

## Optimizing The Role of Service Quality Towards Satisfaction Through Trust in BPJS Ketenagakerjaan Participants

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### Abstract

This study aims to analyze the effect of service quality and trust on the satisfaction of workers who have participated in the BPJS for Employment Sidoarjo Branch Office, as well as analyze the mediating role of trust in the effect of service quality on satisfaction. This research is a causal research with a quantitative approach. Collecting research data using a questionnaire distributed to formal and informal workers who have become members of the BPJS for Employment Sidoarjo Branch Office social security. Sampling using purposive sampling. Data analysis technique using PLS SEM analysis. The results of the study explain that service quality and trust have a positive effect on participant satisfaction at the BPJS for Employment Sidoarjo Branch Office. The results of the study also explain that trust can mediate the effect of service quality on participant satisfaction at the BPJS for Employment Sidoarjo Branch Office. These results explain that the better the quality of service from the BPJS for Employment and the better the level of trust from workers who are program participants will be able to increase the satisfaction of workers who are participants in the social security program. In addition, improving the quality of services that are getting better from BPJS for Employment staff will be able to increase company confidence in the services provided and then lead to higher satisfaction with employment social security services provided by BPJS for Employment.

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## INTRODUCTION

Universally, social security has been accepted as an instrument for poverty prevention and alleviation. The social security system itself is able to increase employee motivation and loyalty or loyalty to the company so that it will have a positive impact on work productivity and will then encourage increased efficiency for the company (Khemili & Belloumi, 2018). This happens because workers feel comfortable at work where they have received protection from the possibility of losing part or all of their income due to work accidents, death, including termination of employment so that it spurs workers to work more productively (Meyer & Wu, 2018).

In Indonesia at present, the Workforce Social Security Program organized by the Employment Social Security Administration Agency (BPJS) consists of: Work Accident Benefit (JKK), Death Benefit (JKM), Old Age Benefit (JHT), and Pension Benefit (JP) (Abdullah, 2018). In the Law of the

Republic of Indonesia Number 24 of 2011 concerning the Social Security Organizing Agency, it is explained that BPJS for Employment has an interest in being able to reach the coverage of membership and its service orientation to all workers in the formal and informal sectors (Widiastuti, 2017). This is a challenge for BPJS for Employment to be able to ensure that all workers in Indonesia understand, know and participate in the social security program for workers.

As the organizer of the Workers' Social Security Program, BPJS for Employment always tries to build a positive image and provide the best service to participants. This aims to provide satisfaction for workers which then creates a positive impression that makes them believe and believe in their choices. The workers' trust and confidence will raise their awareness and desire to continue to be participants in BPJS Ketenagakerjaan.

Su et al. (2017) said that customer satisfaction is the main factor in assessing service quality. Consumers assess the service performance that is received and felt directly on the product of a service. The higher the perceived service quality, the higher the level of customer satisfaction, which in turn will have a positive impact on a person's behavior in responding to the service.

Customer satisfaction and dissatisfaction is the customer's response to the evaluation of the discrepancy that is felt between expectations before using the product and the actual performance of the product that is felt after using it (Tjiptono & Chandra, 2016). This condition explains that customers can feel satisfied or dissatisfied after they feel the product or service purchased or received from a company. Customer satisfaction is the level of one's feelings after comparing perceived performance with expectations (Erciş, Ünal, Candan, & Yıldırım, 2012). The expectation in question is the expectation of the quality of service received.

Regarding the quality of services provided by BPJS for Employment, one of which can be noted is the amount of participant claims. Based on data obtained from the BPJS for Employment Regional Office of East Java, it is known that the BPJS for Employment Sidoarjo Branch Office shows the number of claims reaching 2210 claims, consisting of 396 claims for work accident insurance, 22 claims for life insurance, 1,264 claims for old age security, and 528 claims for retirement security in 2020. The number of claims at BPJS for Employment at the Sidoarjo branch office is the highest number of claims after Surabaya for the East Java regional office. In Surabaya, BPJS for Employment has 4 branch offices with more than 4000 claims. The highest number of claims was for old age security service claims which reached 2,800 claims.

