

Service Promise Impact on National Health Insurance (JKN) Participant Satisfaction at Primary Clinics in Gorontalo City



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ABSTRACT: National Health Insurance (JKN) faces various challenges, particularly in terms of service standardization. One of the main issues that often arises is the mismatch between participants' expectations and the reality on the ground. The transformation of service quality through the health facility service promise launched in 2023, which includes indicators of ease, speed, and equality, is a good initial step. To ensure the success of the program, a more in-depth evaluation of its implementation is necessary. This study aims to analyze the influence of implementing the JKN program service promise on participant satisfaction at the Pratama Clinic in Gorontalo City. This study uses a cross-sectional design. The sample in this study consisted of JKN participants registered at 3 Pratama Clinics in November 2024, totaling 394 respondents. The sample determination used cluster random sampling technique. Data were collected using a structured questionnaire to assess the implementation of service promises from the perspective of JKN participants and participant satisfaction. Data analysis used linear regression to analyze the influence between variables and to identify the most influential variable. Statistical analysis showed a significant influence between participant satisfaction and the JKN program's service promises, including: use of digital ID/card ($p = 0.001$), no photocopy requirements ($p = 0.000$), no additional fees ($p = 0.000$), serving all JKN participants ($p = 0.000$), availability of medication ($p = 0.005$), online consultation ($p = 0.000$), serving with a friendly attitude ($p = 0.000$), and health facility service promises ($p = 0.000$). The service promise of not requiring photocopies has the greatest impact on participant satisfaction. The JKN program's service promise has an impact on increasing participant satisfaction. Implementation of service promises needs to be applied comprehensively across all health facilities, and if possible, needs to be developed as an effort to improve service quality. Keyword: JKN; Participant Satisfaction; Service Promise

KEYWORDS: Janji Layanan; JKN; Kepuasan peserta

INTRODUCTION

The National Social Security System is a government program to provide more comprehensive and integrated security guarantees for every Indonesian citizen, enabling them to live healthy, productive, and prosperous lives. The National Health Insurance (JKN) system has become a significant milestone in the healthcare sector reform in Indonesia. Since the implementation of the National Health Insurance (JKN) program in 2014, there have been several challenges and areas that need improvement regarding the quality of JKN services, some of which have led to negative stigma among program participants. In implementing the JKN program, BPJS Kesehatan has the responsibility to continuously develop effective health programs, both preventive and curative, with the primary goal of providing quality healthcare services to participants. This aligns with the principles of managed care, which emphasizes providing quality healthcare services while effectively controlling costs. The implementation of the JKN program with cost-control principles does not mean sacrificing the quality of healthcare services. Instead, BPJS Kesehatan strives to strike a balance between cost efficiency and optimal service quality for participants. BPJS Kesehatan measures the performance of the JKN program based on participant satisfaction, making improving participant satisfaction a top priority in healthcare services.

National Health Insurance (JKN) faces various challenges, particularly in terms of service standardization. Although BPJS Kesehatan has made efforts to provide affordable healthcare access to the public, the quality of services received by participants remains a concern. One of the main issues that often arises is the mismatch between participants' expectations and the reality on the ground. Many JKN participants feel that the services they receive are not commensurate with the contributions they have made in the form of premiums, both in terms of speed and quality of medical services provided. According to BPJS Kesehatan's complaint report SIPP, unfriendly and unresponsive staff attitudes are significant issues. This creates a negative perception among JKN participants about the services they receive. Healthcare staff, who should be at the forefront of providing quality services, often become a source of dissatisfaction for participants. Inadequate services, both in terms of medical skills and staff attitude, contribute

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to negative stigma towards the JKN program among the public. Another prominent issue is the complicated administrative process. Cumbersome procedures, such as requiring photocopies of documents for administration and long queues, add to the burden on JKN participants. This condition creates a poor service experience and hinders the primary goal of JKN's Service Quality Transformation, which is to provide fast, easy, and equitable services to all participants. This shows that although the managed care system implemented by BPJS Kesehatan aims to control costs, the aspect of ease in service delivery has not yet been fully realized.

