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The Effect of Service Quality Moderated by Trust on User Satisfaction of the Building Approval Information System (SiMBG) Services of the West Kotawaringin Regency Investment and One-Stop Integrated Services Office

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Abstract. *Despite various government improvement efforts, public complaints regarding public services persist, including slow processes, complicated mechanisms, uncertain processing times, and perceived high costs. These complaints also arise regarding digital licensing services. Rusfiana & Dewantoro found that low public satisfaction with public services is primarily due to process inefficiencies, a lack of transparency, and a perceived lack of user convenience. The research used in this study is a quantitative research method. Quantitative research methods, as stated by Sugiyono, can be interpreted as research methods based on the philosophy of positivism, used to research a specific population or sample, sampling techniques are generally carried out randomly, data collection uses research instruments, data analysis is quantitative with the aim of testing the established hypothesis. Service Quality has been shown to have a positive and significant impact on User Satisfaction. A significance value of 0.000 with a positive beta coefficient indicates that the better the quality of service provided by the SiMBG system and officers. both in terms of application display, information clarity, processing speed, officer competence, and service responsiveness.*

Keywords: *Despite; Efforts; Government; Improvement; Various.*

1. Introduction

The implementation of Article 325 of Government Regulation Number 16 of 2021 concerning the Implementing Regulations of Law Number 28 of 2002 concerning Buildings requires the government to provide more modern, accountable, and integrated licensing services. Therefore, the Ministry of Public Works and Public Housing stipulated Ministerial Regulation Number 22 of 2021 concerning Building Data Collection, which contains provisions on the Building Management Information System (SIMBG). This system is designed as a web-based platform connected to the Online Single Submission (OSS) to facilitate the Building Approval (PBG) process—formerly known as the Building Construction Permit (IMB)—and the issuance of Certificates of Functional Worthiness. Through SIMBG, the public can submit permit

applications online without any limitations of space and time, as long as internet access is available, thus expected to achieve fast, transparent, and efficient public services.

However, in practice, the transformation of digital public services does not automatically guarantee public satisfaction. The government, as a service provider, is required to maintain service quality through the dimensions of convenience, speed, accuracy, responsiveness, fairness, and data security assurance. According to Zeithaml, Parasuraman, & Berry (1990), service quality is the user's overall perception of the excellence of a service and significantly determines the level of satisfaction. Parasuraman (2001) also emphasized that poor service quality will hinder technology adoption and undermine public trust in public institutions. In the context of digital public services, trust plays a crucial role because the public needs to feel confident that the system being used is safe, reliable, and capable of providing benefits (Mayer, Davis, & Schoorman, 1995).

Despite various government improvement efforts, public complaints regarding public services persist, including slow processes, complicated mechanisms, uncertain processing times, and perceived high costs. These complaints also arise regarding digital licensing services. Rusfiana & Dewantoro (2016) found that low public satisfaction with public services is primarily due to process inefficiencies, a lack of transparency, and a perceived lack of user convenience.

On the other hand, several previous studies have shown that service quality has a significant relationship with user satisfaction. Florensia (2016) stated that public service quality has a positive effect on public satisfaction, although her study did not include trust as a factor that could strengthen or weaken this relationship. Suryani & Setiawan (2019) emphasized that digital-based public services require a high level of public trust, because without trust, people are reluctant to use online services even if the system is of good quality. Rachmawati's (2020) research on OSS services also demonstrated that service quality influences satisfaction, but the moderating aspect of trust has not been tested. Furthermore, a study by Nugroho & Fadhila (2021) on regional licensing service applications showed that trust can play a role as a variable that increases the effectiveness of digital systems, but this research did not specifically examine SIMBG.

These various studies indicate that there are not many studies that specifically examine how service quality in digital-based building permit services, such as SIMBG, can influence user satisfaction when trust acts as a moderating variable. Furthermore, no previous research has focused on SIMBG service users within the Investment and One-Stop Integrated Services Agency (DPMPTSP) in the area where this research was conducted. Thus, there are research gaps in the following aspects: (1) limited research that simultaneously examines service quality, trust, and user satisfaction in digital permit services; (2) the lack of research that uses trust as a moderating variable; and (3) the lack of empirical studies in the context of SIMBG services, which are a new system resulting from the implementation of the 2021 regulations.