On the other hand, during the Covid-19 pandemic in 2020 to 2021, the Indonesian economy experienced a slowdown. Such conditions had an impact on the number of workers who experienced termination of employment. The Ministry of Manpower of the Republic of Indonesia noted that there were 4,156 companies that had terminated their employment and a total of 72 thousand workers experienced termination of employment during the pandemic (Putra, 2021).

The high number of layoffs that occurred during the pandemic was also followed by services from BPJS for Employment which many participants complained about. The complaint referred to is

the management of BPJS for Employment funds to the service system that is not optimal. As a result, it is difficult for participants to obtain social security rights (Fatimah, 2021).

On the other hand, service quality should be the advantage and competitiveness of BPJS for Employment can be measured, to obtain an objective assessment. This is reinforced by the opinion of Zeithaml et al., (2002) which states that the gap between customer expectations regarding service and perceptions of the services provided can be measured by the service quality scale. Based on the results of observations that have been made through the provision of suggestion boxes placed at the Sidoarjo branch office of the BPJS for Employment, it is known that there are several other complaints, such as difficulties in communicating and requesting personal data, requirements for claiming benefits that are also difficult, to other factors such as toilet cleanliness, room waiting and limited parking space.

BPJS for Employment's ability to provide quality services will be able to increase participant satisfaction, this is reinforced by Cappelli et al. (2011), which states that by providing good service quality, customer satisfaction and loyalty will increase. Recent research has found that satisfaction alone is not enough to guarantee long-term customer commitment to service providers (Uzir et al., 2021), other variables are needed that are able to strengthen participants' commitment to using BPJS for Employment services such as trust.

Service quality is the result of the gap that occurs between expectations and service performance perceived by customers. Quality is a characteristic or attribute that can be quantified and can be measured. Quality depends on the person looking at it, so the product that best satisfies a person's preferences is a product of high quality (Tsoukatos & Rand, 2006). According to Zia (2020), the service quality model consists of tangibles, reliability, responsiveness, assurance, and empathy that have a positive effect on customer satisfaction. Service quality itself is an important factor for the business being run by the company. This is supported by research results from Uzir et al. (2021) which explains that service quality has the greatest influence on increasing customer satisfaction. Customer satisfaction, especially in the service sector, is dominantly determined by the quality of service that can be provided by service providers. Therefore, if the quality of service shows a decrease in quality, it can have an impact on reducing the level of customer satisfaction (Cappelli et al., 2011). Excellent service quality has a significant effect on the satisfaction and trust of participants who have limited time, this is supported by Santa et al. (2019), which states that the fast response of services must be considered so that participants do not experience difficulties when making transactions or communications that can result in a loss of trust in using the service. The hypothesis put forward is.

H1: service quality has a significant effect on satisfaction.

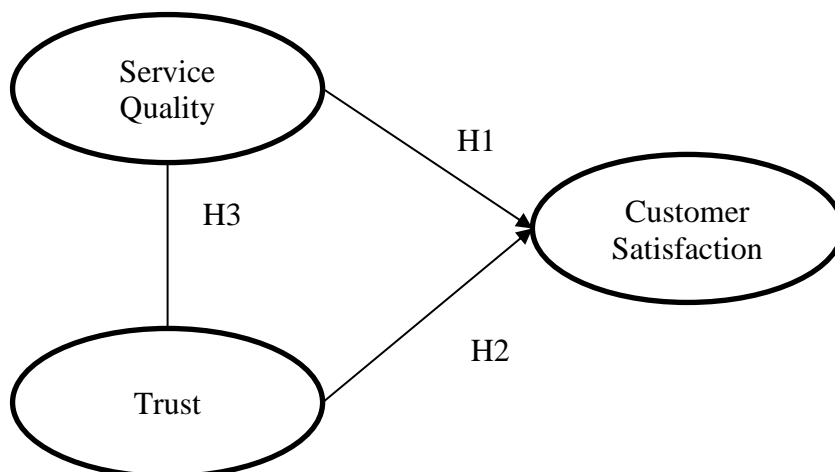
The existence of a sense of trust shows a sense of security and protection provided by service providers to customers. Trust in service marketing places more emphasis on individual attitudes that refer to customers' beliefs about the ability or quality of a service they receive (Yousaf, Mishra, & Bashir, 2020). Trust contains two different aspects, namely credibility which refers to the belief that the other party has the expertise in carrying out their duties and the other party's sincerity that he has the

