

How Do BPJS Customers Experience Satisfaction? Understanding Positive Service Perceptions in Indonesia's National Health Insurance System

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Abstract

Customer satisfaction is a central indicator of service quality within Indonesia's National Health Insurance System (BPJS Kesehatan). Yet, while prior research has heavily emphasized patient complaints, service gaps, and systemic challenges, the voices of customers who *are satisfied* remain understudied. This qualitative study explores how BPJS participants perceive and construct satisfaction based on their lived experiences when accessing health services. Using in-depth interviews with seven BPJS members, six reporting high satisfaction and one reporting medium satisfaction, the study applies reflexive thematic analysis to identify key factors shaping positive service experiences. Findings reveal that satisfaction emerges from three core dimensions: (1) interpersonal care, reflected in empathy, attentive communication, and supportive interactions with healthcare staff; (2) procedural clarity, including smooth administrative processes, predictable service flows, and perceived efficiency; and (3) perceived reliability, especially regarding accurate examinations, provider competence, and trust in the overall care process. These dimensions resonate with broader service quality literature in previous study. Participants also attributed their satisfaction to recent BPJS transformations such as digital access through the Mobile JKN application, queue optimization, and improved transparency. The study further positions customer satisfaction within a social-cognitive lens, suggesting that users' beliefs, expectations, and prior experiences influence how they interpret service encounters. By centering the experiences of satisfied customers, this study contributes an alternative narrative to BPJS service evaluation, one that emphasizes strengths, effective practices, and relational elements that foster trust and confidence. The findings offer practical implications for sustaining BPJS service reforms and for strengthening human-centered care approaches in Indonesia's public health system.

Keywords: BPJS Service Quality; Patient Satisfaction; Customer Experience; Qualitative Inquiry; Thematic Analysis; Public Health Services;

1. Introduction

1.1 Research Background

Customer satisfaction serves as a central indicator of service quality within Indonesia's National Health Insurance System (BPJS Kesehatan). As access to healthcare expands through the Jaminan Kesehatan Nasional (JKN), understanding how patients construct, interpret, and evaluate satisfaction has become crucial, not only for measuring service performance but also for sustaining trust in public health institutions (Solechan, 2019; Panjaitan, 2020; Guiso, 2021). Although a substantial body of literature highlights complaints, service gaps, and operational challenges within BPJS services, emerging empirical evidence suggests that many customers also experience high satisfaction, a perspective still underrepresented in scholarly work.

Recent BPJS-related studies demonstrate that reliability and empathy significantly influence patient satisfaction, whereas responsiveness, assurance, and tangibles show weaker or nonsignificant associations in shaping customers' evaluations of service quality (Helmi et al., 2025; Bitjoli et al., 2019; Dewi & Fikri, 2023; Harini et al., 2023). These findings align with broader research showing that interpersonal warmth, clarity, and trustworthy communication often outweigh physical attributes of the healthcare environment in determining satisfaction among BPJS users (Librianty, 2018; Safitri et al., 2022). However, most of these studies rely on quantitative measures, offering limited insight into the underlying meanings, emotions, expectations, and interpersonal dynamics through which customers experience satisfaction.

To address this gap, the present study collected qualitative data through interviews, revealing a contrasting narrative compared to the problem-dominant discourse frequently depicted in public reports. Six out of seven BPJS participants reported being satisfied, while one expressed *medium satisfaction*. This pattern suggests that positive customer experiences are not outliers but important indicators of successful service delivery that deserve systematic examination. Understanding what shapes these favorable perceptions is increasingly crucial within BPJS's ongoing transformation agenda, particularly in light of recent service innovations, such as digital queueing, expanded Mobile JKN functionalities, transparency reforms, and administrative simplifications, that have been widely acknowledged across institutional reports (BPJS Kesehatan, 2024; Ministry of Health of Indonesia, 2025; CNBC Indonesia, 2025; Tempo.co, 2025; Ombudsman RI, 2024).

