

Improving Service Quality in the Customer Journey by Developing Innovations of Information

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Abstract: To improve the service process requires the latest innovation and creativity to answer the needs of participants Social Security Health Agency (BPJS Kesehatan) employees to carry out innovation initiatives by developing various methods to improve services to participants based on information technology that is easily accessible by participants anytime and anywhere. Most of our customers are millennials and tech-savvy (62%) so we need innovation in technology development to answer customer needs quickly and capture data. Hopefully with this technological innovation we can meet the needs and expectations of our participants, can provide services that are easier, faster and definitely without having to meet face to face. The satisfaction level of participants according to the AMC Social Security Health Agency in 2020 was 95.55% compared to 2019 while the satisfaction level of health facilities was 101.63% compared to the previous year. However, what is most interesting is the level of satisfaction with the quality of information technology systems 119.17% compared to 2019.

Keywords: social security health agency; customer; technology

Abstrak: Untuk meningkatkan proses pelayanan membutuhkan inovasi dan kreativitas terkini untuk menjawab kebutuhan peserta. Penelitian ini menggunakan metode penelitian dan pengembangan (R&D). Seluruh pegawai BPJS Kesehatan untuk dapat melakukan inisiatif inovasi dengan mengembangkan berbagai metode untuk meningkatkan pelayanan kepada peserta berbasis teknologi informasi yang mudah diakses oleh peserta kapan saja dan dimana saja. Sebagian besar peserta Social Security Health Agency adalah milenial dan melek teknologi (62%) sehingga dibutuhkan inovasi dalam pengembangan teknologi untuk menjawab kebutuhan pelanggan dengan cepat dan tepat. Semoga dengan inovasi teknologi terkini dapat memenuhi kebutuhan dan harapan para peserta, dapat memberikan pelayanan yang lebih mudah, cepat dan tanpa harus bertatap muka. Tingkat kepuasan peserta sesuai AMC pada tahun 2020 sebesar 95,55% dibandingkan tahun 2019 sedangkan tingkat kepuasan faskes sebesar 101,63% dibandingkan dengan tahun sebelumnya. Namun yang paling menarik adalah tingkat kepuasan kualitas sistem IT 119,17% dibandingkan tahun 2019

Kata kunci: BPJS kesehatan; pelanggan; teknologi

INTRODUCTION

In responding to the needs of participants to improve the quality of services, the Health Social Security Agency can enrich the variety of public services. Various efforts to simplify procedures, reduce waiting times for services, optimize service channels as well as the willingness to receive and manage complaints from participants/prospective participants based on information technology which are feedback on service process improvements that will continue to be improved by the Social Security Administration. One way to improve the service process requires the latest innovation and creativity

Along with the significant growth of participants with a total of 224,552,719 participants as of June 10, 2021. then there is a need for so many employees to serve so many participants that it will affect the cost of procurement if they do not have an innovation strategy to replace their role. Along with the development of information technology, it is necessary to have innovative ideas and creativity to cover the organisation's needs in terms of providing services to participants who continue to increase the number and model of complaints.

Social Security Health Agency can invite all its employees to take innovation initiatives by developing various methods to improve services to participants based on information technology that is easily accessible by participants anytime and anywhere. One of the applications is the Information and Complaint Handling Channel Application (SIPP).

In accordance with Guidelines 2, Governance, Social Security Health Agency as public and financial service institution is based on Law No. 24 of 2011, our product is health insurance (based on Law No. 40 of 2004). We started operating since January 1, 2014. Presidential Regulation Draft 2020-2024 National Health Insurance Roadmap.

The National Health Insurance Program (JKN) aims to provide health insurance for all Indonesian citizens. The number of JKN participants on June 10, 2021 has reached 224,552,719 participants. The demographic profile of participants is 49% female and almost 51% male and across generations (baby boomers, X, Y, millennial generation by age).

One of the obstacles faced by this program is the high number of participants in asking questions and submitting complaints at the hospital regarding the JKN program, so fast treatment is needed. However, we have limited human resource capacity and infrastructure at branch offices (resources constraint).

