

The Effect of Employee Competence on Consumer Satisfaction with Trust as a Moderating Variable at BPJS Ketenagakerjaan Tangerang Bataceper Branch

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Abstract. *This study aims to analyze the influence of employee competence on consumer (participant) satisfaction and examine the role of trust as a moderating variable in this relationship at BPJS Ketenagakerjaan Tangerang Bataceper Branch. The background of this study was driven by public complaints regarding the Old Age Security (JHT) claim process, technical constraints of digital applications, and officer responses that were considered less than optimal, which indicated the need to improve service quality by strengthening competence and trust. The research method used was a quantitative approach with a survey method. The research sample consisted of 40 respondents who were BPJS Ketenagakerjaan service users in Bataceper, Tangerang, who were taken using a sampling technique from the average monthly user population. Data were collected through questionnaires and analyzed using simple linear regression and Moderated Regression Analysis (MRA) with the help of SPSS hardware. The results showed that employee competence had a positive and significant influence on participant satisfaction with a contribution of 65.3%. Based on the t-test, the value of t_{count} was $8.449 > t_{table}$ 2.026 with a significance of 0.000. Furthermore, the results of the MRA test show that the trust variable is proven to significantly strengthen the influence of competence on consumer satisfaction with a significance value of $0.018 < 0.05$. This moderation model is able to explain the variation in participant satisfaction by 78.1%. The conclusion of this study confirms that increasing employee competence accompanied by integrity to build customer trust is very effective in increasing public satisfaction. The implications of the study suggest that BPJS Ketenagakerjaan should focus on continuous training, strengthening service ethics, and information transparency to maintain participant loyalty and satisfaction in the digital era.*

Keywords: BPJS Ketenagakerjaan; Consumer Satisfaction; Employee Competence; Moderating Variable; Trust.

1. Introduction

The implementation of social security programs is a concrete manifestation of the state's responsibility and obligation to ensure the welfare of the people. Social security is designed to provide both social and economic protection to all citizens, protecting them from life's risks, such as workplace accidents, job loss, illness, and even old age. The state ensures that every citizen has access to this protection system, although its implementation remains subject to the country's fiscal capacity and financial capacity.

In Indonesia, as in most other developing countries, the implementation of social security is still in its infancy and does not yet cover all levels of society. The approach used is a funded social security system, a social security system funded primarily by participant contributions. In this model, active participants directly pay contributions to receive future protection benefits.

However, social security coverage in Indonesia currently tends to be limited to workers in the formal sector. This is due to various factors, including high levels of economic informality, low financial literacy, and limited regulation and oversight of the informal sector. Yet, the majority of Indonesia's workforce works in the informal sector, which is not yet covered by comprehensive social security programs.

With the enactment of Law No. 24 of 2011 concerning Social Security Administering Bodies, Indonesia entered a new era in its social protection system for the public, particularly workers. This law provides a crucial legal basis for the establishment and management of professional, accountable, and transparent social security administering bodies.

As mandated by the law, starting January 1, 2014, PT Jamsostek (Persero) officially transformed into the Employment Social Security Agency, now known as BPJS Ketenagakerjaan. This transformation also changed the company's legal status from a public legal entity, meaning BPJS no longer operates as a profit-oriented state-owned enterprise, but as an institution that prioritizes social services for the working community.

In its implementation, BPJS Ketenagakerjaan continues to implement the workforce protection programs previously run by PT Jamsostek. These programs include Work Accident Insurance (JKK), which provides protection for workers against the risk of accidents at work; Death Insurance (JKM), which provides compensation to the heirs of deceased workers; and Old Age Security (JHT), which functions as savings for workers in retirement or when they are no longer actively working.

Along with the development of the national social security system, on July 1, 2015, the government also added a new program, the Pension Guarantee (JP). This program is designed to provide regular pension benefits to participants who have reached retirement age or have suffered permanent total disability. The addition of this JP program demonstrates the government's commitment to providing more comprehensive protection to workers, ensuring their well-being in old age. Through BPJS Ketenagakerjaan (Employment Social Security Agency), the government continues to strive to expand social security coverage and ensure that every worker, both in the formal and informal sectors, can obtain their rights to social protection fairly and equitably.

One way to increase public satisfaction with the services provided is by fostering trust and appropriate competence, consistent with core duties and functions. Trust is the level of confidence an individual has in their competence and ability to act fairly, ethically, and predictably (Acep, 2017).

The performance of an employee is influenced by one of the factors: employee competencies that contribute to increasing public satisfaction. Competence is the main variable that an employee must have in carrying out their work, so that with the competencies that have been possessed, it can help employees in completing work according to the targets that have been determined, thus having an impact on public satisfaction.