The service quality transformation through the healthcare facility service promise launched in 2023, which includes indicators of ease, speed, and equity, is a good initial step. To ensure the program's success, a more in-depth evaluation of its implementation is necessary. According to the national report of BPJS Kesehatan's SIPP (Complaint Handling Information Channel) in 2022, the top 6 complaints from JKN participants were: 1. Difficult access to healthcare services (3,147 complaints), 2. Uncovered healthcare services (2,253 complaints), 3. Medicine stockouts (1,411 complaints), 4. Unfriendly medical and paramedical staff (1,144 complaints), 5. Inconsistent practice schedules (967 complaints), 6. Inconsistent service fees (674 complaints). To improve service quality, in 2023 BPJS Kesehatan launched a service quality transformation through a commitment to healthcare facility service promises, focusing on three key indicators: Easy, Fast, and Equitable. The goal is to enhance the quality of JKN program services.

According to BPJS Kesehatan data, as of January 1, 2023, the number of JKN participants reached 249.6 million people, covering 91% of Indonesia's total population. Meanwhile, in Gorontalo Province, JKN program coverage reached 93.9% as of September 1, 2023, with 1,150,598 participants. The increase not only occurred in participation coverage but also in cooperation facilities. As of January 2024, Advanced Health Care Facilities (FKRTL) serving JKN participants in Gorontalo Province reached 21 facilities, consisting of Regional General

Hospitals, Private Hospitals, Police Hospitals, and Main Clinics. For primary services, First-Level Health Care Facilities serving JKN participants totaled 162 facilities, including Community Health Centers, Primary Clinics, individual medical practices, and individual dental practices.

Primary clinics play a significant role in providing healthcare services in Gorontalo City. As of 2023, there are 7 primary clinics out of 29 primary healthcare facilities, with JKN participation coverage reaching 197,627 people (96.67%) out of a population of 204,444. This means 6,817 people (3.33%) in Gorontalo City are not yet JKN participants.

During a spot check/field observation of primary healthcare facilities (FKTP) in October 2023, JKN participants receiving services at primary clinics in Gorontalo City still experienced long queues, were charged copayments for medication, were asked to photocopy documents for administration, faced discriminatory services, and encountered unfriendly staff at the clinics.

Based on the background above, the researcher needs to conduct a study on 'The Influence of

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METHODS

This study is quantitative research with a cross-sectional design. The independent variable in this study is the service promise of the JKN program, which includes: use of digital NIK/KTP/KIS, no photocopying required, no additional costs, service for all JKN participants, availability of medication, online consultations, serving with a friendly attitude, and healthcare facility service promises. The dependent variable is JKN participant satisfaction. The population of this study consists of all JKN participants registered at 3 Primary Clinics in November 2024, with a sample size of 394 respondents. The sample was determined using cluster random sampling technique. This research was conducted from November to December 2024. Data was collected through a structured questionnaire research instrument to assess the implementation of service promises from the perspective of JKN participants and participant satisfaction. Before implementation, the research instrument was tested for validity and reliability, with good validity results (Sign. 2-tailed < 0.05). The reliability test on a separate pilot sample also showed a Cronbach's Alpha value > 0.7, indicating high internal consistency. Data were analyzed using univariate, bivariate, and multivariate methods. Univariate analysis was used to examine the frequency distribution and percentage of service promise implementation and participant satisfaction. Bivariate analysis used simple linear regression to examine the influence between service promises and participant satisfaction. Multivariate analysis used multiple linear regression to identify the factors that have the greatest influence.

RESULT

Table 1. Frequency distribution of respondents based on JKN program service promises and participant satisfaction (n = 394)

Variable		Frequency (n)	Percentage (%)
Use of digital NIK/KTP/KIS	Not suitable	0	0,0
	Enough	24	6,1
	Suitable	370	93,9
No photocopying required	Not suitable	0	0,0