Based on data in 2020, our organization is still lacking in creating innovations to meet customer needs. Therefore, it requires motivation from both staff and management to manage it so that they can quickly handle the service needs of participants.

According to Guideline 5. Measuring and managing client satisfaction, we have measured our client satisfaction to get the voice of the customer. Based on the point of contact (top two box

survey), the data show that in 2020 our customer satisfaction index is 81.5% and healthcare facility satisfaction is 81.3%. Customer satisfaction survey, which is a satisfaction measurement based on the customer journey map in obtaining our services. For this reason, a customer journey map was made for each group of respondents, based on a customer journey map, where measurements were made at each point of contact. Our customer satisfaction level is measured by the stages of the journey: Before, Start, During and After service (searching for information, registering, paying, using health care, updating data, complaints). The data shows areas of improvement are the availability of registration information, complete registration information and information channels. While the satisfaction of health facilities in collaborating with us is the increasing number of requests for health facilities that want to cooperate with the Social Security Health Agency every year.

METHOD

To see the level of participant satisfaction with services at BPJS Kesehatan in 2020, researchers use the R&D method, a systematic research method that is useful for producing a particular product and testing the effectiveness of the product, research findings related to the product to be developed, developing products based on the findings. -This finding, tested it in the field where it will be used later.

Data taken based on the results of the directions of the Directors submitted at the National Strategic (Rasnas) in Sentul on 29 - 30 March 2021.

In this study, hardware and software tools are needed as a means of building this system, including:

1. Hardware

The hardware used in making the system consists of:

- Personal Computer with 11th Gen Intel(R) Core(TM) i5-1135G7 processor @
- 2.40GHz 2.42 GHz.
- RAM (Random Access Memory) at least 8 GB.
- Hard disk minimum 256 GB.
- Internet Connected.

2. Software Requirements

- Windows 10 Operating System
- Microsoft .
- Web Browsers.

Data collection methods used to meet the needs of research data are as follows Secondary data sources, namely the data collection process is not in direct contact with the sources or research sites,

data collection is done by searching and collecting theories relevant to the problems being studied. there is like studying journals and books related to the topic of discussion.

The stages of the research are the steps of the author in conducting research. The stages of this research start from the identification of the problem found in the object of research, data collection and continued with system creation and the last is the conclusion of the research conducted done. such as Problem Identification in this stage the authors identify existing problems so that it is known what problems are in the object of research so that the authors can make plans to solve these problems. Then proceed with data collection in this study, secondary data is taken. System development is then carried out. and closed with a conclusion after all stages are done.

for the development of further research it would be better to use the assessed as reliability, responsiveness, assurance, empathy, and tangible so that the value of satisfaction with a product has a clear picture based on the amount examined.