sincerity to carry out what has been agreed upon (Anaya-Sánchez, Aguilar-Illescas, Molinillo, & Martínez-López, 2020). The trust felt by customers explains that the reputation of the service is a positive reputation (Serra-Cantallops, Ramon-Cardona, & Salvi, 2018). Such conditions can create a better sense of satisfaction for customers with the services that have been provided (Anaya-Sánchez et al., 2020). This is also explained by Uzir et al. (2021) that trust becomes an important tool to support a good interaction process between service providers and customers. Trust is considered a fundamental principle in every business relationship because it can determine the reliability of both parties in business transactions. Trust can also reflect positive expectations from customers regarding the services provided by service providers. If this trust can be supported by services that match customer expectations, then there is a high tendency for customers to feel satisfied (Chong, 2013). The next hypothesis put forward is.

H2: trust has a significant effect on satisfaction.

Trust can describe the competence and reputation of a company that provides services. In addition, trust can also show the desire of the company to be involved in a transaction even though there are known risks (Stathopoulou & Balabanis, 2016). According to Rimawan et al. (2017) customer perceptions regarding quality and service have an influence on satisfaction when customers evaluate a service. In the research conducted by Su et al., (2017) explained that trust can be a partial mediator in the relationship between service quality and satisfaction. Research conducted by Panigrahi et al. (2018) also showed the same result that trust has a mediating effect. In the study by Uzir et al. (2021), trust can be a mediator in the effect of service quality on satisfaction. These results explain that the influence of service quality can be greater on satisfaction when there is trust that is built in the minds of customers. Therefore the next research hypothesis is.

H3: trust can mediate the effect of service quality on satisfaction.



**Figure 1.** Proposed Framework

Seeing the various phenomena that occur in the work environment of the BPJS for Employment Sidoarjo Branch Office, the researchers are interested in conducting research with the aim of analyzing

the effect of service quality on participant satisfaction through trust in participants of the BPJS for Employment Sidoarjo Branch Office.

## METHOD

This research is a causal-research with a quantitative approach. Causal research itself is research that aims to explain the causal relationships that occur between the variables studied (Sugiyono, 2021). The quantitative approach explains research using data in the form of numbers and statistical analysis (Sugiyono, 2021). The population of this study are formal and informal sector workers who live in Sidoarjo. The research sample was taken using purposive sampling, with the criteria being formal and informal workers who are members of the social security provided by BPJS for Employment. The determination of the number of research samples is 5 to 10 times the number of indicators (Hair, Ringle, & Sarstedt, 2013). The number of indicators for the variables of service quality, trust and satisfaction is 24, so the number of samples in this study is  $24 \times 5$ , namely 120 respondents. Data collection uses a questionnaire distributed in the form of google form. Measuring the questionnaire using a Likert scale 1 states strongly disagree to 5 which states strongly agree. Analysis of research data using SEM PLS analysis.

## RESULTS AND DISCUSSION

### *Respondent Characteristic Descriptive Analysis*

This study uses respondents who are formal and informal sector workers who have participated in the BPJS for Employment Sidoarjo Branch Office. The number of respondents who became the research sample was 120 people. Descriptive analysis related to the characteristics of the respondents is shown in Table 1.

**Table 1.** Characteristics of Respondents

	Category	Frequency	Percentage
Gender	Male	54	45,0
	Female	66	55,0
Age	21-30 years old	23	19,2
	31 - 40 years old	46	38,3
	41-50 years old	38	31,7
	> 50 years old	13	10,8
Education	Senior high school	26	21,7
	Diploma	15	12,5
	Bachelor	71	59,2
	Master	8	6,7

Source: Result of Analysis using SPSS 22 (2022)

The results in Table 1 show that formal and informal workers participating in the BPJS for Employment program are dominated by female workers (55%). The results of the analysis also explained that most of the formal and informal workers who had participated in the BPJS for Employment program who were willing to be the research sample were aged 31 to 50 years (70%), with

an educational background dominated by Bachelor's degree graduates (59.2%).

