

Enhancing participant experience: Perceptions of BPJS employment services

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Abstract: BPJS Ketenagakerjaan plays an important role in the social security system for workers in Indonesia, providing protection for workers through programs such as old age security, death security, work accident security, and pension security. Since its launch in 2014, this institution has reached various levels of working society. However, the quality of services provided by BPJS Ketenagakerjaan is the main key in determining participant satisfaction and trust. Evaluation of participant perceptions is urgent to ensure that the services provided meet their expectations and needs. This study adopts a qualitative approach with a case study method to explore BPJS Ketenagakerjaan participants' perceptions of the services they receive. The qualitative approach was chosen because it offers the opportunity to explore in-depth and contextual understanding of how participants perceive and assess the quality of BPJS Ketenagakerjaan services. In this study, there are several limitations that need to be considered to provide context to the results obtained. First, this study uses a qualitative approach with a case study method, which means that the findings obtained may not fully represent the entire population of BPJS Ketenagakerjaan participants in Indonesia. The results of interviews and observations may be limited to the individual perspectives of the interviewed participants, so they do not cover all variations of experiences or views.

Keywords: BPJS employment, Participant perception, Service quality.

1. Introduction

BPJS Ketenagakerjaan plays an important role in the social security system for workers in Indonesia, providing protection for workers through programs such as old age security, death security, work accident security, and pension security [1], [2]. Since its launch in 2014, the institution has reached various levels of society. workers. However, the quality of service provided by BPJS Ketenagakerjaan is the main key in determining participant satisfaction and trust [3], [4]. Evaluation of participant perceptions is very urgent to ensure that the services provided meet expectations and needs. they.

The urgency of this study lies in the urgent need to understand how participants assess the services they receive. Poor service quality can affect participant satisfaction and potentially reduce their participation in social security programs [5]–[7]. Identifying problems in service and assessing participant perceptions can help BPJS Ketenagakerjaan make significant improvements, which in turn will increase the effectiveness and success of the social security program [8], [9]. The novelty of this study is its focus on the aspect of participant perception in the context of BPJS Ketenagakerjaan services. While many previous studies have discussed the effectiveness of social security programs in general, few have specifically examined how participant perceptions of service quality affect their satisfaction and participation [10], [11]. This study offers a new perspective by exploring dimensions

of service that may not have been widely studied before, such as ease of access to information, speed of response, and quality of communication.

The purpose of this study is to evaluate participants' perceptions of BPJS Ketenagakerjaan services and identify areas that need improvement. By analyzing data on participant satisfaction and experience, this study aims to provide in-depth insights into the aspects that influence their perceptions [12], [13]. The findings of this study will help BPJS Ketenagakerjaan in formulating strategies to improve service quality and meet participant expectations more effectively.

The practical contribution of this study is to provide concrete recommendations for improving BPJS Ketenagakerjaan services. By understanding participant perceptions, BPJS Ketenagakerjaan can adjust existing service procedures and policies, increase participant satisfaction, and reduce existing service problems. Theoretically, this study will add to the literature on service quality in the context of social security, as well as provide a basis for further research that can examine the relationship between participant perceptions and the effectiveness of social security programs.

2. Method

This study adopts a qualitative approach with a case study method to explore BPJS Ketenagakerjaan participants' perceptions of the services they receive [14], [15]. A qualitative approach was chosen because it offers the opportunity to explore in-depth and contextual understanding of how participants perceive and assess the quality of BPJS Ketenagakerjaan services [16]. This approach allows researchers to gain insight into the nuances and experiences of individuals that cannot be expressed quantitatively through numbers or statistics alone [17]. The case study method was chosen because it provides the opportunity to investigate complex phenomena in real contexts. Case studies allow researchers to collect rich and in-depth data from the perspective of the individuals who are the focus of the study [18], [19]. By focusing on specific cases, researchers can explore the dynamics and factors that influence participants' perceptions in the context of BPJS Ketenagakerjaan services. Case studies also facilitate a more comprehensive understanding of how various factors influence participants' experiences and satisfaction. In this study, the data analysis flow will follow several key stages. First, researchers will collect data through in-depth interviews with BPJS Ketenagakerjaan participants and observations of their interactions with BPJS services.

The collected data will be analyzed using thematic analysis techniques, which allow researchers to identify key themes and patterns that emerge from the data. [20] This process involves coding the data, grouping the codes into themes, and interpreting the themes to identify key factors that influence participants' perceptions [21], [22]. Furthermore, the results of the thematic analysis will be compared with existing literature to identify similarities and differences with previous research findings.