Exploring why satisfied customers interpret their experiences positively holds both analytical and practical significance. From a social-cognitive perspective, satisfaction is influenced by customers' efficacy beliefs, expectations, and appraisals of interpersonal interactions (Bandura, 1997; Schunk & DiBenedetto, 2021). Perceived usefulness and ease of navigating healthcare processes, especially following the digitalization of services through Mobile JKN, further shape acceptance and positive evaluations (Davis, 1989). Trust in health insurance systems also plays a critical role in shaping customer judgments of fairness, transparency, and institutional credibility (Guiso, 2021; Yusriani et al., 2024).

Qualitative inquiry provides a powerful methodological approach for examining these nuanced dimensions. Drawing upon constructivist grounded theory (Charmaz, 2006), reflexive thematic analysis (Braun & Clarke, 2019), and qualitative research principles (Creswell & Poth, 2018; Ritchie & Lewis, 2003), this study investigates how BPJS customers narrate satisfaction, interpret their healthcare encounters, and articulate interpersonal and procedural factors that matter most to them. Focus group-inspired interviewing (Basnet, 2018) further supports a rich understanding of the emotions, expectations, and social contexts shaping user perceptions.

Despite significant reforms and service innovations, such as simplified administrative

procedures, digital queue systems, and improved transparency, research has not yet adequately captured how these changes are experienced by customers who are genuinely satisfied. This absence leaves an important gap in the literature. Positive experiences offer insight into what works, why certain interactions foster trust, and how service providers can strengthen patient-centered care across Indonesia's diverse healthcare landscape.

By centering the voices of satisfied customers, this research contributes a counterbalance to the dominant dissatisfaction narrative, offering a more nuanced and constructive understanding of service quality in practice. The insights derived from this study are expected to inform BPJS service improvement strategies, reinforce human-centered care approaches, and strengthen policy reforms aimed at enhancing equitable, empathetic, and trustworthy healthcare provision nationwide.

1.2 Research Questions

Building on these considerations, this study addresses the following research questions:

- RQ1. How do BPJS customers construct and interpret their experiences of satisfaction when receiving healthcare services within Indonesia's National Health Insurance System?
RQ2. What interpersonal, procedural, and cognitive factors shape positive service perceptions among satisfied BPJS users?

2. Literature Review

2.1 Service Quality and Patient Satisfaction in Public Health Systems

Service quality is widely recognized as a key determinant of patient satisfaction in public health systems, particularly in contexts where universal coverage aims to deliver equitable care to diverse populations. Within Indonesia's BPJS Kesehatan system, studies consistently highlight that reliability, empathy, and clarity of service processes strongly influence patient satisfaction (Bitjoli et al., 2019). These dimensions reflect the classical service quality frameworks where interpersonal and professional aspects of care outweigh physical facilities in shaping user perceptions.

Recent research in Indonesian healthcare settings also emphasizes that satisfaction is not merely a reaction to outcomes, but a holistic cognitive-emotional assessment influenced by expectations, interpersonal communication, timeliness, and perceived fairness (Harini et al., 2023; Dewi & Fikri, 2023). This aligns with global findings showing that in service-intensive environments, trust and reliability serve as foundations for satisfaction and long-term compliance (Guiso, 2021).

Yet, despite the growth of quantitative studies, the literature lacks sufficient qualitative inquiry into *how* BPJS customers form satisfaction judgments, particularly among those who *are satisfied*. This gap underscores the need for deeper interpretive studies that explore lived experiences, emotional dynamics, and meaning-making processes beyond survey-based measures.

2.2 Self-Efficacy, Perception Formation, and User Experience

Self-efficacy theory (Bandura, 1997) provides an important psychological lens for understanding how individuals interpret service encounters. Customers who believe they can navigate healthcare systems effectively are more likely to experience reduced anxiety, perceive the service as more manageable, and evaluate interactions more positively. This cognitive

appraisal mechanism has been supported across various contexts, including academic stress (Grøtan et al., 2019), digital use behaviors (Chen et al., 2025), and student engagement (Bouih et al., 2021).