Therefore, this study aims to fill this gap by examining the influence of service quality on SIMBG user satisfaction, moderated by trust. This research strengthens the literature on

digital public services while providing a practical contribution to local governments, particularly the DPMPTSP (Directorate General of Public Services), in improving the quality of PBG services through a more comprehensive understanding of the role of trust in digital government systems.

2. Research Methods

The type of research used in this study is explanatory research. According to (Sugiyono, 2017), explanatory research is a research method that aims to explain the causal relationship between two or more variables and to determine the effect of one variable on another. This research focuses on testing hypotheses and causal relationships between variables, using a quantitative approach. The research used in this study is a quantitative research method. Quantitative research methods, as stated by Sugiyono (2018), can be interpreted as research methods based on the philosophy of positivism, used to research a specific population or sample, sampling techniques are generally carried out randomly, data collection uses research instruments, data analysis is quantitative with the aim of testing the established hypothesis. This research will be conducted at the Investment and One-Stop Integrated Service Office of West Kotawaringin Regency.

3. Results and Discussion

3.1. Respondent Description

The respondents of this study were the community who had visited for consultation and the community who had processed the Building Approval (PBG) through the Building Information System (SiMBG), with a total of 100 people. The research was carried out by distributing research questionnaires from November to December 2025. The results of the distribution of research questionnaires obtained 100 questionnaires that were completely filled out and could be processed. The description of the respondents can be presented according to their characteristics which are presented as follows:

Table Description of Respondent Characteristics

No	Characteristics	Total Sample n = 100	
		Amount	Percentage (%)
1.	Gender		
	Man	58	58
	Woman	42	42
2.	Age		
	< 30 years	2	2
	30 - 40 years	37	37
	41 - 50 years old	35	35
	> 50 years	26	26

Source: Results of research data processing (2025).

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The descriptive data from respondents in Table above shows that 58 employees (58%) were male, while 42 employees (42%) were female. The majority of respondents were male, indicating that men are the ones who deal most with PBG.

In terms of age, the largest number of respondents were aged 30-40, at 37 people (37%). Those in this age group generally have a high level of enthusiasm for dealing with Information Systems. This fact indicates that the majority of administrators are in the productive age range, which typically has the combination of experience and energy to support organizational performance.

Reliability testing was conducted to assess the internal consistency of the research instrument. Reliability was tested using Cronbach's Alpha, with the following criteria:

1) $\alpha \geq 0.70$=reliable (Hair et al., 2017)

2) $\alpha \geq 0.80$ = very reliable

3) $0.60 \leq \alpha < 0.70$ = still acceptable in exploratory research

The results of reliability testing on all research variables showed that Cronbach's Alpha values were above the minimum limit of 0.70. Thus, all research instruments were deemed reliable and suitable for use in regression analysis and hypothesis testing.

Table Results of Reliability Test of Research Variables

Variables	Cronbach's Alpha	Number of Items	Criteria	Information
Service Quality (X1)	0.781	16	≥ 0.70	Reliable
Trust (Z)	0.839	6	≥ 0.70	Reliable
User Satisfaction (Y)	0.837	6	≥ 0.70	Reliable

The reliability test results for the Service Quality variable (X1) showed a Cronbach's Alpha value of 0.781, which is above the 0.70 limit, so the instrument is declared reliable. This means that all indicators in the Service Quality variable have a good level of internal consistency and are able to measure the same construct stably.

For the Trust (Z) variable, the Cronbach's Alpha value was 0.839, indicating excellent reliability. This value indicates that all indicators in the Trust variable have very strong measurement stability and are coherent in describing the construct of user trust in SiMBG services.

Meanwhile, the User Satisfaction (Y) variable obtained a Cronbach's Alpha value of 0.837, which also indicates a very strong level of reliability. Thus, all items in the User Satisfaction variable can be said to be consistent in describing user satisfaction in terms of service speed, quality of results, suitability of experience, recommendation intention, and overall satisfaction.

