Analysis of Excellent Service Implementation of the Health Social Security Administering Body

(Study on BPJS Health Administration Services Manado Branch Office)

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Abstract

Basically all agencies or organizations providing public services aim to provide excellent service for service recipients as expected. Thus, the level of satisfaction of service recipients can be met. This study aims to identify and measure the expectations and level of satisfaction with the excellent service of BPJS Kesehatan Manado Branch Office using the Importance Performance Analysis (IPA) method. Furthermore, to analyze the attributes that are considered very important, so that improvements are needed to improve the quality of prime services of BPJS Kesehatan Branch Offices. Manado by using the Potential Gain in Customer Value (PGCV) method. This research uses descriptive quantitative research methods. The results of data analysis using Importance Performance Analysis (IPA) show that there is still a gap between expectations and the level of participants' satisfaction with the services of BPJS Kesehatan Manado Branch Office. By using the Potential Gain in Customer Value (PGCV) method, the top results for priority improvements in BPJS Health services at the Manado Branch Office are the Availability of the number and type of service counters.

Keywords*: service quality, importance performance analysis, potential gain in customer value.*

INTRODUCTION

Getting proper health facilities is the right of everyone. The quality of health facilities determines the health quality of each community group. Unfortunately not everyone can get the health they need. Not everyone can afford to spend a certain amount of money to access the required health facilities.

The Social Security Administering Body (BPJS) for Health is a public legal entity entrusted by the government to manage the National Health Insurance program with the aim of providing quality services without discrimination for the entire population of Indonesia. Administrative services in the form of excellent service at the BPJS Health Branch Office is one of the services to the community. The results of monitoring the evaluation of excellent service show that there is a need for improvement in service quality that must be continuously pursued so that BPJS Kesehatan Manado Branch Office can always provide excellent service according to standards and meet participant expectations. For this reason, it is necessary to evaluate the expectations and performance

or the level of participants' satisfaction with BPJS Health's excellent service.

In accordance with the needs above, the Importance Performance Analysis (IPA) method will be used where by using this method it can be seen how far a company or organization has achieved and what needs to be maintained and improved. Through this method, it can be seen how the expectations and performance of each attribute of excellent service standards at BPJS Kesehatan are based on the participant's point of view. Then proceed with the Potential Gain in Customer Value (PGCV) method which will provide results related to which attributes are priorities for improvement in order to meet customer satisfaction.

LITERATURE REVIEW

2.1 Theoretical Foundation

2.1.1 Service Concept

Service is an activity received by someone from the service provider. Service is something that is offered by the service provider directly to the service recipient. According to Hurriyati (2010), service is any action or performance offered by one party to another that is consumed and produced at the same time and provides additional value and is essentially intangible and does not cause a transfer of ownership.

2.1.2 Quality

Quality is a standard for someone in assessing a product or service. Quality is also a standard made by product or service providers about how these products or services can be accepted by consumers. Heizer & Render (2015) define quality as the overall features and characteristics of a product or service that rely on its ability to satisfy promised and implied needs.

2.1.3 Quality of Service

Service quality is one of the strategies in marketing that must be considered by organizations or companies in retaining consumers. The level of customer satisfaction with a service will affect the image of an organization in the eyes of consumers and the position of the organization in a competition. According to Usmara in Artika (2019), service quality is an attitude resulting from the comparison of consumer service quality expectations with the company's perceived performance by consumers.

2.1.4 Consumer Behavior

Consumer behavior is part of human behavior as a consumer of a product or service. In the field of marketing, consumer behavior becomes something that must be studied by marketers to be able to find out the needs and desires of consumers in order to market a product or service effectively and efficiently. According to Hawkins &Mothersbaught (2016), consumer behavior is the study of individuals, groups or organizations and the processes they use to select, obtain, use and discontinue using products, services, experiences or ideas to satisfy needs, as well as the impact of these processes. to consumers and society.

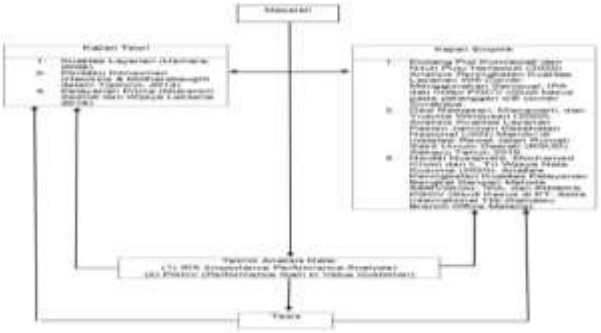
2.1.5 Excellent Service

Excellent service is a company, agency or organization strategy that is carried out on consumers and creates a feeling of satisfaction for the customers themselves. Excellent service is strived by companies, agencies or organizations so that consumers feel satisfied and form a good image in the eyes of consumers. According to MukaromZaenal and Wijaya Laksana (2018), excellent service is a

translation of the term "excellent service" which literally means the best or very good service. Called very good or the best because it is in accordance with applicable service standards or is owned by the service provider agency.

