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Efektivitas Kebijakan Layanan BPJS Kesehatan Tanpa Kartu Cukup E-KTP di Kabupaten Karawang

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Abstract: The BPJS Kesehatan cardless service using e-KTP in Karawang Regency is an innovation to accelerate healthcare access for JKN participants. This study examines the effectiveness of the policy implementation at the BPJS Kesehatan Karawang Branch Office, focusing on organizational culture, officer behavior, and digital public communication. A descriptive qualitative approach was employed, with data obtained from official documents, public performance reports, and official social media content of BPJS Kesehatan Karawang Branch for 2024-2025. The findings suggest that utilizing official social media as a public education channel enhances participants' understanding of the e-KTP service. The strengthening of BerAKHLAK values, particularly Service Orientation and Adaptiveness, serves as a key factor in ensuring consistent information delivery. However, inconsistencies across public communication channels and work culture resistance among some officers remain challenges. The study recommends strengthening transformational leadership, standardizing digital public communication, and integrating organizational culture evaluation into the SAKIP of BPJS Kesehatan Karawang Branch to enhance public service effectiveness.

Keywords: Organizational Culture, Individual Behavior, BPJS Kesehatan, e-KTP, Digital Public Communication.

INTRODUCTION

The transformation of public services in Indonesia is directed toward a responsive, transparent, and result-oriented bureaucracy. This is the main agenda of the National Bureaucracy Reform (RBN) 2020–2024, which emphasizes service digitalization and changes in the work culture of civil servants (ASN). In the health sector, BPJS Kesehatan has implemented a JKN participant verification system based on the national identification number (NIK) from electronic ID cards (e-KTP). This policy allows participants to access healthcare services simply by showing their electronic ID cards without having to carry physical BPJS cards.

In Karawang Regency, public services are organized in an integrated manner through the Karawang Public Service Mall (MPP). This integration aligns with the policy direction of

the Electronic-Based Government System (SPBE) and the National Bureaucracy Reform. However, the effectiveness of this policy is not determined solely by technological systems and organizational structures. The National Institute of Public Administration (LAN) RI emphasizes that the success of bureaucracy reform heavily relies on organizational culture and the individual behavior of officers as frontline service actors. Kompas.com reported that work culture resistance among civil servants remains one of the main obstacles to local public service digitalization. In Karawang Regency, the 2024 performance report of the Karawang branch of BPJS Kesehatan recorded that the satisfaction rate of JKN participants stood at 79.8 percent, which is still below the national target of 82 percent.

The purpose of this study is to examine the organizational and public management system of BPJS Kesehatan Karawang branch in the context of e-KTP services, analyze the role of organizational culture and officers' individual behavior in service effectiveness, and formulate capacity-building strategies for BPJS Karawang's public services.

The academic benefit of this research is that it enriches public management studies on the relationship between organizational culture, individual behavior, and public service performance. Practically, the results of this study can serve as evaluation material for the Karawang branch of BPJS Kesehatan in designing service strengthening programs based on BerAKHLAK values.

The theoretical and conceptual studies that form the analytical foundation of this research focus on three main frameworks. First, organizational culture and behavior change in public bureaucracy. Second, digital public communication as a service management instrument. Third, bureaucratic capacity in the context of national bureaucracy reform. This study aims to build a conceptual framework used to analyze field findings regarding the implementation of e-KTP services at the Karawang Branch Office of BPJS Kesehatan.

Humans as social beings in organizations, as explained by Robbins and Judge, require interaction, recognition, and cooperation. In the context of public service, this social nature becomes an important asset for building social capital between work units (Robbins & Judge, 2017). Organizational culture as a concept, dimension, and function is outlined by Schein in three levels: artifacts, espoused values, and basic assumptions. In the Indonesian public sector, organizational culture tends to be hierarchical and procedure-oriented, which acts as a barrier in the New Public Service era (Schein, 2010).

Individual behavior in public organizations is explained by Denhardt and Denhardt, stating that modern public management must shift toward responsive services with behavior oriented toward service, accountability, collaboration, and innovation. The main challenges are resistance to change and low individual initiative (Denhardt & Denhardt, 2015).

METHOD

This study utilizes a qualitative descriptive approach. This approach was selected because the research objective is to comprehensively understand the effectiveness of implementing the “Cardless BPJS Service using e-KTP” policy through the lens of organizational culture, staff behavior, and digital public communication at the BPJS Kesehatan Karawang branch office.

This study employs a qualitative descriptive method, which allows researchers to construct meaning from social phenomena based on available data without manipulating variables (Creswell & Poth, 2018). The research design used is an instrumental single-case study. The case under analysis is the implementation of e-KTP services at the BPJS Kesehatan Karawang branch. The focus is instrumental because this case is utilized to understand a broader issue: the effectiveness of digital transformation in local public services.

