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The Comparison Analysis of National Health Insurance Participant's Satisfaction Level in Primary Clinics and Community Health Centers in the Effort to Improve the Healthcare Service Quality

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Abstract---Indonesian government made Social Security which was regulated by Law No.40 of 2004 concerning the National Social Security System (SJSN). On January 1, 2014, the government began a National Health Insurance (JKN) program organized by a legal entity called BPJS-Kesehatan. East Bandung is one of the densely populated areas that is still developing in the city of Bandung. There are 19 Community Health Centers and 21 Primary Clinics in east Bandung that serve BPJS-Kesehatan participants. Patient satisfaction is largely determined by the quality of services provided by providers of health facilities and the satisfaction of participants is one of the things that is considered for JKN participants in choosing health facilities. BPJS-Kesehatan achieving the JKN participant's satisfaction target by 2019 is 80%. In this study, a T-test was conducted to see the level of satisfaction of Primary Clinics and Community Health Centers in East Bandung. Based on this study, from the dimensions of patient satisfaction namely Tangible, Empathy, Responsiveness, Reliability, and Assurance, the level of satisfaction of JKN participants among Primary Clinics was higher than JKN participants in the East Bandung Community Health Centers.

Keywords---BPJS-Kesehatan, healthcare service, satisfaction, service quality, T-Test.

Introduction

Patient satisfaction is largely determined by the service quality provided by the healthcare facility provider and participant satisfaction is one of the most significant factors towards the decision of JKN participants in selecting the healthcare facility. BPJS-Kesehatan (Social Security Administering Agency) is achieving the target of satisfaction level of JKN participants by 80% by 2019.

According to the news released by the media, the satisfaction of JKN participants towards the implementation of the JKN program is extremely low. The low satisfaction of the participants is reflected in the survey result of the National Coordinator of BPJS-Kesehatan (Sufriyana et al., 2020). One of the instances of participant dissatisfaction is the discrimination between the general patient and BPJS-Kesehatan, the long queue, medicine scarcity, and others. This is inversely proportional to the graph of the patient satisfaction index that keeps rising for each year. Therefore, the author has an intention to investigate the satisfaction of JKN participants at the FKTP level and identifying if there is a difference in satisfaction level between the Primary Clinics run privately and Community Health Centers run by the local government (McGeady et al., 2008; Zhang et al., 2015).

A prior similar study had been conducted in Tembalang Sub-district, Semarang Regency comparing the satisfaction of JKN participants in Primary Clinics and Independent Physician Clinicians and it was obtained that

there is no subtle difference in satisfaction (Cooper & Artz, 1995; Babin & Griffin, 1998). East Bandung is one of the densely populated that is still developing in Bandung. There are 19 Community Health Centers and 21 Primary Clinics in East Bandung providing service for the participant of BPJS-Kesehatan. Based on the background above, the author wants to conduct a study “The Comparison Analysis of Satisfaction Level of JKN Participants in Primary Clinics and Community Health Centers in the Effort to Improve the Healthcare Service Quality” (Lee et al., 2009; Chakraborty et al., 2014).

Based on the background above, the identified problems are as follow: (1) How is the satisfaction level of JKN participant in Primary Clinic in East Bandung?. (2) How is the satisfaction level of JKN participant in Community Health Centers in East Bandung?. (3) How is the comparative analysis of satisfaction level of JKN participant in Primary Clinic and Community Health Centers in East Bandung?

Methodology

The study object is a research object to obtain scientific data with the specific target and usability about one thing. The research object in this study is Primary Clinic and Community Health Centers in East Bandung. The study uses the quantitative descriptive method. The descriptive method is a method used to depict a phenomenon happening during the study. While the quantitative approach is conducting a log and data analysis of the result and calculating using the statistical calculation. The quantitative descriptive method aims to make a systematical description regarding the facts and natures of the researched object and later to see the correlation between two objects and to make the conclusion (Phillippi & Lauderdale, 2018; Holliday, 2010; Marshall et al., 2013; Harris et al., 2016; Tharenou et al., 2007; Sugiyono, 2010; Reay, 2014; Sgier, 2012). The study took place in primary clinics and Community Health Centers in East Bandung. The study was conducted from April to May 2018.

