

The Influence of Service Quality on BPJS Employment Participant Satisfaction and Trust

Sri Adrianti Muin¹, Yusri¹, Besse Imrayani Imran¹, Kasno¹

¹Universitas Fajar Makassar, Indonesia

Abstract. *This paper examines how service quality affects satisfaction and trust among its participants of BPJS Employment which is the employment insurance agency of the state in Indonesia. Based on SERVQUAL approach, the study decomposes service quality into its five central dimensions, which include; service tangibles, service reliability, service responsiveness, service assurance, and service empathy, and determines their ability to predict satisfaction among the participants. An explanatory quantitative study with a structured questionnaire given to 370 sampled participants was used in the study; the samples had been stratified randomly. Using regression and mediation tests, it can be found that each dimension of service quality has a significant impact on satisfaction and, among them, empathy (beta= 0.242) and responsiveness (beta= 0.226) are the most notable ones. Trust is also majorly affected by satisfaction (beta = 0.456) and the ability of satisfaction as mediator between service quality and trust is confirmed using a Sobel test ($z = 5.75, p < 0.001$). The results are convincing of the essential roles of emotionally intelligent and participant-service in administration in social welfare institutions whose interpersonal treatment can be more vital than structural efficiency in establishment institutional legitimacy. In addition to verifying existing theories, the present research will provide theoretical progress in the literature on management as it shows the role of satisfaction as the strategic mediator of the process of building trust, not just as the evaluative final state.*

Keywords: *Service Quality, Participant Satisfaction, Institutional Trust, BPJS Employment*

Received: July 08, 2025

Received in Revised: August 11,
2025

Accepted: October 18, 2025

INTRODUCTION

Over the past decades the discussion on service delivery to the general population has focused around the importance of the quality of service as a factor of whether or not the general population will be satisfied and be able to trust in the institution (Akhyar, 2023; Juliyana & Nuryanto, 2025). Service institutions are thus under pressure by the expectations of people in the society who are changing fast because of the run rate of digital change and administrative reform to be citizen centered and instill efficiency responsiveness and transparent ways of doing things this has been identified as a key area of improvement (Singun, 2025). In Indonesia, BPJS Ketenagakerjaan (BPJS Employment) is one of the most critical institutions that reflect this change, as it is a state agency dealing with the administration of social security to workers in the country by requirements of employment-linked insurance systems. Ever since its establishment, BPJS Employment has had to deal with an increasing level of scrutiny not only over the effectiveness of its programs, but also with reference to the way it provides services to its participants.

The perceived quality of interaction between service provider and the public has a close relationship with the performance of public service organizations, in particular, regarding developing economies (Tien, 2023; Malhotra et al., 2005). BPJS Employment is not an exception. Given that even more Indonesians will use social security mechanisms to protect themselves against risks relating to employment including workplace accidents, workplace benefits after retirement age, and mortality, the success of BPJS Employment is dependent on its capacity to provide access to services in a fair, reliable, and friendly manner (Arianto, 2023). Nonetheless, several articles and policy documents have demonstrated that respondents have claimed to experience the challenge of information access, inefficient claims processing, unresponsive communication services, and procedural ambiguity (Ali et al. 2023). The mentioned service-related issues are neither technical nor operational, yet these issues strike to the heart of participants trust on the institution and their overall satisfaction with BPJS Employment, as a whole (Wirtz & Lovelock, 2021).

Trust on its part does not only mean a hypothetical conceptualization of belief alone when applied in terms of national administration but is an observable consequence of coherent, competent and citizen-approachable spheres of service delivery (Zhang et al., 2022). Trust, whether we like it or not, cannot be, and is not, divisible by the standards of service in the public insurance schemes, where the participants pay up out of their pocket only to be rewarded at their best of interest with a perceived sense of their just due (Lee, 2022). In the event of inefficiency or disappointing experiences with services, the participants can lose trust, and when enough resources are expended, they might leave the system as an institution completely. Instead, satisfaction is used as the intermediate evaluation process that depicts how well service delivery is in comparison to the expectations set by participants. With BPJS, the satisfaction in registration processes, settlement claims, grievance redressal, and informational dissemination is the marker of the agency to oversee its social protection mandate (Samiun et al., 2024).

Service quality is emerging as one of the major antecedents of satisfaction as well as trust in institutions of the public services. Research regarding BPJS Health (the sister organization of the BPJS Employment) in Indonesia revealed that the factors on service quality, especially responsiveness and empathy, have a significant impact on the satisfaction of the participants and their willingness to participate (Putra, 2024). However, even though an increased focus is being allocated to the quality of service provided in healthcare, rigorous analysis is not as widespread in the field of social protection through employment. Although reports released by the government agencies on the subject of anecdotal evidence and outcomes of audit may be found as frequently reporting the dissatisfaction of the participants of BPJS Employment, there is a lack of empirical literature review that provides systematic examination of how the various aspects of service quality influence the satisfaction in participants of BPJS Employment as well as the trust in the institution.

