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Analisis e-customer relationship management BPJS dalam mempertahankan loyalitas pelanggan

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Abstract: This research aims to investigate the e-CRM strategies employed by BPJS to sustain customer loyalty. A qualitative descriptive method is utilized in this study. Data gathered through interviews and observations conducted at the BPJS. The research framework is informed by Francis Buttle's Customer Relationship Management theory, which has been adapted to the context of electronic technology in CRM implementation. The findings indicate that BPJS's e-CRM strategy can be categorized into three levels: strategic, operational, and analytical. At the strategic level, BPJS implements a high-level cultural calendar and provides digital service channels that enhance convenience, speed, and reliability in service delivery. At the operational level, BPJS automates various marketing, sales, and service processes. Finally, at the analytical level, BPJS conducts customer journey mapping, which encompasses the components of I-Cari, I-Belajar, and I-Daftar.

Abstrak: Tujuan penelitian ini mengkaji strategi e-CRM yang digunakan oleh BPJS untuk mempertahankan loyalitas pelanggan. Metode deskriptif kualitatif digunakan dalam penelitian ini. Data dikumpulkan melalui wawancara dan observasi yang dilakukan di BPJS. Kerangka penelitian diinformasikan oleh teori Manajemen Hubungan Pelanggan Francis Buttle, yang telah disesuaikan dengan konteks teknologi elektronik dalam implementasi CRM. Temuan menunjukkan bahwa strategi e-CRM BPJS dapat dikategorikan menjadi tiga tingkatan: strategis, operasional, dan analitis. Pada tingkat strategis, BPJS menerapkan kalender budaya tingkat tinggi dan menyediakan saluran layanan digital yang meningkatkan kenyamanan, kecepatan, dan keandalan dalam pemberian layanan. Pada tingkat operasional, BPJS mengotomatiskan berbagai proses pemasaran, penjualan, dan layanan. Terakhir, di tingkat analitis, BPJS melakukan pemetaan perjalanan pelanggan, yang mencakup komponen I-Cari, I-Belajar, dan I-Daftar.

INTRODUCTION

BPJS, which stands for 'Badan Penyelenggara Jaminan Sosial Kesehatan' or Social Health Insurance Administration Body, is a national social security system organized by the Indonesian government to provide social security in the health aspects of the Indonesian people. Through the National Health Insurance Program - Healthy Indonesian Card (JKN-KIS) organized by BPJS, the government wants a comprehensive, fair, and evenly distributed health insurance protection to the entire population of Indonesia (Putri, 2020).

Since consumers are an organization's or business's most valuable resource, BPJS must ensure that the deployment of all services will not lower customer satisfaction and retain customer loyalty. Customer loyalty is interpreted as a boost and behavior of a person in making repeated purchases (Cardoso et al., 2022; Oliver, 2014; Yuniarti, 2015). Customer loyalty is fully needed for companies to continue to win its existence in the midst of very strict industrial competition (Hoe & Mansori, 2018). Loyalty can ensure the sustainability of customer purchases and ensure the availability of recommendations given to the products offered (Yunus et al., 2024; Zhang et al., 2018). This good relationship between the service provider and the consumer is the concept of Customer Relationship Management (CRM). Customer Relationship Management is a whole business strategy carried out by the company in establishing good relations with customers and managing these relationships to achieve certain business goals (Kotler & Keller, 2009; Rababah, 2011).

Customer Relationship Management is not only aimed at achieving financial benefits, but more than that, to win the competition between industries. Winning competition is not only measured by the price level offered but also by how companies can help customers form value for themselves and manage long-term relationships. Customer Relationship Management provides an illustration of integration between business processes and technology in order to understand customers from various dimensions (Chen & Popovich, 2003; Herman et al., 2021). Along with the development of the times, Customer Relationship Management began to develop into the form of Electronic Customer Relationship Management (e-CRM).

