The Influence of Eservice Quality of the Jamsostek Mobile Application on the Desire to Recommend to Others: The Mediating Role of Participant Satisfaction

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Abstract. The study on the quality of electronic services from digital service applications has become an interesting topic for research in line with the development of service digitalization in everyday life. This research was conducted with the aim of determining the extent of the electronic service quality of the digital service application owned by BPJS Ketenagakerjaan, namely Jamsostek Mobile (JMO), using the ESERVQUAL model and examine the mediating factors in influencing the desire to recommend to others as a result of customer loyalty attitudes. Data from 324 valid online questionnaires were analyzed using the structural equation modeling with Smart PLS3 software. The findings indicate that almost all dimensions of ESERVQUAL have a significant impact on participant satisfaction except for web design. ease of use, reliability, privacy, responsiveness, and empathy affect customer satisfaction and customer loyalty. also researched regarding the mediation of relationships whose implications are discussed.

Keywords: E-SERVQUAL, Customer Satisfaction, Customer Loyalty, Recommend to Other, Jamsostek Mobile

1 Introduction

The development of digital technology is currently accelerating along with the increasing population in Indonesia. Digitalization is permeating all aspects of life, including education, public services, office work, and buying and selling activities, particularly through e-commerce, which has seen rapid growth post-Covid-19 pandemic. Public service is a vital means for people to carry out their daily activities. [Kotler, et al., 2005] defines a service as any action or activity that one party can offer to another that is essentially intangible and does not result in ownership of something.

Every public service, whether Government or Private sector, required to have a strategy to achieve its optimal profits. Public service provider takes steps to provide customer satisfaction in various ways, including through digital applications that allow easy access without the limitations of space and time. Digitalization of services viewed as a way to enhance customization and automation through standardization [Mergel et al., 2019]. The result of digital transformation efforts is a change in the way services are

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delivered; what was initially conventional now introduces interactions between humans and technology in the service delivery process to customers.

Switching on service into digital not only happening in the private sector but also in the government sector, not only on Banking but also BPJS Ketenagakerjaan. BPJS Ketenagakerjaan established by Law No. 24 of 2011 regarding the Social Security Administering Body, which, along with BPJS Kesehatan, mandated to provide protection for all workers in Indonesia from social risks related to Employment Injury Security, Death Security, Old Age Security, Pension Security, and Unemployment Security. BPJS Ketenagakerjaan participants are divided into four sectors: formal sector participants (Wage Recipients), informal sector participants (Non-Wage Recipients), construction workers, and Indonesian migrant workers. In this study, will be focused on formal participant sector.

Digitalization development in BPJS Ketenagakerjaan make every participant can providing convenient services at one's fingertips by developing a digital service application for smartphones called Jamsostek Mobile. On its development milestone, Jamsostek Mobile has undergone several name changes, first BPJSTK Mobile, BPJSTKU, and is currently known as Jamsostek Mobile (JMO). The presence of JMO is expected to provide easier access to services and giving optimal information for participants. By utilizing services through JMO, participants can easily access information and services without time and place restrictions.

JMO has five features in the Old Age Security program, which include Check Balance, Simulation, Claim JHT Benefits, Track JHT Claims, and RSJHT (Old Age Security Balance Details). In the Employment Injury Security program, there are two service features: JKK Benefit Claim (for Indonesian Migrant Workers) and Track JKK Claims. In the Death Security program, there are two service features: JKM Benefit Claim and Track JKM Claims. In the Pension Security program, there is one feature: Simulation. In the Unemployment Security program, there are two features: JKP Benefit Claim and Track JKP Claims. Additionally, there are 15 other features, including Program Info, Pay/Autodebet for informal program participants, Attachments, Data Updating, Branch Office, Service Partners, Complaints, Assistance, Promotions, Streaming, Ask 175, Shopping, Worker Housing, Emergency Funds, and Investments.

The socialization of the JMO application service has been conducted at 325 BPJS Ketenagakerjaan branch offices across Indonesia. The socialization was carried out personally, involving HR/Personnel from BPJS Ketenagakerjaan participating businesses. Since its launch in 2014, the number of participants who have downloaded JMO has increased every year. It is expected that the presence of JMO will minimize queues for Old Age Security (JHT) claims at all branch offices and provide faster, easier, more optimal, and efficient services for BPJS Ketenagakerjaan participants.

