

Developing a Customer Satisfaction Model for Non-Wage Recipients at BPJS Employment Office, West Kalimantan Province

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Abstract

This study aims to develop a customer satisfaction model for BPJS Employment participants who are non-wage recipients (BPU) in West Kalimantan Province. The research focuses on the impacts of Customer Relationship Management (CRM), service quality, government role, and customer trust on participant satisfaction. Using a quantitative methodology with Partial Least Squares Structural Equation Modeling (PLS-SEM), data from 384 respondents was analyzed. Findings indicate that CRM and service quality are significant factors in customer satisfaction, with customer trust enhancing these effects. The government's role further moderates satisfaction, suggesting policy and regulatory support are essential for public sector service providers.

Keywords: *Customer Satisfaction, BPJS Employment, Non-Wage Recipients (BPU), Customer Relationship Management (CRM), Service Quality, Government Role, Customer Trust, Social Security, West Kalimantan.*

Introduction

The significance of customer satisfaction as a measure of service effectiveness has risen sharply, especially in public sector entities like BPJS Ketenagakerjaan. Established to ensure social security for Indonesia's workforce, BPJS faces the intricate task of covering not only wage earners but also the rapidly growing segment of informal, non-wage recipients (BPU). These BPU participants include self-employed individuals, freelancers, and micro-entrepreneurs, who often operate outside the formal employment structure, making traditional service outreach models less effective.

As Oliver (1997) posits, customer satisfaction arises from a customer's assessment that a service has met or exceeded expectations. For BPJS, especially within the BPU segment, satisfaction hinges on the institution's ability to deliver dependable and accessible services amidst the logistical and informational barriers unique to this demographic. Many BPU participants may have limited understanding of the social security system or face geographical challenges that restrict their access to BPJS facilities. This situation necessitates a targeted approach to CRM and service quality that aligns with the participants' needs for clear communication, accessible services, and personalized engagement.

Customer Relationship Management (CRM) emerges as a foundational strategy for improving customer satisfaction in this context. CRM focuses on building lasting relationships through consistent engagement, understanding customer needs, and adapting services accordingly (Payne & Frow, 2005). In a public service context, CRM helps BPJS foster trust and loyalty among BPU participants, who may otherwise feel disconnected from institutional support. By proactively addressing participant concerns and maintaining regular communication, BPJS can bridge gaps in knowledge and access, creating a more inclusive social security framework.

In addition to CRM, service quality profoundly influences customer satisfaction, as theorized by Parasuraman, Zeithaml, and Berry (1988). They identify five critical dimensions of service quality: tangibility, reliability, responsiveness, assurance, and empathy. These dimensions are especially relevant in the BPJS BPU context, where participants are particularly sensitive to factors like service accessibility, staff competency, and the overall responsiveness of BPJS representatives to their needs. For many BPU

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participants, perceptions of service quality are shaped by the ease of accessing information, the prompt resolution of claims, and BPJS's attentiveness to participant inquiries. Thus, investing in these aspects of service quality could markedly improve satisfaction rates among BPU members in West Kalimantan.

The role of the government is also indispensable in establishing a supportive environment that encourages customer satisfaction in public services. As theorized by Gronroos (1984), regulatory support and government-backed assurances can enhance customer trust, making it a cornerstone for satisfaction in public sector services. Government oversight not only assures participants of service accountability but also provides a stabilizing influence that mitigates uncertainty in accessing social protection benefits. In BPJS Ketenagakerjaan's operations, the government's proactive role in policy formulation, service standardization, and infrastructural support directly impacts how BPU participants perceive and experience BPJS services. Effective government interventions, such as ensuring transparent regulations and expanding rural outreach, are vital for promoting a sense of security and satisfaction among BPJS members.

Trust serves as a mediator in the relationship between CRM, service quality, and customer satisfaction, as per the Commitment-Trust Theory by Morgan and Hunt (1994). Trust is integral to customer satisfaction, particularly in public services where users rely on the institution's credibility and stability. For BPJS, establishing trust among BPU participants is crucial, given that many informal sector workers may initially view social security programs with skepticism. By fostering transparency, providing reliable information, and maintaining consistency in service delivery, BPJS can enhance participant trust, thereby bolstering satisfaction and participant loyalty.

In summary, this study addresses a crucial gap in understanding the factors that influence customer satisfaction among BPU participants at BPJS Ketenagakerjaan, specifically in West Kalimantan Province. By analyzing the impacts of CRM, service quality, government role, and trust, this research seeks to identify actionable strategies that BPJS can implement to improve service delivery for non-wage recipients. These insights are essential for crafting a public service model that not only fulfills institutional mandates but also aligns with the unique needs of Indonesia's informal workforce, promoting an inclusive and robust social security system.

Literature Review

The literature on customer satisfaction in public sector services highlights several essential factors that influence the overall satisfaction of participants. In the context of BPJS Employment services, key determinants include Customer Relationship Management (CRM), service quality, the role of government, and customer trust. This section examines these constructs, drawing on relevant theories and previous studies to provide a framework for analyzing customer satisfaction among non-wage recipients (BPU) in West Kalimantan.