According to Becker et al. (Diana, 2018), competency refers to the knowledge, skills, abilities, or personality characteristics that directly influence job performance. Competence, which broadly encompasses knowledge, skills, and attitudes, has become essential for employees to support their work performance.

Employee competency (managerial competence) is the competency related to various managerial abilities needed to handle organizational tasks. Employee competency includes the ability to apply concepts and techniques for planning, organizing, controlling, and evaluating organizational unit performance, as well as the ability to implement the principles of good governance in government and development management, including how to utilize development resources to support the smooth implementation of tasks.

According to Simanjuntak (Diana, 2018), competence can deepen and broaden work abilities. The more often someone does the same job, the more skilled they become and the faster they complete it. The more diverse a person's work, the richer and broader their work experience, enabling them to improve their performance.

In addition to employee competence, there are other variables that also influence customer satisfaction, namely trust, which is very necessary because trust affects relationships between employees, both between employees and between subordinates and superiors, as well as relationships with customers or the community. Trust is one of the keys for organizations to form employees who have voluntary cooperation, which helps develop good cooperation among all employees and creates employee loyalty.

The implementation of the employment social security program is a form of state responsibility in guaranteeing protection for every worker against social risks that may occur during active employment and after. One of the institutions that administers this program is BPJS Ketenagakerjaan, previously known as PT Jamsostek. Through institutional transformation regulated in Law Number 24 of 2011, BPJS Ketenagakerjaan now functions as a public legal entity that organizes various protection programs such as Work Accident Insurance (JKK), Death Insurance (JKM), Old Age Insurance (JHT), and Pension Insurance (JP). Along with the increasing number of participants and the complexity of services, the quality of BPJS Ketenagakerjaan services is in the spotlight, especially in terms of participant satisfaction as an indicator of public service performance.

Participant satisfaction is a crucial aspect reflecting the success of a public institution in carrying out its functions. In the context of BPJS Ketenagakerjaan services, participant satisfaction is strongly influenced by two important factors: trust and employee competence. Trust is a psychological dimension that reflects participants' belief in the integrity, honesty, and commitment of BPJS Ketenagakerjaan to providing fair and transparent services. This trust reflects not only the relationship between participants and the institution but also encompasses trust in the individual officers or employees who directly provide services. If participants feel confident that BPJS Ketenagakerjaan employees work professionally and do not harm their interests, their level of trust in the institution will increase and positively impact participant satisfaction.

On the other hand, employee competence is a crucial factor in ensuring the quality of public services. Competence is not only related to technical knowledge, but also encompasses communication skills, speed of service, understanding of procedures, and empathy in addressing participant needs. In BPJS Ketenagakerjaan service practices, competent employees are able to provide accurate explanations, handle complaints quickly, and provide appropriate solutions in accordance with applicable regulations. A high level of employee competence will impact participant perceptions positively, thus fostering long-term loyalty and satisfaction.

The Batuceper area of Tangerang is one of the areas with a relatively high number of BPJS Ketenagakerjaan participants, both formal and informal workers. As the number of participants grows, demands for excellent service also increase. In this situation, participant trust in the institution and employee competence become a real test of the quality of BPJS services in the region. The persistence of participant complaints regarding long queues, inconsistent information, or a lack of responsiveness from officers indicates challenges that need to be addressed immediately. Therefore, it is important to conduct an empirical study that can identify the extent to which trust and employee competence influence the level of satisfaction of BPJS Ketenagakerjaan participants at the Tangerang Batuceper Branch.

Furthermore, the era of digitalization of public services demands improvements in the quality of human resources to adapt to ever-evolving information systems. Amidst the shift to online-based service systems, BPJS employees are required not only to be proficient in using technology but also to maintain a humanistic approach in their interactions with participants. Unpreparedness in managing digital systems or a lack of an empathetic approach to service delivery can undermine participant trust and hinder efforts to improve overall service satisfaction.

Understanding the importance of employee trust and competence makes this research relevant. This study aims to analyze the influence of employee trust and competence on participant satisfaction at the Tangerang Batuceper Branch of the BPJS Ketenagakerjaan (Social Security Agency for Employment) program. The results are expected to provide strategic input for BPJS in improving customer satisfaction, particularly through strengthening employee competence and increasing participant trust. Furthermore, this research contributes to the development of public service management, particularly in understanding the factors that shape public satisfaction with social security institutions.

Based on monitoring on the lapor.go.id website, 32 public complaints were recorded regarding the services of the BPJS Ketenagakerjaan Tangerang Batuceper Branch from January to October 2025. The majority of these complaints related to the long-winded Old Age Security (JHT) claim process, technical problems with the JMO application which frequently experienced errors, and slow responses from officers in responding to complaints. Some complaints expressed by the public included that even though all documents had been uploaded, the claim status was still stuck in the verification stage for weeks without clarity, as well as failure to access services due to application errors and no response from the call center.