In carrying out operations to protect workers in the formal sector, construction workers, and Indonesian migrant workers, BPJS Ketenagakerjaan is supported by strong regulations, resulting in a high participation rate among workers in these formal sectors compared to those in the informal sector. Several strategies have been developed to meet the target coverage for BPJS Ketenagakerjaan's protection, alongside ongoing mass socialization efforts to introduce protection programs for informal sector workers provided by BPJS Ketenagakerjaan. One of its strategy by giving referral or recommendation system from active BPJS Ketenagakerjaan participants in the formal sector who are already using the Jamsostek Mobile (JMO) digital service application. In this approach, much relies on the quality of digital services provided by the JMO application, as it must satisfy customers to encourage them to recommend or register others around them through the "Sertakan" feature available in the JMO application.

Currently, the number of BPJS Ketenagakerjaan participants at BPJS Ketenagakerjaan Semarang Pemuda is recorded at 333,785, with 126,236 formal sector participants already using JMO. Meanwhile, the number of active informal sector participants is approximately 369,996, out of a total of 878,740 informal workers in Semarang City. Increasing social security protection for informal workers remains a significant challenge for BPJS Ketenagakerjaan. Growth in informal sector participation is often dominated by temporary membership due to the limited awareness among informal workers about the benefits of employment social security. In response to this, BPJS Ketenagakerjaan is taking strategic steps to increase the participation rate among informal sector workers, one of which involves using the referral method from active formal sector participants who have already used Jamsostek Mobile and experienced the services provided by this digital service application. To achieve the goal of having a customer recommend a product to others, the benchmark is that the customer has experienced satisfaction with the services they need through the Jamsostek Mobile (JMO) application.

To analyze the impact of the ESERVQUAL quality of the Jamsostek Mobile (JMO) application on the intention to recommend it to others, mediated by participant satisfaction, measurements of digital service quality were conducted based on six ESERVQUAL dimensions: ease of use, web design, reliability, privacy, responsiveness, and empathy. Ease of use dimension refers to the ease with which customers can install the application on their smartphones, use the application, and access information. The web design dimension refers to the appealing design of the application and the availability of menus that meet customer needs. The reliability dimension refers to the performance of promised services in an accurate and timely manner. The privacy dimension refers to the protection of personal and financial information and how secure participants feel when conducting service transactions. The responsiveness dimension refers to the application's readiness to assist participants. The empathy dimension refers to how participants receive feedback on complaints submitted.

Eservqual

Research on service quality has become very popular in recent years, along with the increasing utilization of the internet as a medium for delivering services to customers. SERVQUAL has evolved into ESERVQUAL due to the involvement of humans with technology. Electronic service quality (ESERVQUAL) shows a positive impact on customer satisfaction, customers' intention to reuse the product, and word-of-mouth recommendations among online customers. [Blue et al.,2015].

The foundation of customer satisfaction in banking services lies in the initial trust between the bank and its customers, with the aim of providing quality services at a more economical cost. [Shankar & Jebarajakirthy, 2019]. The overall quality of electronic services results in customer satisfaction as the ultimate outcome. The research results show a positive influence of ESERVQUAL quality on customer satisfaction. There have been many studies on ESERVQUAL that have modified the variables involved. Some ESERVQUAL studies emphasize that customer satisfaction is the main focus in research related to electronic service quality, thereby strengthening the significant relationship between ESERVQUAL and customer satisfaction [Kitapci et al., 2014]. Transaction tools used in e-service are websites or digital service applications. A good website design will generate additional interest for a company in offering its services, and this will create a desire for consumers to obtain even better service. [Gronross et. al., 2000]. E-service quality not only involves the company as the service provider but also involves consumers in the development process. Additionally, an e-service also requires quick feedback from consumers and enhances the relationship between consumers and between consumers and the company [Santos, 2003]. Yang [2001] designed a model consisting of several factors in determining the service quality of digital services. The model is still related to SERVQUAL, namely reliability, responsiveness, access, ease of use, attentiveness, credibility, and security.