Based on these results, it can be concluded that all research instruments meet the reliability criteria, so that the data obtained can be trusted and is suitable for use in regression analysis, moderation tests, and hypothesis testing at the next stage.

The normality test aims to determine whether the residual data in a regression model is normally distributed. Residual normality is a crucial assumption in Ordinary Least Squares (OLS)-based linear regression analysis because it influences the validity of statistical tests, particularly the t-test and F-test.

In this study, a normality test was conducted on the regression residuals using the One-Sample Kolmogorov–Smirnov Test method with the aid of SPSS software. The basis for decision-making in the normality test is as follows:

4) If Asymp. Sig. (2-tailed) > 0.05, then the residuals are normally distributed.

5) If Asymp. Sig. (2-tailed) < 0.05, then the residuals are not normally distributed.

The results of the normality test are shown in Table below.

Table Results of the Kolmogorov–Smirnov Normality Test

Parameter	Mark
N	100
Mean Residual	0.000000
Standard Deviation	0.671450
Most Extreme Difference (Absolute)	0.190
Most Extreme Difference (Positive)	0.190
Most Extreme Difference (Negative)	-0.144
Test Statistics	0.190
Asymp. Sig. (2-tailed)	0.000
Statistical Conclusion	Abnormal

Based on Table, the Asymp. Sig. (2-tailed) value = 0.000, or less than the significance limit of 0.05. Thus, it can be concluded that statistically the residual data is not normally distributed. The Test Statistic value of 0.190 also indicates a significant deviation from the ideal normal distribution.

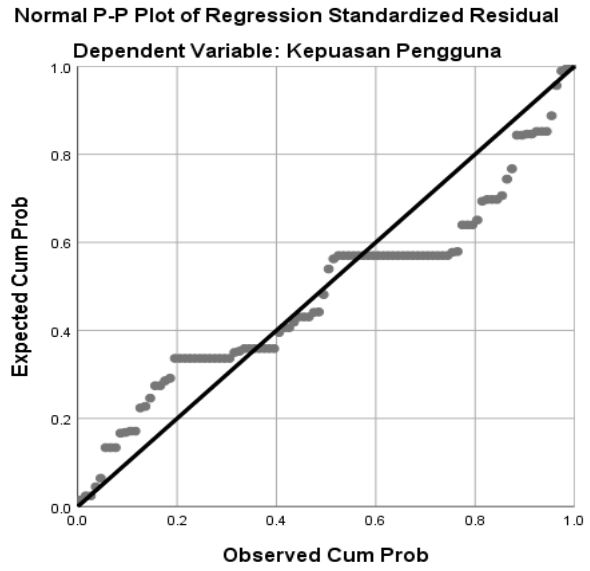
However, in social and management research practice, residual non-normality is not always a serious problem, especially when the sample size is relatively large (n ≥ 30). According to Ghozali (2018), with adequate sample sizes, linear regression analysis can still be used because the regression coefficient estimates are robust to violations of the normality assumption, especially when the main objective of the research is to test the relationship between variables.

The normality test was also strengthened by visual analysis using a Normal P–P Plot and residual histogram, which showed that the residual distribution tended to follow a normal distribution pattern, although not perfectly. Therefore, the regression model in this study remains suitable for hypothesis testing.

In addition to using the Kolmogorov–Smirnov statistical test, the residual normality test in this study was also strengthened through visual analysis using a Normal Probability Plot (Normal P–P Plot). This visual analysis aims to examine more deeply whether the regression residual

distribution pattern follows a normal distribution, as indicated by the proximity of the residual points to the diagonal line.

The Normal P–P Plot image is shown as follows:



Based on the Normal P–P Plot graph, it can be observed that most of the residual points are located and follow the direction of the diagonal line, which represents the theoretical normal distribution. Although there are several points that deviate at the beginning and end of the graph, these deviations are still within reasonable limits and do not show extreme patterns or systematic deviations.

