

La strategie d'ameliorer de l'avantage competitif chez PT Jamsostek (Persero) par l'amelioration de programme des prestations maladie =  
The strategy on improving competitive advantage of PT Jamsostek (Persero) through improvement on health care benefit program

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Abstrak

<i>Provision of social security system in Indonesia has begun since 1947 through Law No.33 Year 1947 on Work-Related Accident. In the following years, social insurance continued to be developed by establishing administering body that covering death, accident, retirement and health insurances. This administering body is now called PT. Jamsostek (Persero), a state national enterprise taking care of social security system in Indonesia. Jamsostek is abbreviation of social security system in Indonesian language.

Law No.3 of 1992 on Workers Social Security System arranges economical protection for workers to cover social risks in dealing with illness, death and retirement age. It also protects workers' rights on health service, not only for themselves but also for their family. Membership of PT. Jamsostek (Persero) is obligatory for employers having more than 10 (ten) employees, or minimum salary of its employees is Rp.1.000.000,- (One million rupiah).

Protection for members is in the form of mandatory programs (Employment Accident Benefit/JKK, Death-Benefit Contribution/JKM, Old-Age BenefidJHT). Along with these protections, employers are also obligated to give health,\_protection. Health Care Benefit Program/JPK provided by PT. Jamsostek (Persero) is not compulsory as long as companies can provide better health care protection from other health insurance companies. In this regard, author may call JPK as optional program.

Globalization occurred has brought a lot of impacts on business activities in Indonesia. It forces companies to adapt to fast changes on rapid technology, higher customers' demand, and tighter competition between national, multinational and transnational companies, including national state enterprises, which several years ago were monopolists in their field. Act on the scene as monopolists, their performance were signed by unclear performance, cost inefficiency, and profit disoriented.

These state national enterprises, including PT. Jamsostek (Persero), unavoidably, must improve their performance. If not, they could get bankrupt, while their existence is aimed to serve a lot of people. Meanwhile, they also compete with private enterprises, multinational companies, or transnational companies that offer better service in order to survive.

PT. Jamsostek (Persero) has now more than 20 million of workers for mandatory programs and more than 1 million of workers for health care benefit (JPK) program. The fact that gap between mandatory and optional is wide, may bring hypothesis that PT. Jamsostek (Persero) is still lack of the will and competence to compete with other health care insurances and does not really concern with its service quality. This results in

reluctance of companies to become its members.

As a service company, one of the strategies can be applied by PT. Jamsostek (Persero) is to improve service value through service quality to meet expectations of their customers. In this regard, author views meeting expectations of customers through optional program can be the source to improve its profitability and to gain its competitive advantage.

Author tries to see how customers perceived service quality by research to customers that are members of JPK program, and what they expected through this program. Research is done in both levels of service distribution, which are in Public Service Center (Puskesmas) and General Hospitals. All questions proposed in questionnaires are based on SERVQUAL model, to see if there is the gap between customers' expectations and perceptions of service quality delivered by seeing 5 important dimensions: tangible, reliability, responsiveness, assurance, empathy.

There were 79 respondents, with 3 of questionnaires considered as invalid. Research is also done by interviewing internal sources of JPK program, to see how procedure of service is delivered. This research has limitations in time limits, hectic times of sources, and reluctance of field respondents to fill out the questionnaires.

From research field, author finds out that all variables in performance - importance matrix are underperformed, which means that performance of PT. Jamsostek (Persero) has not been able to fill out expectations of its clients. In this regard, PT. Jamsostek (Persero) requires improving these variables in order to gain its competitive advantage.

What author underlines from the research is the fact that customers perceive service quality of JPK still low, mostly in the service procedural and communications with its customers. From this point of view, author proposes application of Customer Relationship Management (CRM) method in PT. Jamsostek (Persero).

Author also has seen that PT. Jamsostek (Persero) is eager to apply this strategy, as it is stated in its corporate values. Thus, CRM method will be useful as application of customer centric strategy, as it has three cornerstones that are relevant with its existence: how to create Customer Value Analysis (CVA), how to view the product as a process, and it is related to provider's responsibilities.

With this method, it is expected that PT. Jamsostek (Persero) will create new paradigms in its organizational behavior to deliver its service and-rill-gain these four benefits:

1. Premium price paid by customers who expect superior customer value creation
2. Cost effective way by leveraging its existing strengths
3. Impact of Word of mouth is an effective and the cheapest media to grow market share
4. Superior value is worth with protection from losing market share, while nowadays it faces a lot of health insurance companies, mostly foreign insurance companies that offer higher benefits.