The researcher will also evaluate the impact of the identified factors on participant satisfaction and perceptions of BPJS Ketenagakerjaan services. In this way, this study not only explores participant experiences but also provides insight into how service improvements can be made based on the results of the analysis. Finally, the findings from the data analysis will be summarized in the form of a report that outlines the main factors that influence participant perceptions, as well as practical recommendations for improving BPJS Ketenagakerjaan services. This report is expected to provide a significant contribution to the understanding of service quality and provide a basis for developing strategies to improve participant satisfaction in the future. The theme contains indicators which are manifested in the form of the following questions:

Table 1.
Question indicator.

Aspect	Indicator	Question
Information quality	Convenience for participants in obtaining information about BPJS Employment programs and services.	1. How do you assess the ease of access to information regarding the BPJS Employment program? 2. Is there any information that you find difficult to obtain? If so, what?
Administrative process	Ease and smoothness in administrative processes such as registration and claims.	1. How was your experience with the registration and claims process at BPJS Ketenagakerjaan? 2. Are you having difficulties in the administrative process?
Complaint handling	How BPJS Employment handles and resolves complaints or problems submitted by participants.	1. How do you assess the handling of the complaint you submitted to BPJS Ketenagakerjaan? 2. Do you feel your problem was resolved fairly and quickly?
General satisfaction	Overall level of participant satisfaction with BPJS Employment services.	1. How satisfied are you with the services provided by BPJS Ketenagakerjaan? 2. What do you think needs to be improved from BPJS Employment services?

In this study, qualitative data analysis was conducted using a thematic analysis approach to understand BPJS Ketenagakerjaan participants' perceptions of the services they received[23]. This process began with data collection through in-depth interviews, which were then transcribed verbatim[24]. The researcher then familiarized herself with the data by reading the transcripts in depth to identify initial patterns or themes. Next, the researcher coded the units of meaning in the data, labeling important relevant aspects. Similar codes were then grouped into broader themes, reflecting key patterns in participant perceptions. These themes were reviewed and refined to ensure accuracy, then defined and named appropriately. The results of this thematic analysis were finally reported in narrative form supported by quotes from the interviews. Interviews were recorded and transcribed for analysis purposes. The data analysis flow follows the following steps:

Table 2.
Data analysis flow.

Stages	Description
Transcription	Interviews were transcribed verbatim to ensure all relevant information was well documented.
Coding	The transcribed data was broken down into smaller segments and coded to identify themes and patterns emerging from the data.
Categorization	Related codes are grouped into broader categories to facilitate further analysis.
Thematic Analysis	The identified categories were analyzed thematically to reveal the meaning and relationships between the themes found.
Interpretation	The results of the thematic analysis are interpreted to answer the research questions and identify practical and theoretical implications of the findings.

To ensure the validity of the data, this study used several techniques, including triangulation of sources and methods, where data was compared from various respondents and other analytical techniques to strengthen the findings [25]. Member checking was done by confirming the results of interviews and initial interpretations with participants to ensure the appropriateness of understanding. In addition, peer debriefing involved discussions with colleagues to gain other perspectives and avoid bias. The researcher also maintained a clear audit trail, recording every decision made during the research process, which allowed for verification of the results by other parties. Lengthy involvement in the field was also applied to understand the social and cultural context of the participants, which helped increase the validity of the findings. With this combination of thematic analysis and validity testing, the study is expected to provide a deep and valid understanding of BPJS Ketenagakerjaan participants' perceptions of the services they receive.

3. Results and Discussion

This study involved 15 informants selected based on inclusion criteria as BPJS Ketenagakerjaan participants. Informants were selected through a purposive sampling technique to ensure that they had relevant experience and understanding of the research topic. Data were collected through in-depth interviews, which allowed researchers to gain rich and detailed insights into BPJS Ketenagakerjaan participants' perceptions of the services provided.

3.1. Information Quality

Most of the informants evaluated that the ease of access to information regarding the BPJS Ketenagakerjaan program was generally satisfactory. The official website was seen as informative and frequently updated, which allowed participants to easily access details about programs and services. However, several informants expressed concerns about the website's navigation, mentioning that it was sometimes confusing, especially when searching for specific information, such as claim requirements. One participant remarked, "In general, the ease of access to information regarding the BPJS Ketenagakerjaan program is quite good, but sometimes the navigation on the website can be confusing, and specific information is difficult to find" (Ag, 23). Additionally, several complaints were raised about the difficulty in obtaining up-to-date information on changes in regulations and procedures. Some participants noted that this information was not always fully reflected on the website, leading them to contact customer service for clarification.

