

# Policy of the Mayor of Surabaya, Indonesia Regarding Health Protocols in the Context of Preventing Covid-19

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**ABSTRACT:** The epidemic of Covid-19 affects all sectors, especially the economic sector. Since the commencement of the confirmed Covid-19 entrance in Indonesia in early 2020, efforts to combat this pandemic have been undertaken. The government has implemented numerous tightening measures, including the strict implementation of health rules in public service locations. To prepare for this, the Surabaya City Government published Surabaya Mayor Regulation No. 67 of 2020 on implementing Health Protocols in the Context of Prevention and Breaking the Chain of Transmission of Covid-19 in Surabaya. This protocol is implemented in numerous locations, including office industries, places of worship, tourism, educational institutions, and public spaces. Public services are the primary services that must be maintained throughout the Covid-19 pandemic. The banking sector is one of the public economic services that must continue to function for the economy to continue to function. A country's economy is supported mainly by its banking industry. The Bank Muamalat Surabaya Branch Office is situated on Jl. Darmo is one of the city's business hubs. Bank Muamalat Surabaya Branch Office has many clients, and health procedures must be rigorously adhered to in all Bank Muamalat branch offices. This study aimed to describe and analyze the implementation of health protocol policies at Bank Muamalat Surabaya Branch Offices by Surabaya Mayor Regulation No. 67 of 2020 concerning the Implementation of Health Protocols in the Context of Prevention and Breaking the Chain of Spread of Covid-19 in Surabaya and its supporting and inhibiting factors. The findings of this study indicate that the implementation of Surabaya Mayor Regulation No. 67 of 2020 concerning the Implementation of Health Protocols in the Context of Prevention and Breaking the Chain of Spread of Covid-19 in

Surabaya is by the 5 M Health Protocol, which is applied within the scope of the Bank Muamalat Surabaya Branch Office, and that several factors support the implementation, including individual awareness and perception. Lack of consumer discipline is the limiting factor. 67 of 2020 relating to the Implementation of Health Protocols in the Context of Prevention and Breaking the Chain of Spread of Covid-19 in Surabaya is by the 5M Health Protocol implemented in the Bank Muamalat Surabaya Branch Office, and there are several supporting factors, namely individual awareness and perception. Lack of consumer discipline is the limiting factor. 67 of 2020 relating to the Implementation of Health Protocols in the Context of Prevention and Breaking the Chain of Spread of Covid-19 in Surabaya is by the 5M Health Protocol implemented in the Bank Muamalat Surabaya Branch Office, and there are several supporting factors, namely individual awareness and perception. Lack of consumer discipline is the limiting factor.

**KEYWORDS:** Policy Implementation, Health Protocol, and Banking Services.

## I. INTRODUCTION

The epidemic of Covid-19 has affected many sectors, especially the economic sector. Since the commencement of the confirmed Covid-19 entrance in Indonesia in early 2020, efforts to combat this pandemic have been undertaken. The government has implemented numerous tightening measures, including the strict implementation of health rules in public service locations. Covid-19 cases are among the highest in the nation in East Java. In July 2021, there were 10,472 instances of Covid-19 reported in Surabaya, the largest city in the province of East Java [1].

This pandemic represents a catastrophic illness outbreak. Disasters are any events that can

create or cause loss of life and property, economic disruption, human losses, and worsening of health, and necessitate large-scale health services, hence necessitating additional and more significant support from parties or places not touched by the catastrophe. To prepare for this, the Surabaya City Government published Surabaya Mayor Regulation No. 67 of 2020 on implementing Health Protocols in the Context of Prevention and Breaking the Chain of Transmission of Covid-19 in Surabaya. This protocol is implemented in numerous locations, including office industries, places of worship, tourism, educational institutions, and public spaces.