According to Dewi and Samuel (2015), e-customer relationship management is a customer relationship based on e-business integrated with management complexity in building relationships with customers through various electronic communication media. In brief, e-CRM is seen as a form of customer relationship management that utilizes electronic technology with services connected to the internet (Syaifullah et al., 2024). E-CRM implementation can be seen in various applications and websites (Magatef et al., 2023). In the digital era, E-CRM is believed to be able to streamline the relationship between corporate relations and customers (L. K. Sharma et al., 2024). All the data and information about customers is easier to manage because it can be directly analyzed through various marketing, sales, and customer service applications. In this case, researchers want to see and analyze the E-CRM that is applied by the BPJS of the Republic of Indonesia in maintaining customer loyalty. As a health insurance program organized by the State to protect the community, BPJS is present in the middle of competition with the many health

insurance programs from various other insurance industries.

Several studies related to E-CRM include focusing on CRM in private insurance companies' service providers (Atmadji, 2013) and implementing the CRM strategy in the Jiwasraya insurance company (Matiş & Ilieş, 2014). Some other studies looked at the application of CRM in hospitals (Estiningsih & Hariyanti, 2017) how CRM influences customer loyalty (Sutariyani & Adelya, 2017; Annahli et al., 2023; Rochmad et al., 2024), the role of CRM in strategic marketing planning (A. Sharma et al., 2022), and integration CRM and artificial intelligence (AI) (Khneyzer et al., 2024; Ledro et al., 2023). From existing CRM research, research that focuses on discussing how the application of online CRM or e-CRM is still very limited. This study provide novelty value by presenting an e-CRM analysis from BPJS, a health service provider from the government. The discussion became more interesting because the research was carried out during the COVID-19 pandemic, which limited people from meeting face-to-face and made online media the main medium for building relationships with customers (Bloomfield et al., 2021; Radwan & Mousa, 2020). This study also provides an analysis by presenting an E-CRM based on Francis Buttle's concept of three levels of CRM, namely strategic CRM, CRM analysis, and operational CRM.

METHOD

This study uses a qualitative approach. Qualitative research aims to understand a phenomenon experienced by research subjects, such as behavior, perceptions of motivation, actions, and so on, holistically, by describing it in a certain context. Qualitative research is used with the aim of covering facts about a certain phenomenon explored in research, sources, and research locations (Cresswel, 2018). This research was conducted using a descriptive method, namely, according to Sedarmayanti & Hidayat (2011), looking for facts on an object or conditions in the present time with adjusted interpretation.

Data collection was carried out in December 2020–March 2021 by conducting in-depth interviews with key informants. There were 10 informants, consisting of the Head of Participation Division, the Deputy for Quality Control of BPJS Services, and BPJS Participants/consumers. In addition, secondary data was also obtained through observation and documentation in the form of data obtained from books, journals, papers, reports, and articles related to the e-CRM activities of BPJS Republic of Indonesia. The data analysis for this study was carried out in four distinct phases (Miles et al., 2014). Initially, data was gathered through interviews and observations. Subsequently, the data underwent a process of reduction and categorization. This was followed by the presentation of the findings, culminating in the formulation of conclusions based on the significant information that had been highlighted. With the empirical data concerning the e-CRM of BPJS practices carefully collected and examined, the discussion will now shift to the conceptual framework that informs this approach, as depicted in the figure below.

Figure 1

The concept of customer relationship management
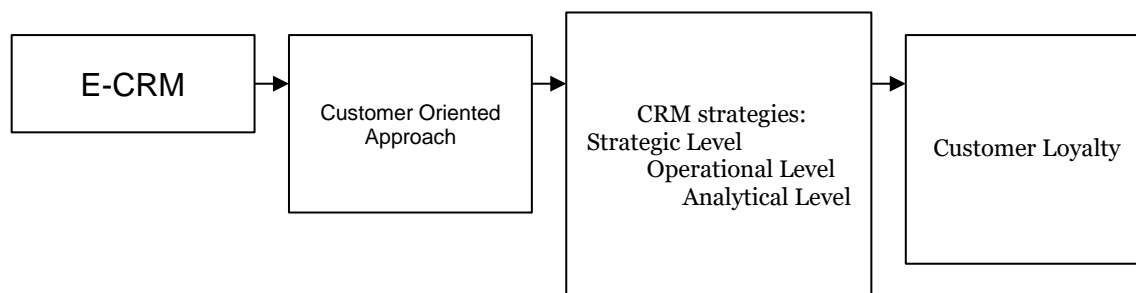
Source: adapted from Buttle (2004).

