

ANALYSIS OF THE EFFECTIVENESS OF PANDAWA SERVICES ON PARTICIPANT SATISFACTION AT BPJS KESEHATAN BOJONEGORO BRANCH

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Abstract

The transformation of public services through digitalization has become a key strategy in improving service quality and increasing participant satisfaction. BPJS Kesehatan introduced an online-based digital service innovation called PANDAWA (Pelayanan Administrasi Melalui WhatsApp) to facilitate access to services without requiring participants to visit the branch office. This study aims to analyze the effectiveness of PANDAWA services on participant satisfaction at the Bojonegoro Branch of BPJS Kesehatan. The method used in this research is qualitative, using interviews, observations, and document analysis. The results of the study show that the effectiveness of PANDAWA services significantly influences participant satisfaction, successfully addressing the limitations of offline or face-to-face services. This service helps participants to easily, quickly, and equally access administrative services. These findings emphasize the importance of continuous evaluation and the strengthening of digital services as part of efforts to enhance the quality and equity of public services.

Keywords: BPJS Kesehatan, service effectiveness, participant satisfaction, PANDAWA

Introduction

Public service organizations have undergone significant change as a result of the quick development of information technology, which has led them to move some of their services on online platforms. The goal of digital service innovation is to improve the speed, effectiveness, and usability of services. This is consistent with the objectives of digital transformation to enhance the quality and accessibility of public service delivery (Nahdiana et al., 2022; BPJIID, 2024).

In the era of globalization and rapid advancements in information technology, public service institutions are required to continuously innovate in delivering services that are fast, easily accessible, and efficient. The digitalization of public services has become a necessity to meet the growing demands of a dynamic and convenience-oriented society. Moreover, the COVID-19 pandemic has served as a catalyst for accelerating digital transformation across various sectors, including the healthcare sector. One example of digital service innovation in healthcare is the implementation of PANDAWA (Pelayanan Administrasi Melalui WhatsApp) by BPJS Kesehatan.

BPJS Kesehatan, as the agency responsible for administering social health insurance, holds a significant responsibility in providing quality services to all participants of the National Health Insurance (JKN) program. The state-owned organization in charge of running Indonesia's National Health Insurance Program (JKN) is called BPJS Kesehatan. The government encouraged a move toward digital services in reaction to the COVID-19 pandemic in an effort to reduce in-person interactions. PANDAWA (Pelayanan Administrasi Melalui WhatsApp), a remote digital service introduced by BPJS Kesehatan, allows users to access non-physical services using a popular messaging app. PANDAWA offers a variety of administrative services, such as new participant registration, data updates, and service complaints, as an alternative to in-person visits. Bojonegoro is one of the cities around the country where this service is now completely integrated across branch offices.

Participant satisfaction is a key indicator of service quality for organizations like JKN that provide social services. In addition to facility availability, service quality is demonstrated by response, speed, accessibility, and procedural clarity. Even if digital services have become more popular, there are still issues with their implementation, like inconsistent responsiveness and user unfamiliarity. In order to make sure that public service transformation accomplishes its intended aims, it is crucial to assess the efficacy of digital innovations such as PANDAWA. This study focuses on evaluating the effectiveness of the PANDAWA service at the Bojonegoro Branch of BPJS Kesehatan, with particular attention to participant satisfaction with the service.

The results of this research are expected to serve as a foundation for the development and improvement of BPJS Kesehatan's digital service quality in the future.

Methods

This study employs a descriptive qualitative approach to gain an in-depth understanding of the effectiveness of the PANDAWA service at the Bojonegoro Branch of BPJS Kesehatan, particularly in terms of participant satisfaction. This approach was chosen because it allows the researcher to explore in detail the experiences, perceptions, and subjective evaluations of service users.

The research subjects consisted of ten participants who had used the PANDAWA service at least once in the past six months. Participants were selected purposively, considering variations in age, gender, and types of services accessed, in order to obtain diverse and representative data. Data collection techniques included:

1. Direct observation of interactions within the PANDAWA digital service.
2. Documentation, such as communication archives and evidence of service usage.
3. In-depth interviews with participants to explore their experiences, challenges, satisfaction levels, and trust in the security of personal data while using PANDAWA.

The core interview questions included:

1. What was your experience when using the PANDAWA service for the first time?
2. How efficient was the service time you experienced?
3. How clear was the information and how responsive were the officers?
4. Did the PANDAWA service help you fulfill your administrative service needs?

Data analysis was carried out through the stages of data reduction, data display, and conclusion drawing. Interview data were transcribed, coded, and analyzed to identify key themes related to service effectiveness and user satisfaction. Data validity was maintained through source and method triangulation.

Results and Discussions

Based on the results of the research using a qualitative approach through interviews with 10 participants, the study was divided into two groups:

1. 7 participants who came directly to the BPJS Kesehatan Bojonegoro Branch Office and had never used PANDAWA services.
2. 3 participants who had used PANDAWA services remotely, such as government employees or those accessing it through primary health care facilities (puskesmas).