2.2 Research Framework

Figure 1. Research Framework



In Figure 1 above, it can be explained that this research was conducted because of problems that arose which was then based on theoretical and empirical studies where researchers saw a gap (gap) between expectations or expectations and the satisfaction level of participants receiving administrative services at the Manado Health BPJS Office with the Prima Service variable. with Service Quality as an indicator. The gap will be analyzed using IPA (Importance Performance Analysis) then followed by PGCV (Potential Gain and Customer Value) to get the order of priority for improvement.

METHODS

3.1 Types of Research

This research is a descriptive study using a quantitative approach. According to Nazir in Andi Prastowo (2011), descriptive method is a method used to examine the status of a group of people, an object, a set of conditions, a system of thought, or a class of events in the present. The quantitative approach is a research approach with an emphasis on testing theories through numerical measurement of variables and analyzing data using statistical procedures, and aims to test hypotheses (Indriantoro and Supomo, 2002).

3.2 Population and Sample

The population in this study were BPJS Health participants who visited BPJS Kesehatan Manado Branch Office in March 2021. Data for BPJS Health Participants' Visits up to February 2021 averaged 1,300 participants. Based on the population, the number of samples in this study was 306 participants. Determination of the number of samples is determined by using the slovin formula with a margin of error of 5%.

3.3 Analysis Method

This study uses the Importance Performance Analysis (IPA) method, in this technique respondents are asked to assess the level of importance and performance of the company, then the average value of importance and performance is analyzed on the Importance-Performance Matrix, where the x-axis represents perception while the y-axis represents hope. Then proceed with the calculation of the Potential Gain in Customer Value (PGCV) index, which aims to determine

improvement priorities.

DISCUSSION

4.1 *Importance Performance Analysis* (IPA)

Importance Performance Analysis (IPA) in this study was conducted by comparing the average value of expectations and the average value of satisfaction from each question attribute on each indicator, then analyzed on the Importance-Performance Matrix, where the x-axis represents satisfaction while the y-axis represents expectations. Furthermore, it is divided into four quadrants with the following interpretation.

I. Quadrant I Main Priority (Concentrate Here)
Service items that are considered important by participants or service users, but the company or organization provides services with poor quality, so this service item becomes a top priority for improvement.

II. Quadrant II Maintain Achievement (Keep Up the Good Work)
Service items that are considered important by participants or service users, and the company or organization has provided good quality services, so these service items must be maintained.

III. Quadrant III Low Priority (Low Priority)
Service items that are considered less important by participants or service users, and the company or organization has provided services of low quality, so this service item becomes a low priority.

IV. Quadrant IV Overkill (Possibly Overkill)
Service items that are considered unimportant by participants or service users, but the company or organization has provided good quality services, so that these service items become redundant.

Importance Performance Analysis (IPA) will be carried out for each variable as follows.

4.1.1 *Importance Performance Analysis* (IPA) Tangibles Indicator (Physical Evidence)

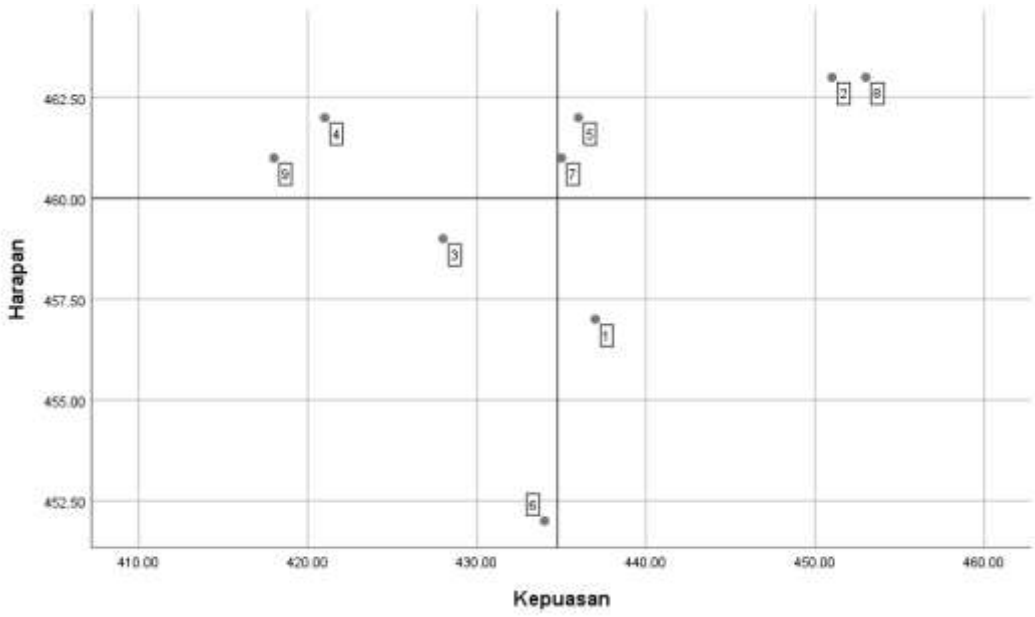
Importance Performance Analysis (IPA) Tangibles Indicator (Physical Evidence) is carried out by comparing the average value of expectations and the average value of satisfaction which can be seen in Table 1.

