

The Effect of Service User Experience and Transparency Perception on Consumer Satisfaction with Trust as a Moderating Variable in Offices BPJS Employment North Bengkulu

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Abstract. *The formulation of the research problem is 1) How does the experience of using services affect the satisfaction of BPJS Employment consumers at the North Bengkulu Branch Office? 2) How does the perception of transparency affect the satisfaction of BPJS Employment users at the North Bengkulu Branch Office? 3) How does trust moderate the influence of the experience of using services on the satisfaction of BPJS Employment consumers at the North Bengkulu Branch Office? 4) How does trust moderate the influence of the perception of transparency on the satisfaction of BPJS Employment consumers at the North Bengkulu Branch Office? This type of research is explanatory research (explanatory research) with the aim of testing hypotheses and examining the effect of independent variables on the dependent variable. The approach used in this study was a quantitative approach. The population in this study were BPJS Ketenagakerjaan participants at the North Bengkulu Branch Office, totaling 36,424 people. The sample criteria in this study are Participants who had previously used or were currently using BPJS Ketenagakerjaan services in North Bengkulu, a sample size of 160 people was obtained. The sampling technique used in this study was consecutive sampling, with a questionnaire as the data collection method. Data analysis techniques included descriptive statistical analysis and Partial Least Squares (PLS) analysis. The results of this study are 1) There is a significant and influential relationship between service usage experience and BPJS Employment consumer satisfaction at the North Bengkulu Branch Office. 2) There is a significant and influential relationship between transparency perception and BPJS Employment consumer satisfaction at the North Bengkulu Branch Office. 3) The role of trust can moderate the influence of service usage experience on BPJS Employment consumer satisfaction at the North Bengkulu Branch Office. 4) The role of trust cannot moderate the influence of transparency perception on BPJS Employment consumer satisfaction at the North Bengkulu Branch Office.*

Keywords: *BPJS Employment; Consumer Satisfaction; Use Of Services.*

1. Introduction

In accordance with the program run by the government (Law No. 24 of 2011), BPJS Employment membership is mandatory for workers (Wage Recipients/PU, Non-Wage Recipients/BPU, Construction, Migrants) to provide socio-economic protection. The main programs include JKK (Work Accident Insurance), JKM (Death Insurance), JHT (Old Age Insurance), JP (Pension Insurance) and JKP (Job Loss Insurance), which provide benefits in the form of compensation, medical care, savings, and scholarships for participants.

BPJS Employment requires a high level of BPJS consumer satisfaction to increase participant participation and ensure the effectiveness of social protection.. As a public body, satisfaction is a benchmark for service quality, ensuring programs such as JHT, JKK, JKM, JP, and JKP maximized benefits and encourage the sustainability of social security for Indonesian workers. Consumer satisfaction BPJS is the key to BPJS Employment being able to carry out its function as a social protector in a sustainable manner (BPJS Employment, 2020). However, on the other hand, the phenomenon discovered by researchers regarding BPJS consumer satisfaction at BPJS Employment is the occurrence of fluctuating BPJS consumer satisfaction conditions.

Table 1.1

BPJS Employment Operational and Sustainability Data

Information	Unit	2021	2022	2023	2024	2025
Number of Active Members						
Labor	Million	30.66	35.86	41.56	45.22	48.64
Claim Payment						
Pension plan	Case	2,556,757	3,395,961	3,619,708	3,111,301	No data yet
Death Benefit		104,769	103,349	152,246	178,387	No data yet
Accident insurance		234,370	297,725	370,747	462,241	No data yet
Pension Guarantee		142,788	130,870	198,895	216,538	No data yet
Job Loss Insurance		-	9,794	237,550	250,594	No data yet
Participant Satisfaction Level Based on Independent Consultant Survey						
Participant satisfaction index	%	89.24	91.97	85.91	89.52	No data yet
Net Promoter Score		37.5	39	48.9	60.9	No data yet

Source: (BPJS Employment, 2025)

Table 1.1 shows that BPJS Ketenagakerjaan's active membership data for workers continued to increase from 2021 to 2024. According to an independent consultant survey, participant satisfaction levels declined from 2022 to 2023, but then increased again in 2024, but with a satisfaction score still below 90%. Meanwhile, the National Satisfaction Score (NPS) experienced a positive trend, increasing from 2021 to 2024.