The findings revealed that participants who initially intended to access services offline at the BPJS Kesehatan office were often redirected by security officers to try using PANDAWA. This redirection was primarily due to long queues at the office and aimed to reduce congestion while encouraging the use of digital services. Participants noted that the suggestion to use PANDAWA helped streamline the administrative process and minimized waiting time.

In addition, service officers at the branch office played an active role in assisting participants who were unfamiliar with the PANDAWA system. They guided participants step by step in accessing the service through WhatsApp, including how to upload required administrative documents. This assistance was essential in helping participants—especially first-time users—navigate the digital process with greater confidence and understanding. As a result, participants expressed increased trust in the system and a sense of ease in completing their administrative tasks online.

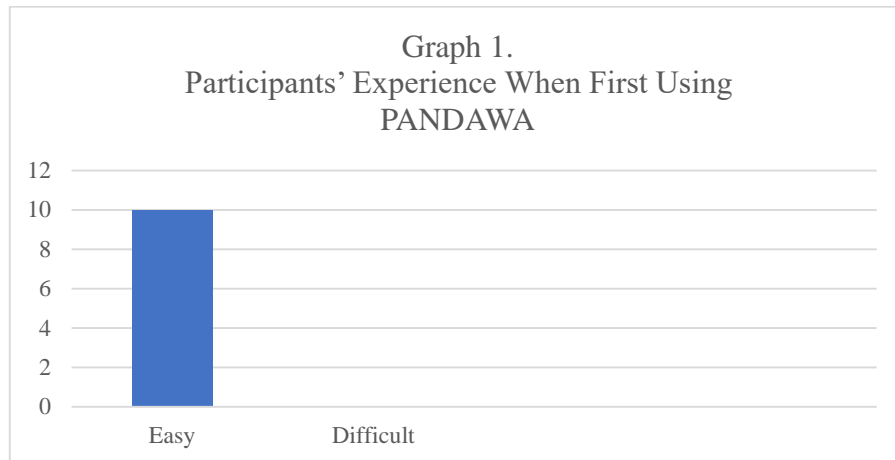
Meanwhile, participants who accessed PANDAWA remotely, without visiting the BPJS office, reported a generally positive experience. They were able to complete their administrative procedures entirely via digital communication, which was particularly beneficial for those with limited time or mobility constraints. This demonstrates PANDAWA's effectiveness in providing flexible, accessible, and efficient public service delivery.

The following are the findings based on interview questions:

1. What was your experience when first using PANDAWA?

The goal was to understand whether first-time users found PANDAWA helpful. The majority felt the access was very easy since it only required WhatsApp, which is commonly used. Participants found it quick and efficient. One participant, Mr. Nanang, stated:

“I live far from the BPJS office. With PANDAWA, I’m greatly helped and no longer need to make repeated trips. Just send a WhatsApp message, and everything gets done quickly.”

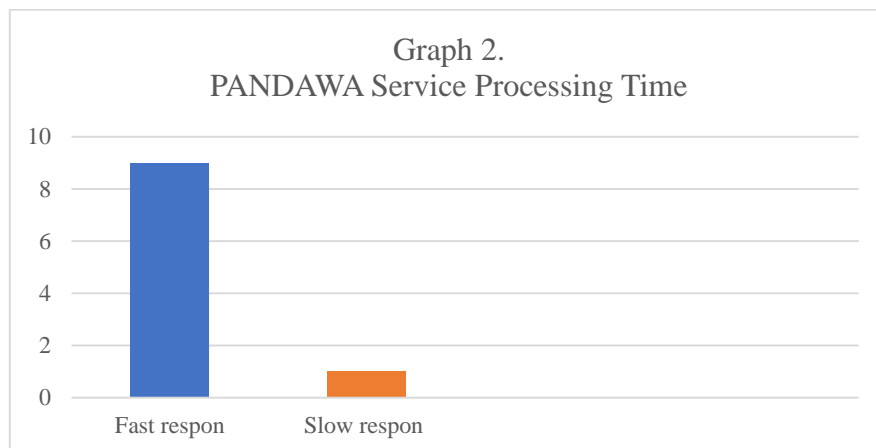


Source : Data Processing Result, 2025

2. What is your opinion regarding the processing time when using PANDAWA?

The aim was to assess the time efficiency of PANDAWA services. Most respondents stated that processing time via PANDAWA was much shorter than face-to-face services—averaging 1 × 24 hours, often completed in just an hour. One participant shared:

“I submitted documents at 10 a.m., and it was done by the afternoon. If I went to the office, it would take hours.”