Public services are the primary services that must be maintained throughout the Covid-19 pandemic. Public service is the most significant factor in enhancing the social character of any society [2]. The concept of public service or public service is an effort made by an individual, group, or bureaucracy to provide aid and convenience to the community in achieving a particular objective [3]. If public services are shut down, multiple sectors will be paralyzed, directly impacting the economy and people's lives. Despite the tight application of health rules, the quality of public services must be maintained. Service quality is the distance between client expectations and the actuality of the service they receive/obtain. [4] Service quality must begin with customer/customer demands and finish with customer/customer satisfaction; it might influence customer/customer loyalty. This emotional connection enables the organization to carefully comprehend the desires and expectations of its clients. The organization can boost customer satisfaction by maximizing a positive client experience and minimizing or eliminating negative customer experiences. [4] Service quality must begin with the customer's/demands customer and finish with customer satisfaction; this can influence customer/consumer loyalty. This emotional connection enables the organization to carefully comprehend the desires and expectations of its clients. The organization can boost customer satisfaction by maximizing a positive client experience and minimizing or eliminating negative customer experiences. [4] Service quality must begin with the customer's/demands customer and finish with customer satisfaction; this can influence customer/consumer loyalty. This emotional connection enables the organization to carefully comprehend the desires and expectations of its clients. The organization can boost customer satisfaction by maximizing a positive client experience and minimizing or eliminating negative customer experiences. Where the organization

maximizes a positive client experience and minimizes or eliminates a negative customer experience (Rambat, 2013:45). Where the organization maximizes a positive client experience and minimizes or eliminates a negative customer experience [4].

The banking sector is one of the public economic services that must continue to function for the economy to continue to function. A country's economy is supported mainly by its banking industry. The banking sector is one of the governmental financial entities responsible for collecting and distributing funds to the public to meet fund owners' capital and investment deminers. The banking industry plays a crucial role in the regional economy. Whether or not this industry is healthy determines the future and stability of a country. The government supervises the banking industry and stimulates it to ensure its continued health.

The Bank Muamalat Surabaya Branch Office is one of the banks with a substantial customer base. The Bank Muamalat Surabaya Branch Office is situated on Jl. Darmo is one of the city's business hubs. Bank Muamalat Surabaya Branch Office has a significant number of clients, that health procedures must be rigorously adhered to in all Bank Muamalat branch offices. The Surabaya Branch Office of Bank Muamalat is the largest Bank Muamalat office in the Surabaya metropolitan area. Bank Muamalat Surabaya Branch Office must implement health protocols based on Surabaya Mayor Regulation No. 67 of 2020 concerning the Implementation of Health Protocols in the Context of Prevention and Breaking the Chain of Spread of Covid-19 in Surabaya due to the high prevalence of the Covid-19 pandemic in the city. However, this policy's implementation still faces numerous challenges. The Bank Muamalat Surabaya Branch Office faces a distinct difficulty regarding the influence of various variables on the protocol's execution. The issue in the field is the community's lack of discipline in adhering to the Health regimen. This contributes to the suboptimal execution of Surabaya Mayor's Regulation No. 67 of 2020 About the Implementation of Health Protocols in the Context of Prevention and Breaking the Chain of Spread of Covid-19. The relevance of executing the Covid-19 response strategy at the Bank Muamalat Surabaya Branch Office is due to the closure of office activities caused by personnel infected with the Covid-19 virus, which might have a systemic effect on the flow of banking transactions in the Surabaya City region.

According to [4], a policy is a written guideline that is a formal, enforceable decision of an organization that controls conduct to foster new societal ideals. Members of the organization or community will mostly turn to the policies when deciding how to behave. Policies are typically proactive and problem-solving. In contrast to Laws and Regulations, policies are more adaptable and interpretive, yet they also regulate "what is permitted and what is not" It is also expected that policies will be generic without sacrificing local features. Policies must allow for interpretation based on the particular circumstances that occur. [5] stated in his book that, according to Thomas Dye (1981: 1), the concept of public policy is everything the government decides to do or not do. The definition suggests that public policy is determined by government agencies and not by the private sector; public policy is concerned with the decisions that government agencies should or should not make.