This distribution pattern indicates that the residuals tend to follow a generally normal distribution, although not perfectly. According to Ghozali (2018), in linear regression analysis, assessing the normality of residuals relies not only on statistical tests but also requires considering visual patterns through P–P plots and histograms. If the residual points tend to follow a diagonal line without a sharp curvature, then the assumption of normality can be considered practically fulfilled.

In addition to the Kolmogorov–Smirnov statistical test and visual analysis using the Normal P–P Plot, the residual normality test in this study was also strengthened by residual histogram analysis. The histogram is used to provide a visual representation of the distribution pattern of the regression residuals and to assess whether the residual distribution approximates a normal distribution.

The residual histogram image looks as follows:

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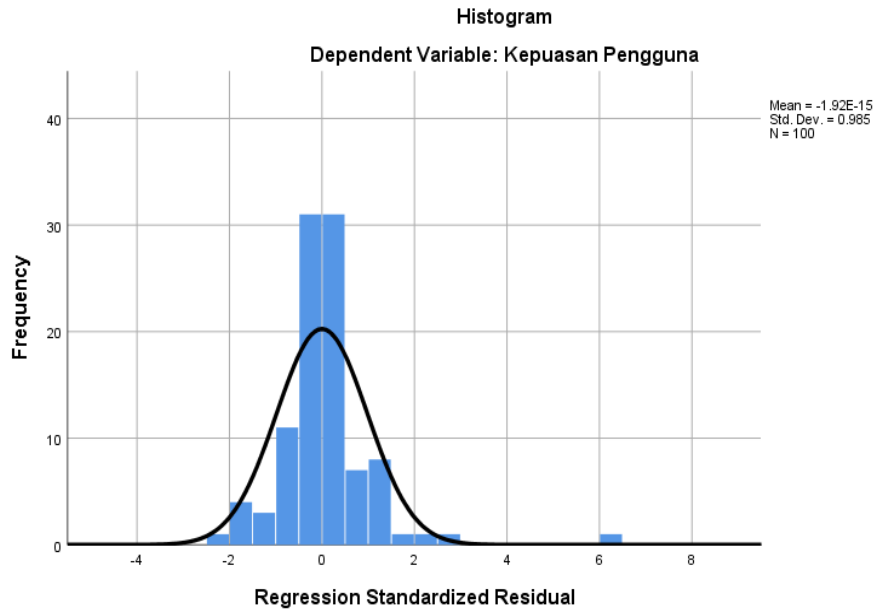

Based on observations of the histogram, it appears that the residual distribution forms a pattern that approximates a bell-shaped curve. The peak of the histogram is around the residual value of zero (0), indicating that most of the residuals are clustered at relatively small values and concentrated around the mean. This pattern is a common characteristic of residuals that tend to be normally distributed in linear regression analysis.

Although the residual distribution is not completely symmetric, the observed deviations are within reasonable limits. Several residual values deviate from the right tail (outliers) but these are relatively few and do not form an extreme pattern. The presence of a limited number of outliers is common in empirical data and does not directly indicate a serious violation of the normality assumption, as long as the underlying distribution pattern follows a normal curve.

Furthermore, the overlay normal curve (black line) displayed on the histogram indicates that the residual distribution generally follows the theoretical normal distribution. This confirms the findings from the Normal P–P Plot analysis, where the residual points tend to follow a diagonal line, and indicates that the deviation from normality is minor.

Thus, although the Kolmogorov–Smirnov test statistically indicates that the residuals are not perfectly normally distributed, the visual analysis results using histograms and Normal P–P Plots indicate that the residuals tend to approach a normal distribution. Therefore, it can be concluded that the assumption of residual normality in this study is practically acceptable, so that the regression model remains suitable for hypothesis testing and drawing research conclusions.

1) Simple Regression Test (The Effect of Service Quality on User Satisfaction)

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A simple regression test was conducted to determine the direct effect of the Service Quality variable (X1) on User Satisfaction (Y). The results of the analysis can be seen in the following Coefficients table.