Based on the background presentation above, the research formulation of the problem to be discussed is how the influence of ESERVQUAL of the Jamsostek Mobile application on the desire to recommend to others is mediated by participant satisfaction. The research refers to several previous studies, namely [Zariman et al., 2023] which discusses the quality of mobile commerce application services in enhancing customer loyalty intentions mediated by customer satisfaction, and the study [Indira, 2016] which discusses the impact of E-Service Quality of the Garuda Indonesia application on Garuda Indonesia customer satisfaction. Next, the research on the influence of the Corporate Image of Islamic Banks and the Standardization of Islamic Services on the Intention to Recommend to Others, mediated by Customer Satisfaction, by Warsito et al. [2022]. The results show a positive and significant impact of the Islamic banking image and service standardization on customers' intention to recommend the services to others. Additionally, customer satisfaction was found to positively affect this intention. What distinguishes the research conducted by the author from previous studies is the object, the method of data collection, the location, and also the development of the variable of the desire to recommend to others as a manifestation of customer satisfaction. The researcher focuses on participant satisfaction as customers of BPJS Ketenagakerjaan using the ESERVQUAL method. The research is then conducted using multiple linear regression analysis, with the variables used being ease of use, web design, reliability, privacy, responsiveness, and empathy. These variables were chosen because they are the most relevant in studying the ESERVQUAL method in relation to the JMO digital service application.

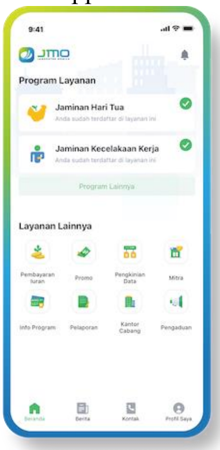


Image 1. Jamsostek Mobile Apps (JMO)

Services provided through self-service via JMO are continuously evaluated and monitored by BPJS Ketenagakerjaan because the quality of digital services is closely related to the quality of services. [Akbar & Parvez, 2009]. Service is an activity that fulfills the need for services that are intangible. Service users will be able to evaluate a service if they have experienced it themselves. According to Sampara in Sinambela [2014], service is an activity carried out in a systematic manner regulated by a procedure. Service is provided to others or to people with equipment in order to meet the needs of service users.

To determine the level of customer satisfaction with the performance of digital services, a customer satisfaction survey can be conducted. Conceptually, customer satisfaction is measured through the alignment of customer expectations with the actual performance of the service as perceived by the customer, followed by the desire to use the product or service again and the customer's willingness to recommend the product to others [Tjiptono, 2014].

In the context of research on digital service quality or ESERVQUAL, it is defined by Parasuraman [2005] as the involvement between the entire phase of customer interaction with the website. This research builds on previous studies conducted by Zeithaml [2000], who defined ESERVQUAL as the extent to which the website facilitates shopping, purchasing activities, and provides services effectively and efficiently. To better understand the nature of digital services, Zeithaml et al. [2002] delved deeper into the discussion to review the service quality gap model, comparing the dimensions of conventional service quality with digital services where there is an interaction between humans and technology. E-service quality is very crucial for customer purchasing decisions which positively influences customer satisfaction and strengthens customer loyalty [Szwarc, 2005] which will then have an impact on increasing profits [Szwarc, 2005; Hamouda, 2019].

This discussion concludes that the measurement of e-service quality must be more dynamic and contextual. This cannot be achieved if the scale of service quality measurement used is a scale that has been determined in advance without contextualization.

Table 1: EServqual Dimension

Dimension	Definition
Ease of Use	Ease of transacting using digital services is provided by the service provider so that it is easy to understand and easy to use.
Web Design	Website interface, appearance or service looks.
Reliability	Services operates without failures under conductions established for a certain period of time [Sharma et al., 2015]
Privacy	It refers to the customers' perception of their ability on controlling and monitoring their account services [Yousafzai et al.,2010]
Responsiveness	Responsiveness describes readiness of service providers to assist customers and deliver prompt service [Abdullah et al., 2011]
Empathy	Care and individualized attention provided to customers [Hongxiu et al.,2009]

Customer Satisfaction

Customer satisfaction according to Meesala and Paul [2018] is the main driving factor for product or service performance exceeding customer expectations. The company must be better at paying attention to customer satisfaction, because if it neglects customer satisfaction, customers can spread good or bad news to the entire world through the internet or similar media [Kotler & Amstrong, 2018].