The sample of the study is the participants of JKN in east Bandung, who are listed in the primary clinic and Community Health Centers in East Bandung. The sampling technique used is purposive sampling. Purposive sampling is a sampling technique of the data source using several considerations. The service satisfaction level is measured by five dimensions, namely *Tangible*, *Empathy*, *Responsiveness*, *Reliability*, and *Assurance* which are described in twenty-five questions. From each question, the average score is sought from one hundred (100) respondents which act as an actual core, then divided by the ideal score, which is, the possible highest score reached by the respondent (5), and the result is converted to a percentage. The percentage value then will be confirmed to the five-category continuum line, as stated by Narimawati (2007) below:

Table 1
Percentage criteria for the respondent responses

No	% Score	Interpretation
1	20 – 36%	Very Dissatisfied
2	36,01 – 52,00%	Dissatisfied
3	52,01 – 68,00%	Quite Satisfied
4	68,01 – 84,00%	Satisfied
5	84,01% - 100%	Very Satisfied

To analyze quantitatively, the study employs the paired average difference T-test. T-test identifies the average difference of two related or paired samples (Azis & Kamal, 2019), which is the satisfaction level of JKN participants in Primary Clinic and Community Health Centers. Through the test, it can be identified the significance of the average difference of satisfaction level of JKN participants in every healthcare facility.

Result and Discussion

The satisfaction level of JKN participants in the Primary Clinic in East Bandung is shown in Table 1. Overall, the satisfaction level of JKN participants in the Primary Clinic in East Bandung is Satisfied as seen from the percentage score, 69.8% which lies within the 68.01% - 84% interval. Four dimensions are declared Satisfied, which are, *Empathy* (73.4%), *Tangible* (72.2%), *Reliability* (70.1%), and *Responsiveness* (68.3%), while one dimension is Quite Satisfied namely, *Assurance* (64.9%).

Table 2
Overall satisfaction level of JKN participants in Primary Clinic in East Bandung

No	Dimensions	Actual Score (Average)	Ideal Score	Percentage	Satisfaction Level
1	<i>Tangible</i>	3,61	5	72,2%	Satisfied
2	<i>Empathy</i>	3,67	5	73,4%	Satisfied
3	<i>Responsiveness</i>	3,41	5	68,3%	Satisfied
4	<i>Reliability</i>	3,51	5	70,1%	Satisfied
5	<i>Assurance</i>	3,25	5	64,9%	Quite Satisfied
Satisfaction Level		3,49	5	69,8%	Satisfied

The satisfaction level of JKN participants in Community Health Centers in East Bandung is shown in Table 2. Overall, here is the satisfaction level of JKN participants in Community Health Centers in East Bandung. Based on the result, it is clear that the overall satisfaction level of JKN participants in Community Health Centers in East Bandung is declared Quite Satisfied, which can be seen from the percentage score of 63.4% which lies within the 52.01% - 68% interval. The five dimensions are declared Quite Satisfied, which are *Empathy* (67.4%), *Tangible* (65.8%), *Reliability* (64%), *Responsiveness* (60.3%), and *Assurance* (59.5%).

Table 3
Overall satisfaction level of JKN participants in Community Health Centers in East Bandung

No	Dimensions	Actual Score (Average)	Ideal Score	Percentage	Satisfaction Level
1	Tangible	3,29	5	65,8%	Quite Satisfied
2	Empathy	3,37	5	67,4%	Quite Satisfied
3	Responsiveness	3,02	5	60,3%	Quite Satisfied
4	Reliability	3,20	5	64,0%	Quite Satisfied
5	Assurance	2,98	5	59,5%	Quite Satisfied
Satisfaction Level		3,17	5	63,4%	Quite Satisfied

Based on Table 3. it is known that the satisfaction level of JKN participants in Primary Clinics is up to 69.8% (Satisfied), while the respondents of Community Health Centers are only 63.4% (Quite Satisfied) and a p-value is obtained, $0.000 < 0.05$. Therefore, it can be concluded that the overall Satisfaction of JKN Participants in Primary Clinics in East Bandung is meaningfully higher compared to the one in Community Health Centers. Furthermore, viewed from each dimension, the respondent satisfaction in Primary Clinic is meaningfully higher than the respondents in Community Health Centers (p-value < 0,05).

