putra & Hariri, 2022](#)). This constitutes the research gap in this study, namely, the limited number of qualitative studies that analyze the service quality of *BPJS Kesehatan* based on the direct experiences of service users.

The novelty of this study lies in the use of a qualitative approach based on participants' direct experiences in assessing the service quality of *BPJS Kesehatan* in post-disaster areas, particularly in Palu City ([Aleyda & Berliyanti, 2023](#); [Devi, Asngadi, Sulaeman, & Syamsuddin, 2024](#)). Unlike previous studies that generally employed quantitative satisfaction survey approaches, this study explores in-depth service interactions, real constraints in the field, and service system adaptations to infrastructure limitations. Thus, this research not only measures service quality but also reveals the dynamics of public service implementation under conditions of regional limitations ([Anggraini, Phang, & Sudhartio, 2025](#)). Based on initial observations at the *BPJS Kesehatan* Palu City Branch Office, several service-related phenomena were identified, such as a high volume of participant queues, limited waiting room facilities, and variations in service speed among officers. These conditions indicate challenges in maintaining consistent service quality amid high public demand. Therefore, this study aims to analyze the quality of public services at the *BPJS Kesehatan* Palu City Branch Office based on the five dimensions of service quality to obtain an objective overview of the quality of services received by the community.

2. Literature Review

2.1 Service Quality

Service quality is a measure of the level of excellence of a service expected of customers and serves as the basis for assessing satisfaction with the services received. Service quality reflects the ability of service providers to consistently meet users' needs, expectations, and perceptions ([Kharisma et al., 2023](#)). In the context of public services, service quality plays a strategic role because it is directly related to the level of public trust and satisfaction with government institutions ([Listanto, Chalil, & Santi, 2019](#)).

[Parasuraman et al. \(1988\)](#) explain that service quality is a comparison between customer expectations before receiving services and their perceptions after receiving services. If perceived performance exceeds expectations, service quality is considered very good; conversely, if it is below expectations, service quality is considered low ([Junior, Areros, & Pio, 2019](#)). Therefore, service quality is not only determined by the final outcome of the service but also by the service process experienced by users ([Budiarno, Udayana, & Lukitaningsih, 2022](#)). In the context of health services, service quality is a fundamental factor because it is directly related to safety, comfort, and the sustainability of people's lives. Statistics Indonesia in 2021 recorded that access to and quality of health services remain major challenges in Indonesia, especially in regions with limited infrastructure. Therefore, improving the quality of health services has become a priority agenda in national development.

2.2 The SERVQUAL Concept in Measuring Service Quality

The SERVQUAL model developed by [Zeithaml \(2010\)](#) and [Parasuraman et al. \(1988\)](#) is one of the most widely used approaches for measuring service quality. This model identifies five main dimensions: tangibility, empathy, reliability, responsiveness, and assurance. These five dimensions are used as

indicators to assess users' perceptions of the quality of services received. The application of SERVQUAL in the public service sector, including health insurance services, is considered relevant because it can comprehensively describe service users' experiences, both in terms of physical aspects, staff attitudes, service accuracy, and users' sense of security (Astuti, Surbakti, & Wijayanti, 2021; Istevano, Bogar, & Sendouw, 2024). The study by Bahri, Amri, and Siregar (2022) also proves that SERVQUAL dimensions are effective in measuring the quality of *BPJS Kesehatan* digital-based services through the Mobile JKN application.

2.2.1 Tangible Dimension

Tangible refers to the physical facilities that service users can directly observe, such as buildings, equipment, waiting rooms, and the appearance of service officers (Zeithaml, 2010). Physical evidence becomes an initial indicator that shapes users' perceptions of institutional quality. Iffan, Santy, and Radaswara (2018) state that adequate facilities and infrastructure have a significant effect on user satisfaction because they create comfort and trust. In public services, complete and well-organized facilities will accelerate service processes and increase staff work effectiveness (Al Abidin & Kustiwa, 2024). Tangible indicators can generally be measured through the following aspects:

1. Service facilities and infrastructure
2. Staff appearance in serving participants
3. Comfort of the service area
4. Ease of service processes and access
5. Staff discipline in providing services
6. Use of supporting tools in service delivery

2.2.2 Empathy Dimension

Empathy is the ability of service officers to provide personal attention to service users, understand their needs, and demonstrate caring and respectful attitudes (Kotler, Keller, Ang, Tan, & Leong, 2018). Empathy requires officers to be friendly, polite, non-discriminatory, and to prioritize users' interests. In health services, empathy plays a very important role because it is related to patients' psychological conditions and their level of comfort during service delivery (Khairani, Salviana, & Bakar, 2021). Empathetic attitudes have been proven to increase public satisfaction and trust in health service institutions (Supriyanto, 2024). To measure the empathy dimension in assessing the quality of public services at the *BPJS Kesehatan* Office in Palu City, the following indicators were used:

1. Prioritizing applicants' interests
2. Officers serve with friendly and polite attitudes
3. Officers serve without discrimination

2.2.3 Reliability Dimension

Reliability refers to the ability of service providers to deliver services accurately, on time, and consistently as promised (Sinaga, Siregar, & Siregar, 2022). Reliability reflects officers' professionalism in understanding their duties, adhering to Standard Operating Procedures (SOPs), and minimizing service errors. In the context of *BPJS Kesehatan*, reliability also includes officers' ability to operate digital-based service information systems, such as Mobile JKN and AMAN JKN applications. Reliable services create efficiency, reduce user complaints, and increase public trust. To evaluate the reliability dimension in assessing public service quality at the *BPJS Kesehatan* Office, the following indicators can be used:

1. Accuracy of officers in serving participants
2. Clear service standards
3. Officers' competence and expertise in service digitalization

2.2.4 Responsiveness Dimension

Responsiveness refers to the willingness of officers to assist service users and provide services quickly and accurately (Warganegara et al., 2024; Zeithaml, 2010). Responsiveness reflects an organization's readiness to respond to complaints, questions, and user needs promptly. Lupiyoadi (2018) emphasized that delays in service without clear reasons can reduce perceptions of service quality. Therefore, speed in responding to users becomes an important indicator in building public satisfaction and loyalty toward

public services. To measure the responsiveness dimension in assessing the quality of public services at the *BPJS Kesehatan* Office in Palu City, the following indicators were used:

1. Responding to every participant who seeks service
2. Officers provide services quickly and accurately
3. All participant complaints are responded to by officers

2.2.5 Assurance Dimension

Assurance is related to officers' ability to build trust and a sense of security for service users through competence, courtesy, and legal certainty in service delivery ([Zeithaml, 2010](#)). Assurance includes cost transparency, timeliness of service, and protection of users' personal data ([Iswandari, 2021](#); [Maharani & Prakoso, 2024](#)). In *BPJS Kesehatan* services, the assurance aspect is also related to compliance with regulations, particularly Law Number 25 of 2009 concerning Public Services. With clear assurances, service users will feel safe and protected throughout every service process they receive. To measure the assurance dimension in assessing public service quality at the *BPJS Kesehatan* Office in Palu City, the following indicators were used:

1. Officers provide timely service guarantees
2. Officers provide cost guarantees in service delivery
3. Officers provide legal assurance in service delivery

2.3 *BPJS Kesehatan in the National Social Security System*

BPJS Kesehatan is a state institution tasked with administering the national health insurance program, as regulated in Law Number 40 of 2004 concerning the National Social Security System. The main objective of *BPJS Kesehatan* is to provide comprehensive health protection for all Indonesian citizens without socioeconomic discrimination ([Kemenkes, 2020](#)). As a public service institution, *BPJS Kesehatan* is required to deliver services that are fast, transparent, and of high quality ([Robbi, Parawu, & Tahir, 2020](#); [Solechan, 2019](#)). Therefore, measuring service quality at *BPJS* branch offices is important as a basis for evaluating and continuously improving the service system, as conducted in the study at the *BPJS Kesehatan* Palu City Branch Office.