The data sources and types used are entirely derived from public secondary data to maintain research objectivity and replicability. The data includes official documents from the 2024 JKN Service Performance Report of Karawang Regency, the Integrity Zone Evaluation

Report of the BPJS Kesehatan Karawang branch, and officially published internal policy documents related to e-KTP services.

In addition, a social media content analysis was conducted on all posts on the official Instagram account @bpjskesehatan.karawang from January 2024 to March 2025. The analysis focuses on infographics, short videos, captions, and comment interactions related to e-KTP services. Data was also gathered from news and publications in local media, such as Radar Karawang and other verified online media discussing the implementation of BPJS digital services in Karawang from 2024 to 2025. The use of public data aligns with the principle of non-reactive research, where the data is unaffected by the researcher's presence, thereby reducing response bias (Neuman, 2014). Data collection was carried out through three techniques. First, document study.

The researcher searched and documented official performance reports and policies of the BPJS Kesehatan Karawang branch available on official websites and public channels. Second, digital content analysis. The researcher categorized Instagram posts from @bpjskesehatan.karawang based on themes of procedural education, complaint responses, digital channel promotion, and narratives of BerAKHLAK values. The period from January 2024 to March 2025 was chosen because it encompasses the intensive implementation phase of the e-KTP policy. Third, source triangulation. Data from official reports, social media, and media coverage were compared to ensure the consistency of findings and minimize interpretation bias.

The data analysis technique follows the interactive model of Miles, Huberman, and Saldana (2020), which consists of data reduction, data display, and conclusion drawing/verification. Raw data from documents and social media were selected, simplified, and focused on issues relevant to organizational culture, staff behavior, and digital public communication. The reduced data is presented in the form of thematic narratives and matrices to identify correlation patterns between categories. Initial conclusions were verified by comparing data sources iteratively until consistent and accountable findings were obtained.

The method uses a qualitative descriptive approach with an instrumental single-case study design. The goal is to deeply understand policy implementation effectiveness rather than measuring numbers. The data used is 100% public secondary data without direct interviews or observations. The analyzed case is one specific instance: the implementation of e-KTP services at the BPJS Kesehatan Karawang branch. It is deemed instrumental because this case is used to understand a broader issue: digital transformation of local public services.

Public Secondary Data Collection

1. Document study: tracking and documenting the 2024 JKN performance report, integrity zone evaluation reports, and officially published internal policy documents of the BPJS Kesehatan Karawang branch.
2. Digital content analysis: categorizing Instagram posts from @bpjskesehatan.karawang for the January 2024 to March 2025 period based on procedural education, complaint responses, digital channel promotion, and BerAKHLAK value narratives.
3. News content analysis: gathering data from Radar Karawang and other verified online media regarding the implementation of BPJS digital services in Karawang during the 2024–2025 period.

Data Analysis Using the Interactive Model of Miles, Huberman, and Saldana (2020)

1. Data reduction: selecting, simplifying, and focusing raw data on issues of organizational culture, staff behavior, and digital public communication.
2. Data display: presenting the reduced data in thematic narratives and matrices to see correlation patterns between categories.

3. Conclusion drawing and verification: verifying initial conclusions by iteratively comparing data sources until findings are consistent and accountable.

The analysis is reinforced by Schein's (2010) organizational culture theoretical framework, Denhardt and Denhardt's (2015) New Public Service concept, and Robbins and Judge's (2017) organizational behavior theory to provide a sharper interpretation. Data validity is ensured through source triangulation, audit trails, and researcher reflexivity. Source triangulation compares information from performance reports, official social media, and media coverage. The audit trail ensures that the entire data collection and analysis process is systematically documented. Researcher reflexivity acknowledges the position as an external analyst and limits interpretations to the available public data. The limitation of this study is that it is restricted to public data from the BPJS Kesehatan Karawang Branch for the period of January 2024 to March 2025. No direct interviews or observations were conducted, so the analysis is limited to what is officially documented and published. Nevertheless, this limitation actually enhances objectivity because the data was not influenced by researcher-field interactions.

RESULTS AND DISCUSSION

This section presents the findings from the analysis of official documents, public performance reports, and social media content from @bpjskesehatan.karawang covering the period from January 2024 to March 2025. The results are organized into three themes: the implementation patterns of e-KTP services, the role of digital public communication, and emerging operational challenges. These findings form the basis for analyzing the relationship between organizational culture, staff behavior, and service effectiveness within the context of bureaucratic reform. The implementation of e-KTP services at the BPJS Kesehatan Karawang branch office, based on public information from the @bpjskesehatan.karawang Instagram account and the official BPJS Kesehatan website, has been in place since 2023 (BPJS Kesehatan Karawang Branch, 2024). Educational content on social media is utilized to inform participants that services can be accessed using only an electronic ID card (e-KTP).