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	Enough	2	0,5
	Suitable	392	99,5
No additional costs	Not suitable	5	1,3
	Enough	33	8,4
	Suitable	356	90,4
Service for all JKN participants	Not suitable	0	0,0
	Enough	27	6,9
	Suitable	367	93,1
Availability of medication	Not suitable	0	0,0
	Enough	17	4,3
	Suitable	377	95,7
Online consultations	Not suitable	92	23,4
	Enough	1	0,3
	Suitable	301	76,4
Serving with a friendly attitude	Not suitable	0	0,0
	Enough	3	0,8
	Suitable	391	99,2
Healthcare facility service promises	Not suitable	0	0,0
	Enough	6	1,5
	Suitable	388	98,5
JKN participant satisfaction	Not suitable	0	0,0
	Enough	8	2,0
	Suitable	386	98,0

Source: Research Result (2024)

Tabel 1. shows that the majority of respondents stated that the service promise for using digital NIK/KTP/KIS was met in the suitable category (93.9%), no photocopy requirements in the suitable category (99.5%), no additional fees in the suitable category (90.4%), serving all JKN participants in the suitable category (93.1%). Providing medication to JKN participants was in the suitable category (95.7%), online consultation in the suitable category (76.4%), friendly service in the suitable category (99.2%), and health facility services in the suitable category (98.5%). Furthermore, for the JKN participant satisfaction variable, the majority of respondents stated that it was in the suitable category (98%).

Table 2. Analysis of the Impact of Implementing JKN Program Service Promises on Participant Satisfaction

Variabel	Unstandardized Coefficie B	nts Std. Error	Standardized Coefficients Beta	t	Sig.
(Constant)	3.089	.184		16.799	.000
Use of digital NIK/KTP/KIS	.353	.039	.416	9.056	.000
(Constant)	-.275	.410		-.671	.503
No photocopying required	1.015	.083	.526	12.242	.000
(Constant)	4.305	.109		39.324	.000
No additional costs	.156	.038	.202	4.087	.000
(Constant)	4.012	.179		22.397	.000
Service for all JKN participants	.160	.039	.203	4.111	.000
(Constant)	4.076	.238		17.111	.000
Availability of medication	.137	.049	.140	2.805	.005
(Constant)	4.577	.051		90.500	.000
Online consultations	.071	.019	.184	3.705	.000
(Constant)	2.382	.505		4.712	.000

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Serving with a friendly attitude	.476	.102	.230	4.673	.000
(Constant)	2.164	.280		7.716	.000
Healthcare facility service promises	.089	.010	.422	9.221	.000

Source: Research Result (2024)

Table 2. shows the results of a simple linear regression analysis, which found a significant influence between participant satisfaction and JKN program service promises, including: digital NIK/KTP/KIS usage ($p = 0.001$), no photocopy requirements ($p = 0.000$), no additional fees ($p = 0.000$), serving all JKN participants ($p = 0.000$), medication availability ($p = 0.005$), online consultation ($p = 0.000$), serving with a friendly attitude ($p = 0.000$), and health facility service promises ($p = 0.000$).

Table 3. Analysis of the Most Influential JKN Program Service Promise Implementation on Participant Satisfaction

variabel	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-2.159	.641		-3.367	.001
Use of digital NIK/KTP/KIS	.078	.047	.092	1.643	.101
No photocopying required	.803	.104	.416	7.713	.000
No additional costs	-.065	.048	-.084	-1.363	.174
Service for all JKN participants	.069	.040	.088	1.746	.082
Availability of medication	.054	.060	.055	.896	.371
Serving with a friendly attitude	.272	.092	.131	2.962	.003
<u>Healthcare facility service promises</u>	<u>.028</u>	<u>.017</u>	<u>.135</u>	<u>1.713</u>	<u>.087</u>

Source: Research Result (2024)

Table 3. shows that the regression coefficient for the service promise of not requiring photocopies is 0.803. This means that every service without requiring photocopies will increase JKN participant satisfaction by 0.803. With a p-value of $0.000 < 0.05$, which indicates that there is a significant effect of not requiring photocopies on increasing participant satisfaction. Meanwhile, the regression coefficient for the service promise of serving participants in a friendly manner is 0.272, meaning that every friendly service will increase JKN participant satisfaction by 0.272. With a p-value of $0.000 < 0.05$, which indicates that there is a significant effect of friendly service on increasing participant satisfaction. Therefore, compared to the variable of serving participants in a friendly manner, the variable of not requiring photocopies has a greater impact on increasing participant satisfaction.