Table 1. Average Value of Expectations and Satisfaction Tangibles (Physical Evidence)

Indicator	Question Attribute	Items	Average Interest	Average Satisfaction
Tangibles (Physical Evidence)	Clarity of information/instruction boards	X01	4.57	4.37
	Waiting room cleanliness	X02	4.63	4.51
	Adequate number of seats available	X03	4.59	4.28
	Availability of number and types of service counters	X04	4.62	4.21
	Bathroom cleanliness	X05	4.62	4.36
	Availability of information (brochures, leaflets, banners, etc.)	X06	4.52	4.34
	Availability of technology for queue numbers	X07	4.61	4.35
	Easy to find office location	X08	4.63	4.53
	Adequate number of employees	X09	4.61	4.18

Source: Processed Data 2021

Figure 2. Matrix of Expectations and Satisfaction *Tangibles* (Physical Evidence)



Source: Processed Data 2021

Based on Figure 2. Matrix of Tangibles Expectations and Satisfaction (Physical Evidence), it can be seen that each attribute in the Tangibles (Physical Evidence) indicator is divided into four quadrants as follows:

1. Tangibles service items (Physical Evidence) included in Quadrant I are: Availability of number and type of service counters (X04) and Availability of technology for queue numbers (X07).
2. Tangibles (Physical Evidence) service items included in Quadrant II are: Cleanliness of waiting room (X02), Cleanliness of bathroom (X05), Availability of technology for queue numbers and Ease of finding office locations (X08).
3. Tangibles service items (Physical Evidence) included in Quadrant III are: Sufficient number of seats available (X03, Availability of information (brochures, leaflets, banners, etc.) (X06), and Sufficient number of employees (X09).
4. Tangibles (Physical Evidence) Service Items included in Quadrant IV are: Clarity of information/instruction boards (X01).

4.1.2 *Importance Performance Analysis* (IPA) Reliability Indicator (Reliability)

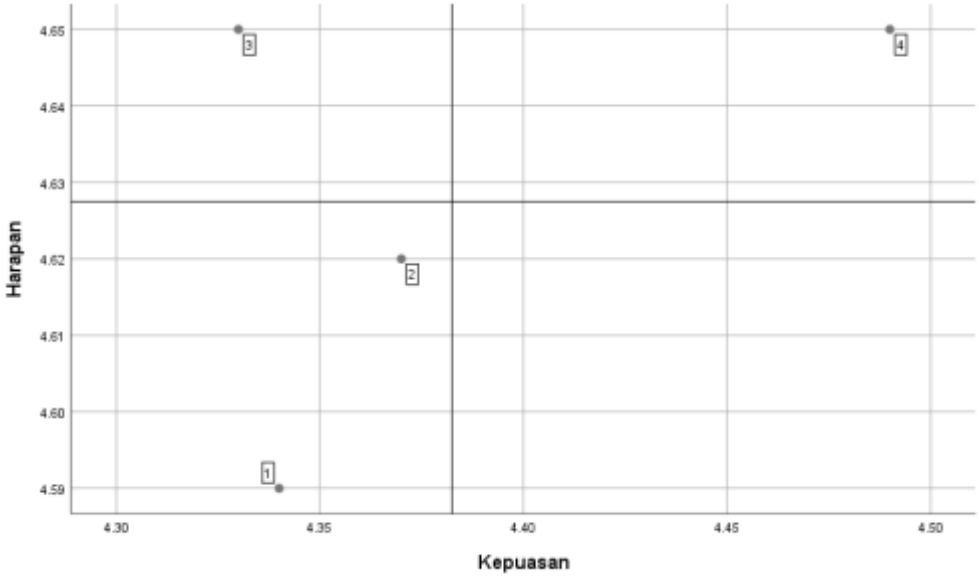
Importance Performance Analysis (IPA) Indicator of Reliability (Reliability) is done by comparing the average value of expectations and the average value of satisfaction which can be seen in Table 2.