The institutional nature of BPJS Employment provokes a different case to conduct an analysis of the results of a public operation. In contrast to the insurance companies in the commercial sector, BPJS is governed by the law that has a mandate of providing benefits and being unaffordable and unfair, but, in most cases, it is deprived of the incentive of constantly improving the quality solely on market principles (Nismawati et al., 2022). Which is why participant perceptions are particularly relevant when talking about this duality- since they (perceptions of the participants) are (in many cases) the sole perspective in which the quality of services and the legitimacy of an institution can be judged bottom-top. Satisfaction and trust among participants thus can be described not just as performance indicators but also as a proxy to the broader levels of how the general populace trusts the social welfare governance in Indonesia.

The following study aims to address the impact of service quality in achieving satisfaction and trust among participants of BPJS Employment. Based on confirmed SERVQUAL service quality dimensions which are tangibles, reliability, responsiveness, assurance, and empathy, the study presents a quantitative description of the relation of these categories with satisfaction and

trust in the participants (Setiono & Hidayat, 2022). With this, the study helps in closing the empirical gap in the knowledge of service delivery dynamics within the Indonesian public insurance institutions.

This research is a reaction to the policy-oriented needs of having evidence-based suggestions to change the ways of BPJS working. As more of the value of public institutions is assessed along the lines of their capacity to provide citizen values and interests, it is vital that reform efforts no longer be anchored solely in terms of financial audits, coverage levels of services, but rather base themselves upon a solid sense of how participants experience the program. Such a transformation of the provider-centric (or outcome-based provider performance) to citizen-perceived quality is in harmony with broader New Public Service paradigms of focus on democratic accountability and client-based performance (Lim & Kamaruddin, 2023). As a result, the change in the quality of service influencing satisfaction and faith in the BPJS Employment structure is not only a scholarly undertaking but also a mandatory step towards an increase in the governance of social security in Indonesia.

METHODS

Research Design

The type of research design that was used in this note is a quantitative design that relies on an explanatory correlational design. This design was adopted so that effect of the quality of services exerted on satisfaction and trust by the participants could be analyzed in a systematic and measurable manner. An explanatory design was suitable since the aim was to test hypotheses on the direct and indirect connection between the variables with the help of a statistical analysis. It was done in terms of the cause-and-effect research, i.e., the way in which differences in perceived quality of service could forecast the changes in the level of satisfaction and trust by the participants of the program BPJS Employment. Through this method, the study does not only describe trends of association but also measuring the strength of these associations and their directions.

Population and Sampling Technique

The investigation was carried out at the administrative limits of the city of Makassar which is the capital of the South Sulawesi Province as well as a key center of economy in Eastern Indonesia. Being one of the metropolitan cities in Indonesia, Makassar is known to have a fast-rising urban economy which is stimulated both by the formal work in the government and the private sector as well as the substantial degree of informal labor- exercise, such as, small-scale traders, transport laborers, service providers, and domestic workers. Currently, the available Makassar Manpower and Transmigration Office (2023) data and that of the BPJS Ketenagakerjaan regional offices in DKI Jakarta show that the effective number of BPJS Ketenagakerjaan players in the city is approximately 10,000 people, covering different fields. The population itself is of particular interest to this study because of a number of reasons. To begin with, the case of Makassar is a microcosm depicting the macro situation in Indonesia around the growth amid formal sector employment along with the existence of informal employment.

Second, in the last few years, the city has experienced the digitalization of its public services, although the effort is still lacking in aspects of service delivery equity, in-part through evaluation of the low-frequency users in the informal sector, whereby the issues are responsiveness and the ability to attain the processes. Therefore, the BPJS members of the Makassar idealistically offer an appropriate and heterogeneous sample with which an understanding of how the individuals perceive differences in service quality at varying service involvement levels can be gained. What is more, proportional stratified random sampling according to the formal/informal sector allegiance and the frequency of the BPJS service usage are going to allow one to reasonably generalize their results to other Indonesian urban centers,

due to socio-economic dynamics, and, at the same time, keep the research findings relevant to the policy of the Makassar realm of public services will be advantageous.