DISCUSSION

The Influence of Implementing Service Promises for Digital NIK/KTP/KIS Usage on Participant Satisfaction at Primary Clinic

Based on the statistical test results, it shows that the significant probability value for the use of Digital NIK/KTP/KIS is $p\text{-value} = 0.000$ or $\alpha\text{-value} = 0.05$. This proves that there is an influence of using Digital NIK/KTP/KIS on participant satisfaction. Research that is in line with the results of the above study is research conducted by Ida Bagus Made Dwi Indrawan, (2020) at Dr. Murjani Sampit Hospital, which found that the quality of JKN-KIS services has a significant effect on JKN-KIS participant satisfaction. In that study, the quality of JKN-KIS services was measured using indicators such as ease of access, speed of service, and accuracy of information. The results showed that JKN-KIS participants who received high-quality services tended to have higher satisfaction compared to participants who received low-quality services. Another study conducted by Maharani & Lubis, (2023) found that the use of KTP (Indonesian ID Card) simplifies health services and improves service quality for the community, without eliminating rights and obligations for BPJS Kesehatan participants, both subsidy recipients and independent participants. BPJS Kesehatan collaborates with the population office to synchronize data using NIK (National Identity Number), enabling the public to access health services more easily and quickly. With this, health services become more efficient and hassle-free (Laili & Kriswibowo, 2022). NIK plays an important role in ensuring the validity of administrative data access when participants use KTP at healthcare facilities. With NIK, BPJS Kesehatan membership data can be verified more accurately and efficiently (Maharani & Lubis, 2023). KTP is used by prospective participants to register as PBP/PP participants by entering their KTP number and

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simultaneously registering for auto-debit. Additionally, in JKN participant services, KTP is also used for services such as registering as a PPU participant, changing addresses, changing treatment classes, changing primary healthcare facilities, advanced referral services, and accessing healthcare services at facilities that collaborate with BPJS (Kemenkes RI, 2022).

The author's assumption is that the use of NIK/KTP/KIS services affects JKN participant satisfaction for several reasons. Firstly, the use of NIK as a JKN-KIS participant identity makes it easier for participants to access healthcare services. Participants only need to mention their NIK or show their e-KTP to receive healthcare services. Secondly, the use of NIK also improves the accuracy of JKN-KIS participant data. By using NIK, participant data becomes more integrated and accurate, making it easier for BPJS Kesehatan to manage participant data. Thirdly, the use of NIK also makes it easier for participants to access information about their participation status and healthcare service history. This can increase participant satisfaction because they can easily access the information they need.

The Influence of Implementing Service Promises for Not Requiring Photocopying of Documents on Participant Satisfaction at Primary Clinics

Based on the statistical test results, it shows that the significant probability value for service without requiring photocopying is $p\text{-value} = 0.000$ or $\alpha\text{-value} = 0.05$. This proves that there is an influence of service without requiring photocopying on participant satisfaction. The scope of service promises includes, among others, services without requiring photocopying. JKN participant registration services are sufficient by showing the KTP or by choosing to use KIS Digital, without using photocopies, and can be done online through online applications or by visiting the BPJS office directly. Supporting research conducted by Lambe (2025) found that online registration systems have a significant impact on patient satisfaction, particularly in terms of accurate information and service speed. Another study conducted by Herlinawati et al., (2021) on the level of public satisfaction with online registration on the JKN mobile application showed that the majority (73%) of respondents were satisfied with the online registration of BPJS Kesehatan on the Mobile JKN application during the Covid-19 pandemic. During the Covid-19 pandemic, the Mobile JKN application provided ease for users in registering online without having to queue and crowd. Additionally, users of the Mobile JKN application were also happy because the application was very helpful for BPJS Kesehatan participants, where when they wanted to register, they didn't need to waste time coming to the office or hospital, but could simply register online using Mobile JKN on their smartphone (Intan Ardianto, 2023).