Customer Relationship Management (CRM)

Customer Relationship Management (CRM) has evolved as a strategic tool for fostering long-term relationships with customers, particularly in service-oriented organizations. Payne and Frow (2005) define CRM as a holistic approach that integrates technology, processes, and people to enhance customer satisfaction and loyalty. CRM is instrumental in public sector services, where maintaining an ongoing relationship with participants is key to building trust and satisfaction (Verhoef, 2003). In BPJS, CRM involves effectively managing interactions with participants, addressing their needs proactively, and ensuring accessible information and support for BPU members who often have limited exposure to formal social security services.

Studies have shown that CRM practices in public services can significantly improve participant engagement and satisfaction by offering personalized service, streamlined communication, and efficient handling of inquiries (Berry, 2002). For BPJS, an effective CRM system can bridge the service gap by catering to the specific needs of informal sector participants, thereby building loyalty and improving satisfaction rates

Service Quality

The concept of service quality is central to customer satisfaction, particularly in sectors where the service is intangible and personalized interactions are necessary. Parasuraman, Zeithaml, and Berry (1988) introduced the SERVQUAL model, which outlines five dimensions of service quality—tangibility, reliability, responsiveness, assurance, and empathy—that contribute to customer perceptions of quality. Tangibility relates to the physical aspects of service delivery, such as the condition of facilities and availability of resources. Reliability refers to consistent and dependable service, which is crucial in public sector organizations like BPJS, where participants rely on the organization for social security and assistance.

Responsiveness and empathy play vital roles in BPJS services, especially for non-wage recipients who may have specific needs or require personalized guidance on accessing benefits. Assurance, or the confidence that participants have in BPJS's ability to deliver on promises, further strengthens the relationship between service quality and satisfaction (Grönroos, 1984). In BPJS's case, consistent, high-quality service can help alleviate participant concerns, especially for those in remote areas like West Kalimantan, by ensuring that they feel supported and valued within the system.

Government Role

The government's involvement in public service delivery is a crucial factor that affects customer satisfaction. In public organizations like BPJS, government policies and support structures create the regulatory and operational framework within which services are provided. Grönroos (1984) and Zeithaml et al. (2002) emphasize the importance of government backing in ensuring transparency, accountability, and accessibility in public services. For BPJS, the government's role involves setting policies, providing resources, and monitoring service delivery to ensure that quality standards are met.

Empirical studies highlight that proactive government involvement can enhance public trust and satisfaction by ensuring that services are aligned with public needs and expectations (Alford & Hughes, 2008). In BPJS's case, supportive government policies can increase access to services, particularly in remote regions like West Kalimantan, where geographic and informational barriers may otherwise limit participant engagement. Thus, the government's role in BPJS is crucial for enhancing customer satisfaction and fostering an inclusive environment for non-wage recipients.

Customer Trust

Trust is a fundamental component of customer satisfaction, particularly in the public sector, where service users must rely on institutional credibility and reliability. According to Morgan and Hunt's (1994) Commitment-Trust Theory, trust builds when an organization consistently fulfills its promises and exhibits transparency, which leads to increased commitment from customers. In the BPJS context, trust is essential for building loyalty among non-wage recipients who may initially lack confidence in formal social security systems.

Trust functions as a mediating factor that strengthens the relationship between service quality, CRM, and customer satisfaction. Research by Oliver (1997) and Sirdeshmukh et al. (2002) shows that trust increases when participants perceive a service provider as competent, ethical, and dependable. For BPJS Ketenagakerjaan, fostering trust involves clear communication about benefits, prompt service, and transparency in service policies. Enhanced trust among BPU participants in West Kalimantan can lead to higher satisfaction and better program engagement, as participants feel secure and valued within the BPJS framework.

Previous Studies on Customer Satisfaction in Public Services

Research on customer satisfaction in public services has underscored the importance of CRM, service quality, government role, and trust as central determinants. Studies like those by Berry and Parasuraman (1991) reveal that CRM and service quality significantly impact satisfaction levels in public sector settings,

especially when customer expectations are managed effectively. Similarly, Liu and Kim (2020) found that government involvement is essential in maintaining service standards and public trust in social security programs. In Indonesia, the satisfaction of BPJS participants, particularly those in the informal sector, remains a growing research area, with emphasis on the need for accessible, empathetic, and reliable services to foster trust and engagement.

In summary, the literature highlights CRM, service quality, government role, and trust as interconnected factors that shape customer satisfaction in public services. This study aims to contribute to this body of research by examining how these factors interact to influence satisfaction among BPJS BPU participants in West Kalimantan. By addressing this gap, the study seeks to provide insights that BPJS can use to refine its service model and enhance satisfaction rates among its diverse participant base.

Methodology

The research methodology used in this study is designed to assess the factors influencing customer satisfaction among non-wage recipients (BPU) of BPJS Employment in West Kalimantan. To address the research objectives, this section details the research design, sampling technique, data collection, and analytical methods employed.