In the BPJS context, perceived ease of use and usefulness, constructs from Davis's (1989) Technology Acceptance Model, are increasingly relevant as BPJS modernizes its services through digitalization (e.g., Mobile JKN, online queues). Users who perceive digital tools as intuitive and supportive are more likely to experience smoother care pathways and report higher satisfaction.

Furthermore, trust in institutions (Guiso, 2021; Yusriani et al., 2024) plays a crucial role in how users evaluate fairness and transparency within insurance systems. When customers believe policies are implemented consistently and equitably, satisfaction becomes more grounded and resilient, even in the face of operational imperfections.

2.3 Communication, Empathy, and Interpersonal Dynamics in Healthcare Delivery

Interpersonal communication is repeatedly identified as one of the strongest predictors of satisfaction in healthcare services. Empathy, clarity, and respectful dialogue help reduce uncertainty and enhance the perceived quality of care. In BPJS service settings, communication challenges often emerge as core sources of complaint; thus, identifying cases where communication succeeds is essential for improving service consistency.

Studies in education, online learning, and organizational settings also show interpersonal processes affect emotions, well-being, and engagement (Chan & Hu, 2023; Kamila & Ramadhani, 2024; Nurhadi et al., 2025). This multidisciplinary evidence reinforces the notion that human interaction is central to positive user experience, particularly in public-facing service sectors.

2.4 Qualitative Approaches to Understanding User Perceptions

Qualitative research offers powerful tools for uncovering how users construct meaning from their service experiences. Frameworks such as constructivist grounded theory (Charmaz, 2006), reflexive thematic analysis (Braun & Clarke, 2019), and applied qualitative inquiry (Creswell & Poth, 2018; Ritchie & Lewis, 2003) emphasize depth, reflexivity, and co-construction of knowledge.

Focus group discussions and in-depth interviews allow researchers to explore emotional nuance, contextual factors, and experiential subtleties that quantitative metrics cannot capture (Basnet, 2018). This is particularly important in BPJS research, where service experiences can vary widely depending on facility type, staff interactions, and procedural clarity.

The present study contributes to this tradition by examining the lived experiences of customers who express high satisfaction, offering an alternative viewpoint to studies that prioritize dissatisfaction narratives.

2.5 Public Service Transformation and Digital Innovation in 'BPJS Kesehatan'

BPJS Kesehatan has undergone major reforms focused on improving transparency, reducing administrative burdens, and enhancing digital access. Institutional reports highlight innovations such as:

- digital queue and registration systems,

- simplified referral procedures,
- improved Mobile JKN features,
- increased transparency and customer education.

These reforms have been recognized with awards, including the Best Employee-Driven Customer Experience (BPJS Kesehatan, 2025). Government initiatives, including the transition to a competency-based referral system by 2026 (Ministry of Health, 2025), and the premium arrears relief program (CNBC Indonesia, 2025), further demonstrate responsiveness to public needs.

At the same time, oversight bodies such as the Ombudsman RI continue to document challenges, particularly regarding regional hospitals and administrative inconsistencies, underscoring the dual nature of progress and ongoing work (Ombudsman RI, 2024).

This evolving landscape underscores the need for continuous research into how reforms are experienced by users, especially those who report positive interactions.

2.6 Summary of Literature Gaps

Across the literature, three major gaps emerge:

1. Satisfaction-focused qualitative studies are scarce. Most BPJS research centers on dissatisfaction, complaints, and barriers, leaving positive experiences understudied.
2. Limited integration of psychological perspectives. Few studies examine the role of self-efficacy, perceived ease of use, trust, and emotional appraisal in shaping satisfaction.
3. Insufficient understanding of interpersonal dynamics. While communication and empathy are known predictors of satisfaction, the mechanisms through which these factors influence positive customer perceptions remain unexplored qualitatively.

This study addresses these gaps by focusing explicitly on how satisfied BPJS customers construct, interpret, and articulate their service experiences, revealing insights essential for enhancing patient-centered care and informing national service reforms.