3. Research Methodology

This study explains the analysis of service quality for *BPJS Kesehatan* participants. It uses a qualitative method with a descriptive approach that is directly relevant to the research objective, namely, to understand and describe in depth the service quality of *BPJS Kesehatan* Palu City Branch based on the real experiences of participants and employees. The descriptive approach was chosen because this study does not aim to test hypotheses or causal relationships among variables but rather to describe the phenomenon of service quality as it occurs in the field objectively and contextually. According to [Fiantika et al. \(2022\)](#), qualitative research consists of data expressed in the form of words, sentences, and images. The researcher conducted this study by managing the words, sentences, and images obtained from the qualitative research results.

In this study, data collection was conducted in natural settings using primary data sources, and data collection techniques relied more on participant observation and in-depth interviews with employees and several *BPJS* participants at the Palu City Branch (in-depth interview). The author adopted a type of qualitative research, namely a case study, in which the author analyzed an existing case. In other words, a case study is a research approach in which the researcher explores a particular phenomenon (case) within a certain time and activity (program, event, process, institution, or social group) and collects detailed and in-depth information using various data collection procedures over a certain period.

4. Results and Discussion

4.1 Results

Service quality is one of the requirements that determine consumer satisfaction with a product or service. The indicators used in this study are tangible (physical evidence), empathy, reliability, responsiveness, and assurance. The results of the research conducted to date are presented next.

Table 1. Findings from Observation and Interview on Service Quality at *BPJS Kesehatan* Palu City Branch

NO	Indicator	Findings from Observation and Interview
1	Tangible (Physical Evidence)	<ul style="list-style-type: none"> - For <i>BPJS Kesehatan</i> Palu City Branch, the facilities and infrastructure were complete, with the availability of air conditioning, sinks, waiting chairs, and parking areas. - The <i>BPJS Kesehatan</i> Palu City employees presented a good, clean, and neat appearance, and their attire complied with established regulations. - The service area was clean and well maintained. - Provision of clear information about services. - Employees demonstrated good awareness and compliance with the implementation of rules during the service process for <i>BPJS Kesehatan</i> participants in Palu City. - The use of user-friendly supporting tools
2	Empathy	<ul style="list-style-type: none"> - <i>BPJS</i> employees at the Palu City Branch prioritize the interests of applicants. - <i>BPJS</i> employees at the Palu City Branch serve <i>BPJS</i> participants politely and courteously. - In providing services, <i>BPJS</i> officers at the Palu City Branch serve participants evenly in accordance with the procedures.
3	Reliability	<ul style="list-style-type: none"> - <i>BPJS</i> employees provide clear and accurate information to <i>BPJS</i> participants when providing services. - <i>BPJS</i> Palu City Branch employees have established service standards in providing services. - The <i>BPJS</i> Palu City Branch conducted socialization on the Mobile JKN application, including how to use it and explaining its functions.
4	Responsive	<ul style="list-style-type: none"> - <i>BPJS</i> Palu City Branch employees always respond to participants who visit the <i>BPJS</i> office. - <i>BPJS</i> Palu City Branch employees provided appropriate and prompt services to <i>BPJS</i> participants. - <i>BPJS</i> Palu City Branch always responds to complaints from <i>BPJS</i> participants who come to the office or through the Mobile JKN application
5	Assurance	<ul style="list-style-type: none"> - <i>BPJS Kesehatan</i> Palu City Branch employees provide timely service guarantees. - <i>BPJS</i> Palu City Branch employees explained contribution fees according to the type of membership. - The <i>BPJS</i> Palu City Branch has provided service guarantees in accordance with the service promises established by <i>BPJS</i> and applicable public service regulations as stipulated in Law No. 25 of 2009.

4.2 Discussion

Based on the research results, the following section discusses in detail the quality of services at the *BPJS Kesehatan* Palu City Branch.