Data Collection Techniques

A structured self-administered questionnaire was utilized to measure primary data because it was distributed physically and digitally depending on the availability and access of the participants. The questionnaire was meant to gauge perceptions of service quality, satisfaction and trust. It was composed of four significant parts, namely, demographic, service, quality features, and satisfaction, and trust. Every response was assessed on a scale of five points each of which corresponded to closely disagree (1), agree (2), slightly agree (3), slightly disagree (4), and disagree (5). The questionnaire has been modelled on existing and established and validated scales within the service quality literature but it is heavily influenced by existing scales such as the SERVQUAL model (Ladhari, 2009) which consists of five main dimensions of service: tangibles, reliability, responsiveness, assurance, and empathy. Some of the satisfaction and trust indicators were based on previous empirical works in the fields of public service and insurance (Idayati et al., 2020), which ensure the content validity and contextualization in regard to BPJS Employment. A pilot test follows, which was done with 30 respondents of the target population to determine clarity of the instrument, its structure and reliability, before its application on a full scale. The pilot had to be used to revise ambiguous items and make them linguistically appropriate.

Variable Operationalization

The independent variable, the mediating variable and the dependent variable became the variables in this study. Service quality formed the independent variable measured in five dimensions, which included tangibles (physical facilities and materials), reliability (deliver promises made), responsiveness (willingness to help and to provide prompt service), assurance (courtesy and competence of employees), and empathy (giving individual attention). The mediating variable was the satisfaction by the participant which was conceptualized as a general satisfaction with BPJS services the participant had experienced and the dependent variable was trust that is, the participants satisfaction with the reliability, fairness, and integrity of BPJS Employment. Multi-item indicators that anchored on validated instruments were used to measure each construct. As an example, the satisfaction was assessed by the statements such as, I am happy with the total service of BPJS Employment, whereas trust was indicated by the items such as, I trust that BPJS Employment is working in the best interest of participants.

Instrument Validity and Reliability

In order to guarantee construct validity, content validity of all questionnaire items was done by academic scholars and practitioners working at the field of the administration of public services knowledgeable about BPJS service delivery. Besides, Pearson product-moment correlation coefficient was used to determine the construct validity. The correlation of each of the items with the total score of that dimension was analyzed and only those with a correlation coefficient of greater than 0.30 was retained. The reliability of the research was done through Alpha coefficient of Cronbach in each variable and dimension. The criterion of acceptable internal consistency was provided using the 0.70 or above threshold of 0.70. These findings result showed high reliability of all constructs: service quality (alpha = 0.88), satisfaction (alpha = 0.84), and trust (alpha = 0.87), which confirmed that the measurement instrument was also statistically reliable.

Data Analysis Techniques

The data was analyzed descriptively and as well inferentially under the Statistical Package of Social Sciences (SPSS) 26 version. To begin with, frequencies, mean, standard deviation and demographic data of the respondents of the variables were defined using descriptive methods. This was followed by multiple linear regression that was used to examine the direct effect of

service quality on satisfaction and trust. Another mediation analysis examined whether satisfaction mediated the association between the service quality and trust. The significance of mediation was conducted on Sobel Test, whereas the explanatory power (R²) and the magnitude of effects of predictive models were conducted on hierarchical regression models. Before the inferential tests were undertaken, methods of diagnosis were used to verify correctness of required statistical conditions such as; normality, linearity, non-multicollinearity, and homoscedasticity. These requirements were met by all variables consequently making regression-based-methods suitably analyzed.

RESULTS AND DISCUSSION

The connection between service quality and citizens satisfaction and their trust in the institution concerns directly to the modern management practice of the common services or in this case BPJS Employment is maintained by the state decree as welfare. Although quantitative indicators have been used in the past to show which dimensions of the service statistically predict user perceptions, their overall usefulness lies in the options through which they rebalance the strategic agendas of organizations in the public sector. Satisfaction and trust cease to be regarded as mere passive feedback tools; they have become the core managerial variables depending on which legitimacy, compliance and, finally, the long-term viability of a policy can variably develop. In line with this, the discussion transcends the descriptive explanation of the data to provide explanation regarding the managerial, theoretical, and governance implication of the results. The contextualization of empirical findings with the current discourse in the literature of public administration and organization behavior allows the analysis of how the case of BPJS Employment can be considered as an illustration, critique, and development of existing models of citizen-focused service delivery.