### **Variable Descriptive Analysis**

The results of the descriptive analysis regarding the research variables consisting of service quality, trust, and satisfaction can be explained as follows.

**Table 2.** Service Quality Descriptive Statistics

<b>Item</b>	<b>Indicators</b>	<b>Mean</b>	<b>Std. Deviation</b>	<b>Decision</b>
X1.1	Office space facilities are very comfortable	4,05	0,665	Good
X1.2	The equipment used to serve the participants is very complete	4,06	0,673	Good
X1.3	The appearance of the employees serving the participants was very convincing	3,95	0,713	Good
X1.4	Means of communication used by very modern	3,87	0,679	Good
<b>Mean Tangibles (X1)</b>		<b>3,98</b>		<b>Good</b>
X2.1	The staff always provide fast service	3,9	0,660	Good
X2.2	Employee staff always provide accurate information that needs to be conveyed to participants (companies)	3,92	0,726	Good
X2.3	Employee staff always serve carefully or accurately	3,87	0,769	Good
<b>Mean Reliability (X2)</b>		<b>3,90</b>		<b>Good</b>
X3.1	Employee staff is always willing to help any difficulties faced by participants (company)	3,76	0,799	Good
X3.2	Staff employees are always responsive to the needs or desires of participants (companies)	3,76	0,743	Good
<b>Mean Responsiveness (X3)</b>		<b>3,76</b>		<b>Good</b>
X4.1	Employee staff knowledge of their field of work is very high	3,46	0,939	Good
X4.2	The ability of employee staff to their duties is very high	3,46	0,854	Good
X4.3	The attitude and behavior of the staff in serving the participants was very polite	3,65	0,789	Good
X4.4	Employee staff in serving participants to be honest or trustworthy	3,85	0,751	Good
<b>Mean Assurances (X4)</b>		<b>3,61</b>		<b>Good</b>
X5.1	Employee staff always provide convenience to participants (companies) in managing employment social security	3,86	0,788	Good
X5.2	Do not find it difficult to establish communication with employee staff for the purposes of managing employment social security	3,89	0,699	Good
X5.3	Employee staff always pay special attention to problems that need to be resolved immediately by participants (companies) in the management of employment social security	3,69	0,722	Good
X5.4	Employee staff really understand the needs of participants (companies)	3,75	0,686	Good
<b>Mean Empathy (X5)</b>		<b>3,80</b>		<b>Good</b>
<b>Mean Service Quality (X)</b>		<b>3,81</b>		<b>Good</b>

Source: Result of Analysis using SPSS 22.

Service quality has a mean value of 3.81, with the tangible aspect showing the highest mean with a value of 3.98 and is included in the good category. The mean value explains that the tangibles aspect is the aspect that is considered the best by informal and formal sector workers who have participated in the BPJS for Employment program. The aspect that shows the lowest mean value in service quality is

shown in the assurance aspect with a value of 3.61, but is still included in the good category. The mean value explains that the assurance aspect is an aspect that is also considered good by workers who have participated in the social security program.

**Table 2.** Trust Descriptive Statistics

Item	Indicators	Mean	Std. Deviation	Decision
Z1	Trust the staff in providing services	3,87	0,646	High
Z2	Be sure of the honesty of the staff in fulfilling the agreements that have been made to participants (companies)	3,85	0,658	High
Z3	Confident in the ability of staff to help participants (company)	3,8	0,635	High
Z4	Really need cooperation with in order to improve the welfare of the company's employees	3,81	0,576	High
Z5	Will always comply with suggestions and requests from staff	3,84	0,517	High
<b>Mean Trust (Z)</b>		<b>3,83</b>		<b>High</b>

Source: Result of Analysis using SPSS 22.