3. Research Method

3.1 Research Design

The methodological orientation of this study is grounded in a qualitative interpretive paradigm, which assumes that individuals construct meaning through subjective experiences and social interactions. This approach is appropriate because the purpose of the study is to understand how satisfied BPJS customers interpret and articulate their perceptions of service quality, rather than to measure satisfaction numerically. The conceptual basis follows Bandura's (1997) social cognitive theory, which posits that beliefs, expectations, and efficacy perceptions shape how individuals evaluate events and interactions. These psychological components are essential for interpreting patient satisfaction within a complex public health system.

Furthermore, this research is informed by the assumptions of constructivist grounded theory (Charmaz, 2006), which views participants as co-constructors of meaning, and by reflexive thematic analysis (Braun & Clarke, 2019), which emphasizes the active role of the researcher in interpreting patterns within qualitative data. The methodological framework is also supported by Creswell and Poth's (2018) guidelines for qualitative inquiry and Ritchie and Lewis's (2003)

principles for generating context-rich and experience-based understanding.

Within this broader framework, service quality concepts derived from public administration and user experience theories, such as perceived usefulness (Davis, 1989), trust (Guiso, 2021; Yusriani et al., 2024), communication, interpersonal empathy, and social support (Kamila & Ramadhani, 2024), are incorporated to interpret how customers make sense of BPJS services. This integrated framework ensures that both psychological mechanisms and service delivery characteristics inform the interpretation of satisfaction.

This study employs a qualitative descriptive design, with semi-structured interviews as the primary method of data collection. The approach is suitable for capturing the nuanced ways in which BPJS customers perceive and describe their satisfaction, particularly because satisfaction itself is a dynamic, interpretive, and emotionally layered construct (Basnet, 2018).

Seven BPJS participants were interviewed individually, representing varied backgrounds to enrich the diversity of perspectives. This aligns with qualitative traditions that emphasize depth over breadth and prioritize the richness of subjective accounts (Creswell & Poth, 2018). The interview guide was designed to explore three key domains: (1) interpersonal experiences with healthcare staff; (2) procedural clarity and navigational ease; and (3) cognitive and emotional interpretations of service delivery.

Data collection followed ethical guidelines for voluntary participation, informed consent, confidentiality, and respectful engagement. Interview sessions were conducted in a conversational manner to allow participants to express personal narratives freely, consistent with Basnet's (2018) and Ritchie & Lewis's (2003) principles of participant-centered qualitative interviewing.

All interviews were audio-recorded and transcribed verbatim. Data analysis followed Braun and Clarke's (2019) six phases of reflexive thematic analysis: familiarization, initial coding, theme generation, review, refinement, and final reporting. Reflexivity was maintained throughout the process, acknowledging the researcher's positionality and prior knowledge as potential influences on interpretation.

Supporting literature from other domains, such as subjective well-being (Webster et al., 2021; Ibrahim & Nadif, 2025), academic self-efficacy (Bouih et al., 2021; Grøtan et al., 2019), digital experiences (Chan & Hu, 2023; Chen et al., 2025), and service fairness (Helmi et al., 2025), provides conceptual parallels that enrich the interpretation of satisfaction within the BPJS system. These works reinforce the understanding that perceptions, emotions, and interpersonal treatment significantly shape how individuals evaluate institutional services.

3.2 Data Sources and Trustworthiness

Multiple data sources support the credibility of this study. Primary data were drawn from interview transcripts, while secondary data sources included national reporting on BPJS reforms (BPJS Kesehatan, 2024; 2025), government health regulations (Ministry of Health, 2025), public oversight documentation (Ombudsman RI, 2024), and socioeconomic narratives relevant to public trust in institutional systems (Warokka et al., 2020; Suhairi et al., 2024; Yanti, 2025).

Trustworthiness was enhanced through:

- Credibility: triangulating participant narratives with existing BPJS literature (Bitjoli et al.,

2019; Septian, 2022; Panjaitan, 2020).

- Transferability: providing contextual detail about participant experiences and service environments.
- Dependability: maintaining transparent documentation of analytic decisions.
- Confirmability: grounding interpretations in participant quotations and cross-checking emerging themes.

As Xiao and Watson (2019) note, systematic and transparent procedures contribute to analytical rigor, even in non-systematic qualitative designs.