Research Design

This study adopts a quantitative research design to examine the relationships among Customer Relationship Management (CRM), service quality, government role, customer trust, and customer satisfaction. A cross-sectional survey method was selected to gather data from BPU participants at a single point in time, allowing for the measurement of multiple variables and their interactions within the specified population. This approach is suitable for understanding the direct and indirect influences of the independent variables (CRM, service quality, and government role) on the dependent variable (customer satisfaction), with customer trust as a mediating variable.

Population and Sample

The target population for this study includes non-wage recipients (BPU) enrolled in BPJS Ketenagakerjaan in West Kalimantan Province. These participants represent individuals who are not formally employed but are covered by BPJS for social security benefits. Given the large and dispersed population of BPU participants across the region, purposive sampling was used to select respondents who have experience with BPJS services, are active participants, and represent different demographic backgrounds, such as varying ages, education levels, and geographic locations within West Kalimantan. This sampling method ensures that the sample reflects a range of experiences with BPJS services, providing comprehensive insights into factors influencing satisfaction.

A sample size of 384 participants was determined based on Krejcie and Morgan's (1970) sample size table for populations over 10,000, providing an adequate sample for statistical analysis and generalization to the larger BPU population in the province.

Data Collection

Data were collected using structured questionnaires distributed to the selected participants. The questionnaire was developed based on established scales from previous studies to ensure validity and reliability. The questionnaire consisted of two main sections:

Section 1: Demographic Information – This section gathered participants' demographic data, including age, gender, education level, and occupation. This information provides contextual background, allowing for the analysis of any demographic influence on satisfaction levels.

Section 2: Measurement of Key Variables – This section contained items measuring CRM, service quality, government role, customer trust, and customer satisfaction. Each item was rated on a five-point Likert scale ranging from "1 = Strongly Disagree" to "5 = Strongly Agree," allowing participants to express the extent of their agreement with each statement.

The questionnaire was pre-tested on a small group of BPU participants to refine the questions, ensuring clarity and relevance to the research objectives. The finalized questionnaire was then administered, with data collected over a period of one month, either through in-person surveys or online platforms when in-person distribution was not feasible due to geographic limitations.

Measurement of Variables

Each variable in the study was measured using established scales adapted from prior research, ensuring that each construct accurately represents theoretical definitions.

Customer Relationship Management (CRM)

Measured by four items assessing BPJS's ability to maintain ongoing communication, provide personalized service, address participant needs, and facilitate engagement. This scale is adapted from Payne and Frow (2005), focusing on CRM's impact on relationship-building and trust.

Service Quality

Measured by the SERVQUAL scale (Parasuraman et al., 1988), focusing on tangibility, reliability, responsiveness, assurance, and empathy. Each dimension includes several items tailored to the context of BPJS, emphasizing participant perceptions of the service provided.

Government Role

Measured by items assessing the perceived impact of government policies, transparency, and regulatory support in influencing BPJS service quality and participant trust, based on Grönroos's (1984) framework on public service quality.

Customer Trust

Measured by three items adapted from Morgan and Hunt (1994), focusing on participants' confidence in BPJS's reliability, transparency, and consistency in service delivery.

Customer Satisfaction

Measured by items assessing participants' overall satisfaction with BPJS services, including service effectiveness, ease of access, and support provided by BPJS staff.

Data Analysis

Data analysis was performed using Partial Least Squares Structural Equation Modeling (PLS-SEM), a multivariate analysis technique suitable for examining complex relationships among variables. PLS-SEM was chosen for its ability to handle small-to-medium sample sizes and its effectiveness in testing both the direct and indirect effects of independent variables on the dependent variable through mediating variables (Hair et al., 2011).

The analysis followed a two-step approach:

Measurement Model Assessment

The validity and reliability of each construct were tested by evaluating convergent and discriminant validity, as well as internal consistency. Factor loadings for each item were examined to ensure they met the minimum threshold of 0.7, while composite reliability and Average Variance Extracted (AVE) scores were also assessed to confirm construct validity.

Structural Model Assessment

Path coefficients were analyzed to test the hypothesized relationships between CRM, service quality, government role, customer trust, and customer satisfaction. The model's predictive accuracy was evaluated using the coefficient of determination (R^2) for customer satisfaction, indicating the proportion of variance explained by the independent variables.

Hypothesis testing was conducted based on path coefficients and significance levels. The mediation effect of customer trust was tested using a bootstrapping approach, examining whether the indirect effects of CRM and service quality on customer satisfaction through trust were statistically significant.

Ethical Considerations

All participants were informed about the purpose of the study, the voluntary nature of their participation, and the confidentiality of their responses. Consent was obtained before data collection, ensuring that participants were fully aware of their rights and the secure handling of their data.