Table 1. Multiple Linear Regression Results: Influence of Service Quality Dimensions on Satisfaction

Independent Variable	Unstandardized Coefficient (B)	Standard Error	Standardized Coefficient (Beta)	t-value	Sig. (p-value)
Tangibles	0.152	0.041	0.134	3.707	0.000
Reliability	0.201	0.043	0.198	4.674	0.000
Responsiveness	0.239	0.048	0.226	4.979	0.000
Assurance	0.187	0.045	0.170	4.156	0.000
Empathy	0.261	0.047	0.242	5.553	0.000
R	0.845				
R ²	0.714				
Adjusted R ²	0.710				
F-value	125.76				
Sig. (ANOVA)	0.000				

The results of multiple linear regressions examining the influence of dimensions of service quality on the satisfaction of the participants show that all five dimensions including the following ones: tangibles, reliability, responsiveness assurance, and empathy have significant positive effects ($p < 0.001$). Of them, empathy (0.242) and responsiveness (0.226) turn out to be the most significant predictors that can explain their contributions to the formation of satisfaction among the members of BPJS Employment. The other significant contributions are made by reliability (beta = 0.198) and assurance (beta = 0.170), which stresses the significance of stable performance and competence of the staff. On the contrary however, tangibles (B = 0.134) though statistically significant indicate the least significant, indicating that physical buildings and visual presentations are only appreciated but not that influential as interpersonal and procedural traits. The model has a high amount of explanatory power of 71.4 % and it is understood that the centrality of service quality will influence the opinion of the participants of the satisfaction with BPJS Employment services.

Table 2. Multiple Linear Regression Results: Influence of Service Quality and Satisfaction on Trust

Independent Variable	Unstandardized Coefficient (B)	Standard Error	Standardized Coefficient (Beta)	t-value	Sig. (p-value)
Service Quality (overall)	0.317	0.051	0.294	6.216	0.000
Satisfaction	0.482	0.057	0.456	8.456	0.000
R	0.798				
R ²	0.637				
Adjusted R ²	0.634				
F-value	184.21				
Sig. (ANOVA)	0.000				

The current research also conducts a second regression analysis that will examine the correlation between the overall quality of services provided, satisfaction with the participants and trust of the BPJS Employment. The results indicate that both of the predictors have a positive but significant correlation with trust (p 0.0001 in both cases). The predictor is the positive value of participant satisfaction (0.456), and the overall value of service quality has a lesser but positive influence (0.294). The satisfaction and service quality construct are thus taken to explain 63.7 % of the variance in trust. The findings have shown that the service quality directly affects trust but the impact is increased when it gets fitted by the satisfaction. This augmentation emphasizes that the emotional and cognitive reaction of participants to service events is the reason behind the institutional trust sustaining in the long term.

Table 3. Mediation Analysis: Sobel Test Results

Path	Unstandardized Coefficient	Standard Error	z-value	p-value
Service Quality → Satisfaction → Trust	0.184	0.032	5.75	0.000

The prevalent study investigated to find out whether satisfaction mediated the connection between service quality and trust. As the results established, there was a statistically significant indirect effect (z = 5.75, p 0.0001), which confirms that service quality has an impact on trust through satisfaction. The findings emphasize that satisfaction is the key fundamental process to fill the gap between quality and institutional trust of the services provided. An increase in the level of service performance leads to higher satisfaction, which in its turn strengthens the confidence of participants in BPJS Employment. Realistically, the results point out that institutional trust is not only influenced by efficiency of operations or whether they have facilities or not; the subjective experiences of people when they receive services also matter. This makes one focus on measures to cultivate trust in a model where the most relevant action points are increasing user satisfaction, especially based on the attributes of sympathetic communication and good service.

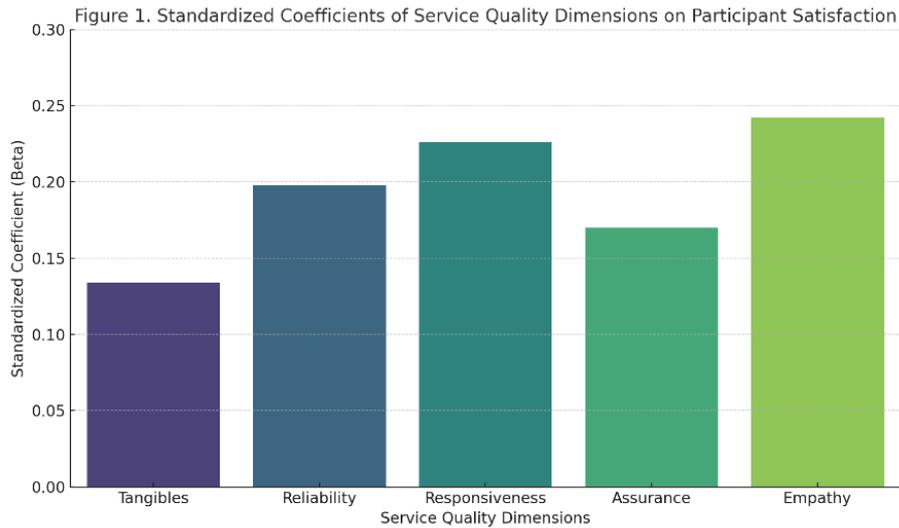


Figure 1. Standardized Coefficients of Service Quality Dimensions on Participant Satisfaction