The importance of improving BPJS Ketenagakerjaan customer satisfaction is crucial for ensuring effective social protection, increasing public trust, and ensuring the sustainability of workers' economic security. Therefore, one effort that needs to be considered is the experience of using BPJS Ketenagakerjaan services (Pratama, Wulandari & Sunny, 2025). A good experience in service interactions enhances the positive image of BPJS Ketenagakerjaan (Hadi, Said & Ruslan, 2024). Positive user experiences, such as using the application, [JMO \(Jamsostek Mobile\)](#) or a user-friendly web portal, a fast, easy, and uncomplicated claim process experience (JHT, JKK, JKM), and friendly, informative, and professional service from officers psychologically increase BPJS Employment consumer satisfaction (Sari & Putri, 2026).

2. Research Methods

In this study, all research results are presented in numerical form and then analyzed using statistics. Therefore, a quantitative approach is used. Quantitative research emphasizes the measurement and analysis of causal relationships between various variables, rather than the process itself. The investigation is viewed within a value-free framework (Handayani et al., 2020).

Meanwhile, this type of research is explanatory research, namely research that proves the existence of cause and effect and relationships that influence or are influenced by two or more variables studied (Umar, 2019). The purpose of explanatory research is to test hypotheses and examine the influence of independent variables on dependent variables, namely the use of services and perceptions of service transparency on the satisfaction of BPJS Ketenagakerjaan users at the North Bengkulu Branch Office through public trust as mediation.

3. Results and Discussion

3.1. The Influence of Service Usage Experience on BPJS Employment Consumer Satisfaction at the North Bengkulu Branch Office

This research proves that Service experience has a significant positive effect on BPJS Employment customer satisfaction. These results indicate that the higher/better the quality of service experience, the higher the level of BPJS Employment customer satisfaction.

Service experience has a positive and significant relationship with BPJS Ketenagakerjaan customer satisfaction. A good experience, which encompasses cognitive and affective

interactions during service use, directly increases customer satisfaction. Conversely, a poor experience will decrease satisfaction and trigger brand switching. Positive customer experiences, such as friendly, prompt service, and comfortable facilities, directly contribute to satisfaction. Consistent service quality creates a positive experience, which ultimately satisfies customers.

A positive experience occurs when the service received meets or exceeds expectations, which is the core of customer satisfaction (Zainuddin, Maryadi & Oktaviani, 2022). A satisfying experience during the interaction between the user and service staff will create comfort and increase satisfaction. Conversely, a poor experience, such as inaccurate information, will directly result in dissatisfaction (Keni & Sandra, 2021). Research (Aldina, Suryono & Yani, 2025) shows that customer experience significantly influences customer satisfaction, which in a public context is equivalent to BPJS consumer satisfaction. A satisfying customer experience will create loyalty, where consumers are more likely to use the service or repurchase the product. In digital services, a good user experience (UX)—including ease of use—significantly increases customer satisfaction.

3.2. The Influence of Perceived Transparency on Consumer Satisfaction of BPJS Employment at the North Bengkulu Branch Office

This research proves that perception of service transparency has a positive influence on BPJS Employment consumer satisfaction. These results indicate that the higher the perception of service transparency felt by participants, the higher the level of consumer satisfaction with BPJS Employment services. Perceived transparency has a positive and significant relationship with service consumer satisfaction. When service users perceive that a service provider is open, honest, and informative, their levels of trust and satisfaction will increase. In short, if service users perceive a service provider to be transparent, their satisfaction will increase, potentially leading to positive perceptions of overall service quality.

The perception that the government or service provider is honest and open about procedures, costs, and service results (transparency) can increase consumer satisfaction (Indra & Wahyuni, 2025). When services are transparent, citizens feel they are treated fairly, which increases overall satisfaction. According to satisfaction theory (Hazenbergh, 1982), satisfaction occurs when perceived performance meets or exceeds expectations. Good transparency helps citizens have realistic expectations, thereby narrowing the gap between expectations and reality (Azizah, Rosyadah & Pratama, 2024). Research (Zainuddin, Maryadi & Oktaviani, 2022) shows that improving service quality (including transparency) has a direct impact on satisfaction.