The findings from this study align with previous research on information quality and user satisfaction with online platforms for government services. Informants highlighted two main aspects: the website's overall accessibility and the clarity of specific information, such as claim requirements and changes in regulations. These issues reflect key components of information quality, namely accuracy, relevance, and ease of access, as outlined by studies like those by [26], which emphasize the importance of these factors for system success. The positive feedback on the frequent updates and general accessibility of the BPJS Ketenagakerjaan website suggests that the platform provides relevant and timely information, which is essential for users. This supports previous findings by [27], who stated that regularly updated content increases user trust and satisfaction with online services. However, the concerns about confusing navigation and difficulty in finding specific information echo issues noted in earlier research by [28], who identified navigation challenges as a common barrier to effective use of e-government services.

The difficulty in accessing specific information, such as claim requirements, reflects a gap in information structure and user experience design. Studies by [29] suggest that when users encounter unclear or poorly organized content, it diminishes the overall perceived quality of the service, leading to frustration. This frustration is compounded when users must contact customer service for clarification, highlighting inefficiencies in the online platform that could be improved with better information architecture and clearer pathways to relevant content. Moreover, the problem of not always finding up-

to-date information about regulatory changes indicates a gap in the website's ability to communicate critical updates to users. This issue aligns with findings by [30], who observed that timely updates and transparency are vital for maintaining public trust in e-government systems. When participants must rely on customer service to clarify regulations, it indicates that the website does not fully serve its function as a comprehensive information hub.

Improving the navigation and organization of information on the BPJS Ketenagakerjaan website is crucial to enhance user experience. Drawing on recommendations from [31], the BPJS could consider user-centered design approaches that prioritize intuitive navigation and easy access to high-demand information, such as claims processes and regulation updates. Implementing a more advanced search function and categorizing information more clearly could also reduce user frustration, as noted by [32]. In addition, ensuring that regulatory changes are clearly communicated and easily accessible on the website would improve transparency and reduce the need for customer service inquiries. This can be addressed by integrating automated notification systems or banners that alert users to important changes, following best practices suggested by [33] for enhancing e-government communication. By addressing these issues, the BPJS Ketenagakerjaan website can enhance its information quality and user satisfaction, aligning with both current user needs and broader trends in e-government service improvement.

3.2. Administrative Process

In terms of administrative processes, informants' experiences varied. Several informants reported that the registration and claims process was generally smooth and effective. One informant stated, "My experience with the registration and claims process was generally positive, although there were delays in verifying claims that made the process longer" (Hn, 33). However, some informants experienced difficulties in ensuring the completeness of the required documents, which could cause obstacles in the administrative process. Lack of information or documents was often the main cause of delays, and communication with customer service to resolve these issues sometimes took a long time, causing inconvenience to participants.

These findings align with previous research on administrative efficiency in public service institutions, particularly in e-governance systems. The positive experiences reported by several informants reflect aspects of efficiency and transparency, which are critical in ensuring public satisfaction with administrative processes. Studies such as those by [34] have highlighted that smooth administrative procedures contribute to higher levels of trust in government institutions. However, the challenges related to document completeness and communication with customer service reflect ongoing issues in public administration. Research by [35] supports this, noting that incomplete documentation is a common barrier in many public service processes, often resulting from insufficient guidance provided to service users.

The delays in verifying claims noted by some informants highlight an issue of procedural bottlenecks. These delays could be linked to systemic inefficiencies, as identified by [36], who argue that bureaucratic complexity can cause slowdowns in service delivery, particularly in public institutions where multiple layers of verification are often required. In this context, participants' difficulties in ensuring document completeness also suggest that the instructions provided by BPJS may not be clear or comprehensive enough. [37] emphasize that clear and concise communication is essential for reducing administrative errors and ensuring that participants can navigate the system efficiently.

The extended communication time with customer service is another area where improvements could be made. [38] point out that customer service responsiveness is critical in maintaining user satisfaction, especially when issues arise during administrative processes. When service participants face delays in communication, it not only prolongs the resolution of their issues but also affects their overall perception of the service quality. This aligns with [39], who stress the need for public institutions to adopt more customer-oriented approaches, emphasizing efficiency and responsiveness.

