ISSN: 2716-0696, DOI: 10.61992/jiem.v8i1.224

Overcoming Resistance and Fostering Adaptation: Change Management Strategies at BPJS Kesehatan

Muhammad Zamzami ^{1*}, Damar Lia Susanti ¹, Retno Jiwo Utami ¹, Nur Qurotul Ayuni ¹

¹ BPJS Kesehatan Cabang Jakarta Utara

Article Info

Article history:

Received 26 November 2025 Revised 30 November 2025 Accepted 3 December 2025

Keywords:

Change Management, Resistance to Change, BPJS Kesehatan Organizational Transformation

ABSTRACT

The organizational transformation undertaken by BPJS Kesehatan in responding to the dynamics of public service delivery, digitalization, and increasing participant expectations is often hindered by the emergence of internal resistance. This resistance manifests in various forms, including limited understanding of the urgency of change, concerns regarding its impact on job roles, inadequate digital competencies, and a bureaucratic culture that does not fully support innovation. This study aims to identify the patterns and factors driving resistance to change within BPJS Kesehatan and to formulate effective and sustainable change management strategies. Based on literature analysis and empirical findings, resistance is primarily influenced by suboptimal internal communication (68%), insufficient understanding of the direction of change (70%), and anxiety about its impact on work responsibilities (65%). Through strategic analysis, this research emphasizes the importance of transparent and participatory communication, enhancement through adaptive competency application of the ADKAR model, strengthening an innovative and implementing organizational culture. data-driven monitoring and feedback mechanisms. findings The demonstrate that a people-centered approach to change management can reduce resistance, increase employee engagement, and reinforce the organization's adaptive capacity. With consistent implementation, these strategies have the potential to enhance the effectiveness of BPJS Kesehatan's transformation efforts and sustainably improve public service quality.

This is an open access article under the CC BY-SA license.



351

Corresponding Author:

Muhammad Zamzami | BPJS Kesehatan Cabang Jakarta Utara

Email: muhammad.zamzami@bpjs-kesehatan.go.id

Vol 8 No 1 (2026): September 2025 - February 2026, pp. 351 ~ 360

ISSN: 2716-0696, DOI: 10.61992/jiem.v8i1.224 □ 352

1. Introduction

BPJS Kesehatan is a key institution within the national social security system, bearing the primary responsibility of ensuring that all Indonesian citizens have access to healthcare services. Since beginning nationwide operations in 2014, BPJS Kesehatan has encountered various dynamics, including regulatory changes, policy adjustments, and the development of digital-based services. These reforms have been undertaken in response to technological advancements and the growing public demand for higher-quality public services (Ministry of Health of the Republic of Indonesia, 2020). However, the change processes implemented have not always proceeded smoothly within the organization's internal environment. One of the major challenges faced is the emergence of resistance among employees. This resistance manifests in various forms, ranging from difficulties in adapting, subtle rejection of new procedures, to doubts regarding the strategic direction established by management (Setiawan, 2022). Factors such as limited understanding of the urgency of change, concerns about its potential impact on job stability, as well as an organizational culture that has yet to fully support innovation, frequently contribute to the emergence of resistance (Robbins & Judge, 2017).

These findings are reinforced by research conducted by Hakim and Sari (2021), which revealed that approximately 62% of employees in the public service sector exhibit passive resistance toward service digitalization, particularly when the change process is not accompanied by adequate training or internal communication. Meanwhile, a study by Pertiwi and her colleagues (2023) emphasizes that the success of change management is strongly influenced by a transformative leadership style and effective two-way communication aimed at building trust among all parties within the organization.

If resistance to change is not properly managed, its impact can be quite serious for organizational performance. It may not only slow down the reform process but also potentially reduce work efficiency, diminish the quality of public services, and even erode public trust in government institutions (Kotter, 2012). In the context of public institutions such as BPJS Kesehatan, this issue becomes particularly critical, given that the success of healthcare insurance administration heavily depends on the organization's ability to quickly adapt to various changes. Therefore, the implementation of comprehensive change management has become an urgent necessity. This approach should not focus solely on structures and procedures but must also address behavioral aspects and organizational culture. Effective change management strategies must be able to build shared understanding, foster collective commitment, and encourage the active participation of all organizational members throughout the change process (Hiatt, 2006). Lestari and Nugroho (2024) also highlight the importance of adopting the Prosci Change Management approach in the public service sector, which has been shown to reduce resistance levels by up to 40% when employees are involved from the early stages of the change process.