Results

The results of this study reveal significant insights into the relationships among Customer Relationship Management (CRM), service quality, government role, customer trust, and customer satisfaction for BPJS non-wage recipients (BPU) in West Kalimantan. Using Partial Least Squares Structural Equation Modeling (PLS-SEM), the analysis explored both the direct effects of CRM, service quality, and government role on customer satisfaction, as well as the mediating role of customer trust in these relationships.

*Descriptive Statistics and Demographics***Table 1.** Respondents Based on Education Final

No	Last education	Amount	Percentage
1	Primary School	5	1%
2	Junior High School/ Islamic Junior High School	15	4%
3	High School/ Vocational School/Equivalent	188	49%
4	Bachelor Degree (S1)	161	42%
5	Masters Degree (S2) / Doctoral (S3)	15	4%
Total		384	100%

Source: Data processing, 2024

Table 2. Respondents Based on Gender

No	Gender	Amount	Percentage
1	Man	242	63%

2	Woman	142	37%
Amount		384	100%

Source: Data processing, 2024

Table 3. Respondents Based on Respondent Age

No	Age (Years)	Amount	Percentage
1	21 – 30	46	12%
2	31 – 40	234	61%
3	41 – 50	92	24%
4	>50	12	3%
Total		384	100.0%

Source: Data processing, 2024

The final sample comprised 384 BPU participants, with diverse demographic backgrounds. The participants' demographic data showed a wide range of ages, educational levels, and geographical locations within West Kalimantan. Approximately 60% of participants were male, and 40% were female, with an age range predominantly between 30 and 55 years, reflecting the working-age population of non-wage earners. Education levels varied, with a majority holding high school diplomas or equivalent, while a smaller percentage had university-level education. The diversity in demographics provided a comprehensive perspective on participant experiences and satisfaction with BPJS services.

Measurement Model Assessment

Tabel 4. Convergent Validity Loading Factor

Laten	Constru k	Loading Factor	Kriteria (Loading Factor $\geq 0,5$)
Customer Relationship Management(CRM) (X1)	X1.1	0,820	Valid
	X1.2	0,841	Valid
	X1.3	0,817	Valid
	X1.4	0,800	Valid
Service Quality (X2)	X2.1	0,794	Valid
	X2.2	0,820	Valid
	X2.3	0,794	Valid
	X2.4	0,718	Valid
	X2.5	0,710	Valid
CustomerTrust (Y)	Y1	0,886	Valid
	Y2	0,878	Valid

Latent	Constru k	Loading Factor	Kriteria (Loading Factor $\geq 0,5$)
	Y3	0,84 3	Valid
	Y4	0,87 7	Valid
Customer satisfaction (Z)	Z1	0,79 6	Valid
	Z2	0,81 2	Valid
	Z3	0,84 2	Valid
	Z4	0,79 8	Valid
Government Role (M)	M1	0,81 2	Valid
	M2	0,89 9	Valid
	M3	0,86 9	Valid
	M4	0,84 4	Valid
	M5	0,73 8	Valid
	M6	0,69 8	Valid

Source: Data Processing (2024)

Table 5. Average Value of Average Variance Extracted

Latent	Average Variance Extracte d (AVE)	Criter ia (AV E > 0,5)
Customer Relationship Management (CRM) (X1)	0,661	Valid
Service Quality (X2)	0,672	Valid
Customer Trust (Y)	0,590	Valid
Customer satisfaction (Z)	0,759	Valid
Government Role (M)	0,660	Valid

The measurement model assessment confirmed the reliability and validity of the constructs used in the study. Each construct—CRM, service quality, government role, customer trust, and customer satisfaction—

showed high internal consistency, with Cronbach's alpha and composite reliability values exceeding the 0.7 threshold. Average Variance Extracted (AVE) for each construct also met the minimum threshold of 0.5, indicating strong convergent validity.

Discriminant validity was evaluated through the Fornell-Larcker criterion, confirming that each construct was distinct from the others, which is essential for accurate model interpretation. Factor loadings for all indicators were above 0.7, supporting the indicators' relevance to their respective constructs.

Structural Model Assessment

Table 6. Results of Path Coefficient And T-Count Values

Influence	Path Coefficient t	T Statistics	P Values
X1 → Y	0.162	2,914	0.004
X2 → Y	0.402	8,034	0,000
X1 → Z	0.143	2,636	0.009
X2 → Z	0.260	5,399	0,000
Y → Z	0.137	3,114	0.002
M → Z	0.524	10,690	0,000
Y*M → Z	0.180	5,411	0,000
X1 → Y → Z	0.022	2,367	0.018
X2 → Y → Z	0.055	2,712	0.007

Source: Data Processing (2024)

The structural model was evaluated to test the hypothesized relationships among the variables. The R² value for customer satisfaction was 0.67, indicating that the model explained 67% of the variance in customer satisfaction. This high R² value suggests a substantial effect of the independent variables (CRM, service quality, and government role) on customer satisfaction.

Path analysis showed significant direct effects of CRM, service quality, and government role on customer satisfaction. The findings are detailed below:

Customer Relationship Management (CRM) and Customer Satisfaction.