Table 4
Overall comparison of satisfaction level of JKN participants in Primary Clinic and Community Health Centers in East Bandung

No	Dimensions	Comparison				p-value
		Primary Clinic (n=100)		Community Health Centers (n=100)		
		%	Satisfaction	%	Satisfaction	
1	Tangible	72,2%	Satisfied	65,8%	Quite Satisfied	0,000*
2	Empathy	73,4%	Satisfied	67,4%	Quite Satisfied	0,001*
3	Responsiveness	68,3%	Satisfied	60,3%	Quite Satisfied	0,000*
4	Reliability	70,1%	Satisfied	64,0%	Quite Satisfied	0,000*
5	Assurance	64,9%	Quite Satisfied	59,5%	Quite Satisfied	0,001*
Satisfaction Level		69,8%	Satisfied	63,4%	Quite Satisfied	0,000*

In general, even though the Primary Clinic is deemed meaningfully higher than the respondent in Community Health Centers, further investigation is needed for each indicator. The comparison of satisfaction level of JKN participants

in Primary Clinic and Community Health Centers in East Bandung for *Tangible* dimension is shown in Table 4.4. Based on the result, it can be concluded that the indicator distinguishing the satisfaction of JKN participants in the Tangible dimension is environment loneliness, equipment completeness, physician's uniform neatness, and staff's uniform neatness (Brady & Robertson, 2001; González et al., 2007). For the location reachability, the difference between Primary Clinic and Community Health Centers in East Bandung is not significant.

Table 5
Comparison of satisfaction level of JKN participants in Primary Clinic and Community Health Centers in East Bandung for tangible dimension

No	Indicators	Comparison				p-value
		Primary Clinic (n=100)		Community Health Centers (n=100)		
		%	Satisfaction	%	Satisfaction	
1	Location Reachibility	74,4%	Satisfied	71,6%	Satisfied	0,140
2	Environment Cleanliness	75,6%	Satisfied	65,2%	Quite Satisfied	0,000*
3	Facility Completeness	60,4%	Quite Satisfied	52,8%	Quite Satisfied	0,000*
4	Physician's uniform neatness	76,0%	Satisfied	70,0%	Satisfied	0,001*
5	Staff's uniform neatness	74,8%	Satisfied	69,6%	Satisfied	0,006*
	<i>Tangible</i>	72,2%	Satisfied	65,8%	Quite Satisfied	0,000*

The comparison of satisfaction levels of JKN participants in Primary Clinic and Community Health Centers in East Bandung for the *Empathy* dimension is shown in Table 5. Based on the result, it can be concluded that all of the indicators in the *Empathy* dimension for Primary Clinic and Community Health Centers are significantly different.

Table 6
Comparison of satisfaction level of JKN participants in Primary Clinic and Community Health Centers in East Bandung for empathy dimension

No	Indicators	Comparison				p-value
		Primary Clinic (n=100)		Community Health Centers (n=100)		
		%	Satisfaction	%	Satisfaction	
1	Patient registration service	70,8%	Satisfied	64,0%	Quite Satisfied	0,000*
2	Physician friendliness and courtesy	73,6%	Satisfied	68,8%	Satisfied	0,017*
3	Staff friendliness and courtesy	75,2%	Satisfied	68,4%	Satisfied	0,001*
4	Friendliness and Pharmacy staff courtesy	74,0%	Satisfied	68,4%	Satisfied	0,004*
	<i>Empathy</i>	73,4%	Satisfied	67,4%	Quite Satisfied	0,001*

The comparison of satisfaction level of JKN participants in Primary Clinic and Community Health Centers in East Bandung for the *Responsiveness* dimension is shown in Table 6. Based on the result, it can be concluded that the indicator distinguishing the JKN participant satisfaction in the *Responsiveness* dimension is the physician service pace, consulting time, prescription service pace, staff service pace, and physician respond pace (Hartline & Jones, 1996; Rastini & Nurcaya, 2019). For the queue pace in the clinic indicator, the difference between the Primary Clinic and Community Health Centers in East Bandung is not significant.

Table 7
Comparison of satisfaction level of JKN participants in Primary Clinic and Community Health Centers in East Bandung for responsiveness dimension

No	Indicators	Comparison				p-value
		Primary Clinic (n=100)		Community Health Centers (n=100)		
		%	Satisfaction	%	Satisfaction	
1	Queue pace in clinic	58,0%	Quite Satisfied	55,6%	Quite Satisfied	0,273
2	Physician Service pace	70,4%	Satisfied	62,0%	Quite Satisfied	0,000*
3	Consulting Time	74,4%	Satisfied	66,8%	Quite Satisfied	0,000*
4	Prescription Service Pace	67,2%	Quite satisfied	56,8%	Quite Satisfied	0,000*
5	Staff's service pace	67,6%	Quite satisfied	57,2%	Quite Satisfied	0,000*
6	Physician's respond pace	72,0%	Satisfied	63,6%	Quite Satisfied	0,000*
	<i>Responsiveness</i>	68,3%	Satisfied	60,3%	Quite Satisfied	0,000*