Addressing these challenges requires streamlining the administrative processes to reduce verification delays and improve document submission guidance. Research by [40] suggests that adopting more integrated digital systems can reduce procedural bottlenecks and improve the accuracy of document submissions by providing real-time feedback to participants. Additionally, enhancing customer service responsiveness through better training and faster communication channels could help resolve issues more efficiently. [41] highlight that a customer-centric approach to public services, supported by clear communication and transparent procedures, can significantly improve user experience and satisfaction. By addressing these administrative issues, the BPJS Ketenagakerjaan could enhance the overall effectiveness of its processes, ensuring smoother interactions and more positive experiences for participants. These improvements would align with global trends in public administration that emphasize transparency, efficiency, and customer satisfaction.

3.3. Complaint Handling

Regarding complaint handling, most informants expressed satisfaction with the response from the BPJS Ketenagakerjaan customer service team. They noted that the team was generally responsive and provided appropriate solutions to the problems encountered. However, there were concerns about the length of time it took to resolve complaints, with some participants feeling that while their issues were eventually resolved fairly, the process could be slow and sometimes frustrating. As one informant remarked, "I feel my problem is resolved fairly, but not always quickly, which is sometimes frustrating" (At, 28).

This aligns with previous research on complaint handling in public services, particularly in terms of customer satisfaction and responsiveness. According to [42], effective complaint handling is one of the key factors influencing customer satisfaction, especially when customers feel that their concerns are heard and addressed appropriately. The informants' generally positive feedback on the responsiveness of BPJS Ketenagakerjaan's customer service suggests that the organization has adopted a customer-centric approach, which is consistent with best practices in public service management as outlined [43]. He emphasizes that responsiveness and fairness in problem resolution are critical in maintaining trust and satisfaction.

However, the complaints regarding delays in resolution reflect a common issue in public sector organizations, where bureaucratic procedures can slow down service delivery. [44] points out that while responsiveness is important, the speed of resolution is equally critical in ensuring customer satisfaction. Prolonged resolution times, even when outcomes are fair, can lead to frustration and reduce overall satisfaction with the service. This is echoed by [45], who found that slow complaint resolution can significantly diminish perceptions of service quality, even if the outcome is positive.

Moreover, the finding that informants felt their problems were resolved fairly but not quickly suggests that the BPJS Ketenagakerjaan's complaint handling system could benefit from procedural improvements to enhance efficiency. Research by [46] suggests that organizations should not only focus on fairness in resolution but also strive to minimize the time it takes to resolve issues to improve overall customer experience. Long response times may reflect underlying inefficiencies in the system, such as poor coordination between departments or a lack of sufficient resources to handle the volume of complaints efficiently. [47] emphasizes that reducing procedural delays and ensuring prompt responses can lead to higher levels of customer satisfaction, particularly in public service sectors where participants often rely on timely support for resolving critical issues.

To address these concerns, BPJS Ketenagakerjaan could consider streamlining its complaint resolution process, perhaps by implementing more automated systems for tracking and resolving complaints, as suggested by [48]. Such systems could help reduce bottlenecks and ensure that complaints are handled more quickly while maintaining the level of fairness that participants appreciate. Furthermore, training customer service staff to prioritize not only the quality of their solutions but also the speed of their responses could help balance both aspects of complaint handling. [49] notes that balancing speed and quality in service recovery is key to improving overall satisfaction in public

services, especially when dealing with complex complaints. In summary, while BPJS Ketenagakerjaan's complaint handling system is generally seen as fair and responsive, there is room for improvement in terms of reducing the time it takes to resolve issues. By addressing these delays, the organization could enhance overall customer satisfaction, aligning with best practices in public sector complaint handling and improving trust in its services.

3.4. General Satisfaction

Overall, the level of satisfaction with BPJS Ketenagakerjaan services was considered quite good by informants. They appreciated the various useful programs and the quality of customer service provided. However, some areas still need improvement, such as transparency of information and the speed of administrative processes. One informant stated, "I am quite satisfied with the services provided, but there are some areas that can be improved, such as transparency of information and speed of administrative processes" (Ks, 27). Some suggestions for improvement submitted included enhancing website navigation, increasing transparency in information updates and procedures, and expediting the claims process by providing more frequent status updates to participants.

These findings are consistent with previous research on public satisfaction in social insurance programs. For instance, [50] suggest that overall service satisfaction is often influenced by five key dimensions: reliability, responsiveness, assurance, empathy, and tangibles. While BPJS Ketenagakerjaan seems to perform well in areas like customer service and program reliability, the gaps noted in transparency and administrative efficiency could be seen as issues within the dimensions of responsiveness and tangibles. The need for clearer and more accessible information, as mentioned by informants, aligns with [51], who stresses the importance of transparency and ease of access in improving user satisfaction in public services. Informants' concerns about website navigation and information updates indicate that the organization could benefit from improving its digital interface, which could better serve users in finding relevant information more efficiently.