The results of this study can serve as a reference in determining the policy direction of the BPJS Kekerjaan branch office in North Bengkulu regarding the perception of transparency in all aspects, including budget, resources, and facilities. Transparency in various service

aspects will certainly have a positive impact on BPJS Kegakerjaan customer satisfaction. Conversely, if good transparency then turns into uncertainty in a report or users do not perceive clear transparency, this will certainly erode trust, which will ultimately decrease satisfaction.

3.3. The Role of Trust in Moderating the Influence of Service Use Experience on BPJS Employment Consumer Satisfaction at the North Bengkulu Branch Office

This study proves that trust has a significant positive effect on BPJS Employment customer satisfaction. These results indicate that High trust increases consumer satisfaction with BPJS Employment services. Furthermore, trust has been shown to moderate the relationship experience of using services on BPJS Employment consumer satisfaction. This result means A good service experience will provide much higher satisfaction if participants trust the BPJS Ketenagakerjaan institution compared to those who do not trust the institution.

Service experience It encompasses the total interaction between citizens and service providers, including friendliness, speed, and professionalism. Public trust bridges the relationship between service experience and satisfaction. If citizens trust the government, positive experiences will have a stronger impact on satisfaction (Keni & Sandra, 2021). Positive service experiences build trust, which then increases citizen satisfaction with public services (Ernawati et al., 2025). Meanwhile, poor service experiences can decrease trust and satisfaction, leading to a poor reputation and inefficiency (Talur, 2023). Research (Aldina, Suryono & Yani, 2025) states that service experience has a positive and significant effect on BPJS customer satisfaction, with public trust acting as a crucial mediator.

The results of this study indicate that scientifically trust is an important factor as an instrument or tool that can increase consumer satisfaction with BPJS services. Trust is a variable that can moderate the relationship between service user experience and consumer satisfaction. This means that when trust increases, the user experience of the service increases, which ultimately leads to consumer satisfaction with BPJS employment.

3.4. The Role of Trust in Moderating the Influence of Perceived Transparency on Consumer Satisfaction of BPJS Employment at the North Bengkulu Branch Office

This study proves that trust is unable to moderate the relationship between perceived service transparency and BPJS Employment consumer satisfaction. This means high or low levels of user trust do not significantly change (strengthen or weaken) the impact of perceived service transparency on their satisfaction. This is also due to the fact that the respondents who use BPJS employment insurance at the North Bengkulu office are mostly employees or factory workers, so it is suspected that they are not able to provide a model contribution.

Information transparency (transparency of flows, data, and costs) is often considered a basic need that directly impacts satisfaction. Users feel satisfied when there is transparency, regardless of whether they already trust the institution. If transparency is poor, even high levels of trust may not be enough to increase satisfaction (Sirojudin, Welsa & Ningrum, 2023). In the context of BPJS Ketenagakerjaan (the Employment Social Security Agency), the perception that BPJS Ketenagakerjaan is transparent (open about JHT balances and claims procedures) directly increases customer satisfaction. Users feel satisfied when information is easily accessible, regardless of whether they already have high levels of trust. Transparency, such as easily viewing balances in the JMO (Jamsostek Mobile) application, provides instant gratification. If transparency is poor, satisfaction drops dramatically, regardless of whether users actually trust the institution.

Trust does not moderate the effect of transparency on satisfaction because transparency is an antecedent factor that directly determines satisfaction, while trust is an outcome of service quality (Syahna & Marwan, 2025). The findings of a study (Herda, Ilham & Suyuti, 2025) indicate that trust does not moderate the relationship between transparency and satisfaction, but rather they are two distinct factors that contribute directly to satisfaction. Research (Putra, Puspitasari & Nastiti, 2025) confirms that trust directly influences satisfaction, while transparency has its own separate pathway of influence, consumer trust is more often formed from the experience of using the service.

4. Conclusion

There is a significant and influential relationship between the experience of using services and the satisfaction of BPJS Employment consumers at the North Bengkulu Branch Office. There is a significant and influential relationship between the perception of transparency and consumer satisfaction of BPJS Employment users at the North Bengkulu Branch Office. The role of trust can moderate the influence of service usage experience on BPJS Employment consumer satisfaction at the North Bengkulu Branch Office. The role of trust cannot moderate the influence of perceptions of transparency on BPJS Employment consumer satisfaction at the North Bengkulu Branch Office.

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