Table Simple Regression Test Results X1 → Y

Variables	B	Std. Error	Beta	t	Sig.
(Constant)	3,444	0.397	—	8,670	0.000
Service Quality (X1)	0.303	0.005	0.989	66,349	0.000

Interpretation:

Based on the table, the regression coefficient (B) value = 0.303 with a t value = 66.349 and Sig. = 0.000 (< 0.05). This shows that:

a. Service Quality has a positive and significant effect on User Satisfaction.

b. The better the quality of service that users perceive, the higher their level of satisfaction.

c. Beta value = 0.989 shows that Service Quality is a very strong predictor of satisfaction.

Thus, the hypothesis that Service Quality has a positive and significant effect on User Satisfaction is accepted.

2) Moderation Regression Test (The Effect of Service Quality on User Satisfaction with Trust as a Moderator)

A moderation regression test was used to determine whether Trust (Z) was able to strengthen or weaken the influence of Service Quality on User Satisfaction. The analysis was conducted by entering the interaction variable X1 Z.

Table Moderation Summary Model

Model	R	R Square	Adjusted R Square	Std. Error
1	0.994	0.988	0.988	0.682

Interpretation of the Summary Model

d. The R Square value = 0.988, meaning that the moderated regression model is able to explain 98.8% of the variation in User Satisfaction.

e. This shows that Service Quality, Trust, and the interaction of the two are a very strong combination of predictors.

Table Results of Moderated Regression Test X1, Z and X1 Z → Y

Variables	B	Std. Error	Beta	t	Sig.
(Constant)	1,360	0.651	—	2,089	0.039
Service Quality (X1)	0.139	0.027	0.453	5,058	0.000
Trust (Z)	0.588	0.067	0.612	8,799	0.000
Service Quality * Trust (X1·Z)	0.000	0.000	−0.070	−1.161	0.248

Based on the results of the moderated regression analysis, the influence of Service Quality on User Satisfaction still shows a positive and significant relationship even though the trust variable is included in the model. This is reflected in the significance value of 0.000, which is below the 0.05 limit, so it can be concluded that Service Quality directly continues to make a strong contribution to increasing user satisfaction with SiMBG services. In other words, the better the service received, the higher the level of user satisfaction, regardless of their level of trust.

Furthermore, the trust variable is also proven to have a positive and significant influence on User Satisfaction, as indicated by the t-value of 8.799 with a significance of 0.000. This finding indicates that the higher the user's trust in the security, reliability, and integrity of SiMBG services, the greater the level of satisfaction they feel. Trust in this case acts as a stand-alone variable and contributes directly to the formation of satisfaction.

However, when examining the influence of trust as a moderating variable on the relationship between Service Quality and User Satisfaction, the analysis results show that the interaction variable Service Quality*Trust is not significant. This is evident from the t-value of -1.161 and a significance level of 0.248, which is well above the threshold of 0.05. This condition indicates that trust is unable to strengthen or weaken the relationship between service quality and user satisfaction. Thus, trust is declared not to play a role as a moderator in this relationship.

Overall, although trust has been shown to directly increase satisfaction, it does not function as a variable influencing the strength of the relationship between service quality and satisfaction. This situation leads to the conclusion that trust acts as a quasi-moderator, that is, a variable that is significant directly but not significant in the interaction. This means that users with high levels of trust do tend to be more satisfied, but this trust does not change how service quality affects user satisfaction.

3.2. Hypothesis Testing

1) Hypothesis Test t (Partial Test)

The t-test is used to examine the partial influence of each independent variable on the dependent variable. In this study, the t-test was conducted to determine whether Service Quality (X1), Trust (Z), and the Interaction of Service Quality and Trust (X1·Z) significantly influence User Satisfaction (Y). The results of the t-test are shown in the following table:

Table Results of the t-Hypothesis Test

Variables	B	Std. Error	Beta	t	Sig.	Information
Service Quality (X1)	0.139	0.027	0.453	5,058	0.000	Significant
Trust (Z)	0.588	0.067	0.612	8,799	0.000	Significant
X1·Z Interaction	0.000	0.000	−0.070	−1.161	0.248	Not significant

The t-test results show that the Service Quality variable has a positive and significant effect on User Satisfaction, with a t-value of 5.058 and a significance value of 0.000 (<0.05). This

means that the higher the service quality perceived by users, the higher their level of satisfaction with SiMBG services.