The figure 1 illustrates a simplified flow of the concept related to electronic customer relationship management. It begins with e-CRM leading to a customer-oriented approach, which in turn influences the implementation of CRM strategies at three levels: strategic, operational, and analytical. The successful application of these CRM strategies results in customer loyalty.

RESULTS AND DISCUSSION

E-CRM is an electronic form of Customer Relationship Management (CRM). In other words, e-CRM is the use of digital communication technology in building customer relationships to maximize company profits and encourage the use of online services (Chaffey, 2009). Basically, companies need to be customer-oriented in order to be successful in implementing an e-CRM strategy. By being customer oriented, it means that the company will try to meet customer needs for their satisfaction.

Based on data obtained through interviews with Niken Sawitri, Assistant Deputy for Quality Control for BPJS Services, the e-CRM strategy implemented at BPJS is carried out in accordance with the CRM concept presented by Turban (Pratama, 2019) which states that CRM is a form of company business in create a good relationship between the company and its customers as well as long-term orientation to grow benefits for both parties. The long-term relationship in this case is the loyalty of BPJS participants which has an impact on the success of the JKN-KIS program.

Compared to conventional CRM, e-CRM provides tangible benefits that CRM does not have. According to Sutariyani and Adelya (2017) with a fundamental difference, namely the use of digital technology by e-CRM, companies can achieve benefits including setting targets more effectively (L. K. Sharma et al., 2024). With an integrated data bank, companies can determine their target market or potential customers more cost-effectively. This benefit is felt by BPJS by implementing a participant data bank. Among the data extracted to determine the target are the segment/type of participation, the domicile of the participants, and the transactions/needs of the participants.

Another benefit that is felt by applying e-CRM is to increase the depth and breadth of the relationship itself due to the timeless nature of the internet (Annahli et al., 2023). With the internet that can be accessed anywhere and anytime, BPJS has a greater opportunity to provide services to all its participants, maybe even those that have been unreachable if only relying on conventional CRM. For example in

administrative services that no longer require participants to come to the office. With just one hand, participants can access various BPJS services. As stated by Niken Sawitri as Assistant Deputy for Quality Control for BPJS Services, that in addition to the convenience, certainty and speed of service to participants, BPJS also expects participant engagement by utilizing the e-CRM application.

The e-CRM strategy implemented at BPJS Republic of Indonesia is in accordance with several e-CRM principles described by Zingale and Arndt (2001). The first principle is that e-CRM makes it easy for customers to establish contact with the company by one- or two-way communication. Communication is important in order to establish good relationships with customers. Both one-way communication that can contain informative sentences and two-way communication that can be used to provide and get feedback from customers. Without communication, it is impossible for companies to establish good relationships. This is one of the principles that provide benefits that are in accordance with what BPJS feels. With the existence of e-CRM service channels, BPJS participants no longer need to come to the office and queue for services. One of them, WhatsApp Pandawa owned by BPJS makes it easy to contact participants without a significant time gap. In addition, BPJS care center services also allow for two-way communication between participants and BPJS. One-way communication is implemented with various information on the JKN website, Instagram, and mobile.

Another principle that is in accordance with the concept is that e-CRM is able to facilitate customers to find content and services that meet their respective needs and interests. This principle talks about the effectiveness of the service that customers will receive. Because every customer is unique and has their own interests (Zingale & Arndt, 2001). Customers also have diverse needs. So, to succeed in establishing good relationships with customers, companies need to meet the service needs of each customer. Through various e-CRM channels provided by BPJS, participants are able to get services according to their needs.