4.2.1 Tangible (Physical Evidence)

According to [Zeithaml \(2010\)](#), tangibles refer to all aspects that can be physically seen and directly perceived by service users during the service process. The existence of tangible indicators is important in supporting the smooth performance of service personnel in delivering beneficial services to improve the quality of public services within the organization. Based on the findings at the *BPJS Kesehatan* Palu City Office, the analysis of tangible indicators is as follows:

4.2.1.1 Service Facilities and Infrastructure

To support the smooth service process, adequate facilities are required to realize public satisfaction as *BPJS Kesehatan* service users. One of the aspects that needs to be addressed to produce quality services for *BPJS Kesehatan* participants is the availability of proper service facilities and infrastructure, which can create a comfortable service experience and provide satisfaction while users are in the service area. In line with [Zeithaml \(2010\)](#) concept, service quality through tangible indicators is measured by the completeness of facilities and infrastructure that support comfort and service efficiency. This study shows that the availability of facilities and infrastructure to support service delivery is adequate, such as waiting chairs, air conditioning, toilets, and parking areas. As stated by one *BPJS* participant during the interview: *"I see that the facilities at this BPJS office are already complete, especially the waiting room, which is very good and comfortable."* Based on the interview results, it can be concluded that the facilities owned by the *BPJS Kesehatan* Palu City Branch are very good.

4.2.1.2 Appearance of Officers in Providing Services

Employee appearance is one aspect of creating good service quality. *BPJS* employees, as the frontline in handling *BPJS* participants, should maintain neatness and an attractive appearance to create satisfaction among participants. According to [Zeithaml \(2010\)](#), one of the tangible indicators of service quality is the appearance of service officers as a form of self-image that functions as a means of communication with others. An attractive appearance is one of the keys in service-oriented work, especially in jobs that involve frequent interaction with the public.

This study shows that the appearance of employees at the *BPJS Kesehatan* Palu City Office is clean and neat, as management pays close attention to employee appearance, including work uniforms, to support good service quality. An interview with the Head of Service Division stated: *"Regarding employee appearance, we already have standardized rules, including daily work attire."* Based on the interviews, it can be concluded that *BPJS Kesehatan* Palu City Branch officers have a very good appearance in serving *BPJS* participants.

4.2.1.3 Comfort of the Service Area

A comfortable service area is one of the supporting factors for creating good service quality. All service users desire a clean, tidy, and comfortable service area to generate satisfaction and comfort during the service process. According to [Zeithaml \(2010\)](#), tangible evidence is one of the determining aspects of service quality, and a comfortable service area is a key indicator. This includes a clean and orderly environment and the availability of comfortable waiting rooms with air conditioning.

The results of this study show that the comfort of the service area at the *BPJS Kesehatan* Palu City Office is adequate. This is evident from the cleanliness and neatness of the service area. In addition, a pleasant atmosphere, air conditioning, and the availability of complete health protocols make the service process comfortable for users. Interview excerpts include.

Head of Service Division: *"We pay great attention to the comfort of our office, from the parking area and entrance to the cleanliness of the toilets"*. *BPJS* Participant: *"The waiting room is very comfortable and clean, which makes me comfortable while waiting for my turn."*

Based on these interviews, it can be concluded that the *BPJS Kesehatan* Palu City Branch pays considerable attention to service area comfort.

4.2.1.4 Ease of Service Process and Access

One important expectation of *BPJS* services is ease of service processes and access. This factor significantly affects service quality and user satisfaction. According to [Zeithaml \(2010\)](#), ease of process and access is one of the tangible indicators of service quality, reflecting smooth communication and clear service information.

The study shows that *BPJS Kesehatan* Palu City Branch has provided easy service processes and access. Offline service flows are well structured, while online services are available through the website and Mobile JKN application for registration, identity checks, claims, and other services. However, online services have not been fully optimized because of technical issues and limited user understanding. Interview excerpts are included below.

Head of Service Division: *“Every participant who comes will be directed by security according to their needs, and information is regularly updated on platforms such as Instagram, YouTube, and the Mobile JKN application.”* *BPJS* Participant: *“BPJS officers are very helpful in providing information and guiding me through the correct process.”*

Thus, service information and processes are accessible and easy to understand.