RESULT

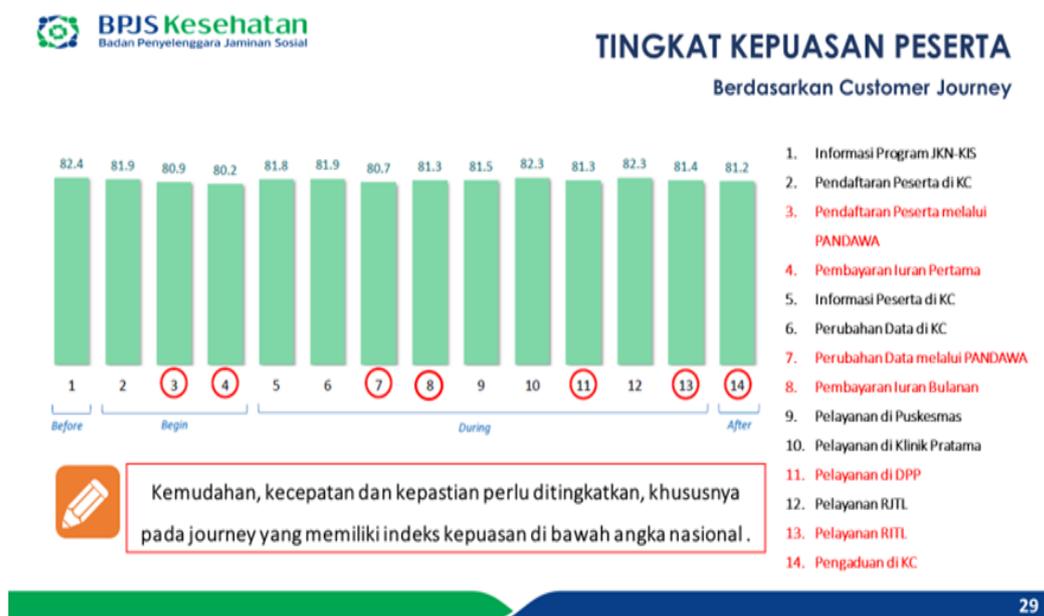


Figure 1. Participant Satisfaction Level Care

The Information and Complaint Handling Channel (SIPP) is an application managed by the Deputy for Participant Services and implemented by work units at the Deputy Regional and Branch Offices. SIPP application function are (1) Information request and complaint handling channels at branch offices and hospitals; 2. Registration of newborns, calculation of service fines and complaints of health facilities. This health facility complaint menu is used as a complaint room for hospitals that will only submit complaints related to hospitals (not complaints from other participants).

Currently, the applications used in the process of requesting information and handling participant complaints are:

Contact Care

Complaints submitted through Social Security Health Agency Care Centre 165 will be entered in the Contact Care application by the care centre agent. Complaints that are entered by the care centre agent will be followed up by the assembled field staff at the Branch Office. The results of the follow-up to 110 complaints were re-submitted by Pemberian Informasi dan Penanganan Pengaduan (PIPP) KC staff through the Contact Care Application to the Care Centre Agent and then a call back process was carried out to convey the results of the follow-up to the participant's complaints.

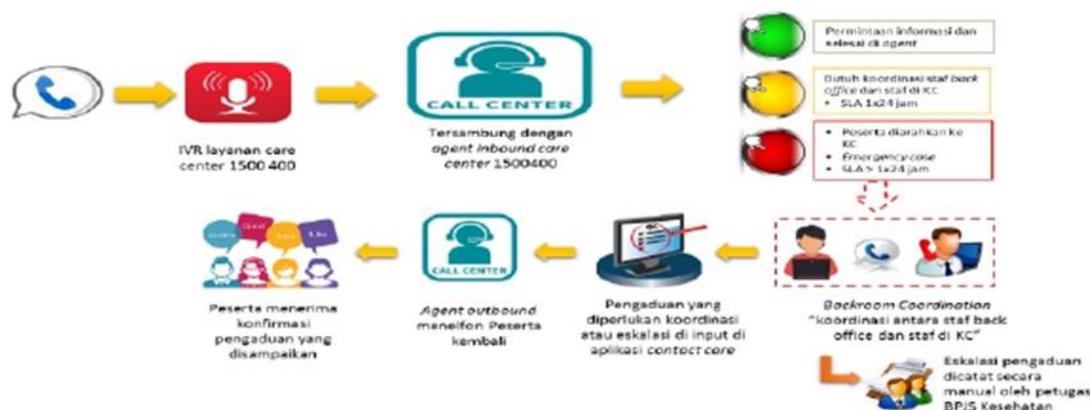


Figure 2. Contact Care

People's Online Aspiration and Complaint Service (LAPOR!)

LAPOR! is a social media-based aspiration and complaint tool developed by the Presidential Staff Office in order to increase public participation in monitoring programs and government performance in the implementation of development and public services. Participants can submit complaints to Social Security Health Agency through the LAPOR! application. Requests for information and complaints submitted by participants through LAPOR! will be followed up directly by the Head Office, Regional Deputy and Social Security Health Agency Branch Offices by responding directly to applications related to the follow-up of complaints submitted by participants. Information Channel Services and Complaint Handling managed by the Deputy for Participant Services and implemented by work units at the Deputy Regional and Branch Offices. Participants can submit complaints and requests for information through the Information and Complaint Handling Channel on the Social Security Health Agency website service which can be accessed 24 hours a day.