The author's assumption is that Service Without Requesting Document Photocopy can Save Time, Service without requesting document photocopy can save time for JKN participants. They do not need to spend time making document photocopies, so they can get the services they need more quickly. In addition, it can also Reduce Costs, Service without requesting document photocopy can reduce costs incurred by JKN participants. They do not need to spend money on making document photocopies. Furthermore, it can Increase Satisfaction, Service without requesting document photocopy can increase satisfaction of JKN participants. They can feel more satisfied with the services they receive because they do not need to spend time and money on making document photocopies.

The Influence of Promise Service Implementation without Additional Fees on Participant Satisfaction at Primary Clinics

Based on the statistical test results, it shows that the significant probability value of service without additional fees is $p\text{-value} = 0.000$ or $\alpha\text{-value} = 0.05$. This proves that there is an influence of service without additional fees on participant satisfaction. Research conducted by Aritonang dkk (2023) is in line with the results of the above research. From this study, it was found that respondents' responses regarding the Credibility indicator scored 1.319, indicating that the credibility indicator ranked second highest after the competence indicator, and was higher than the other seven indicators. This study assessed the credibility of BPJS Kesehatan Dumai Branch based on the characteristics of honesty and trustworthiness, with indicators such as: Fair service without regard to participant status, Accuracy of premium deduction amounts informed to participants, Honesty of employees in providing services. BPJS Kesehatan Dumai Branch was considered to have good credibility because it has applied the principles of honesty and trustworthiness in its services to participants

The author's assumption is that services without additional fees can reduce the financial burden borne by JKN participants. This can make participants feel more satisfied with the services they receive. Services without additional fees can also increase accessibility to healthcare services for JKN participants. Participants can more easily access healthcare services without worrying about additional costs. Furthermore, services without additional fees can reduce JKN participants' concerns about healthcare costs. Participants can focus more on their treatment and healthcare without worrying about costs.

The Influence of Promise Service Implementation on Medicine Availability towards Participant Satisfaction at Primary Clinics

Based on the statistical test results, it shows that the significant probability value of the medicine availability variable is $p\text{-value} = 0.005$ or $\alpha\text{-value} = 0.05$. This proves that there is an influence of medicine availability on participant satisfaction. The research conducted by Ghiffari et al., (2022) showed that respondents were very satisfied with the services at Sekupang Health

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Center in Batam City, with a percentage value of 85.86%. The variable that received the highest rating was empathy (friendliness) of pharmaceutical staff, while the variable with the lowest rating was assurance related to medication packaging. Another similar study conducted by Yuniar & Handayani, (2016) showed that out of 5 dimensions of satisfaction with pharmacy services, the dimension with the highest level of satisfaction was empathy (friendliness), while the dimension with the lowest level of satisfaction was assurance (guarantee). In general, satisfaction is related to the professionalism of staff, respect and appreciation for patients, the availability of staff at all times to answer patient questions, and obtaining clear instructions on medication use and regulation. Patient satisfaction can be improved by adding staff if necessary, increasing stock of medication, providing more generic medications, and accepting more types of health insurance cards (Smith et al., 2011).

According to the author's assumption, adequate availability of medication can reduce participants' concerns about the availability of the medication they need. This can make participants feel more satisfied with the healthcare services they receive. In addition, adequate medication availability can improve the quality of healthcare services provided. Participants can receive proper and effective treatment, which can make them feel more satisfied with the healthcare services they receive.

The Influence of Promise Service Implementation on Online Consultation towards Participant Satisfaction at Primary Clinics

Based on the statistical test results, it shows that the significant probability value of online consultation is $p\text{-value} = 0.000$ or $< \alpha\text{-value} = 0.05$. This proves that there is an influence of online consultation on participant satisfaction. Research supporting the above results was conducted by Dhani & Indrawati (2025), and the results showed that on the core scale of service quality, the factors that have an influence on user satisfaction are efficiency ($p\text{-value} 0.000$) and reliability ($p\text{-value} 0.005$). The core scale of service quality that does not have an influence on satisfaction is fulfillment of needs ($p\text{-value} 0.068$) and confidentiality ($p\text{-value} 0.404$). Another similar study conducted by Iramayani, et al., (2024) showed that there is a significant relationship between the utilization of Mobile JKN and the quality of healthcare services in the working area of Puskesmas Pagar Merbau, Deli Serdang Regency ($p=0.002$). Mobile JKN application is a digital service to facilitate JKN participants in obtaining information and administrative services for membership. This application can be downloaded through Google Play Store or App Store, and can be used on Android and iOS-based smartphones. The Mobile JKN application has a Doctor Consultation feature, where participants can conduct health consultations with doctors at their registered FKTP (Primary Healthcare Facility) (Kemenkes RI, 2022). The Mobile JKN application also provides an online health consultation feature, allowing users to receive health services without having to visit a healthcare facility directly. This provides convenience and accessibility for users to obtain health information and assistance (Iramayani, et al., 2024).