4.2.1.5 Discipline of Officers in Providing Services

Employee discipline plays an important role in achieving organizational goals because it affects work outcomes, which ultimately influence the quality of the services provided. According to [Zeithaml \(2010\)](#) service quality is measured through tangible evidence, where one of the indicators is employee discipline in delivering services. This includes discipline in providing services on time, responsibility for duties and obligations, and compliance with applicable rules.

The results of this study indicate that employee discipline in providing services at the *BPJS Kesehatan* Palu City Office is quite good. This is reflected in employees' compliance with the established working hours, from Monday to Friday at 08.00 to 15.00 WITA, as well as their adherence to the applicable rules during the service process. An interview excerpt with the Head of the *BPJS* Service Division stated: *“Here, we are very strict about time discipline based on the established working hours, as our office opens and serves participants at 08:00 and closes services at 15:00 WITA.”* Based on the interview results, *BPJS Kesehatan* Palu City Branch employees are disciplined and punctual in serving *BPJS* participants.

4.2.1.6 Use of Service Support Tools

The use of support tools is an important factor in increasing the effectiveness and timeliness of the service process for *BPJS* participants. The support tools referred to here include computers, tablets, printers, and similar devices that assist in performing tasks during the service process. According to [Zeithaml \(2010\)](#), service quality is measured through tangibles, where the availability of service support tools as part of adequate facilities and infrastructure is one of the indicators.

The results of this study indicate that the use of support tools at the *BPJS Kesehatan* Palu City Office has been implemented well. Employees responsible for registration and claims have been trained to use the available devices to support the service process. The following is an interview excerpt with the Head of the *BPJS* Service Division: *“One of the support tools used in this office is AMAN JKN. This tool is very easy to use, but our security officers always accompany BPJS participants in operating AMAN JKN.”* Based on the interview results, it can be concluded that the *BPJS Kesehatan* Palu City Branch has used service support tools that are easy for *BPJS* participants to operate.

4.2.2 Empaty

According to [Zeithaml \(2010\)](#), empathy is defined as a form of care and individual attention given to users. Empathy is personal or individual attention given to *BPJS* Health participants as service users by placing oneself in the position of the *BPJS* participant. Based on the findings at the *BPJS Kesehatan* Palu City Office, the analysis of empathy indicators is as follows:

4.2.2.1 Prioritizing Applicants' Interests

The service process for *BPJS* participants is the main focus of the services provided. All needs of *BPJS* participants related to services at the *BPJS Kesehatan* Office must be prioritized and adjusted to the participants' needs. The results of the study show that service officers at the *BPJS Kesehatan* Palu City Office performed optimally. This can be seen from the way officers always prioritized *BPJS* participants, where the professionalism of officers is already good in providing services to *BPJS Kesehatan* users in Palu City. The following is an interview excerpt with the Head of the *BPJS* Service Division: *"We have three counters here that always help provide information and receive complaints submitted by participants, so it can be said that we prioritize complaints submitted by participants."* Based on the interview results, it can be concluded that *BPJS Kesehatan* Palu City Branch employees highly prioritized complaints submitted by *BPJS* participants.

4.2.2.2 Officers Provide Friendly and Courteous Service

Providing friendly and courteous service will create positive evaluations from service users toward service providers and even toward the organization itself. In addition, friendliness and politeness are important for service employees to communicate well and build positive relationships with service users. Based on the findings, the friendliness and politeness of employees in providing services to *BPJS* participants are very good because all employees apply the 3S principle (smile, greet, and salute) when delivering services. This is based on interview excerpts with the Head of the *BPJS* Service Division and *BPJS* participants.

Head of Service Division: *"Employees here are required to always be friendly and polite according to the principle we apply here, namely the 3S principle (smile, greet, salute)."*
BPJS Participant: *"BPJS employees are very friendly and polite, making me feel appreciated and comfortable when dealing with them."*

Based on the interview results, it can be concluded that *BPJS Kesehatan* Palu City Branch employees serve *BPJS* participants with friendliness and courtesy.