Table 2.Average Value of Expectation and Satisfaction Reliability (Reliability)

Indicator	Question Attribute	Items	Average Interest	Average Satisfaction
Reliability (Reliability)	Compliance with operational activities with predetermined provisions	X10	4.59	4.34
	Compliance with operational flow with predetermined provisions ketentuan	X11	4.62	4.37
	Compliance with service time with established standards	X12	4.65	4.33
	Accuracy of employees carrying out their duties in accordance with the requirements that have been set	X13	4.65	4.49

Source: Processed Data 2021

Figure 3. Matrix of Reliability Expectations and Satisfaction (Reliability)



Source: Processed Data 2021

Based on Figure 3. Matrix of Expectations and Satisfaction (Reliability), Reliability can be seen that each attribute in the Reliability indicator is divided into four quadrants as follows:

1. Reliability service items included in Quadrant I are:Conformity of service time with established standards (X12).
2. Reliability service items included in Quadrant II are: Accuracy of employees in carrying out their duties in accordance with predetermined requirements (X13).
3. Reliability service items included in Quadrant III are: Conformity of operational activities with predetermined provisions (X10) and Conformity of operational flow with predetermined provisions (X11).
4. Figure 4.2 Matrix of Reliability Expectations and Satisfaction (Reliability) shows that there are no service items in Reliability that are included in Quadrant IV.

4.1.3 *Importance Performance Analysis* (IPA) Responsiveness Indicator (Responsiveness)

Importance Performance Analysis (IPA) Indicator Responsiveness (Responsiveness) is carried out by comparing the average value of expectations and the average value of satisfaction which can be seen in Table 4.3 below.

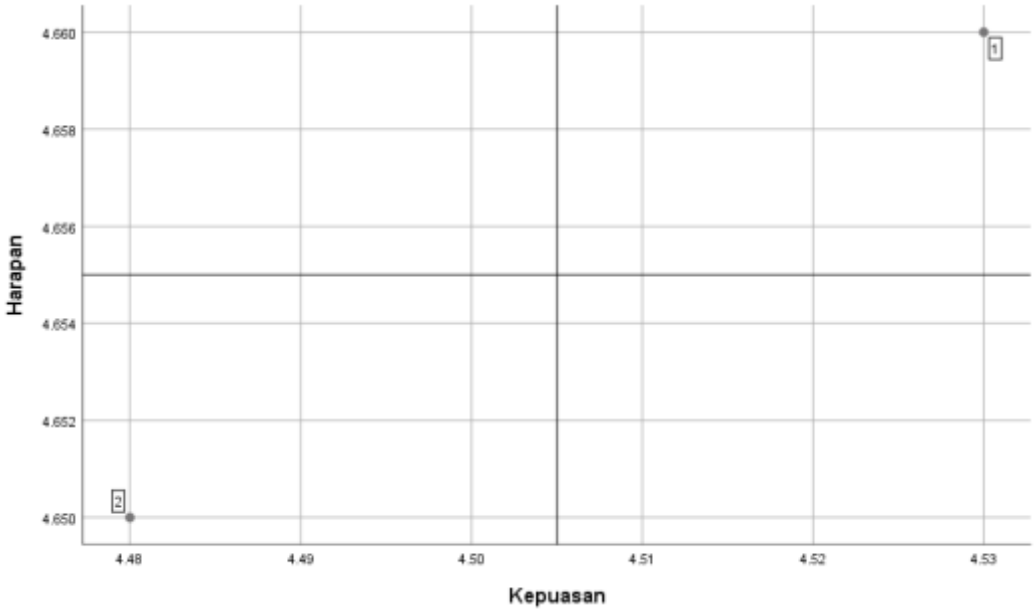
Table 3. Average Value of Expectation and Satisfaction *Responsiveness* (Responsiveness)

Indicator	Question Attribute	Items	Average Interest	Average Satisfaction
Responsiveness (Responsiveness)	The speed of employees in serving without losing service ethics	X14	4.66	4.53
	The speed of employees in providing solutions	X15	4.65	4.48

	needed by customers			

Source: Processed Data 2021

Figure 4. Matrix of Expectations and Responsiveness Satisfaction (Responsiveness)



Source: Processed Data 2021

Based on Figure 4. Matrix of Responsiveness Expectations and Satisfaction (Responsiveness), it can be seen that each attribute in the Responsiveness indicator is divided into four quadrants as follows:

1. Figure 4 Matrix of Responsiveness Expectations and Satisfaction (Responsiveness) shows that there are no service items included in Quadrant I.
2. Responsiveness service items included in Quadrant II are: The speed of employees in serving without losing service ethics (X14).
3. Responsiveness service items included in Quadrant III are: The speed of employees in providing solutions needed by customers (X15).
4. Figure 4 Matrix of Responsiveness Expectations and Satisfaction (Responsiveness) shows that there are no service items in Responsiveness that are included in Quadrant IV.