The last principle that fits the concept is that e-CRM is able to provide new knowledge about customer needs and interests, as well as continuously improve content and programming (Zingale & Arndt, 2001). This principle is in line with the ability of e-CRM to explore customer data to learn about customers. Again, knowledge about customers is one of the keys to the company's success in meeting customer needs. By knowing customer needs, the company will be able to identify what things need improvement for the ultimate goal of customer satisfaction. This principle is in accordance with what BPJS feels by building an integrated customer journey to identify any problems that occur as well as potential matters regarding the needs of its participants. This data is used by every part of BPJS to improve and maximize its services in order to create customer satisfaction.

The Stages of Strategy E-CRM BPJS Indonesia

The stages of the strategy of E-CRM BPJS Indonesia the implemented E-CRM strategy is prepared in accordance with the stages described by Buttle (2004) which divides the E-CRM stages into the five main stages. The first is the analysis of customer portfolios, according to Buttle the stage of customer portfolio analysis aimed at seeing customer segmentation. The company identifies and determines which customers

are potential and need special treatment. In this study, BPJS also conducts customer segmentation based on membership type. At this stage the BPJS goal in conducting customer segmentation is done to find potential customers, as well as customer segmentation to determine the conso-lidation of health insurance to be provided. For BPJS, all BPJS participants will be applied fairly without prioritizing certain participant segments, except for vulnerable groups such as pregnant women, parents, and people with physical limitations.

Some data excavated by BPJS is a purchase history, marketing history, and payment history. These data were excavated and analyzed to determine the segmentation of the participants' habits. By exploring data based on the purchase history (service transaction) BPJS can find out the use of canal use data used and the transactions that are often needed by participants so it is useful to set a priority scale in improving the quality of service. By exploring customer data through a BPJS payment history can find out about the participant and the participant's customs in making payments, so that it can assess the effectiveness of payment channels and establish socialization strategies related to methods, ways and/or payment channels. And by exploring data on marketing history, BPJS utilizes the data to establish an effective socialization strategy for participants.

The second stage described by Buttle is the stage of customer intimacy, basically this stage is trying to meet customer needs by identifying customers, ranging from their expectations, what they like and do not like, to the customer's demands to achieve their satisfaction. Good knowledge about customers will help companies in developing a good e-CRM strategy. Insights about customers can be achieved by building a data bank (Buttle, 2004). At this stage, companies need to focus on assessing points that have the

potential in developing the company and also the points that have the potential to impose customer trust. Data banks have two main functions, namely operational and analytical. Operational is to help smooth business. While analytical functions are used to make it easier for companies to consider a thing before making decisions for profit.

After collecting data about customers, Buttle continues the next stage is network development. This stage is implemented by developing resource networks. Basically, to create a successful e-CRM strategy, some companies need help from other resources that are able to create value to customers. The resources referred to by Buttle are external members such as suppliers, partners and shareholders, and which are no less important are internal members, namely employees. This stage was carried out by BPJS by mobilizing the BPJS ambassadors as a way to promote E-CRM which has been designed. BPJS ambassadors are all employees working at the BPJS. All BPJS ambassadors are required to be able to invite your brothers or colleagues to use the mobile JKN as an E-CRM facility from the BPJS. As stated by Buttle (2004) said, this stage is done by maximizing existing resources to create value for customers, in this case BPJS participants. This stage is also considered effective to reach more participants who use mobile JKN as an effort to maximize applications related to the BPJS e-CRM.

Buttle forwards to the implemen-tation phase with a value proposition. This stage talks about identifying value sources for customers, creating a proposition and experience that meets their needs, expectations and choices. In this study, researchers found that BPJS provided a value proposition through various e-CRM applications built. Starting from the identification of the sources of value that prioritizes the convenience, speed and

certainty of services and implement it to various applications. Starting from the simplest like a website, to the application of the all in one solution mobile JKN that contains various service features that can be used by all BPJS participants. With this stage, the company can create values and experience propositions that meet customer needs.