The bar graph at the below is a measure of relative impact of discrete dimensions of service quality on participant satisfaction. The strongest standardized regression coefficients are associated with variables of empathy and responsiveness, indicating the more significant influence on satisfaction that interpersonal and procedural aspects of service process have in relation to physical (tangible) ones. That is why, according to the visual, the conclusion is confirmed, which states that interpersonal features (as well as the correctness of the procedures) is relevantly more significant than the features of material.

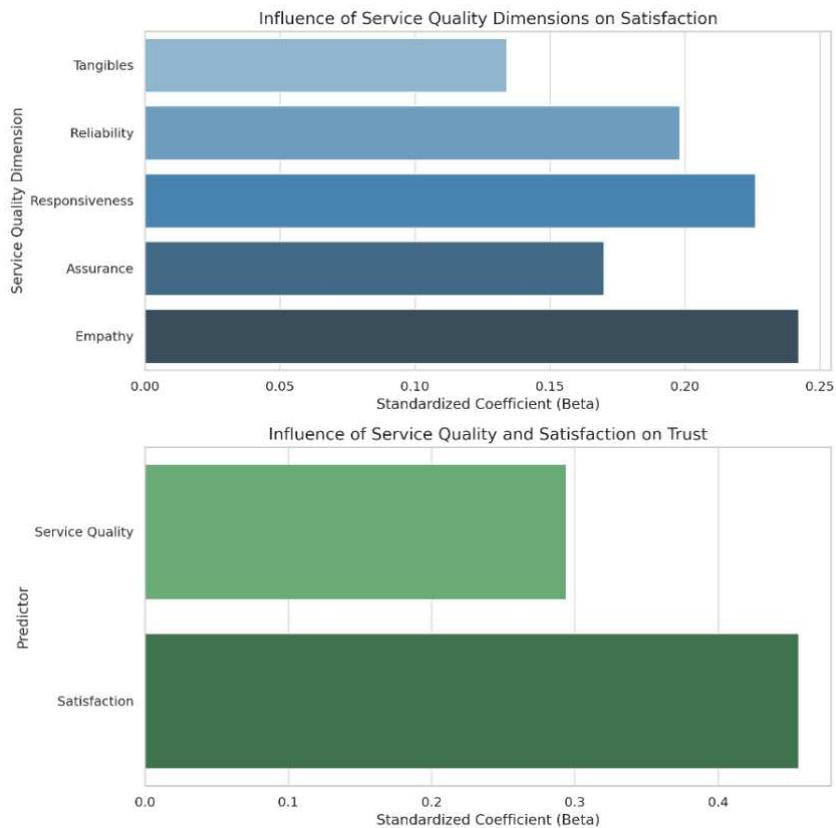


Figure 2. Influence of Service Quality Dimensions on Satisfaction & Influence of Service Quality and Satisfaction on Trust

As the current analysis of the correlation between service-quality parameters and the participant satisfaction illustrates, the impacts of empathy (0.242) and responsiveness (0.226) are the largest, which proves once again the importance of human-oriented service provision: the respondents are the most satisfied when they feel that the BPJS Employment staff really cares about their personal needs and provides quick, caring assistance. Reliability (beta = 0.198) and assurance (beta = 0.170) also play an important role, which underlines the significance of regular performance in terms of services and believed professionalism and courtesy of the personnel. In comparison, tangibles (0.134) which comprises of physical facilities, equipment and things that one can see is the least influential but again statistically significant. The result has shown that the participants do not care much about the aesthetic or physical features in service provision but rather engage in connection to people and the effectiveness of the process.

After a combined effect of the influence of service quality and satisfaction on trust, satisfaction (b = 0.456) is reported to influence trust significantly as compared to the overall service quality (b = 0.294). This result indicates that credibility of BPJS Employment is not the exclusively product of the objective elements of service nature yet largely defined by the emotional and subjective assessments participants make. A high level of service quality does not by itself generate trust unless it generates satisfaction. That is why trust is experience based and satisfaction serves as a central mediating variable in the conversion of the service quality into faith in the college. On that basis, streamlining technical fixes alone would not allow BPJS to generate and maintain public trust, and a shift towards the development of a pleasant user experience would be necessary.