Furthermore, reports from local online media outlets such as TangerangNews.com and RadarBanten.co.id revealed discrepancies in information between officers and inadequate publicity regarding changes to claim procedures. One article published in August 2025 revealed that many workers experienced difficulties in disbursing their JHT funds due to new requirements that were not clearly communicated to participants. This situation highlights

the need for improved communication and public service at the BPJS Ketenagakerjaan Tangerang Bataceper branch.

Based on the background description above Therefore, the author is interested in conducting research with the title: "The Influence of Employee Competence on Consumer Satisfaction with Trust as a Moderating Variable at BPJS Employment, Tangerang Bataceper Branch".

2. Research Methods

This research uses a quantitative descriptive method. The descriptive method is a method for researching the status of a group of people, an object, a set of conditions, a system of thought, or a class of events in the present. Descriptive research aims to create a systematic, factual, and accurate description, depiction, or painting of the facts, characteristics, and relationships between the phenomena being investigated. According to Suharsimi Arikunto (2016), quantitative research is research that requires the use of numbers, from data collection, interpretation, and presentation of the results.

3. Results and Discussion

3.1. Employee Competence Influences BPJS Employment Participant Satisfaction at the Tangerang Bataceper Branch

Based on the results of a simple linear regression test obtained from data processing using SPSS version 23, it was found that the constant value (a) was 6.579, and the regression coefficient value (b) for the competency variable (X) was 0.788, so that the regression equation formed was: $Y = 6.579 + 0.788X + e$. This equation shows that employee competency has a positive influence on BPJS Employment participant satisfaction. The constant value of 6.579 means that if the competency variable is considered constant or does not experience an increase, then the level of participant satisfaction remains at the base number of 6.579 units. This shows that even without increasing competency, there is still a basic level of satisfaction that may be influenced by other factors such as a structured BPJS service system, ease of access to digital services, or service facility factors.

Meanwhile, the regression coefficient value of 0.788 indicates that every one unit increase in employee competency will increase participant satisfaction by 78.8%, assuming other factors in the model remain constant. This positive and fairly high coefficient value indicates a strong and unidirectional relationship between competency and participant satisfaction, meaning that the higher the employee's competency in carrying out tasks and providing services, the higher the level of participant satisfaction with the services of the BPJS Ketenagakerjaan Tangerang Bataceper Branch.

Furthermore, the results of the coefficient of determination (R^2) test of 0.653 or 65.3% indicate that the competency variable contributes 65.3% to the variation in changes in BPJS Ketenagakerjaan participant satisfaction, while the remaining 34.7% is influenced by other

factors not examined in this study, such as service speed, employee attitudes, service information systems, and the comfort of office facilities. This high R^2 value confirms that employee competency is the main factor that greatly determines the level of participant satisfaction.

Based on the results of the t-test (partial), the calculated t-value was 8.449, which is much greater than the t-table value of 2.026 at a significance level of 5% (0.05). In addition, the significance value (Sig.) of 0.000, which is much smaller than 0.05, indicates that the influence of competence on participant satisfaction is statistically significant. Thus, H_0 rejected and H_a accepted, meaning that the hypothesis stating that employee competence influences the satisfaction of BPJS Ketenagakerjaan Tangerang Bataceper Branch participants is empirically proven.

Practically, these results demonstrate that employee competency, encompassing knowledge, skills, and professional attitudes in service delivery, has a significant impact on participants' experience in receiving BPJS services. Competent employees can explain information clearly, provide prompt solutions to participant problems, and demonstrate responsiveness and courtesy in providing service. All of these aspects create a positive perception of service quality, ultimately increasing participant satisfaction.

Furthermore, these results also reinforce the theory of Zeithaml, Berry, and Parasuraman (1996) in the service quality dimension, stating that human resource competence and capabilities are core factors that shape service quality (service performance) and determine customer satisfaction levels. In the context of BPJS Ketenagakerjaan, employee competence is the primary face of the organization that interacts directly with participants, so increasing employee capacity through training, certification, and performance monitoring is a strategic step to maintain and improve the satisfaction of service users.

Thus, it can be concluded that employee competence has a strong, positive, and significant influence on the satisfaction of BPJS Ketenagakerjaan Tangerang Bataceper Branch participants, with an influence value of 65.3% and a significance level of $0.000 < 0.05$. This means that the higher the level of BPJS employee competence, the higher the participant satisfaction with the services provided. Therefore, BPJS Ketenagakerjaan needs to continue to focus on improving the competence of its employees through ongoing training programs, fostering service ethics, and strengthening a professional work culture so that service quality is increasingly optimal and participant satisfaction is maintained.

3.2. Trust Has a Moderating Role in the Influence of Employee Competence on Consumer Satisfaction of BPJS Employment Participants in the Tangerang Bataceper Branch.