4.1.4 Importance Performance Analysis (IPA) Assurance Indicator (Assurance)

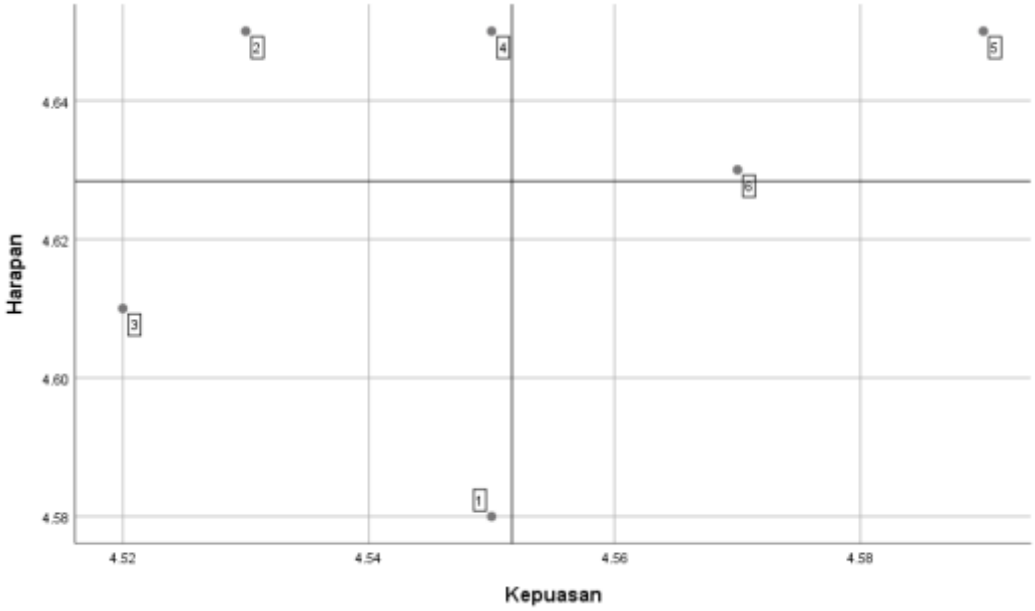
Importance Performance Analysis (IPA) Assurance Indicator (Assurance) is carried out by comparing the average value of expectations and the average value of satisfaction which can be seen in Table 4.

Table 4. Average Value of Expectancy and Satisfaction Assurance (Assurance)

Indicator	Question Attribute	Items	Average Interest	Average Satisfaction
Assurance (Guarantee)	Employee appearance is very important to foster trust and confidence dan	X16	4.58	4.55
	Clarity of information for customers is very important to foster trust and confidence	X17	4.65	4.53
	The assurance that customers receive service is very important to foster trust and confidence	X18	4.61	4.52
	The ability of employees when serving is very important to foster trust and confidence	X19	4.65	4.55
	Employee knowledge while serving is very important to foster trust and confidence	X20	4.65	4.59
	The ability of employees to solve problems is very important to foster trust and confidence	X21	4.63	4.57

Source: Processed Data 2021

Figure 5. Matrix of Expectation and Satisfaction Assurance (Assurance)



Source: Processed Data 2021

Based on Figure 6 Matrix of Assurance Expectations and Satisfaction (Assurance) it can be seen that each attribute in the Assurance indicator is divided into four quadrants as follows:

1. Assurance service items included in Quadrant I are: Clarity of information for customers is very important to foster trust and confidence (X17) and the ability of employees when serving is very important to foster trust and confidence (X19).
2. Assurance service items included in Quadrant II are: Knowledge of employees while serving is very important to foster trust and confidence (X20) and the ability of employees to solve problems is very important to foster trust and confidence (X21).
3. Assurance service items included in Quadrant III are:The appearance of employees is very important to foster trust and confidence (X16) and the certainty of customers getting service is very important to foster trust and confidence (X18).
4. Figure 4.4 Matrix of Assurance Expectations and Satisfaction (Assurance) shows that there are no service items in Assurance that are included in Quadrant IV.