Rethinking Service Quality as a Strategic Management Lever in Public Institutions

The results of the present research push us back to the long-established premises regarding the position of service quality as a contributing factor of the process of institutional trust-building as a part of the general program of public management. The evidence here indicates that the dimensions of SERVQUAL are not heuristically comparable in their strategic positioning. Although the dimensions have been heuristically useful, this has not superseded the fact that they all do not count the same in the role they play at improving satisfaction or trust. When talking about the recent state-owned non-competitive organization BPJS Employment, both empathy and responsiveness not only constitute service features, but also are the trust-building mechanisms intimately and affectively situate in users. These results put forward the findings by Saharan et al. (2025) considerably and more importantly they touchdown on the inertness implementation of service quality models regarding state-based social protection agencies especially those that operate through regulatory monopolies.

Strictly speaking, this distinction is relevant to both the theory and practice of management given that a dual concern to institutional legality (administrative legality) and social legitimacy governs the operations of institutions such as BPJS Employment. A lot more than the restricted number firms, open agencies cannot use market response to change the quality perceptions rather they need to trust bot perceived procedural justice as well as interactional fairness to maintain trustworthiness with the user (Lissillour & Sahut, 2022). The fact that empathy provides the strongest explanation of satisfaction should not be diminished in importance, as it can be viewed as an indication that participants do not only perceive the service encounters in the terms of efficiency, but experience it through the prism of dignity, attention, and recognition. Burke & Leben (2024) would recommend, this contributes to the arrow that procedural fairness also applies in service institution agencies in the government and that training of the managers in emotional intelligence and active listening skills is equally important as planning to connect them to the digital world.

Moreover, the establishment of satisfaction as a mediator between service quality and trust compels the management scholars to revisit the existing causal logics within the models of service delivery in the public service sector. The study does not demonstrate that trust can be

directly and exclusively generated by objective measures of service quality, but is channeled through perceptions of satisfaction so the study in many ways reflects the sequential cognitive-emotional mechanisms of formation of trust as described. What this implies on the part of the management practitioners is that user satisfaction should no longer be perceived as measure of the performance outcomes, but rather as a strategic variable of long-term institutional sustainability, particularly in welfare-state institutions where enrolment is mandatory. Satisfaction thus becomes precondition to institutional legitimacy, as well as judges' participation in it (Vuković & Mrakovčić, 2022).

The implications of this reconceptualization are severe to the performance evaluation systems by the public administration. The propensity to focus on the key performance indicator (KPI) which are based on speed, volume, and coverage (widespread in many government reforms) is at risk of missing the humanistic based KPIs, which are better predictors of the credibility of institutions. A system that is over-indexed to tangible items or system level output misses all the complex interpretive processes that underlie satisfaction and trust. This is similar to that of critics such as Pansera et al. (2023), who all argued against the technocratic constriction of performance logic within citizen-oriented public agencies. One of the domains where such changes need to be applied in management practice, in particular, social insurance management, is the shift towards the models of perceptual legitimacy, where the experiences of citizens are put as the key variables not only as data but also as the force driving the policies.

The current results are highly in line with the psychological contract theory and the research on institutional betrayal (Lim et al., 2023). Particularly, the piece of work shows that satisfaction is a powerful indicator of trust; this means that there is an implicit negotiation of expected services standards between the customers and the governments. The violation of those standards, most significantly those that concern empathy and responsiveness, is perceived, in that case, as a moral and relational not necessarily an operational violation. This difference is often kept on the fringe of the conventional public management language, which would tend to polarize the picture of service quality into met and not met. Still, it is this relation fault which justifies such quick speed of shift of dissatisfaction towards mistrust, especially in the environments of organizations whose function is to take care of the risk of death, disability or retirement.

These findings pose strategic management implications, and in this regard, the organizational attention and resource should be shifted. The traditional restructuring tends to favor the physical changes of infrastructure and the digital transformation of services - these tendencies are related to New Public Management (Delgado, 2021) which do not sufficiently focus on relational professionalism. A more realistic answer, thus, would be building of trust which can be only gradual, multi-faceted and behavioral conditional. The claim that service is provided interaction by interaction is to be refocused back on training procedures and institutional cultures, at least in situations where those providing services work within the socioeconomically vulnerable population.

Based on empirical studies, it can be stated that, in the case of Indonesia, the provision of BPJS Employment exists in an administrative ecosystem, the key features of which are a monopoly legalized by the state, as well as the ability to determine limited contestability. These structural brackets make service encounters symbolically prominent: service quality, hence, can be both an operational problem and also an inversion index, of both state legality and democratic responsibility. The findings of Aadhaar-enabled services in India, Bolsa Familia in Brazil confirm the findings of the present study to indicate that citizens perceive lapses in services as betrayals of a system rather than lapses of a specific failure. Indonesian policy makers are therefore warned that the best defense against loss of persons in the scheme will be rapid and significant change in the frontline services delivery.