The Trust variable also showed a positive and significant influence on User Satisfaction. A t-value of 8.799 with a significance level of 0.000 indicates that user trust in the security, honesty, and reliability of SiMBG services significantly increases their satisfaction.

Meanwhile, the interaction variable Service Quality*Trust has a t-value of -1.161 with a significance of 0.248 (> 0.05), which means it has no significant effect on User Satisfaction. Thus, it can be concluded that trust does not moderate the relationship between service quality and user satisfaction. Trust still has a direct effect, but does not change the strength of the relationship between the two variables.

2) F Hypothesis Test (Simultaneous Test)

The F test is used to determine whether the variables of Service Quality (X1), Trust (Z), and the interaction of Service Quality and Trust (X1·Z) together have a significant influence on User Satisfaction (Y). The results of the F test are shown in the following table.

Table Results of the F Hypothesis Test (ANOVA)

Source of Variance	Sum of Squares	df	Mean Square	F	Sig.
Regression	3674.366	3	1224,789	2634.326	0.000
Residual	44,634	96	0.465	—	—
Total	3719,000	99	—	—	—

The F test results show a value of F = 2634.326 with a significance value of 0.000 (<0.05). This means that simultaneously the variables of Service Quality (X1), Trust (Z), and the interaction of Service Quality and Trust (X1·Z) have a significant effect on User Satisfaction.

In other words, these three variables collectively make a very strong contribution in explaining variations in User Satisfaction. This is confirmed by the R Square value of 0.988, which means that 98.8% of changes in User Satisfaction can be explained by Service Quality, Trust, and their interaction.

Although the interaction variable was not partially significant, the overall model remained significant. This indicates that the combination of independent variables simultaneously exerts a substantial influence on user satisfaction. The coefficient of determination (R^2) test is used to determine the extent to which the independent variables—Service Quality (X1), Trust (Z), and the interaction variable Service Quality*Trust—can explain variations in changes in the dependent variable, namely User Satisfaction (Y). The results of the coefficient of determination test are shown in the following table:

Table Results of the Determination Coefficient (R^2) Test

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	0.994	0.988	0.988	0.682

Based on the table above, the R value of 0.994 indicates that the relationship between Service Quality, Trust, and their interaction on User Satisfaction is very strong. This value approaches 1, indicating that the regression model has a near-perfect correlation in explaining the dependent variable.

The R Square (R^2) value of 0.988 means that 98.8% of the variation that occurs in User Satisfaction can be explained by three predictor variables, namely:

1) Service Quality (X1)

2) Trust (Z)

3) Interaction of Service Quality Trust

Meanwhile, the remaining 1.2% is explained by other variables outside this research model, which were not examined in this study, such as previous experience, regulatory factors, personal preferences, or the technical condition of the user's device.

The Adjusted R Square value was also 0.988, indicating no difference between R^2 and adjusted R^2. This indicates that the addition of variables to the model did not cause overfitting and that all independent variables significantly contributed to the stability of the regression model.

The Std. Error of the Estimate value of 0.682 indicates that the model's standard error is relatively small compared to the variation in the research data. This indicates that the regression model has excellent predictive accuracy.

Discussion:

1) The Influence of Service Quality on Satisfaction

The results of the study indicate that Service Quality has a positive and significant influence on User Satisfaction of SiMBG services. This finding is evident from the very small significance value, namely 0.000, which confirms that the quality of service received by users greatly determines their level of satisfaction. Theoretically, this result is in line with the basic concept of service quality proposed by Parasuraman, Zeithaml, and Berry (1988) through the SERVQUAL model, where service quality is a combination of perceptions of five main dimensions, namely tangible, reliability, responsiveness, assurance, and empathy. These five dimensions are strongly reflected in research indicators, such as ease of application display, regularity of information, responsiveness of officers, speed of service processing, and the ability of officers to provide appropriate and friendly service. In the context of SiMBG, respondents assessed that the quality of service provided had met or even exceeded expectations, so that satisfaction was formed naturally as stated by Kotler and Keller (2016) that satisfaction arises when service performance meets or exceeds user expectations.