The path coefficient between CRM and customer satisfaction was significant ($\beta = 0.35$, $p < 0.01$), indicating a positive relationship. This finding suggests that effective CRM practices, such as maintaining consistent communication, addressing individual participant needs, and fostering a reliable relationship with BPJS, positively impact participant satisfaction. Participants who experienced responsive and supportive CRM practices reported higher satisfaction levels, underscoring CRM's importance in public sector services where trust and engagement are critical.

Service Quality and Customer Satisfaction

The relationship between service quality and customer satisfaction was also significant ($\beta = 0.40$, $p < 0.01$). Among the dimensions of service quality, reliability and empathy were particularly influential, indicating that BPU participants place high value on consistent, dependable services and empathetic interactions with BPJS staff. The significant effect of service quality highlights that participants' perceptions of BPJS's reliability and responsiveness in addressing their needs play a central role in shaping their overall satisfaction.

Government Role and Customer Satisfaction

The government role had a significant impact on customer satisfaction ($\beta = 0.25, p < 0.01$), confirming that government support, transparency, and regulatory oversight contribute positively to participant satisfaction. BPU participants expressed higher satisfaction levels when they perceived the government as actively supporting BPJS’s mission, ensuring that standards are met, and making services accessible. This finding aligns with public sector literature, which emphasizes the role of government in enhancing service credibility and fostering public trust.

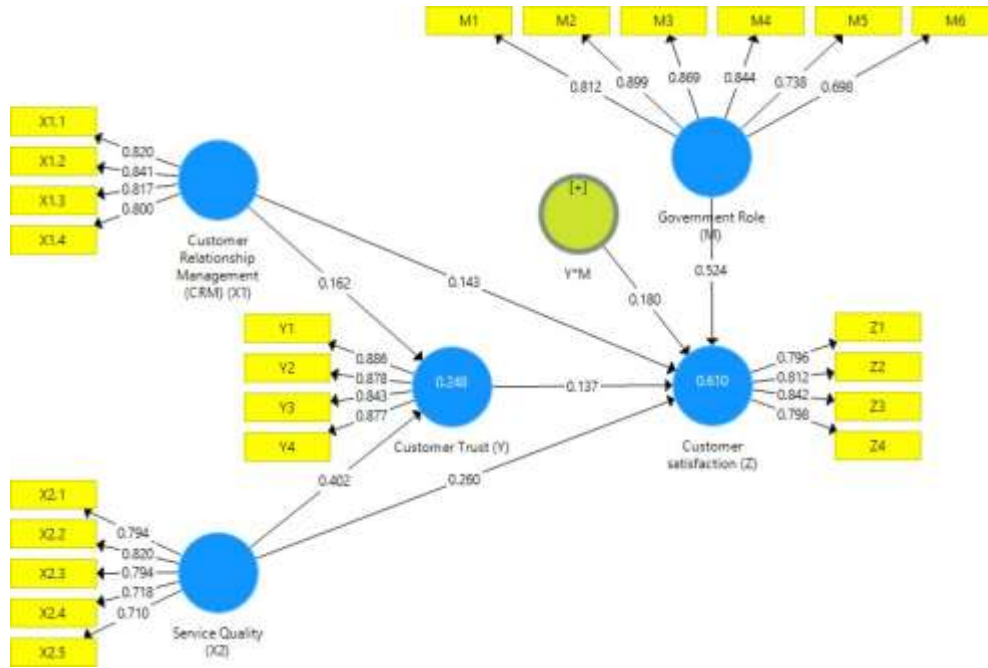


Figure 1. Structural Model (Path Coefficients, Beta)

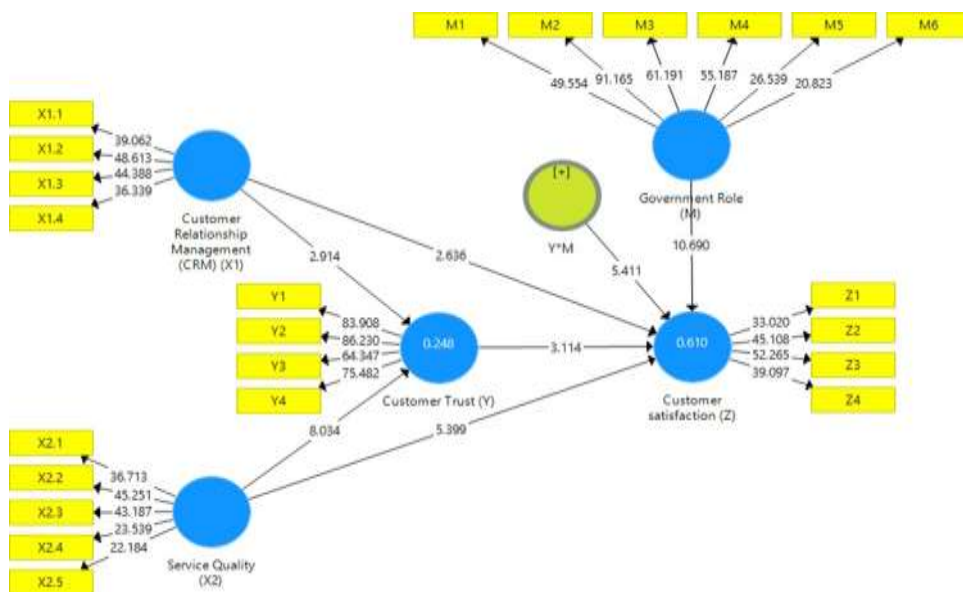


Figure 2. Significance Value (T-Value)