As a manager in charge, the remedial course of action is adequately defined but is quite diverse in nature and requires both governance restructuring, to better pursue resilience, and governance reform, to apply greater empathetic interaction skills a combination that is suited to the approach introduced in performance-informed governance model proposed, and to developments in service-management research, which advocated the co-production and participatory design. The evidence provided empirically justifies the conclusion that to obtain long-term trust, one should ensure that strategic instruments be based on participants empowerment, building staff empathetic and redeveloping service protocols to reflect reality.

The current study questions institutional credence in new democracies whereby state organizations come into existence with little historical legitimacy. Past literature by Schilke & Lumineau (2023) have insisted on the fact that trust is the antecedent of institutional functioning and can only be considered as an effect. In its turn, this paper assumes that both the service quality and satisfaction should be framed as trust-building instruments, particularly in high-stakes-low choice services, including BPJS Employment. The issue is thus to (re-) frame service delivery as an upstream strategic unit of governance with the potential to cause civic cohesion or rupture, depending on the degree of empathy involved in the cue to action.

CONCLUSION

The present paper raises the question of the quality of BPJS Employment in terms of trust to the organization and proves that the quality of service is not a process-related parameter but it must be considered a strategic asset regarding institutional trust with the influence directly mediated by the satisfaction of participants. Under the SERVQUAL construct, not only did prior concepts of empathy and responsiveness stand out as the most viable motivators behind institutional legitimacy, it was also evident that relational participation and emotional intelligence could not, in any event, be neglected in developing a sense of institutional legitimacy regarding mandatory public services. With the assurance that satisfaction is a mediating variable, it has been reclassified to a more active mediator in trust development, and thus, the public institutions will need to go beyond strictly infrastructural and compliance indicators to user-specific, emotionally memorable service behaviors. Theoretically, the implication is clear: although efficient delivery crafts trust in public institutions, meaning not only humanizing but also fairness, attentiveness, and institutional care come into play to the trust construction. With Indonesia still engaged in modernizing its social protection system, these relative aspects will be paramount not only in achieving improved outcomes of services, but reaching high integrity and potential robustness of the collective trust that is held in the community and is the basis of democratic governance.

REFERENCES

- Akhyar, A. (2023). Kualitas Pelayanan Publik: Suatu Tinjauan Mengenai Kepuasan Masyarakat. *Jurnal Penkomi: Kajian Pendidikan Dan Ekonomi*, 6(2), 103-113. <https://doi.org/10.33627/pk.62.1246>
- Ali, B., Aibinu, A. A., & Paton-Cole, V. (2023). Unearthing the difficulties in the information management of disruption claims. *Journal of Legal Affairs and Dispute Resolution in Engineering and Construction*, 15(2), 04523001. <https://doi.org/10.1061/JLADAH.LADR-934>
- Arianto, B. (2023). *Understanding Indonesian employment social security (Jamsostek)(non) participation: exploring perspectives of employers, workers, and policymakers* (Doctoral dissertation, University of Birmingham).
- Burke, K., & Leben, S. (2024). Procedural fairness: A key ingredient in public satisfaction. *Ct. Rev.*, 60, 6.