4.1.5 *Importance Performance Analysis* (IPA) Empathy Indicator (Empathy/Attention)

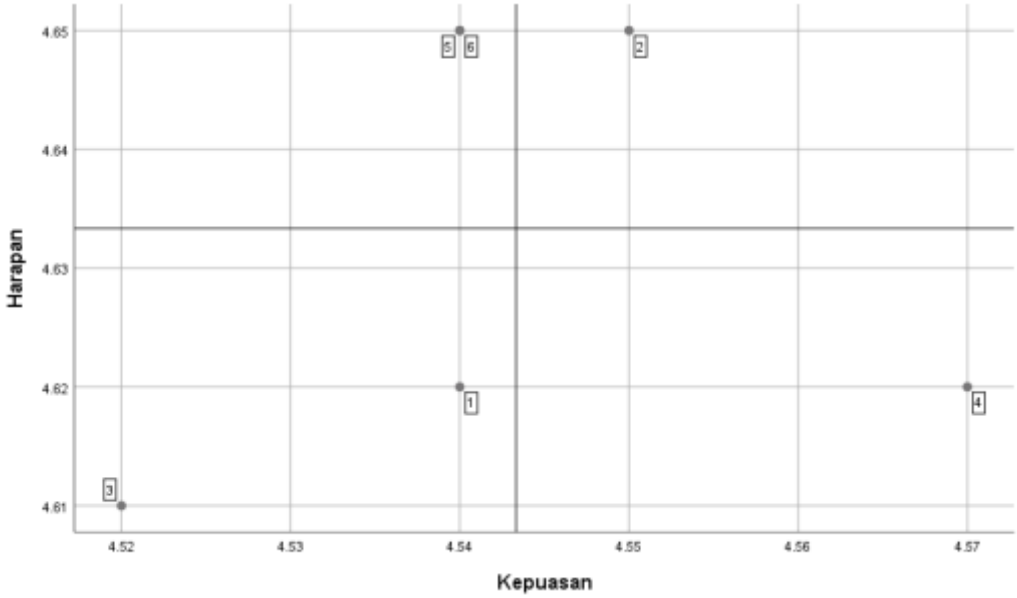
Importance Performance Analysis (IPA) Empathy indicator (Empathy/Attention) is carried out by comparing the average value of expectations and the average value of satisfaction which can be seen in Table 5.

Table 5. Average Value of Expectation and Satisfaction
Empathy (Empathy/Concern)

Indicator	Question Attribute	Items	Average Interest	Average Satisfaction
Empathy (Empathy/Concern)	Attention employees when serving customers	X22	4.62	4.54
	Friendly staff answering customer questions	X23	4.65	4.55
	Employee concern for problems	X24	4.61	4.52
	Willingness of employees to listen to problems	X25	4.62	4.57
	The speed with which employees understand customer problems	X26	4.65	4.54
	The speed of employees to solve customer problems	X27	4.65	4.54

Source: Processed Data 2021

Figure 6. Matrix of Expectations and Satisfaction *Empathy* (Empathy/Concern)



Source: Processed Data 2021

Based on Figure 6 Matrix of Empathy (Empathy/Attention) Expectation and Satisfaction, it can be seen that each attribute in the Empathy (Empathy/Attention) indicator is divided into four quadrants as follows:

1. The Empathy (Empathy/Attention) service items included in Quadrant I are: Speed of employees understanding customer problems (X26) and Speed of employees solving customer problems (X27).
2. The Empathy (Empathy/Attention) service items included in Quadrant II are: Friendliness of employees in answering customer questions (X23).
3. Empathy service items (Empathy/Attention) included in Quadrant III are: Attention of employees when serving customers (X22) and Speed of employees solving customer problems (X27).
4. The Empathy (Empathy/Concern) service items included in Quadrant IV areWillingness of employees to listen to problems (X25).

4.2 Potential Gain in Customer Value (PGCV)

Achieve Customer Value (ACV) is the value of service satisfaction achieved according to the participant's point of view. If the ACV value is greater, it means that the service quality of BPJS Kesehatan Manado Branch Office is getting better from the participant's point of view, the opposite applies. Meanwhile, the UDCV value is the expectation desired by the participants. The PGCV index shows the difference between the value expected by the participants and the value obtained (satisfaction) by the participants. This means that the greater the PGCV index value, the participants feel less satisfied so that these attributes must be improved. This index value is used to determine which attributes have the greatest potential in providing added value to the service quality of BPJS Kesehatan Manado Branch Office. The following table 6 presents the results of the calculation of the PGCV index.

Table 6. Calculation of PGCV . Index

No.	Indicator	Service Attributes	IPA quadrant	ACV	UDCV	PGCV
1	*Tangibles* (Physical Evidence)	Adequate number of employees	III	19.27	23.05	3.78
2		Availability of number and types of service counters	I	19.45	23.1	3.65
3		Adequate number of seats available	III	19.65	22.95	3.30
4		Availability of technology for queue numbers	I	20.05	23.05	3.00
5		Availability of information (brochures, leaflets, banners, etc.)	III	19.62	22.6	2.98
6		Bathroom cleanliness	II	20.14	23.1	2.96
7		Clarity of information/instruction boards	IV	19.97	22.85	2.88
8		Waiting room cleanliness	II	20.88	23.15	2.27
9		Easy to find office location	II	20.97	23.15	2.18
10	*Reliability* (Reliability)	Compliance with service time with established standards	I	20,13	23.25	3.12
11		Compliance with operational flow with predetermined provisions ketentuan	III	20,19	23.1	2.91
12		Accuracy of employees carrying out their duties in accordance with the requirements that have been set	II	20.88	23.25	2.37
13		Compliance with operational activities with predetermined provisions	III	19.92	22.95	3.03
14	*Responsiveness* (Responsiveness)	The speed of employees in providing solutions	III	20.83	23.25	2.42

