

Analysis of Medan Community Perceptions Regarding Program Implementation and Service Quality of BPJSTK Medan City Branch

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ABSTRACT

This study aims to analyze the perceptions of the people of Medan City regarding the implementation of programs and service quality of the Medan City Branch of the Social Security Administration Agency for Employment (BPJSTK). Although social security is a fundamental pillar for worker protection, the implementation of programs, including those organized by BPJSTK, still faces challenges such as suboptimal service quality and participant dissatisfaction. Specifically in Medan, obstacles include bureaucratic inefficiency, procedural complexity, and suboptimal use of information systems. This qualitative study uses in-depth interviews with the community and BPJSTK employees, as well as analyzing data using the Miles and Huberman model (data reduction, data presentation, and conclusion drawing/verification). The results of the study show that the services provided by the BPJSTK Medan Kota Branch are fairly well organized, but still have shortcomings. The complexity of the program is most felt in the claim requirements, changes in provisions, and technical terms that are difficult to understand (such as the online JMO application), which is exacerbated by the lack of official socialization that reaches all groups. Although the officers are considered quite knowledgeable and empathetic, the speed of service promises (disbursement time) and consistency of online responsiveness are not yet uniform. The public hopes that BPJSTK will improve the consistency of information, accelerate digital service responses, and ensure that staff provide uniform and accurate explanations. This study provides a holistic contribution by integrating program analysis, service quality (using the ServQual dimensions), participant literacy, and digital service experience.

Keywords: BPJSTK; Service Quality; Public Perception; Social Security; Medan City

INTRODUCTION

Social security is a fundamental pillar in the state's efforts to protect and improve the welfare of the community, particularly workers and their families. In Indonesia, the Employment Social Security Agency (BPJS Ketenagakerjaan) has a crucial mandate to administer social security programs, including Work Accident Insurance, Death Insurance, Old Age Insurance, and Pension Insurance (Musta & Purnama, 2021). These programs are designed to provide essential protection and meet workers' minimum needs, while also ensuring the sustainability of family income from potential social risks (Musta & Purnama, 2021). This social security is expected to provide workers with a sense of security, allowing them to focus more on their duties and increase productivity (Arfan, 2021).



However, the implementation of social security programs, including those administered by the BPJS Kesehatan (Social Security Agency for Health and Social Security), is not without challenges and dynamics on the ground. Several studies have highlighted that service quality and public satisfaction with public services, including BPJS Kesehatan, are often suboptimal and below expectations (Azwar, 2019). Numerous issues have also been identified in service delivery, such as inconsistencies in service delivery at healthcare facilities, inadequate facilities, and issues with the claims verification process, which can lead to file rejections due to inconsistencies in diagnostic codes or incomplete administrative documentation (Health et al., 2023).

Similar issues also occur in the BPJS Ketenagakerjaan (Employment Social Security Agency), where efforts to improve service quality, including through digitalization, have not yet fully satisfied participants (Musta & Purnama, 2021). Digital services such as "Lapak Asik" are still complained of as difficult and confusing, and even the "Lapak Asik Onsite" service faces queue restrictions that leave workers unserved (Nurina et al., 2022). The lack of effective socialization regarding program rules and benefits has also been identified as a contributing factor to participant dissatisfaction (Musta & Purnama, 2021). In the specific context of Medan City, the implementation of public services, including social security, also faces its own complexities. The healthcare landscape in Medan demonstrates disparities in access, quality, and affordability across various regions and socioeconomic strata (Print et al., 2022). The implementation of social security programs in Medan is faced with administrative obstacles, bureaucratic inefficiencies, and procedural complexities.

Furthermore, cultural nuances, language barriers, traditional beliefs, and perceptions of modern services influence the utilization of National Health Insurance services among the Medan community (Print et al., 2022; Simanjuntak, 2025). The Medan BPJS Ketenagakerjaan branch office has a vision to become a world-class social security provider with superior service (Ichsan, 2020). However, research shows that many people in Medan still feel underserved, and the use of information systems to support operations is still suboptimal (Ichsan, 2020). A qualitative study of the dimensions of service quality on customer satisfaction at the Medan BPJS Ketenagakerjaan office underscores the importance of service quality aspects (Syumantra et al., 2022).

This study aims to address this gap by conducting an inductive qualitative analysis. This approach begins with observations and real-life experiences of Medan residents, then builds an understanding of their perceptions of the program effectiveness and service quality of the Medan City Branch of BPJSTK. This is crucial for uncovering root causes that may be obscured by quantitative approaches and providing more contextual and relevant recommendations for improving BPJSTK performance in Medan.