According to Kotler, satisfaction is defined as the feeling generated from the comparison of the experience gained from consuming a product against customer expectations. If the experienced does not meet expectations, the customer becomes dissatisfied. If the experienced meets expectations, the customer becomes satisfied. A BPJS Employment Customer (Participant) is considered satisfied when:

a. They remain a participant as an informal participant after no longer working at the Company / no longer obligated to be a formal sector participant.
b. They speak positively about the BPJS Ketenagakerjaan program.
c. They recommend the BPJS Employment program to their surroundings who are not yet participants.

According to Basu Swastha [2012], customer satisfaction is the drive of individual desires with the aim of achieving satisfaction. In this matter, we are directed to understand that a desire must be created before fulfilling a motive. The source that drives the emergence of a desire can be different within the individual themselves or driven by external factors in their environment.

According to Tjiptono [2019], customer satisfaction is a post-purchase evaluation where the chosen alternative at least meets or exceeds expectations, while dissatisfaction arises when the outcome does not meet expectations. In the context of customer satisfaction, generally, expectations or beliefs about what will be received, according to Zeithaml [1988], customer expectations will continue to evolve along with the development of the experiences perceived by the customer.

In the end, all elements of the service will affect the level of satisfaction felt by customers, and it can be proven that it is very important for the company to provide satisfaction to its customers so that they become loyal to the company. Therefore, management along with all elements in the company is expected to provide comprehensive consumer service so that customers are satisfied with the services provided. According to Indrasari [2019], in determining the level of customer satisfaction, there are five things that should be the focus of the company, namely:

1. Product quality: customers will feel satisfied if their assessment of the product they choose is indeed of high quality.
2. Service quality: customers will feel satisfied if they receive good service or an experience that meets their expectations.
3. Emotional: customers will feel a sense of pride if others admire them for being users of a certain product. For example, by participating in BPJS Ketenagakerjaan, a person will feel a greater sense of self-worth compared to those around them who do not yet have the safety net of social security protection.
4. Price: products with the same quality but relatively more affordable prices offer greater value to customers.
5. Cost: customers who do not incur additional costs or do not need to waste time obtaining a product tend to feel satisfied with that product.

In measuring customer satisfaction, according to Indrasari [2019], it is done by considering several indicators as follows:

a. Expectation conformity, which is satisfaction concluded based on the conformity or non-conformity between customer expectations and the reality of the service performance received.
b. Interest in reusing, which is customer satisfaction measured by asking whether customers want to reuse the services provided by the company.
c. Willingness to recommend, which is customer satisfaction measured by confirming whether customers will recommend the product they have found beneficial to others such as family, friends, and others.

Customer satisfaction measurement should include multiple tools and data collection points. First important and core, should exist a conceptual model that describes the customer satisfaction construct. This is the basis for the creation on questionnaire. Customer satisfaction measurement based on perceived service quality, the gap between expectations about what customers want and perceptions about what customers feel from relevant service attributes will be conceptualized. If expectations exceed perceptions, perceived digital service quality is considered relatively poor or negative satisfaction. if perceptions are higher than expectations, when customers get more than they expect, then service quality is considered relatively high.

In determining the level of customer satisfaction regarding the quality of digital services, customers are asked to answer a list of questions regarding the ESERVQUAL service dimensions, including expectations of organizational services in the social security sector and a set of perceptions regarding the company in question (for example, what do I feel or experience regarding the BPJS Ketenagakerjaan programme). Likert scale 1-5 is used to measure the level of customer satisfaction through digital service channels, numbers 1-2 indicate that perception is still far from expectations, number 3 indicates that customer perception and expectations are balanced, while numbers 4 and 5 obtained from respondents' answers indicate that perception exceeds customer expectations. this interprets that the quality of service provided to customers through the digital service channels currently provided is good enough to meet customer expectations.

Customer Loyalty

Customer loyalty is something very important for the company; if the company gains loyal customers, it will provide maximum benefits for the company because these customers will repeatedly use the services and become an effective marketing channel by sharing their positive service experiences with others. The longer the duration of loyal customers in choosing to use the service, the greater the profit obtained by the company. Customer retention strategies and creating loyal customers will be more cost-effective than acquiring new customers.