Vol 8 No 1 (2026): September 2025 - February 2026, pp. $351 \sim 360$

ISSN: 2716-0696, DOI: 10.61992/jiem.v8i1.224

Without a carefully designed and contextually appropriate change strategy, institutional transformation risks stagnation or even failure. Therefore, given the complexity of the existing challenges and the importance of successfully implementing public policies, an indepth examination of change management strategies at BPJS Kesehatan becomes highly relevant. This study aims to explore strategic approaches that can help the organization overcome resistance while simultaneously strengthening its adaptive capacity in responding to continuous change.

2. Literature Review

In its efforts to carry out organizational transformation, BPJS Kesehatan faces significant challenges, particularly those related to internal resistance. Resistance to change is one of the greatest obstacles in the implementation of new policies, whether structural, procedural, or cultural in nature. Although changes may be formally designed through policies and regulations, the success of their implementation is largely determined by the readiness of both individuals and the organization to accept and adapt to these changes.

Based on observations and findings from previous studies, the resistance that emerges within BPJS Kesehatan generally stems from several key factors. First, there is a lack of understanding regarding the urgency and direction of the change. Some employees do not have sufficient information about the objectives of the transformation, leading them to perceive it as an additional burden or a threat to job stability (Setiawan, 2022). Second, there is fear of uncertainty, particularly related to new roles, responsibilities, and competencies required in the evolving work system. This can generate anxiety, silent rejection, or even passive sabotage against the change process (Robbins & Judge, 2017).

The third factor is an organizational culture that tends to be bureaucratic and less adaptive to innovation. The work culture that has been established over many years often prioritizes routine and stability, causing change to be perceived as a disruption to the comfort of existing systems. Moreover, incentive and reward systems for innovative behavior are often not consistently internalized, resulting in employees lacking sufficient motivation to adapt.

In addition to internal factors, external factors such as public pressure and the growing demand for service digitalization also trigger the emergence of resistance. Technology-driven changes require enhanced digital competencies, which are not possessed equally by all employees. This creates skill gaps and increases the potential for resistance among groups who feel left behind in the digital transformation process.

Various forms of resistance that arise such as delays in adaptation, covert rejection, and skepticism toward the direction of change—serve as strong indicators that the change process has not been fully internalized within the organization. Studies by Setiawan (2022) and Robbins & Judge (2017) show that psychological factors, such as fear of losing job stability and uncertainty about the benefits of change, are dominant triggers of this resistance.

Vol 8 No 1 (2026): September 2025 - February 2026, pp. $351 \sim 360$

ISSN: 2716-0696, DOI: 10.61992/jiem.v8i1.224

As shown in the graph above, the main factors driving resistance to change include:

- a. Lack of understanding of the change (70%)
- b. Concerns about job-related impacts (65%)
- c. Organizational culture that does not support innovation (60%)
- d. Insufficient training related to the new system (62%)
- e. Inadequate internal communication (68%)

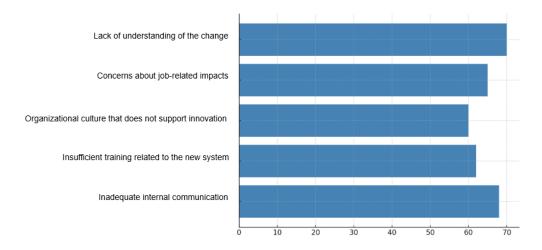


Figure 1. Employee Resistance Factors Toward Organizational Change)

If this resistance is not managed with the appropriate approach, it will have a significant impact on organizational performance. A decline in policy implementation effectiveness, disruptions in inter-unit coordination, and decreased service-user satisfaction may become tangible consequences. In the long term, this may also undermine the institution's credibility as a public service provider that is expected to be responsive and adaptive to change.

Based on the problem analysis, the resistance to change occurring within BPJS Kesehatan is not merely a result of inappropriate policies, but is more deeply rooted in internal organizational factors that are not yet fully prepared to accept and manage change comprehensively. The core issue lies in the organization's lack of readiness in managing the human aspect of change. Change management that focuses solely on policies without considering employees' behavioral and psychological dimensions risks failing to achieve the intended transformation goals. Therefore, a comprehensive strategy grounded in an understanding of the organizational context is required to address resistance and build collective readiness in facing continuous change.

3. Research Method

The purpose of this paper is to examine in depth the dynamics of resistance to change within BPJS Kesehatan and to formulate effective and sustainable change management strategies. Specifically, the objectives of this study are as follows:

a. To identify the forms and patterns of resistance to change that emerge within the BPJS Kesehatan work environment.