Figure 3. People's Online Aspiration and Complaint Service (LAPOR!)

Utilization of SIPP Application by Participants: (a) Participants can directly access the SIPP application through the Social Security Health Agency website; (b) To get a SIPP user account, participants must access the Social Security Health Agency website link on the "Contact Us" menu; (c) After having a SIPP application account, participants can submit requests for information and complaints as well as monitoring follow-up requests for information and complaints that have been followed up by the relevant Branch Office; (d) If feedback on the results of follow-up requests for information and complaints from the Branch Office does not get a response from the participant, the system will automatically change the status of the ticket for requesting information and participant complaints to Closed starting 3 (three) days from the handling that has been carried out by UP3 Branch Office.

In the customer journey (register, pay, update data, health care and information-complaints), also including compliance, human resources are needed in each service journey who will be responsible for each post. For this reason, innovation and creation are needed to provide information technology support in overcoming these problems in order to provide services for participants well. So, it is necessary to build a digital ecosystem, through an integrated information system based on a customer journey map.

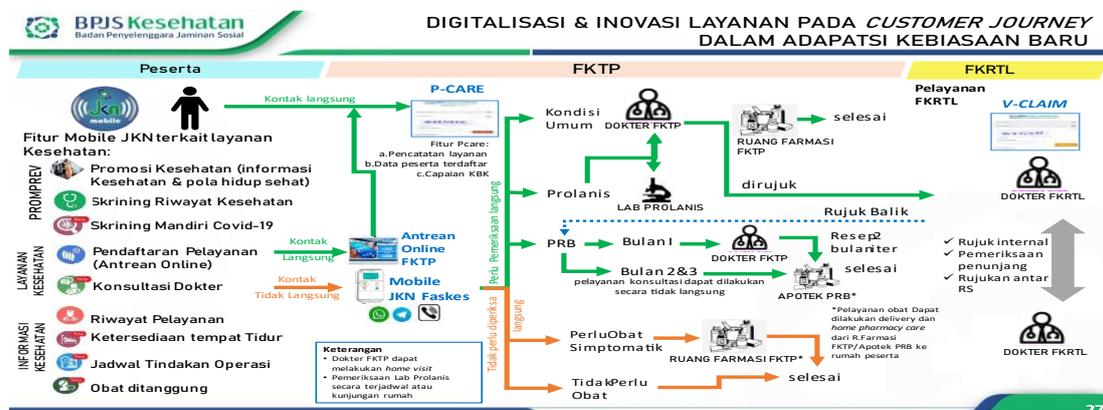


Figure 4. Customer Journey Map



Figure 5. Deliver Services of SIPP Application

DISCUSSION

According to Guidelines 9. Design Thinking focuses on user needs. Our customers' needs are availability of information media information, willingness of staff to ask for information and find out customer, the speed with which officers handle and complete requests for information and participant complaints, misuse of participant identity as our customers.

Most of our customers are millennials and technology literate (62%) so innovation in information technology development is needed, one of which is the application of the Information and Complaint Handling Channel (SIPP) and Pandawa (Administrative Services Via WhatsApp). During the pandemic, it is a challenge for Social Security Health Agency, where Social Security Health Agency as much as possible reduces face-to-face services with participants but participants can still access administrative services without being constrained.