According to the author's assumption, online consultations can increase participants' accessibility to healthcare services. Participants can consult with doctors or other healthcare professionals without having to come to a healthcare facility. In addition, online consultations can save participants' time. Participants do not need to spend time traveling to healthcare facilities and waiting for their turn to consult with doctors

The Influence of Fulfilling Promises to Serving with a friendly attitude on Participant Satisfaction at Primary Clinics

Based on the statistical test results, it shows that the significant probability value of serving participants with friendliness is $p\text{-value} = 0.001$ or $< \alpha\text{-value} = 0.05$. This proves that there is an influence of serving participants with friendliness on participant satisfaction. Serving participants with friendliness is closely related to empathy. The results of the above study are in line with the research conducted by Mhd. Idris Lubis et al., (2023) which was conducted at Tanjung Botung Health Center, Padang Lawas Regency, showing that the factors that influence BPJS patient satisfaction at Tanjung Botung Health Center are responsiveness, reliability, empathy, and physical evidence. The study shows that these four factors have a significant relationship with the level of patient satisfaction. Another study conducted by Aritonang, et al (2023) showed that courtesy is an important aspect of customer satisfaction for BPJS Kesehatan Dumai Branch. Courtesy includes polite attitudes, respect, attention, and friendliness of employees towards participants. The study results showed a score of 1.291 for the courtesy indicator. Empathy (attention) in healthcare services is the ability of officers to understand the needs and difficulties of patients, and provide personal attention and act in the best interest of patients. This includes good communication and concern for individual patient needs. Patients will feel attended to by healthcare providers if their needs and complaints are responded to well by healthcare providers, and a sincere and personalized attitude given by healthcare providers to patients, such as ease of contacting healthcare providers, the ability of healthcare providers to communicate with patients and their families. Patient satisfaction is strongly influenced by the empathy of healthcare providers. Good empathy increases patient satisfaction, while poor empathy decreases patient satisfaction (Dewi et al., 2022).

According to the author's assumption, friendly service can increase participants' emotional satisfaction. Participants feel valued and respected, so they feel more satisfied with the service they receive. Additionally, service without discrimination can reduce participants' concerns about unfair treatment. Participants feel that they are treated equally and fairly, so they feel more satisfied with the service they receive.

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The Influence of Healthcare Facility Service Promise Implementation on Participant Satisfaction at Primary Clinics

Based on the statistical test results, it shows that the significant probability value of healthcare facility service promise is $p\text{-value} = 0.000$ or $< \alpha\text{-value} = 0.05$. This proves that there is an influence of healthcare facility service promise on participant satisfaction. The results of the above study are in line with the research conducted by Della Batubara et al (2023), which found that the quality of healthcare services consisting of tangible, reliability, responsiveness, assurance, and empathy has a strong relationship with patient satisfaction of BPJS Kesehatan at primary healthcare facilities. Another study conducted by Dewi et al., (2022) showed that the quality of healthcare services at Gunung Tua Health Center, including tangible, reliability, responsiveness, assurance, and empathy, affects patient satisfaction of JKN/KIS. Responsiveness is the most dominant factor in determining patient satisfaction.