The last is the stage of managing the customer's life cycle. This stage tells the story of customer relations that actually needs to be maintained and managed for the sake of continuous relationships. This stage is the implementation stage of the entire E-CRM strategy that has been set by mastering and maintaining customers, and developing value to customers. This stage is carried out by BPJS, one of which is by holding a routine survey to ensure the feasibility of the service. One survey conducted is a survey of customer satisfaction in each year. In addition, the BPJS also ensures that the services in their company are going well by setting the rules and limitations of service with a system called the Prima Calendar.

The Strategy E-CRM BPJS Indonesia

CRM can be defined as a systematic, directed, and measurable business activity carried out by companies in understanding customers, maintaining customer loyalty, and forming new customers. Buttle (2004) examines Customer Relationship Management into three levels.

Strategic level of e-CRM

According to Buttle (2004) the strategic level is a 'top-down' view of CRM as a customer-first business strategy aimed at attracting and retaining potential customers. Strategic CRM focuses on increasing the value and quality of services that will be provided by the company for the purpose of customer loyalty. In this section, the researcher will explain the e-CRM program run by BPJS through a strategic level. Through these programs, BPJS strives to provide convenience, certainty, and speed of service that leads to participant satisfaction and loyalty. This objective can be realized through encompassing excellent service culture calendar and digital operational standards.

Excellent service culture calendar is implemented by encouraging positive employee behavior which can be reflected in the services provided to BPJS participants. With the existence of a calendar of excellent service culture, it is intended that BPJS participants get maximum service so that they can grow participant satisfaction and loyalty. The points emphasized in the BPJS excellent service culture include providing services that are fair and equitable without discriminating, friendly, responsive and informative, patient in dealing with the service needs of participants, as well as being fluent in explaining and providing assistance quickly and accurately. While digital operational standards can be implemented Not only in face-to-face services, but also in digital services, BPJS makes rules that ensure the comfort of its participants. One of the standard rules applied in BPJS digital services is the provision of a response time limit. In the service via WhatsApp, participants are given a maximum waiting time of 30 minutes to get a reply from the service officers. Likewise, participants must reply to messages for a maximum of 30 minutes. This is implemented by BPJS so that participants do not wait too long for a reply from the service officer. This policy is of course made for the convenience of the participants.

The calendar of excellent service culture and digital operational standards implemented at BPJS is a strategic CRM.

This is in accordance with the strategic level concept presented by Buttle (2004) in his book, "At the strategic level, all resources are allocated to increase the company's value in the eyes of customers. One of them is to encourage positive employee behavior that aims at customer satisfaction. This is an important business strategy because it prioritizes customers to be able to attract and maintain their loyalty. In the digital context, this excellent service culture calendar is carried out in digital channels when employees establish service relationships with BPJS participants. And, in its service, BPJS deploys digital operational standards for the creation of services that are more effective, efficient, and of course provide convenience for its participants.

Operational level of e-CRM

Operational CRM is a CRM that focuses on operational processes involving customers, which includes marketing, sales, and customer service. Therefore, Operational CRM involves several automations, including service automation, marketing automation, and sales force automation. Based on interviews with BPJS internal parties, the automation of how to deal with participants has been carried out. Moreover, in the midst of the limitations of the pandemic, BPJS is increasingly promoting automation. This can be achieved by leveraging digital media, such as administrative services via WhatsApp, care center, SIPP application, campaign on Instagram media, BPJS website.

Administrative services via whatsapp (pandawa), BPJS website, mobile JKN, and care centers owned by BPJS show the existence of e-CRM at the operational level in service automation. This is in accordance with the e-CRM concept belonging to Buttle (2004) which states that with service automation, companies are able to provide services to customers automatically, both face-to-face with service officers and sites such as the company's website.

In the service via whatsapp pandawa and care center, at the beginning of the conversation the participants will receive an automatic message from the computer, this will direct the participant to the right customer service to handle the problem. This is in accordance with the concept described by Buttle (2004) regarding service automation that contact channels are usually equipped with a device called an online scripting tool, which is a tool to make it easier for officers to diagnose early problems. Furthermore, Buttle also describes several technology options that can be chosen to implement service automation. Among them, call routing is used to divert calls from consumers to the appropriate officers to handle the problem. Interactive voice responsive (IVR) technology will help consumers interact with computers. After that, usually the consumer will be directed to enter the appropriate input with the complaint. For example, press 1 for public information requests, press 2 for service complaints, and press 3 for registration. This is in accordance with the systematics carried out on WhatsApp Pandawa and BPJS care centers.