Vol 8 No 1 (2026): September 2025 - February 2026, pp. $351 \sim 360$

ISSN: 2716-0696, DOI: 10.61992/jiem.v8i1.224 □ 355

b. To analyze the factors that influence the emergence of resistance in the organizational transformation process.

- c. To develop recommendations for change management strategies that can be implemented to address resistance and promote employee engagement and adaptation to new policies.
- d. To provide conceptual contributions for strengthening an adaptive organizational culture and supporting the effectiveness of change implementation and service innovation at BPJS Kesehatan

This study is expected to provide meaningful contributions, both theoretically and practically, within the context of change management in public organizations. More specifically, the benefits of this research can be described as follows:

a. For BPJS Kesehatan Employees

This research can help enhance employees' understanding of the importance of organizational change and foster collective awareness regarding the active role required in the transformation process. It is expected to reduce resistance and strengthen collaborative spirit in responding to organizational dynamics.

b. For BPJS Kesehatan as an Organization

The findings of this study may serve as a reference for designing more effective change management strategies that are aligned with the organization's internal characteristics. A contextual approach is expected to reinforce an adaptive and innovative work culture while improving the effectiveness of policy implementation and service programs.

c. For Other Stakeholders

The insights from this study can also contribute to policymakers, academics, and public management practitioners in understanding the dynamics of resistance to change and strategies for addressing it. Accordingly, the results may serve as a reference in formulating institutional transformation policies in the broader public sector.

4. Results and Discussion

The organizational transformation currently being undertaken by BPJS Kesehatan requires a change management strategy that is not only structural and procedural in nature but also people-centered. Based on data compiled from several studies (Hakim & Sari, 2021; Pertiwi et al., 2023; Lestari & Nugroho, 2024), five primary causes of resistance to change have been identified as follows:

- a. Lack of understanding of the change (70%)
- b. Concerns about job-related impacts (65%)
- c. Organizational culture that does not support innovation (60%)
- d. Insufficient training related to the new system (62%)
- e. Inadequate internal communication (68%)

Most employees experience resistance due to a lack of understanding of the objectives and urgency of the change (70%), followed by inadequate internal communication (68%) and concerns about job-related impacts (65%). This indicates that resistance is not merely a rejection of new systems but is rooted in communication failures and insufficient personal

Vol 8 No 1 (2026): September 2025 - February 2026, pp. $351 \sim 360$

ISSN: 2716-0696, DOI: 10.61992/jiem.v8i1.224

involvement in the change process. These findings align with Robbins and Judge (2017), who assert that resistance to change in public organizations is often triggered by psychological factors such as uncertainty and perceived threats to job security. In the local context, Setiawan (2022) found that government employees tend to resist change when it is not accompanied by thorough explanations and adequate training.

Research by Lestari and Nugroho (2024), which focuses on BPJS Kesehatan, indicates that the implementation of change management strategies that are solely formal or administrative in nature tends to fail if not complemented by behavioral interventions such as coaching, mentoring, and interpersonal communication. This is reinforced by the study of Pertiwi et al. (2023), which found that transformational leadership and two-way communication significantly reduce employee resistance to change.

Based on the literature review and the problem identification described earlier, several strategies can be proposed to overcome resistance and foster adaptation to change within BPJS Kesehatan.

- a. Strengthening Transparent and Participatory Internal Communication
 One of the main causes of resistance is the lack of clarity regarding the direction and objectives of the change. Therefore, BPJS Kesehatan needs to develop an internal communication strategy that is not only informative but also dialogic and participatory. The communication of change policies must be delivered consistently through various organizational channels, accompanied by open discussion spaces between management and employees. Effective communication can build trust and reduce anxiety and negative speculation about the change (Kotter, 2012; Armenakis & Harris, 2009).
- b. Enhancing Competence Through Adaptive Training and Mentoring Digital transformation and changes in work systems often create pressure for employees who do not yet have the necessary skills. An effective strategy is to provide needs-based training and continuous mentoring. The learning organization model can be adopted, in which the organization encourages continuous learning and provides resources to improve employees' digital literacy and managerial competencies (Senge, 2006).
- c. Implementing the ADKAR Approach in Change Management
 The ADKAR model (Awareness, Desire, Knowledge, Ability, Reinforcement) developed
 by Hiatt (2006) can be used as a framework for implementing change. This model
 emphasizes that successful organizational change requires awareness and desire to
 change, knowledge of how to change, the ability to implement the change, and
 reinforcement mechanisms to sustain the change over the long term. This approach is
 highly relevant for BPJS Kesehatan as a systematic method for addressing resistance.
- d. Strengthening an Adaptive and Innovative Organizational Culture
 A rigid bureaucratic culture is one of the obstacles in the change process. Therefore,
 BPJS Kesehatan needs to instill new values that support innovation, collaboration, and
 openness to change. This can be achieved through leadership role modeling, reward
 systems that appreciate change initiatives, and internal policies that promote work
 flexibility. These efforts must be accompanied by the reinforcement of organizational