Trust shows a mean value of 3.83, which explains that most of the informal and formal sector workers who participate have high trust in BPJS for Employment. The highest mean value is found in statement Z1 with a mean value of 3.87 which is included in the high category. This mean value explains that most of the informal and formal sector workers who participate have high trust in the services provided by BPJS for Employment. The statement with the lowest mean value is found in statement Z3 with a mean value of 3.8 which is included in the high category. This mean value explains that there are informal and formal sector workers who become participants who are not sure of the ability of the BPJS for Employment to help the needs of participants.

**Table 3.** Satisfaction Descriptive Statistics

Item	Indicators	Mean	Std. Deviation	Decision
Y1	Have very big hopes for BPJS for Employment Sidoarjo Branch Office to be able to help provide solutions to employment social security problems	4	0,442	High
Y2	Feeling very satisfied during the collaboration with the BPJS for Employment Sidoarjo Branch Office	3,99	0,430	High
<b>Mean Satisfaction (Y)</b>		<b>4,00</b>		<b>High</b>

Source: Result of Analysis using SPSS 22.

Satisfaction shows a mean value of 4.0 which explains that most companies participating in the BPJS for Employment are very satisfied. In addition, informal and formal sector workers also have very high hopes to help provide solutions to the company's employment social security problems.

### **SEM PLS Analysis**

In the SEM analysis using PLS, the following shows the results of the validity and reliability tests that have been carried out.

**Tabel 4** Loading Factor

Variable	Sub Variable	Indicator	Loading Factor
Service Quality (X)	Tangibles	X1.1	0,928
		X1.2	0,925
		X1.3	0,875
		X1.4	0,888
	Reliability	X2.1	0,911
		X2.2	0,927
		X2.3	0,862
	Responsiveness	X3.1	0,962
		X3.2	0,964
	Assurances	X4.1	0,890
		X4.2	0,877
		X4.3	0,907
		X4.4	0,828
	Empathy	X5.1	0,813
		X5.2	0,839
		X5.3	0,865
X5.4		0,879	
Trust (Z)	Z1	0,897	
	Z2	0,915	
	Z3	0,862	
	Z4	0,783	
	Z5	0,705	
Satisfaction (Y)	Y1	0,885	
	Y2	0,946	

Source: Result of Analysis using SmartPLS 22.

The loading factor value shown in Table 4 for each research variable indicator is greater than 0.7 (Ghozali, 2014), which explains that all indicators used in this study meet valid criteria.

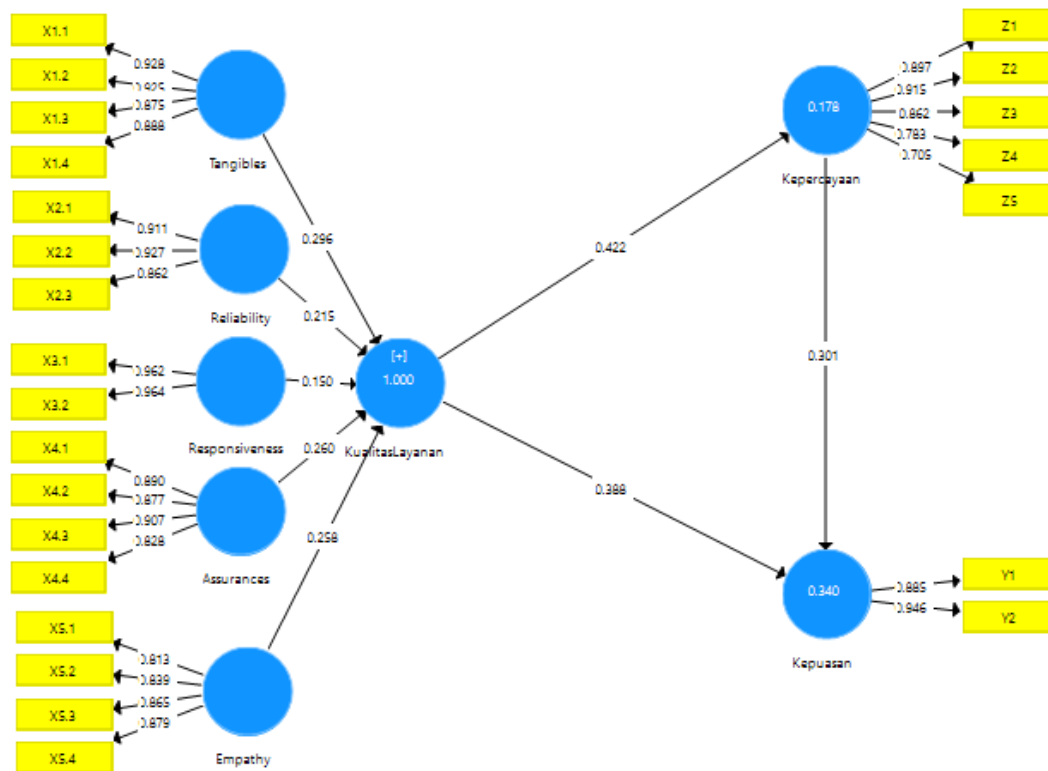
**Tabel 5** AVE, Composite Reliability, and Cronbach Alpha