4.2.2.3 Officers Provide Non-Discriminatory Service

Service officers at the *BPJS Kesehatan* Palu City Office provided services equally without discrimination, meaning that there was no discrimination in the service process for all service recipients. In this case, employees followed the principle of non-discrimination in serving the community in accordance with service standards. The following are the results of interviews with the Head of the *BPJS* Service Division and *BPJS* participants.

Head of Service Division: *"Employees are required to serve all participants equally without discrimination"*. *BPJS* Participant: *"I feel appreciated and well served by the officers without any discrimination at all"*.

Based on the interview results, *BPJS Kesehatan* Palu City Branch employees served *BPJS* participants well without discrimination.

4.2.3 Reliability

According to [Zeithaml \(2010\)](#), reliability refers to a service's ability to provide dependable and accurate performance. In the context of increasing public demand for social health insurance services, driven by the increasing number of births each year, there is a need for fast services that require employees to be more agile in providing services. Reliability is defined as the ability to provide services to *BPJS* participants as promised accurately and promptly, such as speed and accuracy in delivering services at the *BPJS Kesehatan* Palu City Office. To achieve fast and optimal services, reliability and professionalism are required to create accurate, fast, and satisfactory services that can increase service recipient satisfaction. Based on the findings at the *BPJS Kesehatan* Palu City Office, the analysis of reliability indicators is as follows:

4.2.3.1 Accuracy of Officers in Serving Participants

Accuracy and care in carrying out service duties for *BPJS* participants are important to maintain service quality. Inaccuracies or inconsistencies by employees in handling *BPJS* participants can lead to errors and improper practices. According to [Zeithaml \(2010\)](#), reliability in service quality is measured by the accuracy and care of employees in providing services to users, as well as efforts to minimize user data errors.

In this study, it was evident that the accuracy of officers at the *BPJS Kesehatan* Palu City Office in serving participants or the community met good standards. This can be seen from the minimal data errors that occurred during the service process, indicating that employees had carried out their duties according to their roles and responsibilities. The following is an interview excerpt with the Head of the *BPJS* Service Division: *“We have conducted training and supervision of employees to ensure that they can provide clear and accurate information to BPJS participants.”* Based on the interview results, it can be concluded that *BPJS Kesehatan* Palu City Branch employees performed their duties well by providing clear and accurate information to *BPJS* participants.

4.2.3.2 Clear Service Standards

The availability of Standard Operating Procedures (SOPs) serves as guidelines and instructions for each employee in providing services to the community. According to [Zeithaml \(2010\)](#), reliability in service quality is measured by having clear service standards, including a legal basis, requirements, systems, mechanisms, and procedures, completion time, costs/fees, service products, facilities and infrastructure, handling of complaints, suggestions, and feedback, and implementation guarantees. In this study, it is evident that at the *BPJS Kesehatan* Palu City Office, service implementation refers to the existing service charter. This service charter contains rules and quality services and fairness in accordance with *BPJS* standards.

The following is an interview excerpt with the Head of the *BPJS* Service Division: *“We have service standards such as response time, quality of information, and friendliness in interacting with BPJS participants, and we also always ask for feedback from participants after they receive services as evaluation material for our employees.”* Based on the interview results, it can be concluded that the *BPJS Kesehatan* Palu City Branch has clear service standards for serving *BPJS* participants.

4.2.3.3 Ability and Expertise of Officers in Service Digitalization

Based on [Zeithaml \(2010\)](#), digitalization of service is measured by the ability and expertise of officers. The skills and expertise of employees in service digitalization during the service process are defined as the abilities possessed by each employee according to their field, enabling them to carry out service activities that benefit service recipients through the use of digital technology and the provision of digital ideas or innovations. Essentially, employee skills and expertise aim to simplify task completion so that it can be carried out effectively and efficiently, resulting in optimal employee performance. Creativity and innovation also determine employee abilities and expertise, which are important foundations for supporting service quality.