Vol 8 No 1 (2026): September 2025 - February 2026, pp. $351 \sim 360$

ISSN: 2716-0696, DOI: 10.61992/jiem.v8i1.224

values aligned with the mission of participant-oriented public service (Robbins & Judge, 2017).

e. Feedback-Based Monitoring and Evaluation

Effective change strategies require dynamic monitoring and evaluation processes. Involving employees in the evaluation process not only increases their sense of ownership over the change but also enriches the data available for managerial decision-making. BPJS Kesehatan can develop routine feedback systems through internal satisfaction surveys, cross-unit discussion forums, and digital applications for reporting change-related issues.

Potential Impacts of the Proposed Strategies on the Organization and Employees. If the proposed change management strategies are implemented consistently and integrated across all organizational levels, several positive outcomes can be expected for both BPJS Kesehatan and its employees. These potential impacts include:

- a. Increased Employee Engagement and Motivation
 Transparent communication, opportunities for dialogue, and adaptive coaching mechanisms will help employees feel valued, heard, and actively involved in the change
- b. Reduced Resistance to New Policies
 - Two-way communication, needs-based training, and the application of the ADKAR framework enable employees to better understand the urgency of change and prepare themselves both mentally and skill-wise. Consequently, resistance can be minimized as employees develop a more positive perception of change and greater readiness to adapt.

process. This contributes to higher levels of employee engagement and work motivation.

- c. Development of a More Adaptive and Responsive Work Culture
 Strengthening an organizational culture that promotes flexibility, innovation, and
 collaboration will foster a more dynamic work environment. This allows the organization
 to respond more rapidly to external challenges, especially within the public service
 context that demands efficiency and precision.
- d. Improved Service Quality for Participants

As employees enhance their competencies and embrace a culture of innovation, operational processes become more effective and efficient. This directly contributes to improved service quality for participants, ultimately reinforcing BPJS Kesehatan's reputation as an adaptive, innovative, and professional public service institution.

5. Conclusions

The organizational transformation undertaken by BPJS Kesehatan represents a strategic effort to respond to the evolving dynamics of public service delivery, technological advancements, and the increasing expectations of social security participants. However, this transformation is not without internal challenges, particularly resistance to change stemming from both individual factors and an organizational culture that has not yet fully embraced adaptability. Based on the analysis conducted, such resistance primarily originates from limited understanding of the objectives and urgency of change, fear of uncertainty, gaps in

Vol 8 No 1 (2026): September 2025 - February 2026, pp. 351 ~ 360

ISSN: 2716-0696, DOI: 10.61992/jiem.v8i1.224

employee competencies, and long-standing bureaucratic cultural norms. These factors collectively hinder the effectiveness of the transformation process and highlight the need for a comprehensive, people-centered approach to change management.

To address these challenges, change management strategies must be formulated in a systematic and comprehensive manner, adopting an approach that places people at the core of the transformation process. The proposed strategies include strengthening transparent internal communication, providing adaptive training programs, implementing change management models such as ADKAR, fostering an innovative organizational culture, and establishing continuous evaluation and feedback mechanisms.

These solutions are expected to reduce the level of resistance and enhance employees' active participation in supporting the change agenda. In the long term, the successful implementation of these change management strategies will contribute to strengthening BPJS Kesehatan's institutional capacity, improving operational efficiency, and ensuring public services that are more responsive, inclusive, and participant-oriented. Thus, change management strategies are not merely technical instruments but also an essential component of organizational culture transformation that supports long-term sustainability in addressing future challenges.