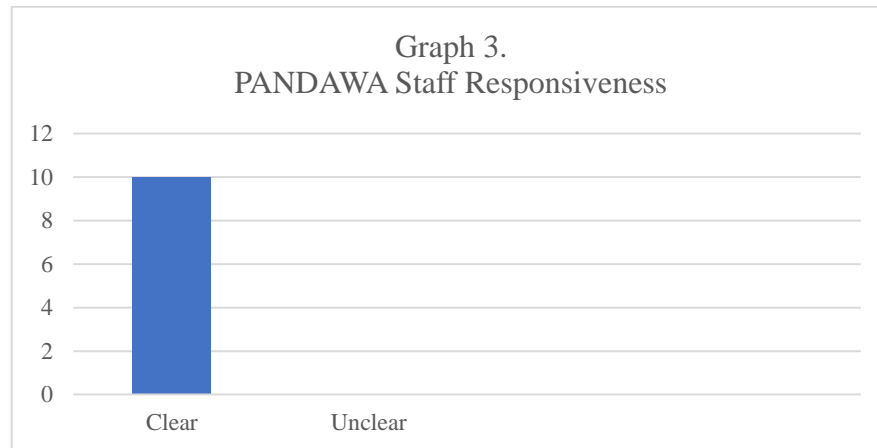


Source : Data Processing Result, 2025

3. How do you rate the clarity of information and responsiveness of the officers?

All respondents were positive. PANDAWA officers were described as responsive and clear in communication. Mrs. Ema noted:

“It was my first time using WhatsApp to manage BPJS matters. The officer was patient and explained everything clearly—I felt comfortable.”

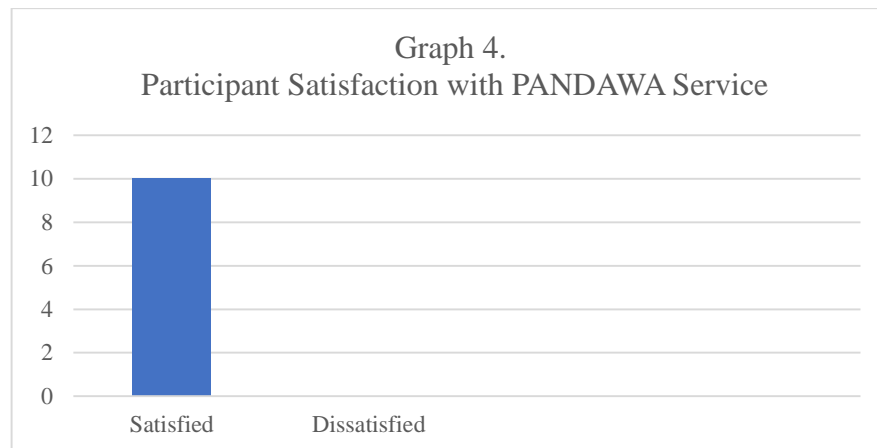


Source : Data Processing Result, 2025

4. Do you feel helped by the PANDAWA service?

All participants felt satisfied with PANDAWA, especially in managing new registrations, data changes, segment changes, facility changes, status information, and complaints. Government employee Mrs. Firda shared:

"I can continue working while completing BPJS administration via WhatsApp without needing to queue."



Source : Data Processing Result, 2025

Despite mostly positive feedback, several challenges remain:

1. The centralized system can delay services in urgent cases.
2. New users sometimes struggle with the WhatsApp-based process.

This highlights the need for:

1. More outreach and socialization of the PANDAWA service,
2. Continued evaluation and system improvements to maintain service quality.

Based on field surveys and in-depth interviews with ten participants, this study concludes that the PANDAWA service has made a significant contribution to improving the effectiveness of membership-related administrative services at the BPJS Kesehatan Bojonegoro Branch. By utilizing WhatsApp as a communication platform, the service facilitates remote administrative procedures, offering enhanced accessibility for participants. This convenience includes faster processing times, clear information delivery, and accurate and responsive assistance from service personnel.

The effectiveness of PANDAWA is demonstrated by a noticeable reduction in physical queues at branch offices, indicating a shift in participant behavior toward the adoption of digital services. This change is particularly beneficial for participants with time constraints, limited mobility, or those residing in remote areas. Compared to conventional in-person services, PANDAWA has proven to be a viable and equally reliable alternative, maintaining high standards of service quality without compromising the essence of excellent public service.

Overall, PANDAWA can be regarded as an adaptive and responsive public service innovation that aligns with the evolving needs of society. It not only simplifies administrative processes but also contributes significantly to increasing participant satisfaction and enhancing the operational efficiency of services at the Bojonegoro branch of BPJS Kesehatan.

Despite the predominantly positive feedback, several areas require further attention and improvement. One of the main challenges identified is the lack of comprehensive and intensive socialization regarding the PANDAWA service, particularly among participants who are still accustomed to accessing services through direct visits to the branch office. Efforts to raise awareness and educate the public about the availability and benefits of PANDAWA must be strengthened to encourage broader utilization of this more efficient and effective service alternative.

In addition, ongoing monitoring and periodic evaluation of PANDAWA's performance are essential to ensure the sustainability and quality of the service. This includes assessing technological infrastructure, ensuring staff readiness, and implementing responsive improvements based on user feedback. Therefore, it is recommended that BPJS Kesehatan continues to develop the PANDAWA service, not only in terms of technological enhancement but also by improving human resource capacity and service strategies. These efforts are critical to ensuring that PANDAWA remains a resilient, high-quality, and user-centered service capable of delivering optimal outcomes under diverse conditions and reaching a broader range of participants in the future.

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Author's Bibliography

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