Meanwhile, in the SIPP application website and mobile JKN application, service automation is reflected in the existence of complaint services, information channels, doctor consultations, and COVID-19 screening. The JKN Mobile application launched by BPJS has been designed to facilitate the process of outgoing and incoming communication with BPJS participants. While the SIPP application website, which remains open even though mobile JKN is available, provides added value because it means BPJS is very committed to opening the doors of information and complaint services as widely as possible to

participants, and the many doors of information and complaint services are BPJS' ways to reach more participants.

The JKN mobile application has many features that can make services easier for participants. Some of JKN's mobile features are included in service automation, but some are sales force automation. With the automation of the sales force, companies can generate sales prospects automatically starting from the offer stage to the transaction. Some of the JKN mobile features that are included in the automation of sales fleets include the new participant registration feature, moving health service facilities, and payments.

Meanwhile, the campaign on Instagram @bpjskesehatan_ri is included in e-CRM at the operational level of marketing automation. This is also in accordance with the concept of e-CRM (Buttle, 2004) which states that marketing automation is the use of technology for company marketing purposes. Utilization of technology in this case is defined by utilizing Instagram as a marketing tool. According to him, marketing automation also allows consumer data to be collected and used to find potential customers. This is actually in accordance with one of the features in Instagram that can see the demographics of the audience. However, BPJS stated that all customers or participants are considered the same and there is no difference except for priorities such as pregnant women, breastfeeding, and people with disabilities. This shows that all marketing strategies carried out by BPJS are aimed at all participants.

Analytical Level of e-CRM

CRM Analysis is a 'bottom-up' view, namely CRM that focuses on extracting customer data, analyzing customer data, and internal company data related to transactions and customers themselves. CRM analytics is used to drain consumer data with the aim of increasing their (and the company's) value. The analytical level is used to exploit customer data from various sales history information, marketing, to financial data (Buttle, 2004). This is intended to increase the value of the company in the eyes of customers. The analytical level also has a vital role for the sustainability of the company's strategy. Anything that needs to be improved can emerge from the results of the analysis at this level. All information that has been collected is then observed to continue to improve the company's services.

I-Cari, I-Belajar, I-List: At BPJS, the analytical level is carried out with a customer journey consisting of I-Cari, I-Belajar, and I-List. This is the term given to find out where BPJS gets participants from. I-Cari/ I-Search is data about how the participant first found out information about BPJS, this data contains the method and location from which the participant found out the information. I-Belajar is data on how BPJS participants understand the JKN KIS program. I-List is data on how BPJS participants register themselves as participants, considering that there are many channels where people can register themselves as JKN KIS participants. This is in accordance with the concept of e-CRM according to Francis Buttle (2004) which states that the analytical level is a 'bottom-up' view, namely CRM which focuses on extracting customer data, analyzing customer data, and internal company data related to transactions. as well as the customer himself. BPJS explores data from the first time prospective participants know the JKN KIS program until they are registered as BPJS participants. This data becomes important for further strategy

improvement in order to increase the company's value in the eyes of customers.

Customer Loyalty

Participant loyalty is one of the objectives of implementing the e-CRM strategy. When customer relationships can run smoothly, it will be possible for these customers to be loyal to the company and not rule out the possibility of attracting new customers with the word of mouth method. In this study, participant loyalty is an indicator to be measured by analyzing the e-CRM strategy being implemented. From data taken during interviews, BPJS experienced an increase in customer loyalty in 2020 from 78.1% to 79.8%. This figure is obtained mathematically from the calculation of the net promoter score (NPS). NPS is a way to determine the level of customer loyalty by paying attention to customer attitudes towards the company, whether customers will promote the company to others, whether customers will be neutral and not promote the company to others, or even customers will bring down the company by inciting others not to use the company's services. NPS has a scale of 0-100.