According to Heinz Eulau and Kenneth Pre with, a policy is a permanent choice marked by consistency and repetition in the behaviour of people who adhere to it. By providing incentives and penalties. The policy is primarily a technical, rational, and action-oriented instrument for problem-solving. Policies are action plans that direct and influence the behaviour of those impacted by these decisions. Policies are consciously formed and designed to shape the behaviour of the targeted individuals (target groups) by their soundness and formulation [5].

In essence, policy implementation is a means for a policy to realize its objectives. Neither more nor less. There are two options for executing public policy: implementing it directly in the form of a program or formulating derivative policies or derivatives of these public policies. Beginning with the program, the project, and then the activities, the sequence of policy implementations may be easily noticed. The approach adapts conventional management processes, particularly public sector management. Policies are developed in the form of programs, which are then reduced to projects, and ultimately manifest in actions, whether carried out by the government, the community, or the government and the community in collaboration. The implementation of public policy is defined by Van Meter and Van Horn (in [5]) as the application of past choices. These actions include efforts to convert policy decisions into operational actions within a specified time frame, as well as ongoing efforts to make significant and minor changes decided by policy decisions made by public entities that are intended to fulfil the established goals.

According to the definition of implementation by [3], as cited in the book by [6], implementation is the understanding of what occurs once a program is certified valid or developed, namely occurrences and activities that occur following the enactment of state policy guidelines, including both efforts to administer them and those that have real effects on society or events.

Several models can be used as a guide for the implementation of the policy. According to [7], the literature on policy implementation is often classified into two groups: top-down and bottom-up. Groups with a top-down perspective consider policy creators the most critical players in policy implementation. The top-down group is likewise concerned with centrally-manipulable variables and macro variables. The bottom-up group focuses on two factors: target groups and service providers. The bottom-up group is concerned with minute factors. Then the third group arrived.

According to the Decree of the Minister of Health Number HK.01.07/MENKES/382/2020, a health protocol is a public health initiative that refers to a series of measures that must be conducted in the context of health promotion and illness prevention. Health protocols differ from medical protocols, which are processes, recommendations, management, or directions for activities performed in particular situations by health care professionals.

## II. METHODOLOGY

Strategies and designs are employed to process this research's results during this investigation. The technique employed is qualitative, and the research design is a case study. This research employs a qualitative approach and a case study research design (case study). This study will concentrate on case studies from the English translation of "A Case Study" or "Case Studies." The word "Case" is derived from the word "Case," which the Oxford Advanced Learner's Dictionary of Current English[8] defines as an "instance or example of the occurrence of something," "actual state of affairs; situation," and "circumstances or special conditions relating to a person or thing." Sequentially refers to an instance of something occurring.

Before acquiring an overview of the case, case study research lack depth if it simply concentrates on a single phase or component. On the other hand, a case study loses its significance if its sole purpose is to acquire an overview without identifying specific features that need to be investigated in depth. A solid case study must be conducted in the actual environment of the

investigated situation. Nonetheless, case study data can be gathered not only from the instances investigated but also from all individuals who are familiar with and knowledgeable about the case. In other words, case study data can be gathered from various sources, but the number of cases to be investigated is restricted [9].

### III. RESULTS

The 5M Health Protocol is continually applied, including the distribution of employee work attendance (WFH or WFO). This procedure is carried out at the direction of superiors and the government, and in addition to applying WFH and WFO work rules, it is also an example of an application to reduce mobility outside the home since work can also be completed from home via the Internet. Employees are one of the company's most valuable assets. Therefore, businesses must adhere to the COVID-19 health standard so that employees can avoid contracting the virus. The firm and employees must collaborate to reduce or break the chain of COVID-19 transmission in the office. The optimal option is to execute and adhere to the government-mandated COVID-19 health regimen, which is stated as follows: Establishing an internal company team tasked with addressing COVID-19 issues, consisting of leadership, personnel department, K3 section, and medical officers. Require use of a medical mask when entering and exiting the office and as when entering and exiting the building. We are limiting the number of employees entering the office by 50 per cent to prevent overcrowding. Adjust working hours during the epidemic and, if possible, establish alternating work schedules and work-from-home solutions.