According to Muin et al. (2023), service quality reflects the extent to which customers perceive service quality based on their expectations and experiences when receiving the service. The ServQual model introduced by Parasuraman encompasses five important dimensions:

- Reliability (reliability): the ability of an institution to provide services accurately and consistently.
- Assurance (assurance): level of knowledge, politeness, and competence of officers in creating a sense of security and trust for participants.
- Tangibles (physical evidence): condition of facilities, completeness of infrastructure, and physical appearance of the service environment.
- Empathy (empathy): a form of attention and concern from officers towards the needs of participants.

- Responsiveness (responsiveness): readiness of officers to provide assistance and serve participants quickly.

In BPJS Ketenagakerjaan (BPJS Ketenagakerjaan) services, this concept is used to measure service quality through aspects of procedural accuracy, processing speed, accuracy, friendliness, and staff concern for participants. To date, research on BPJS Ketenagakerjaan has largely focused on measuring service quality through the ServQual approach or evaluating the effectiveness of a specific program at the branch level, resulting in a fragmented picture that fails to capture the full participant experience. While some recent studies have begun to address the role of participant literacy and digital service use, their discussions have been limited to specific regions or branch offices with socio-economic characteristics distinct from Medan. This presents a significant research gap, particularly given that population density, employment diversity, and the dominance of the informal sector in Medan influence how people access and evaluate BPJS Ketenagakerjaan services.

Based on this gap, this study presents a novelty by integrating analysis of program implementation and service quality at the Medan City Branch of BPJSTK from a community perspective within a comprehensive research framework. This approach not only assesses service quality conventionally but also links it to participant literacy levels, experience using digital services such as JMO and e-Claim, and direct interactions during face-to-face services. This combination allows researchers to capture how program understanding, ease of access, and service experience shape public perception and acceptance of BPJSTK. Thus, this study offers a more holistic contribution than previous studies and can serve as an operational basis for developing BPJSTK services that are more responsive, inclusive, and relevant to the needs of Medan's urban community.

METHOD

The research method used in this study is a qualitative method. Qualitative research is based on the philosophy of postpositivism, used to examine natural object conditions, where the researcher serves as the key instrument (Sugiyono, 2022). The data sources used in this study are primary and secondary data. Primary data is the main source of data obtained directly without intermediaries, such as interviews, questionnaires, observations, or field documentation. Meanwhile, secondary data is data obtained from previously available sources, such as scientific journals. In this study, primary and secondary data are important to obtain accurate and relevant information on the topic being studied (Sugiyono, 2022).

The data collection technique used in this study was in-depth interviews with the community and BPJS Ketenagakerjaan employees. The qualitative data analysis technique developed by Miles and Huberman is a fundamental approach in qualitative research. This method provides a systematic framework for managing and analyzing textual data, such as interviews, observations, and documents, with the aim of identifying patterns, themes, and deeper meanings within the data (Oktaviani & Hikmah, 2020).

This analysis model is interactive and occurs in parallel or continuously until data saturation is reached (Indrawati, 2021). The three main, interrelated activity streams in Miles and Huberman's model include:

- Data Reduction

Data reduction is the process of simplifying, selecting, focusing, abstracting, and transforming raw data obtained from the field (Najib & Namjudin, 2020). Initial qualitative data is often abundant, varied, and detailed, so it needs to be

summarized and focused (Rohmatika et al., 2020). Researchers will select relevant data, discard unnecessary information, and group the data into important categories or themes (Oktaviani & Hikmah, 2020).

The purpose of data reduction is to make data more organized, sharp, focused, and easy to manage, thus making it easier to draw final conclusions (Haq et al., 2024). This process occurs continuously even from the beginning of the research (Rahayu et al., 2021). Data Presentation. After the data is reduced, the next step is data presentation (Mitasari et al., 2021).

- Data presentation

It is an effort to organize summarized data into a format that is more easily accessed and understood (Haq et al., 2024). Data presentation can take various forms, such as textual narratives, matrices, graphs, charts, or networks (Najib & Namjudin, 2020). Miles and Huberman emphasize the use of matrices or networks because they can help researchers see relationships between data, patterns, and themes more clearly and systematically (Rohmatika et al., 2020). Effective data presentation allows researchers to identify patterns, trends, causal relationships, and other important relationships from the data (Najib & Namjudin, 2020).