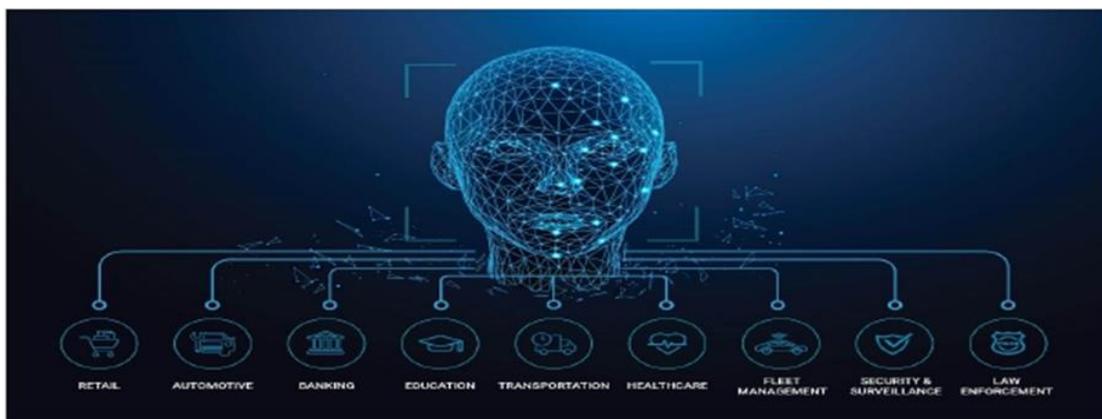


Figure 6. Artificial Intelligence

A facial recognition system is a technology capable of matching a human face from a digital image or video frame with a face database, usually used to authenticate users through ID verification services, working by showing and measuring facial features of a particular image. This technology

is used so that participant services can be integrated and participant identities cannot be faked or misused.

According to Guideline 9. Risk-Based Administrative Optimization and Guideline 10. Designing social security products. In designing the latest innovations we have to carry out a risk assessment (risk identification, risk analysis, risk evaluation) by setting context and risk management. Coordinate with other divisions for related synchronization and application development support.

Guideline 17. Go digital by default, most of our customers are millennials and technology literate (62%) so we need innovation in technology development to answer customer needs quickly and capture data. Boards and management must ensure that the institution has achieved the proper maturity level goals before embarking on digital transformation. Service quality is highly dependent on the commitment and competence of the staff who provide services. It's important to cultivate a culture of excellence within the institution and project that culture through the latest buzz information.

The Role of Information Technology in Developing a Business Process

Information technology along with information technology has developed very fast in our country. At the beginning of the emergence of information technology only has a simple role but nowadays it has almost become a primary need. Like the world of business processes, which have changed a lot along with the entry of the increasingly rapid digitalization era in society. Not only for companies, there are already many people who are able to look at bigger opportunities by expanding business processes with the arrival of various conveniences thanks to technological advances in the field of information technology.

Starting from a simple one, the manager of a company has access that may be limited in introducing its products or services to the wider community. However, with the advancement of information technology, many business processes find it easier to introduce their products or services, of course they are more quickly accepted by consumers.

With the sophistication of smartphones in carrying out promotional and marketing systems more easily and quickly. Information technology is also able to bring many advantages to online business process owners, who almost all of their business process activities are carried out online or by utilizing the speed of information technology. Starting from preparing their products or services online, then carrying out promotional activities, creating platforms such as websites to automatically process customer journeys by using the features on the website.

A cool term for business processes that use the sophistication of communication and information technology is already known as e-commerce. Activities in e-commerce can be various, such as transfer of purchases, electronic money systems, automated consumer data collection

systems and data exchange. E-commerce is one of the many tangible evidences that open our eyes that information technology is able to change business processes of any scale for the better.

How to Use Information Technology to Improve Customer Satisfaction?

The role of information technology turns out to be able to bring about major changes to business processes in any field and there are many advantages that can be obtained when information technology has become an important part of every business process or service offered.

Some of the advantages of using information technology

a. Adding Sources of Information and Related Knowledge About Business Process

science can make a person smarter and develop, of course this is very true in the world of business processes that require a lot of knowledge and knowledge to be used in improving business processes to make them better. One source of knowledge that is very easy to obtain is through information technology.