The established practices include the usage of masks by employees, thermometers to determine the body temperature of clients and employees, the installation of hand sanitisers, and the use of gloves by teller personnel. In addition to the divide between customer service/tellers and customers. The corporation has regularly reminded staff that adherence to health was significantly reduced using the number of incidents. Mainly for this Bank Muamalat organization whose subjects are all employees. Where the case will decrease or if compliance with wearing a mask increases. If handwashing compliance increases, the case will decrease. If compliance maintains a safe distance, the case diminishes, and it becomes the responsibility of all stakeholders to encourage compliance with health regulations, particularly the usage of masks, via public relations.

Health procedures during COVID-19 are susceptible to internal and external influences.

According to the Health Belief Model, various internal causes motivate people to engage in particular health activities. The first factor relates to perceived susceptibility, which indicates that the individual is aware of and cognizant of his sensitivity to COVID-19 disease. This knowledge compels the affected individual to engage in COVID-19 disease preventive measures. There is a perceived barrier component, which is the individual's impression of the hurdles encountered when executing the Health protocol; the individual's confidence level might motivate them to apply the health protocol—external variables including regional status, regional head status, and legitimacy of the regional head.

This health protocol's implementation encountered no substantial impediments. Among Bank Muamalat's attempts to adopt the health protocol are the following: Standardize health protocols that must be implemented in all work units and at the headquarters and branches and Ensure all staff understand and practice the health protocol by disseminating it Bank Muamalat encourages clients to conduct financial transactions via its electronic channels, such as MDIN, ATM services, and business cash management services. This health protocol's implementation has no substantial influence on employee performance. Bank Muamalat has a non-face-to-face service procedure in pandemic conditions so that it does not affect the company's performance at the Surabaya Branch Office. Furthermore, the performance of Bank Muamalat employees is improving due to the company's realization of a greater customer-centricity.

The Bank Muamalat Surabaya Branch Office adopted the execution of the Surabaya Mayor Regulation No. 67 of 2020 concerning the Implementation of Health Protocols in the Context of Prevention and Breaking the Chain of Spread of Covid-19 with the implementation of the 5 M health protocol. The budget for this Covid-19 policy implementation came from unanticipated funds. Several factors both facilitate and impede the implementation of this health protocol.

### IV. CONCLUSIONS

Several conclusions can be drawn from the results of the research conducted for this study. The implementation of Surabaya Mayor Regulation No. 67 of 2020 concerning the Implementation of Health Protocols in the Context of Preventing and Breaking the Chain of Spread of Covid-19 in Surabaya was adopted in the form of the 5M Health Protocol within the scope of Bank Muamalat Surabaya Branch Office, which is



always applied even the division of employee work attendance (WFH or WFO). Employees are one of the company's most valuable assets. This is done to ensure that banking services remain optimal and conform to public service requirements.

This health protocol is susceptible to internal and external influences. Numerous internal elements influence the health behaviours of individuals. The first factor relates to perceived susceptibility, which indicates that the individual is aware of and cognizant of his sensitivity to COVID-19 disease. This knowledge compels the affected individual to engage in COVID-19 disease preventive measures. A perceived barrier component is the individual's impression of the hurdles encountered when executing the Health protocol; the individual's confidence level might motivate them to apply it. Individual compliance with health protocols can be affected by external factors like regional status, regional head status, regional head legitimacy, personal responsibility, community support, and the interaction between the regional head and the community. A lack of consumer discipline hinders the implementation of the health protocol.

Some of the recommendations are Bank Muamalat is urged to apply health protocol regulations consistently and has clear objectives. It is recommended that Bank Muamalat equip itself with equipment and tools that facilitate the application of health protocols to optimize policy implementation. The Bank Muamalat Surabaya Branch Office is urged to strengthen support to establish optimal conditions for implementing health protocols.

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