		needed by customers				
15		The speed of employees in serving without losing service ethics	II	21.11	23.3	2.19
16	*Assurance* (Guarantee)	The assurance that customers receive service is very important to foster trust and confidence	III	20.84	23.05	2.21
17		Clarity of information for customers is very important to foster trust and confidence	I	21.06	23.25	2.19
18		The ability of employees when serving is very important to foster trust and confidence	I	21.16	23.25	2.09
19		Employee appearance is very important to foster trust and confidence dan	III	20.84	22.9	2.06
20		The ability of employees to solve problems is very important to foster trust and confidence	II	21.16	23.15	1.99
21		Employee knowledge while serving is very important to foster trust and confidence	II	21.34	23.25	1.91
22	*Empathy* (Empathy/Concern)	Employee concern for problems	III	20.84	23.05	2.21
23		The speed with which employees understand customer problems	I	21.11	23.25	2.14
24		The speed of employees to solve customer problems	I	21.11	23.25	2.14
25		Attention employees when serving customers	III	20.97	23.1	2.13
26		Friendly staff answering	II	21.16	23.25	2.09

		customer questions				
27		Willingness of employees to listen to problems	IV	21.11	23.1	1.99

Source: Processed Data 2021

As with the IPA matrix concept, the priority of improvement that needs to be made by BPJS Kesehatan Manado Branch Office is on the attributes that are in quadrant I and Quadrant III, where the attributes in this quadrant have a low satisfaction value from the participant's point of view, then followed by with attributes in quadrants II and IV. The attribute with the first improvement priority is the attribute with the highest PGCV index value. The following table 7 presents the results of the priority ordering of these improvements.

Table 7 Order of Priority Improvements Based on IPA and PGCV Hasil Results

No.	Indicator	Service Attributes	ACV	UDCV	PGCV
Quadrant I					
1	*Tangibles* (Physical Evidence)	Availability of number and types of service counters	19.45	23.1	3.65
2	*Reliability* (Reliability)	Compliance with service time with established standards	20,13	23.25	3.12
3	Tangibles (Physical Evidence)	Availability of technology for queue numbers	20.05	23.05	3.00
4	*Assurance* (Guarantee)	Clarity of information for customers is very important to foster trust and confidence	21.06	23.25	2.19
5	*Empathy* (Empathy/Concern)	The speed with which employees understand customer problems	21.11	23.25	2.14
6	*Empathy* (Empathy/Concern)	The speed of employees to solve customer problems	21.11	23.25	2.14
7	*Assurance* (Guarantee)	The ability of employees when serving is very important to foster trust and confidence	21.16	23.25	2.09
Quadrant II					
1	*Tangibles* (Physical Evidence)	Bathroom cleanliness	20.14	23.1	2.96
2	*Reliability* (Reliability)	Accuracy of employees carrying out their duties in accordance with the requirements that have been set	20.88	23.25	2.37
3	*Tangibles* (Physical	Waiting room cleanliness	20.88	23.15	2.27

	Evidence)				
4	Responsiveness	The speed of employees in serving without losing service ethics	21.11	23.3	2.19
5	*Tangibles* (Physical Evidence)	Easy to find office location	20.97	23.15	2.18
6	*Empathy* (Empathy/Concern)	Friendly staff answering customer questions	21.16	23.25	2.09
7	*Assurance* (Guarantee)	The ability of employees to solve problems is very important to foster trust and confidence	21.16	23.15	1.99
8	*Assurance* (Guarantee)	Employee knowledge while serving is very important to foster trust and confidence	21.34	23.25	1.91
Quadrant III					
1	*Tangibles* (Physical Evidence)	Adequate number of employees	19.27	23.05	3.78
2	*Tangibles* (Physical Evidence)	Adequate number of seats available	19.65	22.95	3.30
3	*Reliability* (Reliability)	Compliance with operational activities with predetermined provisions	19.92	22.95	3.03
4	*Tangibles* (Physical Evidence)	Availability of information (brochures, leaflets, banners, etc.)	19.62	22.6	2.98
5	*Reliability* (Reliability)	Compliance with operational flow with predetermined provisions ketentuan	20,19	23.1	2.91
6	*Responsiveness* (Responsiveness)	The speed of employees in providing solutions needed by customers	20.83	23.25	2.42
7	*Assurance* (Guarantee)	The assurance that customers receive service is very important to foster trust and confidence	20.84	23.05	2.21
8	*Empathy* (Empathy/Concern)	Employee concern for problems	20.84	23.05	2.21
9	*Empathy* (Empathy/Concern)	Attention employees when serving customers	20.97	23.1	2.13
10	*Assurance* (Guarantee)	Employee appearance is very important to foster trust and	20.84	22.9	2.06

		confidence dan			

Quadrant IV

1	*Tangibles* (Physical Evidence)	Clarity of information/instruction boards	19.97	22.85	2.88
2	*Empathy* (Empathy/Concern)	Willingness of employees to listen to problems	21.11	23.1	1.99