With the use of information technology, we can get a lot of information more quickly and easily. We only need to find information with one click. The more knowledge you gain related to business processes, the more you will know how to increase business process opportunities.

b. Marketing And Promotion Activities! Become Easier

The marketing and promotion process is mandatory for every business actor. Without these activities, the products or services offered are difficult to be recognized by the public. If our business processes are not able to achieve the desired target, it is certain that the countries or owners will suffer losses. For this reason, various appropriate promotional activities can be carried out first. In the past, maybe promotional activities were carried out by word of mouth, but now along with the development of marketing and promotion techniques with information technology, this can be done easily,

c. Do Branding Easily

Branding or branding is carrying out various promotional, communication or marketing activities carried out by companies that aim to build and raise a brand and brand that is able to be known by more people. By doing branding, you can make the products or services that we offer more famous and have more potential to get customers if they are satisfied with the products or services we offer. With branding, customers will not forget and always remember the trademark that we offer. With advances in technology, we can already use information technology to help our branding activities, both personally and for the products or services we want to offer.

d. Make Customers Feel Closer

To foster trust between customers and sellers. But it's impossible if this is done if the location is relatively far away. However, all of this can be done by utilizing social media or through live chat. We don't need to be afraid anymore because we can use a joint account service that increases the

security of our transactions and minimizes our online fraud risk. In fact, every transaction process is also easier and more efficient. With information technology banking that can be done only from home.

Quality is a circle of perfection from the appearance of something being observed (Winston Dictionary, 1956). Meanwhile, according to (Din ISO 8402, 1986) Quality is the totality of the form and characteristics of an item or service which contains the sense of security or fulfillment of the needs of users. When compared, the meaning of Quality is the embodiment or description of the results that meet the needs of customers and therefore provide satisfaction (J.M Juran: Juran's Quality Control Handbook, 1988). It is concluded that quality is something to ensure the achievement of the expected goals or outcomes, and must always follow the latest developments in professional knowledge (consist with current professional knowledge). For that quality must be measured by the degree of achievement of goals. Thinking about quality means thinking about goals. Quality must meet various standards/specifications.

The quality of health services is health services that can satisfy every user of health services in accordance with the average level of satisfaction of its implementation in accordance with professional standards and codes of ethics (Azrul Azwar, 1996). Meet and exceed customer needs and expectations through continuous improvement of the entire process experienced by customers including, patients, families, and others who come for doctor's services (Mary R. Zimmerman). According to (Wijono, 1999) service quality is an appropriate or appropriate performance (related to standards) of an intervention that is known to be safe, which can provide results to the community concerned and which has the ability to result in death, illness, disability and death. malnutrition (Roemer and Aquilar, WHO, 1988). While the opinion of Donabedian, 1980 cit. Wijono, 1999 states that service quality is a service that is expected to maximize an inclusive measure of the client's welfare after which the balance between the gains and losses is calculated, all of which are the completion of the process or result of the service in all parts. So it can be concluded that in general the notion of the quality of health services is the degree of perfection of health services in accordance with professional standards and service standards by using the potential resources available at hospitals or health centers in a reasonable, efficient, and effective manner and provided safely and satisfactorily according to norms, ethics, legal, and socio-cultural by taking into account the limitations and capabilities of the government, as well as the consumer society. So what is meant by the quality of health services is referring to the level of perfection of health services in creating a sense of satisfaction in each patient. The more perfect the satisfaction, the better the quality of health services. Although the notion of quality related to satisfaction has been widely accepted, its application is not as easy as one might think. The main problem found is that satisfaction is subjective. Each person, depending on their background, may have a different level of satisfaction

for the same quality of health service. In addition, health services are often found even though they are considered to have satisfied patients, but when viewed from the code of ethics and professional service standards, their performance is still not met.

To overcome the problem of differences in the level of satisfaction of each person in receiving health services, it has been agreed that the discussion on patient satisfaction associated with the quality of health services recognizes at least two restrictions, namely:

1. Limitations on the degree of patient satisfaction

The first agreed limitation is on the degree of patient satisfaction. In order to avoid individual subjectivity that can complicate the implementation of the program to maintain quality, it is determined that the measure used to measure satisfaction here is general in nature, namely in accordance with the level of satisfaction of the average population.