According to the author's assumption, healthcare facility service promises can improve the quality of healthcare services. Healthcare facilities can provide better and more effective services, so participants feel more satisfied with the services they receive. Based on the statistical test results in this study, a significance value of $p\text{-value} = 0.000$ ($< \alpha = 0.05$) was obtained, indicating a significant relationship between the implementation of healthcare facility service promises and participant satisfaction at Primary Clinics. This means that the better the implementation of service promises, the higher the level of participant satisfaction. The service promises include: (1) registration using digital KTP/KIS, (2) service without photocopying documents, (3) service without additional fees, (4) serving all JKN participants, (5) provision of medication for JKN participants, (6) online consultation services, and (7) service with a friendly attitude. These seven promises reflect improvements in the structure and process aspects of services, as described in Donabedian's theory. Digitalized registration and services without photocopying accelerate the service flow (process), medication availability shows facility readiness (structure), and friendly service reflects the quality of interpersonal interaction (interpersonal process). Improvements in the structure and process aspects will impact the outcome, namely increasing JKN participant satisfaction. Furthermore, according to Woodruff's theory, participant satisfaction is determined by the match between initial expectations and the experience perceived. When service promises are well implemented, participants feel that the services received meet or even exceed their expectations, resulting in a sense of satisfaction. Thus, the implementation of service promises is not only about meeting administrative standards but also plays a strategic role in shaping a positive perception of service quality in the eyes of JKN participants.

The most influential service promise factor on participant satisfaction

Based on the multiple linear regression test, it shows that the regression coefficient for the variable of service without requiring photocopying is 0.803. This means that every service without requiring photocopying will increase JKN participant satisfaction by 0.803, with a $p\text{-value} = 0.000 < 0.05$, indicating a significant influence of service without requiring photocopying on increasing JKN participant satisfaction. The regression coefficient for the variable of serving participants with a friendly attitude is 0.272, meaning that every time participants are served with a friendly attitude, JKN participant satisfaction will increase by 0.272, with a $p\text{-value} = 0.000 < 0.05$, indicating a significant influence of serving participants with a friendly attitude on increasing JKN participant satisfaction. Thus, compared to the variable of serving participants with a friendly attitude, the variable of service without photocopying increases satisfaction to a greater extent. The results of this study are in line with the research conducted by Lubis (2023), which found that the most influential factor on BPJS patient satisfaction is responsiveness, followed by reliability, empathy, and tangible aspects. Meanwhile, assurance does not have a significant impact. Responsiveness has the greatest impact with an Exp(B) value of 3.816

According to the author's assumption, service without requiring photocopying has the greatest influence on increasing JKN participant satisfaction because it is directly related to the ease of access to services. A simpler administrative process can speed up the service flow, reduce administrative burdens on participants, and increase perceptions of efficiency and responsiveness of healthcare facilities. This condition is in line with Donabedian's theory, which emphasizes that accessibility and efficiency in healthcare services are important components in improving service quality and patient satisfaction. Serving participants with a friendly attitude also has a significant impact, although the regression coefficient value is smaller compared to the variable of service without requiring photocopying. This can be linked to the interpersonal dimension in Donabedian's theory, which states that the quality of interaction between patients and healthcare providers also influences perceptions of service quality. Friendly service creates a positive emotional atmosphere, increases feelings of being valued and heard, and strengthens patient trust in healthcare facilities. Although not as strong as the impact of administrative aspects, this interpersonal aspect is an important element in shaping the overall service experience. The consistent fulfillment of service promises reflects the value that healthcare facilities provide to patients, as explained in Woodruff's Customer Value theory. This theory asserts that patient satisfaction is influenced by how well the services provided meet their expectations and needs optimally. Based on the analysis results, it is evident that more efficient administrative aspects have a greater influence compared to aspects of drug availability and service promises. Therefore, strategies to increase JKN participant satisfaction can be focused on simplifying administrative procedures, increasing transparency in service provision, and ensuring the fulfillment of service promises by healthcare facilities. These steps are expected to improve service quality and strengthen participants' trust in the JKN system.

CONCLUSION

The service promises of the JKN program include: using digital NIK/KTP/KIS, not requiring photocopies, no additional costs, serving all JKN participants, availability of medication, online consultations, serving with a friendly attitude, and healthcare facility service promises that impact participant satisfaction. The service promise of not requiring photocopies has the greatest influence on participant satisfaction. Implementing service promises needs to be applied comprehensively across all healthcare facilities, and if possible, needs to be developed as an effort to improve service quality.

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