In practice, the abilities and skills of employees at the *BPJS Kesehatan* Palu City Office to provide services to customers or the community have proven effective. This is reflected in the fact that each employee has mastery of the digital service support tools used in the service process and expertise according to their respective fields of duty. Thus, employees can contribute to accelerating the service process without relying on other parties to use these support tools. The following is an interview excerpt with the Head of the *BPJS* Service Division: *“Our employees have been given training to use online information systems, the Mobile JKN application, and the AMAN JKN tool to later be socialized to BPJS participants.”* Based on the interview results, it can be concluded that *BPJS Kesehatan* Palu City Branch employees can provide effective assistance in using service support technology.

4.2.4 Responsiveness

According to [Zeithaml \(2010\)](#), responsiveness is defined as the readiness and willingness to help participants and provide appropriate attention. The importance of officer responsiveness in providing

services is evidence of the *BPJS* Office's commitment to meeting participants' needs and satisfaction. Here, responsiveness refers to employees' readiness to provide services needed by *BPJS* participants. Aspects of responsiveness in service provision require quick responses to every participant's needs, with employees delivering services quickly, accurately, carefully, and efficiently. Based on the findings at the *BPJS Kesehatan* Palu City Office, the analysis of responsiveness indicators is as follows:

4.2.4.1 Responding to Every Participant Seeking Services

Employees at the *BPJS Kesehatan* Office are responsible for responding to *BPJS* service users. *BPJS* participants will feel appreciated if employees are able to provide good responses. Providing good responses can positively contribute to service quality at the *BPJS Kesehatan* Office. According to [Zeithaml \(2010\)](#), responsiveness is an indicator of service quality, which includes the ability to respond to every service user's need related to information, complaints, and others.

The findings show that employees at the *BPJS Kesehatan* Palu City Office have procedures to welcome participants with friendly greetings and assist them according to their needs. Employees have also been trained to provide clear and accurate information to *BPJS* participants. The following is an interview excerpt with the Head of the *BPJS* Service Division: "*We ensure that employees respond to every participant who comes quickly and politely.*" Based on the interview results, it can be concluded that *BPJS Kesehatan* Palu City Branch employees respond to every participant who visits the *BPJS* office.

4.2.4.2 Officers Provide Fast and Accurate Services

BPJS participants will be satisfied if service officers provide services quickly and according to their needs. The speed and accuracy of service mean that *BPJS* officers provide services that meet participants' needs so that their expectations can be fulfilled properly. Based on the findings, *BPJS Kesehatan* Palu City has been effective in serving participants who come. This is due to the availability of several service counters, allowing services to be delivered quickly and accurately. This enables *BPJS* participants in Palu City to receive optimal services. The following are the interview results with the Head of the *BPJS* Service Division and *BPJS* participants:

Head of Service Division: "*We have three counters here that always help provide accurate information to participants.*"

BPJS Participant: "*The BPJS service process is very fast and not complicated.*"

Based on the interview results, *BPJS Kesehatan* Palu City Branch employees provided fast and accurate services to *BPJS* participants.

4.2.4.3 All Participant Complaints Are Responded to by Officers

Based on the field findings, the response of *BPJS Kesehatan* Palu City employees to the participants was fast and effective; therefore, every participant felt satisfied and well served. As stated in an interview with the Head of the *BPJS* Service Division: "*All participant complaints will always be responded to, whether they come directly to the BPJS office or through the Mobile JKN application.*" Based on the interview, it can be concluded that the *BPJS Kesehatan* Palu City branch always responds appropriately to all complaints submitted by *BPJS* participants.

4.2.5 Assurance

According to [Zeithaml \(2010\)](#), assurance is the ability of staff to create a sense of trust and security for customers. Assurance indicators include security, friendliness, knowledge, politeness, and trustworthiness that employees must possess, as well as freedom from risk, danger, and doubt in providing *BPJS* services. Assurance is a form of protection provided to *BPJS* participants. Based on the findings at the *BPJS Kesehatan* Palu City Office, the analysis of assurance indicators is as follows:

4.2.5.1 Officers Provide Timeliness Assurance in Services

BPJS Kesehatan Palu City Branch provides time guarantees in service delivery, thereby fostering participants' trust in service officers. To deliver services quickly, *BPJS Kesehatan* Palu City employees have time standards for each service provided to participants. As stated in an interview with the Head

of the *BPJS* Service Division: “Because we have service time standards, everything is regulated regarding how long participants wait and how long they are served, so services can be fast and accurate.” Based on the interview results, it can be concluded that the *BPJS Kesehatan* Palu City branch provides fast and accurate service guarantees.