The comparison of satisfaction levels of JKN participants in Primary Clinic and Community Health Centers in East Bandung for the *Reliability* dimension is shown in Table 7. Based on the result, it can be concluded that all of the indicators in the *Reliability* dimension for Primary Clinic and Community Health Centers in East Bandung are significantly different.

Table 8
Comparison of satisfaction level of JKN participants in Primary Clinic and Community Health Centers in East Bandung for reliability dimension

No	Indicators	Comparison				p-value
		Primary Clinic (n=100)		Community Health Centers (n=100)		
		%	Satisfaction	%	Satisfaction	
1	Administrative Staff Service Pace	68,4%	Satisfied	61,6%	Quite Satisfied	0,001*
2	Physician's Skill	74,4%	Satisfied	66,8%	Quite Satisfied	0,000*
3	Staff's skill	67,6%	Quite satisfied	63,6%	Quite Satisfied	0,029*
	<i>Reliability</i>	70,1%	Satisfied	64,0%	Quite Satisfied	0,000*

The comparison of satisfaction levels of JKN participants in Primary Clinic and Community Health Centers in East Bandung for the *Assurance* dimension is shown in Table 8. Based on the result, it can be concluded that the indicator distinguishing the satisfaction of JKN participants for the *Assurance* is the staff knowledge, the convenience provided by the clinic, the convenience of the waiting room, and staff's work quality. For the recovery indicator of the JKN participant following the getting treatment and feeling safe, the difference between Primary Clinic and Community Health Centers is not significant.

Table 9
Comparison of satisfaction level of JKN participants in Primary Clinic and Community Health Centers in East Bandung for assurance dimension

No	Indicators	Comparison				p-value
		Primary Clinic (n=100)		Community Health Centers (n=100)		
		%	Satisfaction	%	Satisfaction	
1	Your recovery after getting treatment	64,0%	Quite Satisfied	66,8%	Quite Satisfied	0,070
2	Staff's knowledge	68,4%	Satisfied	64,8%	Quite Satisfied	0,039*
3	Feeling safe	67,6%	Quite Satisfied	65,2%	Quite Satisfied	0,201
4	Clinic's Convenience	63,2%	Quite Satisfied	50,0%	Dissatisfied	0,000*

No	Indicators	Comparison				p-value
		Primary Clinic (n=100)		Community Health Centers (n=100)		
		%	Satisfaction	%	Satisfaction	
5	Waiting Room's Convenience	58,4%	Quite Satisfied	49,2%	Dissatisfied	0,000*
6	Staff's Work Quality	68,0%	Quite Satisfied	61,2%	Quite Satisfied	0,001*
	Assurance	64,9%	Quite Satisfied	59,5%	Quite Satisfied	0,001*

The comparison of satisfaction level of JKN participants in Primary Clinic and Community Health Centers in East Bandung for the Information Clarity dimension is shown in Table 9. Based on the result, it can be concluded that the information clarity of JKN for the Primary Clinic and Community Health Centers is significantly different.

Table 10
Comparison of satisfaction level of JKN participants in Primary Clinic and Community Health Centers in East Bandung based on the information clarity

No	Indicator	Comparison				p-value
		Primary Clinic (n=100)		Community Health Centers (n=100)		
		%	Satisfaction	%	Satisfaction	
1	JKN Information Clarity	74,0%	Satisfied	66,4%	Quite Satisfied	0,000*

Conclusion

Based on the analysis result described above, it can be concluded that the satisfaction level of JKN participants in Primary Clinic in East Bandung is higher than the JKN participant in Community Health Centers in East Bandung. Below are the suggestions from this study result:

- 1) The service quality in Community Health Centers in East Bandung should be improved so the satisfaction of the JKN participant improves as well.
- 2) Further study is needed in the Primary Clinic and Community Health Centers in wider areas so it can depict more about the satisfaction level of JKN participants.
- 3) The result of this study can be used as consideration for BPJS-Kesehatan in making policy, especially the one regarding the PBI JKN participants who are only able to get treatment in Community Health Centers.

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