Variable	AVE	Composite Reliability	Cronbach Alpha
Service Quality (X)	0,570	0,957	0,953
a. Tangibles	0,818	0,947	0,925
b. Reliability	0,811	0,928	0,883
c. Responsiveness	0,928	0,963	0,923
d. Assurances	0,767	0,929	0,898
e. Empathy	0,721	0,912	0,871
Trust (Z)	0,699	0,920	0,890
Satisfaction (Y)	0,839	0,912	0,814

Source: Result of Analysis using SmartPLS 22.

Table 5 shows that the AVE value is shown to be greater than 0.5, which confirms that each indicator has good convergent validity. The composite reliability value shown is greater than 0.7 and the Cronbach alpha value shown is greater than 0.6 (Ghozali, 2014). These results explain that the variables studied have a high level of internal consistency reliability.





**Figure 2.** Smart PLS Outer Model

Figure 2 shows the magnitude of the influence of service quality and trust on satisfaction and the mediating role of service quality on satisfaction. In more detail the results of the SEM analysis are shown in Table 6.

**Tabel 6.** Hypothesis Test Result

	Hypothesis	Beta	T statistic	P-Value	Decision
H1	Service Quality → Satisfaction	0,388	2,267	0,026	Supported
H2	Trust → Satisfaction	0,301	2,589	0,011	Supported
H3	Service Quality → Trust → Satisfaction	0,127	2,162	0,033	Supported

Source: Result of Analysis using SmartPLS 22.

Table 6 shows that the three hypotheses proposed in this study are acceptable. These results explain that service quality has a positive effect on satisfaction because it shows a p-value of 0.026 which is lower than the critical value of 0.05 with a beta value of 0.388. The next result shows that trust has a positive effect on satisfaction because it shows a p-value of 0.011 which is lower than the critical value of 0.05 with a beta value of 0.301. The results of the hypothesis test also show that trust has a mediating role in the effect of service quality on satisfaction as indicated by a p-value of 0.033 which is lower than the critical value of 0.05 with a beta value of 0.127.

The results of the study explain that service quality has a positive influence on participant satisfaction in the BPJS for Employment Sidoarjo Branch Office. These results explain that the better quality of service from the BPJS for Employment will be able to increase the satisfaction of workers who are participants in the social security program. The results of the research conducted are in line

with the results of research conducted by Zia (2020), which also explains that service quality has a positive effect on customer satisfaction. According to Uzir et al. (2021) service providers, such as BPJS for Employment, need to have a good understanding of the services provided, so that the quality of services provided can be maintained and getting better. The results of the study also show that the aspects that are most felt are in good condition by informal and formal workers who are participants in the BPJS for Employment program. These results explain that the condition of the physical aspect of the Employment BPJS in providing services, which includes office space, equipment used, the appearance of the BPJS for Employment staff, is a prominent aspect of the BPJS for Health in being able to provide better services. Aspects of tangibles that have better quality than the expectations of participating companies will tend to provide a higher level of satisfaction. As revealed by Tjiptono (2014) that customer satisfaction will get better when the services provided are able to exceed the quality expected by customers. On the other hand, there are aspects that are felt by BPJS for Employment participating companies to be less than optimal in supporting reduced service delivery, namely the assurance aspect. According to Tjiptono (2014), the assurance aspect is manifested in the form of the level of knowledge, ability, courtesy, and trustworthy nature of the actor or service provider. The results of the descriptive analysis in this study indicate that there are still participating companies who feel that the staff of BPJS for Health do not yet have sufficient knowledge and ability to provide services related to employment social security needs. Therefore, it is important for BPJS for Employment to be able to strive for every staff and employee to have an even and good ability and knowledge so that they can provide better employment social security services to every company participating in the BPJS for Employment program.