4.2.5.2 Officers Provide Cost Assurance in Services

Based on the findings, services provided by *BPJS Kesehatan* Palu City Branch employees are free of charge for all *BPJS*-related matters, except for the payment of *BPJS* health contributions according to the selected membership class. Based on an interview with the Head of the *BPJS* Service Division: “There are no service fees at all. What *BPJS* participants pay is the *BPJS* membership contribution.” Based on the interview results, *BPJS Kesehatan* Palu City provides services free of charge, except for *BPJS* membership contributions according to the selected class.

4.2.5.3 Officers Provide Legal Assurance in Services

Based on the above findings, *BPJS Kesehatan* Palu City Branch officers are able to provide legal assurance in services by maintaining the confidentiality of participant data, especially personal data, to prevent data breaches. The *BPJS Kesehatan* Palu City Office is committed to maintaining data legality and continuing to provide services in accordance with applicable laws and regulations, namely, public service standards regulated in Law No. 25 of 2009. The following is an interview excerpt with the Head of the *BPJS* Service Division: “We already have a service charter established by *BPJS* and in accordance with applicable laws and regulations regarding public services as regulated in Law No. 25 of 2009.” Based on the interview results, it can be concluded that the *BPJS Kesehatan* Palu City Branch has provided service guarantees in accordance with statutory provisions.

5. Conclusions

5.1 Conclusion

The assessment of public service quality at the Social Security Administering Body *BPJS Kesehatan* Palu City Branch reveals that the overall service quality is good, as evidenced by the five indicators of tangible, empathy, reliability, responsiveness, and assurance, which all show positive results. This indicates that the *BPJS Kesehatan* Palu City Branch provides satisfactory services. However, there is room for improvement in certain service processes, particularly in terms of supporting facilities and infrastructure. Public satisfaction with the services provided is also categorized as good, as the services have met the community's expectations. Among the five indicators, the reliability of *BPJS Kesehatan* Palu City Branch employees stands out as the strongest aspect of service quality. In conclusion, the services at *BPJS Kesehatan* are effective and efficient, though further refinement is necessary in specific areas.

5.2 Research Limitations

This study is limited by its focus on a single *BPJS Kesehatan* branch, namely, the Palu City Branch, and therefore, the findings cannot be generalized to all *BPJS* offices in Indonesia. The research only considers the perceptions of service users, without delving into internal organizational aspects, such as operational efficiency, work systems, or central policies, which could also impact service quality. Additionally, the use of a descriptive qualitative approach means that the results are based on observations and interviews, which are inherently subjective. These limitations should be considered when interpreting the findings, as they do not provide a comprehensive view of the organizational factors that contribute to service quality.

5.3 Suggestions and Directions for Future Research

Given the limitations of this study, future research should expand the scope by including multiple *BPJS Kesehatan* branch offices across different regions to obtain more diverse and representative results. Utilizing quantitative or mixed-methods approaches could also help measure participant satisfaction more objectively. Moreover, future studies should investigate additional factors influencing service quality, such as employee workload, the role of service digitalization systems, organizational culture, and the effectiveness of *BPJS Kesehatan's* policies in enhancing public service quality. By addressing

these areas, future research could provide a more comprehensive understanding of the factors that affect service delivery at *BPJS Kesehatan*.

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The results of this study are expected to contribute to improving the quality of public services, particularly within the *BPJS Kesehatan* environment.

Author Contributions

CF conceptualized the research, designed the study, and was responsible for data collection and analysis. INS contributed to the analysis and interpretation of the data, manuscript drafting, and revisions. MS supervised the study, provided critical revisions to the manuscript, and ensured final approval. FF contributed to data collection and provided key insights for manuscript improvement. All authors have read and approved the final manuscript, ensuring transparency and accountability throughout the research process.

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