From several interviews conducted with internal BPJS and BPJS participants, BPJS has been able to increase customer loyalty with a series of e-CRM strategies that have been implemented. This is based on the finding that the BPJS customer loyalty indicator increased by 1.7%. This figure is obtained from the calculation of the net promoter score (NPS). BPJS participants recommend BPJS to other people because of obligations from the government, the ease of registration, and the benefits of health insurance for each individual. This customer loyalty is certainly one way to increase the company's profits derived from paying the participants' contributions. In addition to customer loyalty, the implementation of the e-CRM strategy implemented at BPJS

has an impact on the effectiveness and efficiency of resources. This is in accordance with the benefits of e-CRM according to Turban et al. (2005) which states that the use of e-CRM technology provides customer and partner services to be more effective and efficient.

The openness of the complaint system run by BPJS is in accordance with the concept presented by Saleh (2010) that complaints are not only about negative things, but complaints are positive things to improve the quality of the organization. With the ability to handle complaints well, it will be a success for the organization to increase customer satisfaction and customer loyalty which has an impact on organizational profits . With the opening of various channels for submitting complaints, BPJS opens itself to provide even better services. This is in accordance with the complaint handling concept presented by Saleh (2010) that the ability to encourage customers to submit suggestions for services reflects a company that is able to provide the best service so as to encourage public involvement in efforts to improve services (Ginting et al., 2020; Salim et al., 2018), this seems to be a need and responsibility for companies and the public itself.

CONCLUSION

BPJS has implemented an e-CRM strategy which is divided into three levels, namely strategic, operational, and analytical. At a strategic level, BPJS adds value to its participants through the JKN mobile application and the BPJS website which provides easy administrative services, as well as a prime cultural calendar that is able to encourage positive behavior from employees. At the operational level, BPJS implements administrative services through WhatsApp and a care center that can automatically reply to messages from participants and

handle complaints, besides that BPJS also serves complaints through the SIPP application. Administrative services via whatsapp (pandawa), care centers, and the SIPP application owned by BPJS show the existence of e-CRM at the operational level in service automation. Furthermore, BPJS e-CRM also has an operational level in marketing automation through marketing on social media Instagram @bpjskesehatan_ri. Finally, at the analytical level, it is carried out with a customer journey consisting of I-Cari, I-Belajar, and I-List.

From this study it can also be concluded that the CRM approach using an electronic or digital approach is crucial in maintaining customer relationships and loyalty. E-CRM is a solution for service providers, especially health services, to continue to provide the best in service to consumers. This study also shows the impact of the urgency of using diverse media approaches in creating CRM. BPJS succeeded in doing this by creating various channels to reach consumers, ranging from JKN mobile, website, WhatsApp, SIPP Application, Care center, to social media. With the openness of the system run by BPJS in its e-CRM, it is proven to be able to increase customer loyalty even during the pandemic.

The adoption of Electronic Customer Relationship Management (E-CRM) by BPJS has markedly enhanced the delivery of healthcare services for both patients and healthcare providers. For patients and the broader community, the BPJS Mobile App (JKN Mobile) facilitates appointment scheduling and claim tracking, thereby minimizing prolonged wait times. Additionally, BPJS offers round-the-clock customer service through chatbots, emails, and call centers, which enhances response times for inquiries and complaints, ultimately leading to expedited services and improved communication and customer support. For healthcare providers, E-CRM streamlines processes such as patient registration, claim processing, and billing, thereby alleviating the administrative burden on hospitals. Furthermore, it enhances doctor-patient management by enabling physicians to access patient histories and treatment records more efficiently, which contributes to improved diagnostic and treatment outcomes. The appointment scheduling feature within the BPJS system aids in managing patient flow and mitigating overcrowding. Overall, E-CRM at BPJS promotes efficiency, transparency, and accessibility while lessening operational burdens. Nevertheless, ongoing advancements in cybersecurity, system integration, and user education are crucial for fully realizing its potential.

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