The results of the next study explained that trust has a positive effect on participant satisfaction in the BPJS for Employment Sidoarjo Branch Office. These results explain that the higher the level of trust shown by program participants can support the satisfaction of participants in the BPJS Employment program for the better. The results of the research conducted are in line with the results of research from Anaya-Sánchez et al. (2020) which explains that the better satisfaction felt by customers is one of the reasons for the higher level of trust felt by customers for the perceived reputation of the service. Chong (2013) added that this trust itself arises when the service perceived by the customer is in accordance with customer expectations, so that customer satisfaction can be better and provide benefits for service providers. Based on the results of the descriptive analysis it is known that most of the participants in the social security program have high trust in every staff of the BPJS for Employment Sidoarjo Branch Office in providing services. This explains that staff have more value in the eyes of participants related to their ability to provide services. Trust itself is a fundamental aspect of every business relationship, because trust shows the reliability of both parties in conducting business transactions. The business transaction in question is that the service provider can provide services that are in accordance with what has been previously promised to customers so that customers can believe that customers are getting the same service as promised (Uzir et al., 2021).

The results of the study also explain that service quality has a positive influence on satisfaction through trust. The results of this study prove that trust has a mediating role in the relationship between service quality and satisfaction from participating companies in the BPJS for Employment program. The results of this study explain that improving the quality of service that is getting better from BPJS Employment staff and employees will be able to increase company confidence in the services provided and then lead to higher satisfaction with employment social security services provided by BPJS for Employment. The results of this study support the results of research from Stathopoulou & Balabanis (2016) which explains that trust has a mediating role in the effect of service quality on customer satisfaction. Furthermore, Stathopoulou & Balabanis (2016) explained that the better the quality of the service provided, the higher the customer's trust, which in turn will lead to satisfaction. The results of the same study were also described by Panigrahi et al. (2018) that services mediated by trust will cause customers to become more satisfied and loyal. The results of this study alone prove that the mediating role that trust has in shaping the satisfaction of the companies participating in the BPJS for Health program is partial mediation. The partial mediation role explains that without trust, service quality has a positive and significant direct effect. This condition is different from the results of research from Su et al., (2017) which shows the full mediation role of trust in the effect of service quality on satisfaction. This condition shows that basically improving the quality of service can directly affect the satisfaction of the companies participating in the BPJS for Employment.

## **CONCLUSION**

Based on the description of the research results and discussion that has been explained, the conclusion that can be conveyed is that service quality and trust have a positive effect on the satisfaction of the companies participating in the BPJS for Employment Sidoarjo Branch Office. The results of the study also explain that trust can mediate the effect of service quality on participant satisfaction in the BPJS for Employment Sidoarjo Branch Office. While conducting the research, there were also obstacles that could be explained that this study only used a sample size of 120, while the number of formal and informal workers who had become members of the Social Security BPJS for Employment Sidoarjo Branch Office was larger, so this study did not fully describe the actual conditions that occurred in the field regarding the satisfaction of the companies participating in the BPJS for Employment Sidoarjo Branch Office.

For BPJS for Employment Sidoarjo Branch Office can provide regular training programs for every staff who provides employment social security services to companies. The training program is intended to increase the skills and knowledge of each staff regarding the employment social security products and services provided by BPJS for Employment. The training program itself can be carried out in collaboration with professionals, such as training to improve public speaking skills. For formal and informal sector workers who have become participants in the social security program from BPJS for Employment, they can provide input in the form of criticism and suggestions regarding each

employment social security service provided by BPJS for Employment. The aim is to provide positive input which can then be considered by BPJS for Employment to evaluate the employment social security services that have been provided.

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