The findings of this study are also consistent with various previous studies that state that service quality is a dominant factor in determining public service user satisfaction. Florensia

(2016) found that good service quality directly increases public satisfaction, especially for digital-based services. Similar results were also found in research by Rusfiana and Dewantoro (2016), who identified that public complaints arise when service quality is low, and satisfaction increases when service quality is improved, particularly in terms of speed and transparency. Furthermore, a recent study by Wijaya (2020) found that information clarity and system stability are the most significant contributing factors to user satisfaction in OSS services and other digital licensing systems. Therefore, the results of this study reinforce and confirm that service quality is a key pillar of satisfaction in technology-based licensing services such as SiMBG.

In addition to service quality, this study also shows that trust has a very significant influence on user satisfaction. The t-value of 8.799 with a significance of 0.000 indicates that users are strongly influenced by their level of trust in the SiMBG system, both in terms of data security, officer honesty, and system reliability in operation. These results are in line with the trust theory proposed by Mayer, Davis, and Schoorman (1995), which explains that trust is formed from three main components: ability, benevolence, and integrity. Ability is seen in the ability of officers and the system to provide accurate and fast service. Benevolence is implied in the officer's friendly attitude, willingness to help, and attention to user needs. Meanwhile, integrity is seen in the officer's consistency in maintaining appropriate procedures, information transparency, and assurance that user personal data is safe and not misused. These three components are strongly present in the research indicators and build a sense of trust that ultimately increases satisfaction.

This finding is further supported by Handayani's (2019) research, which showed that trust is the most important variable in determining satisfaction with e-government services, particularly regarding data security and perceived risks. Similarly, Sari and Prasetyo (2021) found that the public is more satisfied when they believe that government digital services are managed professionally and securely. Wibowo's (2020) research also found that trust is a key driver of increased satisfaction in licensing service applications because users feel their data is secure and the process is non-manipulative. Thus, these research findings reaffirm the importance of trust in shaping user satisfaction, particularly in digital-based public services that demand high security and transparency.

However, an interesting and distinguishing result of this study is the finding that Trust does not act as a moderating variable between Service Quality and User Satisfaction. This is evident from the significance value of the X1*Z interaction variable of 0.248, which is well above the 0.05 threshold. Thus, trust does not strengthen or weaken the relationship between service quality and user satisfaction. This result indicates that trust acts as an independent variable, not a moderator. This means that although users with high levels of trust tend to be more satisfied, trust does not change the way they perceive and evaluate service quality. Users still assess service quality based on direct experience, not based on their level of trust in the system or staff.

These results align with several previous studies that demonstrated the failure of trust as a moderator in digital public services. Putra (2020) found that trust did not moderate the relationship between service quality and user satisfaction in online SIM services, although trust remained directly significant on satisfaction. Yuliana (2019) also found that trust did not moderate the relationship between service quality and satisfaction in e-procurement services. This is due to the characteristics of public services, which tend to position trust as a stand-alone factor, not directly related to how users assess service quality. This contrasts with commercial industries—such as digital banking—where trust can strengthen the relationship between service quality and user satisfaction, as found by Arifin (2021). In the context of government services, public perception of service quality is typically more objective and focused on actual performance, rather than on levels of trust.

Based on this description, it can be concluded that this study successfully demonstrated that service quality and trust are two very important variables in shaping user satisfaction of SiMBG services, however, trust was not proven to be a moderator. Users still assess service quality based on technical, procedural, and operational aspects, while trust functions more as a psychological factor that has a direct impact but does not change the strength of the influence of service quality. These results provide important theoretical and empirical contributions, especially in understanding the dynamics of digital-based public services, and provide input for the government to improve service quality while simultaneously building public trust.