Source: Processed Data 2021

Based on Table 7 regardingPriority Order for Improvement Based on the results of IPA and PGCV, the order of priority for improvement in Quadrant I is obtained, namelyAvailability of number and types of service counters with a value of 3.65, Conformity of service time with the standards set with a value of 3.12, Availability of technology for queue numbers with a value of 3.00, Clarity of information for customers is very important to foster trust and confidence with value 2.19, The speed of employees to understand customer problems with a value of 2.14, The speed of employees in solving customer problems with a value of 2.14, The ability of employees when serving is very important to foster trust and confidence with a value of 2.09.

In Quadrant II, the priority order for improvement is obtained, namely Bathroom Cleanliness with a value of 2.96, Accuracy of employees carrying out tasks in accordance with predetermined requirements with a value of 2.37, Cleanliness of the waiting room with a value of 2.27, Accuracy of employees carrying out tasks according to the requirements set has been set with a value of 2.19, Ease of finding office locations with a value of 2.18, Employee friendliness in answering customer questions with a value of 2.09, The ability of employees to solve problems is very important to foster trust and confidence with a value of 1.99, Employee knowledge while serving is very important to foster trust and confidence with a value of 1.91.

While in Quadrant IIIThe order of priority for improvement is obtained, namely:Adequacy of the number of employees with a value of 3.78, Sufficient number of seats available with a value of 3.30, Compliance with operational activities with predetermined provisions with a value of 3.03, Availability of information (brochures, leaflets, banners and others) with a value of 2.98, The suitability of the operational flow with the provisions that have been set with a value of 2.91, The speed of employees in providing solutions needed by customers with a value of 2.42, The certainty of customers getting service is very important to foster trust and confidence with a value of 2.21 , Employee care for problems with a value of 2.21, Employee attention when serving customers with a value of 2.13, Employee appearance is very important to foster trust and confidence with a value of 2.06.

Furthermore, in Quadrant IV, the order of improvement is obtained as follows: Clarity of information/guidance boards with a value of 2.88 and Willingness of employees to listen to problems with a value of 1.99.

CONCLUSION

Based on the analysis of Importance Performance Analysis (IPA) in this study that in Quadrant III "Low Priority" there are the highest number of attributes, namely nine attributes, then followed by I

"Prioritas Utama (Concentrate Here)" with seven attributes. Quadrants I and III are quadrants where the level of participant satisfaction is considered low on the performance of BPJS Kesehatan Manado Branch Office, so it is necessary to improve service quality in order to maximize the services of BPJS Kesehatan Manado Branch Office participants.

Based on the Potential Gain in Customer Value (PGCV) analysis, it can be concluded that the order of priority for improvement can be focused on Quadrant I and Quadrant II with the order of priority for improvement as follows:

1). Quadrant I:Availability of the number and type of service counters on the Tangibles indicator (Physical Evidence), Conformity of service time with the standards set on theReliability indicator, Availability of technology for queue numbers on the Tangibles indicator (Physical Evidence), Clarity of information for customers is very important to foster a sense of trust and confidence in the Assurance indicator, The speed with which employees understand customer problems on the Empathy indicator (Empathy/Attention), The speed with which employees solve customer problems on the Empathy (Empathy/Attention) indicator, The ability of employees when serving is very important to foster trust and confidence on the Empathy indicator (Empathy/Attention).

2) Quadrant II: Sufficient number of employees on the Tangibles indicator (Physical Evidence), Sufficient number of seats available on the Tangibles indicator (Physical Evidence), Conformity of operational activities with the provisions set out in the Reliability indicator (Reliability), Availability of information (brochures, leaflets, banners, etc.) on the Tangibles indicator (Physical Evidence), Conformity of the operational flow with the provisions that have been set on the Reliability indicator (Reliability), Speed of employees in providing solutions needed by customers on the Reliability indicator (Reliability), Customer assurance of obtaining service is very important to foster trust and confidence in the Assurance indicator (Guarantee), Attention employees when serving customers on the Assurance indicator (Guarantee),The appearance of employees is very important to foster trust and confidence in the Assurance indicator.

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