

ANALISIS EFEKTIVITAS DAN EFISIENSI SISTEM KONTRAK MANUAL DAN ELEKTRONIK DALAM PENGELOLAAN KERJASAMA BPJS KESEHATAN DENGAN FASILITAS KESEHATAN

Latar Belakang: Transformasi digital mendorong BPJS Kesehatan untuk menerapkan sistem kontrak elektronik (*e-contract*) menggantikan kontrak manual dalam pengelolaan kerja sama fasilitas kesehatan.

Tujuan Penelitian: Penelitian ini bertujuan menganalisis efektivitas dan efisiensi penerapan *e-contract* dibandingkan dengan kontrak manual di BPJS Kesehatan Cabang Jakarta Barat.

Metode Penelitian: Penelitian menggunakan desain *mixed methods* dengan pendekatan *sequential explanatory*. Analisis kuantitatif dilakukan terhadap data pengelolaan kontrak kerja sama menggunakan indikator *Time Efficiency Ratio* (TER), *Schedule Performance Index* (SPI), *Cost Performance Index* (CPI), dan *Full-Time Equivalent* (FTE), serta uji statistik Mann–Whitney U dan Chi-Square. Analisis kualitatif dilakukan melalui wawancara mendalam dan observasi lapangan untuk menggali pengalaman pengguna, dinamika proses operasional, serta hambatan implementasi *e-contract*.

Hasil Penelitian: Secara kuantitatif, *e-contract* terbukti meningkatkan efektivitas dengan menurunkan waktu penyelesaian kontrak menjadi 2–3 hari kerja meningkatkan ketepatan waktu penyelesaian. *E-contract* menurunkan biaya administrasi hingga Rp 210.873,00/kontrak, , meningkatkan produktivitas SDM, mempercepat siklus pengelolaan kontrak, dengan capaian CPI sebesar 1,54, SPI 1,25, dan TER 3,2. Hasil analisis kualitatif menunjukkan bahwa *e-contract* meningkatkan transparansi proses, kemudahan pemantauan proses, serta mengurangi risiko. Ditemukan kendala keterbatasan infrastruktur digital, rendahnya literasi teknologi, serta kebijakan internal yang belum sepenuhnya mendukung penggunaan tanda tangan elektronik pada berbagai kondisi.

Kesimpulan: Penelitian ini menyimpulkan bahwa *e-contract* lebih efektif dan efisien dibandingkan sistem kontrak manual, serta meningkatkan transparansi, akuntabilitas, dan tata kelola kerja sama BPJS Kesehatan. Tetapi, keberhasilan implementasi *e-contract* memerlukan dukungan kebijakan yang adaptif, penguatan infrastruktur digital, dan peningkatan kapasitas pengguna.

Kata kunci: kontrak elektronik, BPJS Kesehatan, efektivitas, efisiensi, JKN

ABSTRACT

ANALYSIS OF THE EFFECTIVENESS AND EFFICIENCY OF MANUAL AND ELECTRONIC CONTRACT SYSTEMS IN MANAGING COOPERATION BETWEEN BPJS KESEHATAN AND HEALTHCARE FACILITIES

Background: Digital transformation has driven BPJS Kesehatan to implement e-contract to replace manual contracts in managing partnerships with healthcare facilities.

Research Objective: This study aims to analyze the effectiveness and efficiency of e-contract implementation compared with manual contracts at BPJS Kesehatan West Jakarta Branch.

Methods: The study employed a mixed-methods design with a sequential explanatory approach. Quantitative analysis was conducted on contract management data using the Time Efficiency Ratio (TER), Schedule Performance Index (SPI), Cost Performance Index (CPI), and Full-Time Equivalent (FTE), supported by Mann–Whitney U and Chi-Square statistical tests. Qualitative analysis was carried out through in-depth interviews and field observations to explore user experiences, operational process dynamics, and barriers to e-contract implementation.

Results: Quantitatively, e-contract significantly improved effectiveness by reducing contract completion time to 2–3 working days and increasing on-time completion. It reduced administrative costs by up to IDR 210,873 per contract, increased productivity, and accelerated the contract management cycle, achieving a CPI of 1.54, SPI of 1.25, and TER of 3.2. Qualitative findings indicate that e-contract enhances process transparency, monitoring convenience, and risk reduction. However, challenges were identified, including limited digital infrastructure, low technological literacy, and internal policies that do not fully support the use of electronic signatures in various conditions.

Conclusion: The study concludes that e-contract is more effective and efficient than manual contract systems and improves transparency, accountability, and governance of BPJS Kesehatan partnerships. Nevertheless, successful implementation requires adaptive policies, strengthened digital infrastructure, and enhanced user capacity.

Keywords: electronic contracts, BPJS Kesehatan, effectiveness, efficiency, JKN