3.3 Ethical Considerations

This study adhered to ethical norms for qualitative research, including respect for autonomy, confidentiality, and informed consent. Participants were informed of the study's purpose, assured that their identities would remain anonymous, and permitted to withdraw at any time without consequence. Given the sensitivity of health-related experiences, care was taken to maintain a supportive and non-judgmental interview environment.

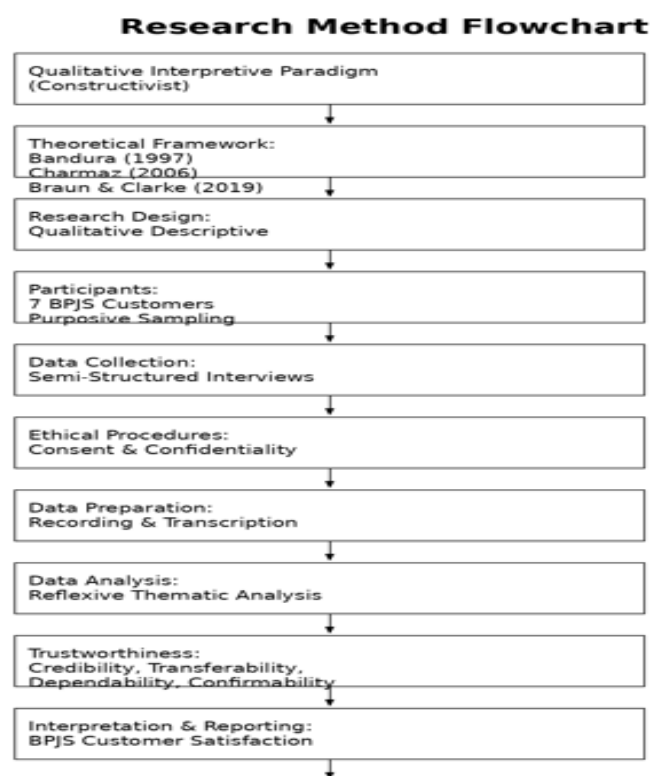


Figure 1. Research Method Flowchart
Source: Authors' analysis (2025).

4. Findings and Discussions

This chapter presents the key findings derived from in-depth interviews with seven BPJS

Kesehatan participants conducted in Tangerang City and Batam Centre between August 20 and October 20, 2025, and discusses them in relation to existing literature. Using reflexive thematic analysis, the findings reveal how satisfied customers construct and interpret their service experiences, emphasizing interpersonal, procedural, and cognitive dimensions of satisfaction.

4.1 Interpersonal Care and Empathic Communication as Foundations of Satisfaction

The first major theme highlights the central role of interpersonal care, particularly empathy, respectful communication, and attentiveness from healthcare staff, in shaping customer satisfaction. Participants consistently described positive interactions with doctors, nurses, and administrative staff as the most influential factor in their overall evaluation of BPJS services. Feeling listened to, clearly informed, and treated with dignity contributed to a strong sense of comfort and trust.

Several participants emphasized how empathic communication changed their emotional experience during illness:

One participant emphasized that clear and calm explanations from medical staff fostered a sense of safety and emotional reassurance during treatment (R2).

“The doctor explained everything calmly and clearly. I didn’t feel rushed, and that made me feel safe, even though I was worried at first.” (R2)

Another participant highlighted the importance of being treated respectfully, regardless of BPJS status:

“I never felt treated differently. The nurses spoke politely and asked if I understood the explanation. That really mattered to me.” (R5)

Administrative staff also played a crucial role in shaping satisfaction:

“Even at registration, the staff helped patiently. They explained the steps one by one, so I didn’t feel confused.” (R1)

This finding aligns with previous BPJS-related studies indicating that empathy significantly predicts patient satisfaction, surpassing the influence of tangibles and assurance (Bitjoli et al., 2019). It also supports broader service literature suggesting that interpersonal warmth and communication clarity outweigh physical infrastructure in shaping service perceptions (Solechan, 2019; Panjaitan, 2020).