Recommendations

As a follow-up to the findings and discussions presented in this paper, several strategic recommendations can serve as guidelines for managing sustainable organizational change within BPJS Kesehatan:

- a. Developing an Inclusive Change Roadmap BPJS Kesehatan should formulate a comprehensive change roadmap that not only outlines technical plans but also incorporates communication strategies, employee engagement mechanisms, and psychological approaches to managing the transition process. The development of this roadmap should be carried out through a participatory process involving representatives from various organizational levels to foster a sense of ownership and strengthen commitment to change.
- b. Strengthening Human Resource Capacity Gradually and Systematically A continuous competency development program is essential to support employees in adapting to organizational changes, particularly in digital literacy, managerial capabilities, and public service skills. The learning approach should be tailored to individual readiness levels, using a combination of in-person training, online learning, and internal coaching to ensure comprehensive capacity-building.
- c. Implementing the ADKAR Change Management Model

 The integration of the ADKAR model (Awareness, Desire, Knowledge, Ability,
 Reinforcement) is recommended to build both individual and collective readiness for
 change. This model provides a structured framework for managing transitions and
 minimizing resistance throughout the organization.

359

- d. Creating a Safe Organizational Environment for Innovation
 - BPJS Kesehatan needs to cultivate a work environment that encourages employees to contribute ideas, try new approaches, and embrace learning from failure. This can be achieved by establishing reward systems for innovative initiatives, simplifying internal bureaucratic procedures, and providing space for small-scale pilot projects that can be tested and replicated across units.
- e. Implementing Consistent Monitoring and Feedback Mechanisms

 To anticipate potential barriers and resistance during the change process, it is crucial to develop a monitoring system supported by data and regular employee feedback. Such a mechanism enables early detection of issues and facilitates timely corrective actions, ensuring that the change process progresses effectively.
- f. Integrating Change Values into the Organizational Culture
 Sustainable transformation requires the internalization of new values into everyday
 organizational practices. Leadership at all levels must serve as change agents who
 consistently model expected behaviors and align internal policies with values of
 adaptability, collaboration, and excellent service delivery. This alignment is key to
 embedding change in the long term and ensuring organizational resilience.

References

- Armenakis, A. A., & Harris, S. G. (2009). Reflections: Our Journey in Organizational Change Research and Practice. Journal of Change Management, 9 (2), 127–142.
- BPJS Kesehatan. (2023). Laporan Kinerja BPJS Kesehatan Tahun 2022. Jakarta: BPJS Kesehatan.
- Hakim, R., & Sari, M. (2021). Resistance to Organizational Change in Indonesian Public Sector: Causes and Coping Strategies. Jurnal Administrasi Publik, 18 (2), 135–147.
- Hiatt, J. (2006). ADKAR: A Model for Change in Business, Government and our Community. Prosci Learning Center Publications.
- Kementerian Kesehatan Republik Indonesia. (2020). Transformasi Sistem Kesehatan Nasional: Rencana Strategis 2020–2024. Jakarta: Kemenkes RI.
- Kementerian Kesehatan Republik Indonesia. (2020). Laporan Tahunan Sistem Jaminan Sosial Nasional 2020. Jakarta: Kemenkes.
- Kotter, J. P. (2012). Leading Change. Boston: Harvard Business Review Press.
- Lestari, W., & Nugroho, B. (2024). Strategi Implementasi Change Management di Institusi Publik: Studi Kasus pada BPJS Kesehatan. Jurnal Manajemen dan Inovasi Pelayanan Publik, 6 (1), 45–59.
- Pertiwi, N. S., Ramadhan, T., & Yusuf, M. (2023). Leadership and Communication Strategy in Managing Organizational Change. Journal of Organizational Studies, 9(3), 201–213.
- Robbins, S. P., & Judge, T. A. (2017). Organizational Behavior (17th ed.). Pearson Education.
- Senge, P. M. (2006). The Fifth Discipline: The Art & Practice of The Learning Organization. New York: Doubleday.

Vol 8 No 1 (2026): September 2025 - February 2026, pp. 351 ~ 360

ISSN: 2716-0696, DOI: 10.61992/jiem.v8i1.224

360

- Setiawan, A. (2022). Dinamika Implementasi Kebijakan Transformasi Layanan di BPJS Kesehatan. Jurnal Administrasi Publik, 9 (1), 45–57.
- Setiawan, D. (2022). Analisis Hambatan Perubahan Organisasi pada Institusi Pemerintah. Jurnal Ilmu Administrasi Negara, 12 (1), 88–101.
- Setiawan, R. (2022). Analisis Resistensi Perubahan dalam Organisasi Publik: Studi Kasus pada BPJS Kesehatan. Jurnal Administrasi Publik, 14 (2), 113–125.