- Delgado, J. (2021). Vulnerability as a key concept in relational patient-centered professionalism. *Medicine, Health Care and Philosophy*, 24(2), 155-172. <https://doi.org/10.1007/s11019-020-09995-8>
- Idayati, I., Kesuma, I. M., Aprianto, R., & Suwarno, S. (2020). The Effect of Service Quality on Citizen's Expectation Through Dimension of Tangible, Emphaty, Reliability, Responsiveness and Assurance (TERRA). *SRIWIJAYA International Journal of dynamic economics and business*, 4(3), 241-252. <https://doi.org/10.29259/sijdeb.v4i3.241-252>
- Juliyana, J., & Nuryanto, N. (2025). Analisis kualitas pelayanan dan kepuasan masyarakat terhadap pelayanan pegawai administrasi kependudukan di Kantor Desa Situsari. *Fair Value: Jurnal Ilmiah Akuntansi dan Keuangan*, 7(3). <https://doi.org/10.55904/br2n4t50>
- Ladhari, R. (2009). A review of twenty years of SERVQUAL research. *International journal of quality and service sciences*, 1(2), 172-198. <https://doi.org/10.1108/17566690910971445>
- Lee, A. H. Y. (2022). Social trust in polarized times: How perceptions of political polarization affect Americans' trust in each other. *Political behavior*, 44(3), 1533-1554. <https://doi.org/10.1007/s11109-022-09787-1>
- Lim, S. B., & Kamaruddin, K. A. (2023). Violated factors in building citizen-centric e-government websites: insights from the performance of the federal, state and local governments websites in Malaysia. *Journal of Systems and Information Technology*, 25(1), 109-132. <https://doi.org/10.1108/JSIT-12-2021-0262>
- Lim, W. M., Srivastava, S., Jain, A. K., Malik, N., & Gupta, S. (2023). When employees feel betrayed: The mediating role of psychological contract violation on nepotism and workplace commitment in the hotel industry. *International Journal of Hospitality Management*, 108, 103381. <https://doi.org/10.1016/j.ijhm.2022.103381>
- Lissillour, R., & Sahut, J. M. (2022). How to engage the crowd for innovation in a restricted market? A practice perspective of Google's boundary spanning in China. *Information Technology & People*, 35(3), 977-1008. <https://doi.org/10.1108/ITP-11-2019-0610>
- Malhotra, N. K., Ulgado, F. M., Agarwal, J., Shainesh, G., & Wu, L. (2005). Dimensions of service quality in developed and developing economies: multi-country cross-cultural comparisons. *International marketing review*, 22(3), 256-278. <https://doi.org/10.1108/02651330510602204>
- Nismawati, I., Umaruzzaman, U., & Mahadewi, E. P. (2022). Implication of BPJS for Private Health Insurance Marketing and Business Competition in Indonesia. *International Journal of Health and Pharmaceutical (IJHP)*, 2(3), 580-588. <https://doi.org/10.51601/ijhp.v2i3.96>
- Pansera, M., Marsh, A., Owen, R., Flores López, J. A., & De Alba Ulloa, J. L. (2023). Exploring citizen participation in smart city development in Mexico City: An institutional logics approach. *Organization Studies*, 44(10), 1679-1701. <https://doi.org/10.1177/01708406221094194>
- Putra, A. E. (2024). Analysis of Factors Influencing BPJS Membership Status in the Independent (PBPU) and Non-Worker Segments. *Media Publikasi Promosi Kesehatan Indonesia (MPPKI)*, 7(6), 1686-1694. <https://doi.org/10.56338/mppki.v7i6.5221>
- Saharan, S., Hoque, S., Neware, P., Ravichandiran, V., & Gaikwad, V. (2025). Current Clinical, Regulatory, and Patent Aspects of PEGylated Nanoparticles. In *PEGylated Nanocarriers in Medicine and Pharmacy* (pp. 495-554). Singapore: Springer Nature Singapore. https://doi.org/10.1007/978-981-97-7316-9_17

- Samiun, N. I., Azzochrah, N. A., & Haris, C. (2024). Digital Transformation: Quality of Online Claim Services and Participant Satisfaction at BPJS Ketenagakerjaan, Manado Branch. *Maqrizi: Journal of Economics and Islamic Economics*, 4(1), 77-90. <https://doi.org/10.30984/maqrizi.v4i1.974>
- Schilke, O., & Lumineau, F. (2023). How organizational is interorganizational trust?. *Academy of Management Review*, (ja), amr-2022. <https://doi.org/10.5465/amr.2022.0040>
- Setiono, B. A., & Hidayat, S. (2022). Influence of service quality with the dimensions of reliability, responsiveness, assurance, empathy and tangibles on customer satisfaction. *International Journal of Economics, Business and Management Research*, 6(09), 330-341. <http://dx.doi.org/10.51505/ijebmr.2022.6924>
- Singun, A. J. (2025). Unveiling the barriers to digital transformation in higher education institutions: a systematic literature review. *Discover Education*, 4(1), 37. <https://doi.org/10.1007/s44217-025-00430-9>
- Tien, N. H. (2023). Factors affecting the quality of relationship between private service providers and public institutions in Vietnam. *International Journal of Public Sector Performance Management*.
- Vuković, D., & Mrakovčić, M. (2022). Legitimacy, Independence and Impartiality: How do Serbian and Croatian Legal Professionals Assess Their Judiciaries?. *Europe-asia studies*, 74(6), 945-967. <https://doi.org/10.1080/09668136.2021.2019195>
- Wirtz, J., & Lovelock, C. (2021). *Services marketing: People, technology, strategy*. USA: World Scientific.
- Zhang, J., Li, H., & Yang, K. (2022). A meta-analysis of the government performance—trust link: taking cultural and methodological factors into account. *Public Administration Review*, 82(1), 39-58. <https://doi.org/10.1111/puar.13439>