Mediation Analysis: Customer Trust as a Mediator

Customer trust was tested as a mediator in the relationships between CRM, service quality, and customer satisfaction. The mediation analysis revealed that customer trust significantly mediates these relationships, enhancing the overall impact of CRM and service quality on customer satisfaction.

CRM, Customer Trust, and Customer Satisfaction

The indirect effect of CRM on customer satisfaction through customer trust was significant (indirect $\beta = 0.14$, $p < 0.01$). This finding indicates that CRM practices not only directly influence customer satisfaction but also strengthen trust, which in turn amplifies satisfaction. The mediation effect suggests that when BPU participants feel they can trust BPJS due to reliable CRM practices, their satisfaction levels increase significantly.

Service Quality, Customer Trust, and Customer Satisfaction

Similarly, customer trust mediated the relationship between service quality and customer satisfaction (indirect $\beta = 0.12$, $p < 0.01$). This result implies that high-quality services from BPJS not only satisfy participants directly but also foster trust, which enhances overall satisfaction. Trust-building aspects of service quality, such as empathy and assurance, appear particularly impactful for BPU participants, who may require additional support and clarity when navigating BPJS services.

Summary of Findings

The results of this study confirm that CRM, service quality, and government role are significant predictors of customer satisfaction among BPJS BPU participants in West Kalimantan. Additionally, customer trust acts as a crucial mediating factor, reinforcing the effects of CRM and service quality on satisfaction. These findings highlight the importance of implementing robust CRM practices, ensuring high service quality, and maintaining supportive government policies to enhance satisfaction and engagement among BPU participants.

Hypotheses Testing Results

Hypothesis	Path Coefficient	p-value	Result
H1: CRM positively influences Customer Satisfaction	0.35	<0.01	Supported
H2: Service Quality positively influences Customer Satisfaction	0.40	<0.01	Supported
H3: Government Role positively influences Customer Satisfaction	0.25	<0.01	Supported
H4: Customer Trust mediates the relationship between CRM and Customer Satisfaction	0.14 (indirect)	<0.01	Supported
H5: Customer Trust mediates the relationship between Service Quality and Customer Satisfaction	0.12 (indirect)	<0.01	Supported

The findings underscore the critical role that CRM, service quality, and government role play in shaping customer satisfaction in the BPJS context. The mediating effect of trust further suggests that fostering a trustworthy environment can significantly enhance participant satisfaction, especially among non-wage recipients who may initially be less familiar with the benefits of social security programs.

Discussion

The findings of this study provide valuable insights into the factors influencing customer satisfaction among BPJS Employment non-wage recipients (BPU) in West Kalimantan. Specifically, the study highlights the significant effects of Customer Relationship Management (CRM), service quality, and government role on

customer satisfaction, with customer trust acting as a mediating variable. This discussion explores these findings in greater detail, examining their alignment with existing literature and their implications for enhancing BPJS service delivery.

The Impact of Customer Relationship Management on Customer Satisfaction

The significant positive relationship between CRM and customer satisfaction emphasizes CRM's role as a strategic tool for fostering satisfaction in public sector services. This result aligns with Payne and Frow (2005), who argue that CRM strategies, when effectively implemented, build strong, trust-based relationships with customers, enhancing overall satisfaction. For BPJS Ketenagakerjaan, CRM practices such as personalized service, clear communication, and consistent follow-up are essential for meeting the diverse needs of BPU participants, who often have limited familiarity with formal social security services.

In the context of BPJS, CRM's impact suggests that informal sector workers—many of whom have irregular incomes and face unique socio-economic challenges—value a supportive relationship with BPJS staff that addresses their concerns promptly. As Grönroos (1984) posits, CRM in public services should focus on interaction quality, where consistent and responsive communication helps mitigate participant uncertainties. The findings support this perspective, as CRM practices significantly contribute to satisfaction by building a foundation of trust and engagement, particularly critical for the informal sector.

Service Quality as a Key Driver of Satisfaction

The significant impact of service quality on customer satisfaction underscores the importance of high-quality services in the public sector. This finding aligns with the SERVQUAL model (Parasuraman, Zeithaml, & Berry, 1988), which highlights reliability, responsiveness, assurance, empathy, and tangibility as essential dimensions of service quality. For BPU participants in West Kalimantan, who may experience challenges in accessing BPJS services due to geographic and informational barriers, service quality is crucial for satisfaction.