The suggestion for more frequent status updates during the claims process points to the importance of real-time communication in maintaining participant satisfaction. According to [52], timely updates and clear communication are crucial elements in managing customer expectations, particularly in bureaucratic processes where delays can lead to frustration. The current process, where participants often experience delays or incomplete information, reflects a gap in the responsiveness of the service, which could be mitigated by leveraging more advanced digital communication tools. By implementing more frequent notifications and updates, BPJS Ketenagakerjaan could help participants feel more engaged and informed, thereby reducing anxiety and enhancing overall satisfaction.

Moreover, the need to accelerate administrative processes aligns with the findings of [53], who highlight that slow service delivery can negatively impact perceptions of service quality. Delays in processing claims, as mentioned by the informants, may be caused by procedural bottlenecks or inefficiencies in internal workflows. [53] suggests that simplifying administrative procedures through digitalization and automation can significantly reduce delays and improve service efficiency. For BPJS Ketenagakerjaan, adopting such strategies could expedite claims processing and improve user satisfaction by ensuring that participants receive timely responses to their needs.

The informants' general satisfaction with BPJS Ketenagakerjaan's programs highlights the strengths of the institution's offerings, yet it also underscores the need for continuous improvement. In line with [54] expectation-disconfirmation theory, participant satisfaction is shaped not only by the services provided but also by how well those services meet or exceed expectations. Although the programs are valued, unmet expectations regarding transparency and administrative speed indicate areas where the service falls short of participants' ideal standards. As [55] point out, public service organizations must continuously refine their offerings to better meet user expectations, particularly as these expectations evolve with changing technological and procedural standards.

In conclusion, while BPJS Ketenagakerjaan's services are generally satisfactory, several improvements could be made to meet participant expectations more fully. Efforts to increase

information transparency, streamline administrative processes, and expedite complaint handling and claims processing would significantly enhance overall satisfaction. By addressing these areas, BPJS Ketenagakerjaan can build stronger relationships with its participants, fostering greater trust and engagement in its services, and ultimately aligning with global best practices in public service management.

3.5. Theoretical and Empirical Contributions

The theoretical contribution of this finding lies in strengthening the literature related to public service user satisfaction, especially in the context of social insurance. This finding supports the theory of [56] on the dimensions of service quality, where transparency of information and speed of administrative processes are important elements in shaping user satisfaction. In addition, the results of this study also strengthen the concept of expectation-disconfirmation theory proposed by [57], where satisfaction is influenced by how well the service meets or exceeds user expectations. In the context of BPJS Ketenagakerjaan, participant expectations regarding the speed of the claim process and transparency of information are factors that influence overall satisfaction.

Empirically, this study contributes by providing actual data on the experience of BPJS Ketenagakerjaan users, especially in terms of complaint management, administrative processes, and the quality of information provided. These results offer practical insights for BPJS Ketenagakerjaan managers to improve areas that still need development, such as accelerating the claim process and improving navigation and transparency on their websites. These findings can also be a reference for other public service providers in understanding the importance of effective communication and providing clear and easily accessible information to improve user satisfaction.

4. Conclusion

In this study, there are several limitations that need to be considered to provide context to the results obtained. First, this study uses a qualitative approach with a case study method, which means that the findings obtained may not be fully representative of the entire population of BPJS Ketenagakerjaan participants in Indonesia. The results of interviews and observations may be limited to the individual perspectives of the participants interviewed, so they do not cover all variations in experiences or views. Second, this study does not explore the technical or internal aspects of the BPJS Ketenagakerjaan system in depth, such as issues related to technology infrastructure or data management, which may affect participant experiences. Furthermore, no quantitative data was collected to support the qualitative findings, so there is no statistical analysis to support the generalization of the findings. Therefore, the results of this study are more descriptive and explanatory than representative or quantitative. Based on the research findings, it is recommended that BPJS Ketenagakerjaan increase information transparency by improving website navigation and delivering the latest information more clearly and in detail. In addition, there needs to be an effort to speed up the administrative process by simplifying the requirements and document verification, and increasing efficiency in handling complaints to speed up their resolution. The implementation of these recommendations is expected to increase participant satisfaction and strengthen trust in the services provided by BPJS Ketenagakerjaan.

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