From a theoretical perspective, these findings resonate with social cognitive theory, which posits that individuals’ interpretations of interactions are shaped by expectations, beliefs, and perceived relational support (Bandura, 1997; Schunk & DiBenedetto, 2021). When patients perceive healthcare staff as caring and responsive, their confidence in the system increases, reinforcing satisfaction even amid procedural constraints.

4.2 Procedural Clarity, Digital Access, and Cognitive Appraisal of Services

The second theme relates to procedural clarity and navigational ease, particularly in accessing services, understanding referral processes, and utilizing digital platforms such as Mobile JKN. Participants who reported satisfaction emphasized that clear information, predictable procedures, and reduced administrative complexity contributed to a smoother healthcare experience.

Several respondents described how procedural transparency reduced stress:

"I already knew the flow, so I wasn't anxious. Everything was explained from the beginning."
(R3)

Digital access through Mobile JKN was frequently mentioned as a practical advantage:

"... I could check the queue, so I didn't have to wait too long." (R6)

Digital platforms, particularly Mobile JKN, were perceived as instrumental in reducing waiting time uncertainty and improving overall service efficiency (R6).

Even participants who experienced minor delays still expressed acceptance:

"Yes, sometimes you have to wait, but because the process is clear, I understand. It's fair."
(R4)

Digital innovations were perceived as especially helpful in minimizing uncertainty and wait times, echoing the principles of perceived usefulness and perceived ease of use (Davis, 1989). This aligns with recent institutional reports highlighting BPJS's service transformation through digital queue systems, online registration, and enhanced transparency (BPJS Kesehatan, 2024; 2025).

These findings also reflect trust-building mechanisms within public service systems. When procedures are perceived as fair, transparent, and consistent, customers are more likely to evaluate services positively (Guiso, 2021; Yusriani et al., 2024). Even participants who acknowledged constraints expressed understanding, suggesting that procedural clarity mitigates dissatisfaction.

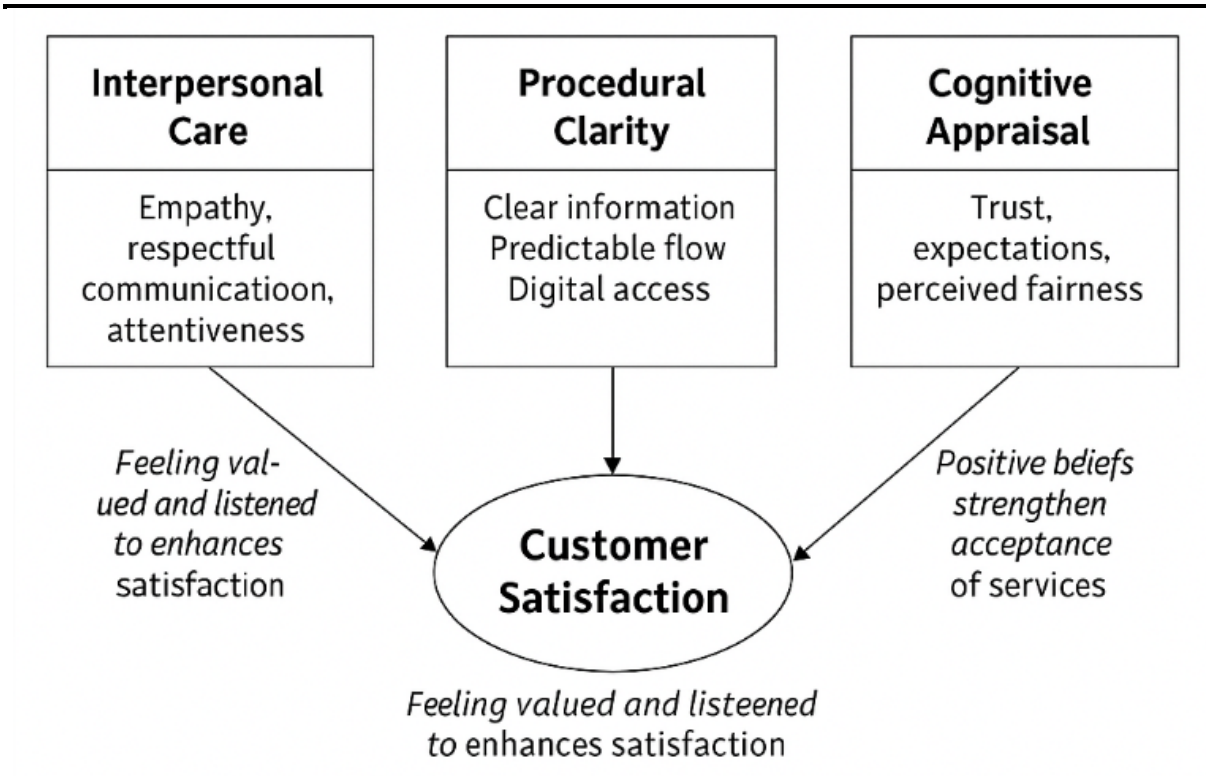
Table 1. Summary of Key Thematic Findings Customer Satisfaction among BPJS Users