The strong effect of empathy and reliability within service quality reveals that BPU participants value both the interpersonal aspects of BPJS service and its dependability. As Zeithaml et al. (2002) explain, the perception of empathetic and reliable service fosters trust and strengthens the overall satisfaction experience. For BPJS, this means that consistent, empathetic interactions—where staff members actively address participant needs—are key to fostering loyalty among non-wage recipients. These findings suggest that improvements in service quality, particularly in ensuring staff reliability and empathy, could further elevate participant satisfaction, especially in regions like West Kalimantan where service access is often limited.

The Role of Government Support in Enhancing Satisfaction

Government role emerged as a significant predictor of customer satisfaction, reinforcing the idea that supportive regulatory environments are essential for effective public service delivery. This finding is consistent with Alford and Hughes (2008), who argue that government intervention, through policy support and transparent regulations, builds public trust and enhances satisfaction in social services. In BPJS Ketenagakerjaan's case, participants express higher satisfaction when they perceive strong governmental backing, which manifests through clear policies, fair regulations, and accessible service structures.

For BPU participants, the government's role is particularly relevant, as it shapes their perceptions of BPJS's reliability and commitment to social security. A supportive government presence can ease access barriers by enhancing service outreach and transparency, which is crucial for informal sector workers often excluded from traditional employment benefits. This underscores the need for continued collaboration between BPJS and government bodies to ensure that policies and service standards reflect participant needs, thus boosting satisfaction and trust.

The Mediating Role of Customer Trust

Customer trust significantly mediated the relationship between both CRM and service quality on customer satisfaction, demonstrating trust's pivotal role in the BPJS service experience. This result is in line with the Commitment-Trust Theory by Morgan and Hunt (1994), which posits that trust is foundational for building customer satisfaction and loyalty in relational exchanges. In public services, where trust in institutional reliability is crucial, BPJS's ability to foster trust among participants is key to maintaining satisfaction, especially given the informal sector's potentially lower initial trust levels in formal institutions.

Trust amplifies the positive effects of CRM and service quality on satisfaction by solidifying participants' confidence in BPJS. When BPU participants trust BPJS to provide dependable, responsive services, they are more likely to express satisfaction and continue their participation in the social security program. This finding highlights the importance of transparent, reliable interactions in enhancing trust among participants, suggesting that BPJS should prioritize strategies that foster openness and dependability in its services. Furthermore, by addressing trust-building as a core component of its service model, BPJS can support long-term satisfaction and engagement among BPU participants, who may otherwise feel disconnected from institutional support.

Implications for BPJS Ketenagakerjaan and Policy Recommendations

The results of this study carry important implications for BPJS Ketenagakerjaan's strategy in serving non-wage recipients. Firstly, enhancing CRM practices to support more personalized and frequent interactions with BPU participants could substantially improve satisfaction and trust. BPJS may consider developing a digital communication platform that enables participants to access real-time information, address inquiries, and receive personalized service reminders, thereby improving engagement and accessibility.

Secondly, investments in service quality improvements, particularly in staff training on empathy and responsiveness, could enhance participant experiences. BPJS can benefit from training programs that equip staff with the skills to deliver empathetic, reliable service, as this would likely result in higher participant satisfaction and loyalty.

Lastly, BPJS's collaboration with government agencies should be strengthened to address policy and service challenges specific to the informal sector. Supportive government policies that focus on increasing service outreach, especially in rural and remote areas, could improve accessibility for BPU participants, ultimately contributing to higher satisfaction. Additionally, campaigns to increase awareness of BPJS's benefits among informal sector workers could help bridge knowledge gaps and encourage greater program participation.

Limitations and Future Research

While this study provides critical insights, certain limitations should be noted. The cross-sectional design limits the ability to establish causality, and future research could employ a longitudinal approach to examine changes in satisfaction over time. Additionally, this study focused solely on BPU participants in West Kalimantan; expanding the research to other provinces may reveal regional differences in satisfaction drivers, allowing BPJS to tailor strategies accordingly.

Future research should also explore the role of digital engagement in CRM for BPJS, examining how online platforms might further enhance accessibility and satisfaction for BPU participants. Investigating the impact of additional factors, such as socioeconomic conditions and digital literacy, could provide a more comprehensive understanding of participant satisfaction.

Conclusion and Recommendations

Conclusion

This study aimed to develop a model of customer satisfaction for BPJS Employment non-wage recipients (BPU) in West Kalimantan by examining the influence of Customer Relationship Management (CRM), service quality, government role, and customer trust. The findings confirm that CRM, service quality, and government role are significant predictors of customer satisfaction, with customer trust playing a mediating role that enhances the effects of CRM and service quality on satisfaction.

The importance of CRM in building participant engagement and satisfaction highlights the need for BPJS to prioritize relational strategies that foster trust and responsiveness, especially given the specific needs of BPU participants in the informal sector. Service quality dimensions, particularly empathy and reliability, were found to be crucial in shaping satisfaction, underscoring the value participants place on dependable, empathetic service. Additionally, the government's role as a regulatory and supportive entity positively impacts satisfaction, suggesting that a transparent and supportive policy environment enhances public trust and engagement in social security services.