2. Restrictions on efforts made

The second limit that has been agreed upon is the effort made to create a sense of satisfaction in each patient. In order to protect the interests of health service users, who are generally unfamiliar with medical procedures, it is determined that the efforts made must be in accordance with the code of ethics and professional service standards, not quality health services. In other words, in terms of the quality of health services, it also includes the perfection of the procedures for its implementation in accordance with the code of ethics and professional service standards that have been set.

According to Azwar, 1996 basic services include availability in the community and sustainable all types of services needed by the community and easily accessible by the community. Then it is acceptable and reasonable

This means that the service does not conflict with the customs, culture, beliefs, and beliefs of the community and is natural and easy to reach by the community in terms of location. Thus, to realize good service, the arrangement of facilities becomes very important. Continued affordability from a financial point of view both in terms of distance and cost and lastly is quality which refers to the level of perfection of the services provided, which on the one hand can satisfy service users, and on the other hand the procedure for its implementation is in accordance with the standards that have been set.

In improving the quality of services, inputs are needed focusing on the systems set in the organization from management including commitments, and other stakeholders, procedures and policies regarding the facilities and infrastructure of the facilities where the services are provided. Input here includes

Quality resources, effective procedures and adequate capabilities. then the process (process) that must be carried out to achieve the goals that have been set properly so that the output of the implementation of the activities becomes better.

In ensuring the quality of health services in general, it is accompanied by capacity building and service quality, the establishment and implementation of various standards and guidelines, then improving the quality of human resources by increasing professionalism which includes competence, morals and ethics, as well as controlling and improving the quality of services on an ongoing basis

Guideline 21. Staff commitment, institutions must put in place a framework that ensures commitment of all staff to Service quality in order to foster a desire to continuously improve user satisfaction by utilizing the latest information technology. Guideline 22. Leadership and change, the ability to empower staff during the change process will increase staff acceptance and increase the likelihood of success.

The satisfaction level of Social Security Health Agency participants from 2016 was 78.6%, there was an increase in 2020 by 81.5% while the level of satisfaction of Social Security Health Agency facilities from 2016 was 76.2%, there was an increase in 2020 by 81.3% (Mukti, Ali Ghufuran. 2021)

CONCLUSION

In accordance with Guideline 20. Measuring and managing client satisfaction, hopefully with the Information and Complaint Handling Channel (SIPP) and Pandawa we can meet the needs and expectations of our participants, can provide services that are easier, faster and surer without having to meet face to face.

in accordance with the satisfaction level of participants according to AMC in 2020 of 95.55% compared to 2019 while the satisfaction level of health facilities was 101.63% compared to the previous year. However, what is most interesting is the level of satisfaction with the IT system quality of 119.17% compared to 2019.

However, when compared from 2016 to 2021, the satisfaction level of Social Security Health Agency participants from 2016 was 78.6%, there was an increase in 2020 by 81.5% while the satisfaction level of Social Security Health Agency facilities from 2016 was 76.2%, there was an increase in 2020 by 81.3%

In the future, it is hoped that there will be further development of information technology systems that will simplify and accelerate the customer journey to be even better, such as identifying participants with artificial intelligence technology or with other biometric systems to prevent identity abuse. On the other hand, process improvement by digitizing services can reduce Social

Security Health Agency operational costs, especially reducing costs for the procurement of human resources and infrastructure. In the end, Social Security Health Agency can get customer loyalty through word of mouth, information from customers with news that is always positive and Social Security Health Agency Kesehatan will continue to exist and grow.

By improving the quality of Social Security Health Agency Health services, participants can have many advantages. First, get the right service from the right person at the right time, Second, served with courtesy, respect and empathy. Third, get benefits and social security services that are easy to use, multi-channel, and quickly accessible. Fourth, through appropriate and easy-to-use channels (eg on-line, telephone, mail, face-to-face). Fifth, achieving the desired satisfaction in an effective, timely and cost-effective manner.

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