Theme	Core Dimensions	Illustrative Interpretation
Interpersonal Care	Empathy, respectful communication, and attentiveness	Feeling valued and listened to enhances satisfaction
Procedural Clarity	Clear information, predictable flow, digital access	Ease of navigation reduces anxiety and frustration
Cognitive Appraisal	Trust, expectations, perceived fairness	Positive beliefs strengthen acceptance of services

Source: Interview data analysis (2025).

Figure 2. Conceptual Model of Customer Satisfaction among BPJS Users

This figure illustrates how interpersonal care, procedural clarity, and cognitive appraisal interact to shape customer satisfaction within the BPJS Kesehatan system.



Source: Developed by the author based on qualitative findings (2025).

4.3 Discussions

The findings demonstrate that customer satisfaction within BPJS Kesehatan is not solely determined by service outcomes, but by how services are experienced, interpreted, and emotionally processed. Participants' narratives reveal that empathic communication and procedural clarity foster emotional reassurance and trust, supporting the multidimensional nature of satisfaction that integrates emotional, cognitive, and relational elements (Ibrahim & Nadif, 2025; Webster et al., 2021).

Importantly, the dominance of positive narratives among participants challenges the prevailing problem-focused discourse surrounding BPJS services. Rather than dismissing existing challenges documented by oversight institutions (Ombudsman RI, 2024), this study shows that satisfaction can coexist with systemic limitations when interpersonal care and procedural transparency are present.

Methodologically, the inclusion of participant voices validates the strength of qualitative approaches in uncovering experiential dimensions often overlooked in survey-based studies (Braun & Clarke, 2019; Creswell & Poth, 2018). By centering satisfied customers, this research extends existing BPJS literature and contributes to a more balanced understanding of public healthcare performance.

5. Conclusion

This study explored how BPJS Kesehatan customers construct and interpret satisfaction based on their lived experiences with healthcare services. Drawing on qualitative interviews with seven participants, the findings reveal that customer satisfaction is primarily shaped by

empathic interpersonal care, procedural clarity, and positive cognitive appraisal of services.

The results indicate that satisfied customer experiences are not incidental but rather reflect effective relational practices, clear communication, and increasing trust in institutional processes. These findings underscore the importance of sustaining human-centered service approaches alongside ongoing digital and procedural reforms within the BPJS Kesehatan system.

From a practical perspective, the study suggests that BPJS Kesehatan should continue investing in frontline communication competencies, particularly interpersonal skills and empathy, while strengthening transparency initiatives and enhancing user-friendly digital platforms. Such efforts are essential to maintaining positive service experiences and reinforcing public trust.

From a theoretical standpoint, this study contributes to the service quality and public administration literature by integrating social cognitive perspectives into the understanding of healthcare satisfaction. By highlighting how beliefs, expectations, and interpersonal interactions shape satisfaction, the study offers a more nuanced interpretation of customer experiences in public health services.

While this research is limited by its small sample size and qualitative scope, it provides valuable groundwork for future studies. Subsequent research may expand participant diversity, employ mixed-method approaches, or examine longitudinal changes in customer satisfaction following policy and service reforms.

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