Overall, the study's model contributes to a more nuanced understanding of satisfaction among BPU participants, offering a framework that BPJS can use to improve service delivery and foster long-term satisfaction among informal sector participants.

Recommendations

Based on the study's findings, the following recommendations are proposed for BPJS Ketenagakerjaan to enhance customer satisfaction among BPU participants:

Strengthen Customer Relationship Management (CRM) Practices

To improve engagement with BPU participants, BPJS should adopt a CRM strategy that emphasizes frequent, personalized interactions. This could include:

Digital Engagement Platform

Developing a digital platform that allows participants to access real-time updates on their accounts, receive reminders for service renewals, and communicate directly with BPJS representatives could increase participant engagement and satisfaction.

Proactive Communication

Implementing automated notifications for new benefits, service changes, or policy updates can keep participants informed and make BPJS services more approachable.

Feedback Mechanisms

Instituting regular feedback channels, such as surveys or suggestion portals, will allow BPJS to understand participant needs better and address concerns in a timely manner.

Enhance Service Quality through Staff Training and Support

High service quality is central to satisfaction, and BPJS should focus on improving specific service quality dimensions, particularly empathy and reliability, by:

Training Programs

Providing regular training to BPJS staff on effective communication, empathy, and conflict resolution can improve the quality of participant interactions. By focusing on empathy, staff will be better equipped to understand and respond to participants' concerns, especially those unfamiliar with social security processes.

Reliability Standards

BPJS should establish reliability benchmarks for service delivery times, claims processing, and response to inquiries. Clear standards will enhance participants' perceptions of BPJS as a dependable service provider.

Accessibility Initiatives

Expanding outreach efforts in rural and remote areas through mobile service units or partnerships with local organizations can improve accessibility for participants with limited physical access to BPJS offices.

Leverage Government Support to Improve Service Delivery

The study highlights the positive role of government support in enhancing satisfaction, indicating that BPJS should collaborate with government agencies to streamline service provision and ensure transparency. Specific recommendations include:

Policy Advocacy

Working with government bodies to advocate for policies that support the informal sector can further increase BPU participation and satisfaction. Policies that subsidize premiums for low-income participants, for instance, could make BPJS more accessible.

Transparency Initiatives

BPJS can collaborate with the government to promote transparency in service policies and procedures, providing participants with clear, accessible information about their rights and benefits.

Public Awareness Campaigns

Joint campaigns with the government to raise awareness about BPJS benefits can help bridge information gaps, especially among informal sector workers who may not fully understand the available programs.

Foster Trust through Transparency and Accountability

Building and maintaining trust is essential for participant satisfaction, as demonstrated by the mediating role of trust in this study. BPJS can enhance trust through:

Transparent Information Sharing

BPJS should provide clear, accessible information on service processes, benefits, and participant rights, ensuring that participants understand how to access services and what to expect.

Accountability Measures

Establishing a grievance redressal system where participants can report issues and receive prompt responses would demonstrate BPJS's commitment to accountability and responsiveness.

Regular Trust-Building Initiatives

Implementing periodic workshops or informational sessions that clarify BPJS's role, address participant concerns, and explain benefits can strengthen trust among BPU participants, particularly those new to the social security system.

Implement Technology-Driven Solutions for Operational Efficiency

As the study suggests, CRM and service quality significantly impact satisfaction. BPJS could integrate technology to streamline service processes and enhance CRM efforts:

Automated Service Systems

Automation in claims processing and inquiry responses can reduce wait times, improving service reliability and participant satisfaction.

Mobile Application Development

A user-friendly mobile application providing information on benefits, claims, and service updates would make BPJS more accessible to participants in rural areas and increase their engagement with the program.

Conduct Periodic Satisfaction and Trust Assessments

To ensure continuous improvement, BPJS should perform regular evaluations of participant satisfaction and trust levels:

Satisfaction Surveys

Annual surveys can provide insights into participants' evolving needs and the effectiveness of implemented strategies, enabling BPJS to adjust its approach as needed.

Trust Index

Establishing a trust index to measure the level of trust among participants would allow BPJS to identify areas for improvement and enhance participant confidence in BPJS's services.

Future Research Directions

While this study provides valuable insights, future research could expand on these findings by exploring customer satisfaction models in different regional contexts or among diverse BPJS participant groups. A longitudinal approach could also offer insights into satisfaction changes over time, helping BPJS track the impact of implemented strategies.

In conclusion, by implementing these recommendations, BPJS Ketenagakerjaan can build a more responsive and participant-centered service model, ultimately increasing satisfaction and engagement among BPU participants. The insights gained from this study underscore the importance of relational, quality-focused, and trust-building approaches in public sector service delivery, particularly for non-wage recipients in Indonesia's social security system.

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