Based on the results of the Moderated Regression Analysis (MRA) test conducted with the help of the SPSS program version 23.0, an R value of 0.884 was obtained, which indicates a very strong relationship between the independent variable of competence (X) and the dependent variable of participant satisfaction (Y) when moderated by the trust variable (Z).

The correlation value of 0.884 illustrates that the combination of competence and trust is able to explain the strong relationship to the level of satisfaction of BPJS Ketenagakerjaan participants.

Furthermore, the R Square (R^2) value of 0.781 indicates that 78.1% of the variation in participant satisfaction can be explained by the combination of competency and trust variables as moderating variables, while the remaining 21.9% is explained by other factors outside this research model, such as the quality of the service system, the speed of the claims process, the comfort of office facilities, and the empathy of employees. These results illustrate that the moderated regression model used has very good explanatory ability (good fit model) because it is able to explain most of the variation in the dependent variable.

The Adjusted R Square value of 0.763 strengthens this finding, meaning that after adjusting for the number of variables in the model, the model is still able to explain 76.3% of the variation in participant satisfaction. Thus, it can be concluded that the regression model with trust as a moderating variable has a high level of reliability and validity in explaining the relationship between variables. The Std. Error of the Estimate value of 2.48736 indicates a low level of deviation between the predicted and actual values, indicating that the model's estimation results are quite accurate.

Furthermore, based on the significance test results (Sig. value) of 0.018, which is smaller than the significance level of $\alpha = 0.05$, the hypothesis is accepted. This means that the trust variable (Z) plays a significant role as a moderating variable that strengthens the influence between employee competence (X) on BPJS Ketenagakerjaan participant satisfaction (Y). This means that the higher the level of participant trust in the BPJS Ketenagakerjaan institution and employees, the greater the influence of employee competence on increasing participant satisfaction.

These results demonstrate that trust plays a crucial and strategic role in strengthening the relationship between employee competence and participant satisfaction. Conceptually, trust is participants' belief in the integrity, capability, and consistency of employees in providing honest, professional, and responsible service. When participants have a high level of trust in BPJS employees, any improvement in employee competence, whether in terms of technical ability, information accuracy, or responsiveness, will be more readily perceived and directly impact satisfaction.

Conversely, if participant trust is low, even if employees are competent, their impact on participant satisfaction will tend to be reduced. In the context of the BPJS Ketenagakerjaan Tangerang Bataceper Branch, this is particularly relevant because this institution handles public services directly related to workers' social rights. Therefore, public trust in employee professionalism and service transparency are fundamental elements in building participant satisfaction and loyalty.

Theoretically, the results of this study support the concept of moderating effects in organizational behavior theory and public service management. In the SERVQUAL theory developed by Parasuraman, Zeithaml, and Berry (1988), trust is an important part of the assurance dimension, which can strengthen customer perceptions of service quality. When employees possess high competencies (such as communication skills, speed of service, and understanding of service products), and are supported by participants' trust in the institution, perceptions of service quality will increase and ultimately create higher satisfaction.

Thus, it can be concluded that trust acts as a moderating variable that strengthens the influence of employee competence on participant satisfaction of BPJS Ketenagakerjaan Tangerang Bataceper Branch. The R value = 0.884, $R^2 = 0.781$, Adjusted $R^2 = 0.763$, and Sig. = 0.018 < 0.05 indicate that this model is empirically valid and has high explanatory power. These findings emphasize the importance of building and maintaining public trust through increasing transparency, integrity, and consistency of service so that the influence of employee competence on participant satisfaction can be maximized.

Practically, the BPJS Ketenagakerjaan Tangerang Bataceper Branch needs to strengthen its trust-based service strategy by instilling a work culture of honesty, responsibility, and sincere service to participants. Furthermore, competency development programs must be accompanied by the development of employee values of integrity and credibility to further enhance participant trust. With the synergy between competence and trust, the institution will be able to sustainably improve the quality of public services and achieve optimal participant satisfaction.

4. Conclusion

Based on the results of calculations and hypothesis testing, the following conclusions can be drawn: 1. Employee competence has been shown to have a positive and significant impact on participant satisfaction at the Tangerang Bataceper Branch of BPJS Ketenagakerjaan. Employees with strong abilities, skills, and a good understanding of their duties are able to provide fast, accurate, and professional service, thereby increasing participant satisfaction with the quality of service they receive. 2. Trust has been shown to act as a moderating variable, strengthening the relationship between employee competence and participant satisfaction at the Tangerang Bataceper Branch of BPJS Ketenagakerjaan. When participants have a high level of trust in the institution and service personnel, employee competence significantly impacts satisfaction, as trust fosters positive perceptions and loyalty toward the service provided.

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