2) Service Quality moderated by Trust has an effect on Satisfaction

The analysis results show that the moderating variable Trust has no significant effect in strengthening or weakening the relationship between Service Quality and User Satisfaction. This is reflected in the significance value of the Service Quality*Trust interaction of 0.248, which is greater than the significance limit of 0.05. This finding indicates that although the level of user trust in SiMBG services is quite high, trust is unable to change the direction or strength of the influence of service quality on user satisfaction. In other words, users assess service quality and form satisfaction primarily based on direct experience of service performance, not based on their level of trust in the system or officers.

Theoretically, these results provide an interesting picture when compared with the trust theory of Mayer, Davis & Schoorman (1995). This theory explains that trust can play a role in changing how individuals assess an action or service through aspects of ability, benevolence, and integrity. However, in the context of public services such as SiMBG, trust does not appear to be a factor influencing user perceptions of the service received. Users continue to evaluate service quality based on process efficiency, clarity of information, speed of service, and the competence of the officers they interact with directly, rather than through psychological trust. This indicates that trust works independently in shaping satisfaction, but does not function as an additional lens that changes users' interpretations of service quality.

From an empirical perspective, these findings suggest that service quality at SiMBG is more objective in public perception. Users assess service quality based on operational aspects, such as ease of application, process accuracy, and staff professionalism. Their trust, while important, does not automatically strengthen their experience with the service. This explains why the interaction term does not show a significant effect: trust does not act as a trigger that strengthens or weakens user satisfaction when service quality changes.

The insignificance of trust as a moderator aligns with several previous studies. For example, Putra's (2020) study on online driver's license services showed a similar pattern, where trust did have a direct effect on satisfaction but failed to act as a moderator between service quality and satisfaction. Yuliana (2019), who studied e-procurement services, also found that trust did not strengthen the influence of service quality on user satisfaction. Both studies explain that in public services, users tend to assess service quality separately from trust, as service factors are considered more concrete and measurable compared to trust, which is more abstract and psychological.

However, these results differ from several studies in the commercial sector, such as digital banking or e-commerce. Arifin (2021), for example, found trust to be a significant moderator, as perceived risk is greater in commercial services, making trust a key factor in driving customer perceptions of service quality. This difference in context suggests that the characteristics of public services like SiMBG, which operate with official standards, strict regulations, and standardized procedures, make service quality a much more dominant and clear factor in shaping user satisfaction than trust, which is more subjective.

These findings suggest that service quality in digital public services is not directly influenced by user trust levels within the context of variable interactions. Users will still assess service quality based on their direct experience with the system and its staff, regardless of their perceived level of trust. Thus, trust remains important as a predictor of satisfaction, but its position is not as a strengthening factor in the relationship between service quality and satisfaction. In this context, trust only plays a role as a stand-alone component in building satisfaction, not as a psychological variable that moderates or magnifies the effects of service quality.

4. Conclusion

Based on the results of data analysis, hypothesis testing, and the discussion that has been carried out in the previous chapter, the research conclusions that refer to the two problem formulations can be explained as follows: Service Quality has been shown to have a positive and significant impact on User Satisfaction. A significance value of 0.000 with a positive beta coefficient indicates that the better the quality of service provided by the SiMBG system and officers—both in terms of application display, information clarity, processing speed, officer competence, and service responsiveness—the higher the level of user satisfaction. This confirms that service quality is the main factor determining the level of public satisfaction in utilizing digital-based Building Approval (PBG) licensing services. Thus, the first problem

formulation that questions the influence of service quality on user satisfaction has been empirically answered that the influence is real and significant. Trust has a significant direct influence on User Satisfaction, but does not act as a moderating variable in the relationship between Service Quality and User Satisfaction. The interaction variable between Service Quality and Trust shows a significance value of 0.248 (>0.05), so it can be concluded that user trust does not strengthen or weaken the relationship between service quality and satisfaction. In other words, although trust in data security, officer honesty, and system reliability can increase user satisfaction, trust does not change how users assess the influence of service quality on satisfaction. Therefore, the second problem formulation can be concluded that trust does not moderate the relationship between service quality and satisfaction.

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