- Conclusion Drawing and Verification

The final stage is drawing conclusions and verifying them. Initial conclusions may have emerged during the data reduction process, but they are tentative (Indrawati, 2021). Researchers seek meaning from the data, noting regularities, patterns, explanations, configurations, causal flows, and possible propositions. Conclusions are drawn based on the data reduction and presentation, and then verified (Haq et al., 2024). Verification is carried out by reviewing the data, comparing findings, and seeking evidence to support or refute the conclusions drawn (Vebrianto et al., 2020). If necessary, researchers can return to the field to collect additional data to strengthen or verify the conclusions (Hero & Maria, 2020).

RESULTS AND DISCUSSION

In this study, researchers asked about the experiences of residents living around Medan City in using BPJSTK services, including whether they felt the service and quality of the BPJSTK program were adequate. This included information on their experiences interacting with BPJSTK, the most complex aspects of the program, socialization of the BPJSTK program, service promises, the speed and responsiveness of BPJSTK officers, the knowledge and skills of BPJSTK officers, the concern of BPJSTK officers, assessments of the BPJSTK office environment and facilities, criticisms and suggestions for BPJSTK services, and comparisons of BPJSTK services with other public services.

Based on interviews, the public's experience interacting with the BPJSTK Medan Kota system is quite well-organized, although there are still many shortcomings. On the positive side, BPJSTK officers provide guidance from the moment participants enter the service area, although waiting times are often long due to high queues. The most common difficulties experienced by the public are in the program section, particularly regarding requirements for making claims, changes to provisions, and technical terms that are less well-understood, such as the use of the online JMO application, membership period, and active-inactive status. This forces many participants to seek additional explanations online or from others more familiar with BPJSTK. Socialization efforts are considered inaccessible and still very lacking across all groups, as the majority of information is found through social media rather than official explanations, which are considered

difficult to understand. In terms of service, officers are considered quite skilled and able to provide helpful explanations, but the speed of service promises, such as disbursement times, remains inconsistent. Some reported fast claims processing, while others reported longer delays due to queues or sometimes inconsistencies in file verification. Regarding responsiveness, officers are generally responsive both in person and through online channels such as WhatsApp, although sometimes the response speed is not always consistent.

In terms of attitude, some officers demonstrated high empathy and patience in explaining each aspect of BPJSTK, while others remained formal and followed established procedures. Some residents considered the office facilities to be very comfortable, clean, and well-organized, thus supporting a better service process. However, several issues persisted, such as long queues and inconsistent information between officers and online sources, which caused confusion for BPJSTK participants. When compared to other public services, BPJSTK is considered quite adequate. However, improvements are needed to improve the queuing system, information diversity, and speed of digital service responses to improve service quality and provide a better experience for the surrounding community.

Based on the overall interview results, the public strongly hopes that the Medan City BPJSTK will improve the consistency of information regarding claim requirements, service procedures, and other terms. Furthermore, it will accelerate online service responses and ensure officers provide consistent and accurate explanations to help reduce confusion among the public and BPJSTK participants. By improving the system's consistency of information, responsiveness, and effective officer communication, BPJSTK services are expected to be more efficient, informative, and satisfying for the public..

CONCLUSION

Based on the analysis of Medan residents' perceptions of program implementation and service quality at the Medan City Branch of BPJSTK, it can be concluded that overall services have been running fairly well, although several shortcomings remain that require attention. Regarding the program and information aspect, the main issue most frequently complained about is the complexity of the program, particularly regarding claim requirements, changes in provisions, and the public's lack of understanding of technical terms and digital services such as JMO online. Socialization efforts are considered ineffective and have not reached all levels of society, so most information is obtained through social media or other parties, rather than from easily understood official explanations.

In terms of service quality, BPJSTK officers generally provided good guidance from the outset and were deemed quite competent, with some even demonstrating a high level of empathy for participants. However, there was still inconsistency in the speed of service promises, particularly in the claims disbursement process, as well as inconsistencies in the responsiveness of online services. Furthermore, discrepancies between officers' explanations and online sources contributed to confusion among participants.

In terms of expectations and recommendations, the public desires increased consistency of information regarding claim procedures and requirements, accelerated digital service responses, and uniformity and accuracy of explanations from officers. Improvements to the queuing system are also considered crucial to increase service efficiency. Overall, although BPJSTK is considered adequate compared to other public services, improvements in information consistency, digital service responsiveness, and

the quality of officer communication are still needed to make services more effective, informative, and satisfying for Medan's urban residents.

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