The role of digital public communication in official posts by the BPJS Kesehatan Karawang branch from January to March 2025 shows a focus on educating about e-KTP procedures, reminding participants of their rights and obligations, and encouraging the use of digital service channels (BPJS Kesehatan Karawang Branch, 2025). This communication pattern aligns with the government's strategy to strengthen public information transparency and reduce reliance on physical cards. Regarding field challenges, open sources, public performance reports, and local media coverage note that inconsistent understanding of SOPs and resistance in work culture remain challenges in implementing e-KTP services across several partner healthcare facilities (Radar Karawang, 2025). This condition affects public perception of service consistency in the Karawang region.

DISCUSSION

This discussion outlines research findings on the effectiveness of implementing the cardless BPJS service policy using only e-KTP at the Karawang branch of the BPJS Kesehatan Office. The analysis focuses on three interrelated key dimensions: organizational culture and staff behavior, the implications of digital public communication on the effectiveness of public management, and strategies for strengthening bureaucratic capacity. The findings were obtained through the study of official documents, public performance reports, and content analysis of the official social media account @bpjskesehatan.karawang from January 2024 to March 2025. These data are interpreted using Schein's organizational culture framework, Denhardt and Denhardt's New Public Service concept, and Robbins and Judge's organizational behavior theory.

The objective of this discussion is to answer the research problem formulation by explaining how organizational systems, cultural values, and communication practices affect the quality of e-KTP services, as well as formulating relevant strategies to strengthen public bureaucratic capacity at the branch level. The relationship between organizational culture and staff behavior in implementing the e-KTP service shows that the organizational culture at the Karawang branch of the BPJS Kesehatan Office influences how staff deliver and run the e-KTP service. Based on Schein's framework, the e-KTP policy represents a change at the artifacts level in the form of new procedures (Schein, 2010). However, for this change to be effective, a shift is required at the levels of espoused values and basic assumptions, namely the belief that fast, transparent, and data-driven service is part of the core duties of civil servants (ASN).

The analysis of public documents and social media content indicates that when BerAKHLAK values, particularly service orientation and adaptability, are internalized, staff communication through digital channels becomes more responsive and informative. Conversely, when the staff's basic assumptions still rely on manual procedures and concerns over verification errors, the adoption of the e-KTP service progresses slowly and inconsistently.

This aligns with Robbins and Judge, who emphasize that individual behavior is influenced by perception, personal values, and the organizational environment (Robbins & Judge, 2017). Inconsistencies at partner healthcare facilities (faskes) show that cultural change has not spread evenly, thus requiring change management interventions that address values and behavior, not just systems.

Implications for public management effectiveness show that strengthening digital public communication has proven to be an effective instrument to accelerate the adoption of the e-KTP policy without relying on primary field data. The use of the official Instagram account @bpjskesehatan.karawang as a public education channel expands information reach and reduces information asymmetry between service providers and participants (BPJS Kesehatan Karawang Branch, 2025).

This finding aligns with Denhardt and Denhardt's New Public Service concept, which places citizens at the center of service, rather than just as administrative objects. When public communication is carried out dialogically and responsively, public trust in services increases. However, information inconsistencies across public channels indicate that organizational culture change has not been systematically integrated. The National Institute of Public Administration (LAN RI) in its Integrity Zone evaluation emphasizes that changes in values and behavior must be carried out systematically and measurably, rather than partially (Lembaga Administrasi Negara RI, 2022).

Strategies for strengthening public bureaucratic capacity based on the findings include three main strategies: First, strengthening transformational leadership. Branch leaders need to serve as role models in using and socializing the e-KTP system, as well as actively directing public communication narratives. Leaders who demonstrate commitment to change will lower resistance and reinforce public service values in the workplace. Second, integrating BerAKHLAK values into SOPs and performance evaluations.

Service-oriented, adaptive, and collaborative values need to be used as indicators in evaluating the performance of public communication units and front-office services. Thus, service behavior becomes part of job accountability, rather than just a moral recommendation (Ministry of Administrative and Bureaucratic Reform, 2021). Third, standardizing digital public communication. Standard communication guidelines must be drafted for all official BPJS Karawang channels to ensure that messages delivered are consistent, accurate, and easily understood by the public. These guidelines must cover the response flow to complaints, educational content formats, and coordination mechanisms with partner healthcare facilities.

CONCLUSION

The conclusion of this study is that the implementation of the cardless BPJS service policy, using only e-KTP at the BPJS Kesehatan Karawang branch office, is operational and has had a positive impact on access to service information. Digital public communication and the reinforcement of BerAKHLAK values play a critical role in driving policy adoption. However, information inconsistency and work culture resistance remain challenges.

The first research recommendation is to integrate organizational culture evaluation into the SAKIP of BPJS Karawang. Second, execute a program to strengthen digital public communication based on BerAKHLAK values. Third, develop standard communication guidelines for the official social media channels and website of BPJS Karawang.

The limitations and future research directions of this study are restricted to public data from January 2024 to March 2025. Future research can utilize quantitative methods to measure the impact of digital communication within the public service organization of the BPJS Kesehatan Karawang Regency office on participant satisfaction.

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