According to McGinty and Smith [2009:36], recommendations are the application of observations regarding the conditions and desires of customers. Meanwhile, Zanker [2007] states that recommendations are one of the follow-up actions from observing customer satisfaction. With the existence of recommendations, the products being sold will find their truly potential customers.

Customers can demonstrate their loyalty in a variety of ways, according to Rowley. They can choose to stay with the supplier, whether or not this is classified as a relationship, or they can raise the volume or frequency of their purchases, or both. [Rowley 2005]. According to this viewpoint, it is the relationship that forms recurring purchases that indicate loyalty, not the repeat purchases themselves. Rowley uses this framework based on inertia and positive attitudes, including behavioural and attitudinal dimensions, to discuss customer loyalty in four categories: captive (inertia behaviour and attitude), convenience-seeker (positive behaviour and inertia attitude), contented (inertia behaviour and positive attitude), and committed (positive behaviour and attitude), based on behavioural and attitudinal dimensions.

Dick and Basu [1994] explain the concept of relativism while defining the many types of loyalty that are illustrated below. Three dimensions have been identified: true loyalty, latent loyalty, false loyalty, and no loyalty. They also depict loyalty as the strength of the bond between a loyal customer and a regular customer.

Loyalty is the quality of loyal act to a goal that is described from emotions or feelings and attitudes that make customers tend to choose to continue using a product or service. According to Edvarson et al., [2000], customer loyalty is defined as a tendency for customers to reuse the same service in the long term. Loyal or faithful customers will lead to a commitment to using the same service and recommending the service to others [Pearson, 1996]. Therefore, loyalty can be concluded as a commitment that can be held to return to using the service consistently in the future [Oliver, 1999].

According to Hofmeyr and Rice [2000], customer loyalty is reflected in two things, namely behaviour and emotion or feeling. Emotional loyalty is considered to have a more durable strength and can be defined as the customer's desire to maintain long-term relationships. In an organization that prioritizes service, customer loyalty becomes something that can be the cause of increased company profits through repeated use of services and customer recommendations to others after using the service. Kim et al., [2004] view that customer loyalty is associated with organizational growth in the future. Lee and Murphy [2008] believe that economic benefits are obtained from customer loyalty with the discovery that loyalty can reduce as well as increase organizational profits.

2 Methodology

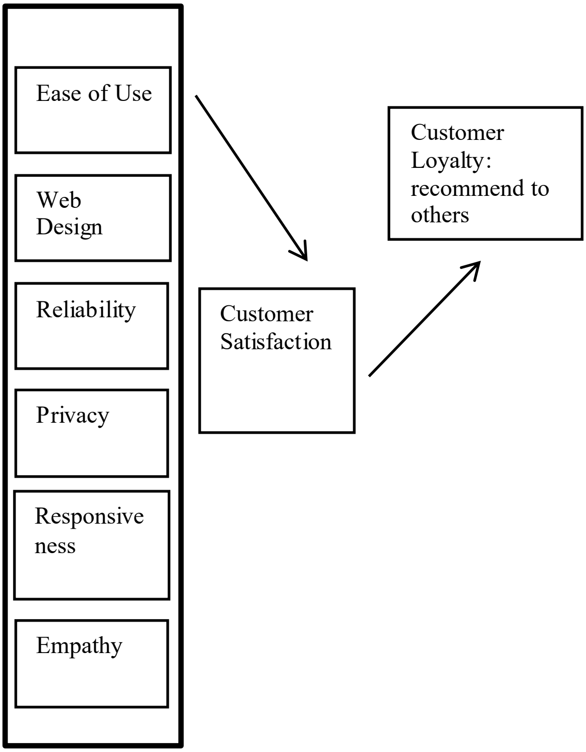
The research was conducted using the purposive sampling method as a sampling technique with the first criterion being men or women who are already participants in the formal sector BPJS Ketenagakerjaan. Second, participants who already have the Jamsostek Mobile application on their smartphones and have experienced services through the JMO application. The number of respondents was determined using the Slovin formula. 324 respondents chosen to represent 2077 Large and Medium Company at the Pemuda Semarang Branch Office met the research criteria.

The data collection technique was through the distribution of questionnaires online. The number of respondents, 324, met the minimum sample size required for the research, which is 5 times the number of research indicators (Hair et al., 1998). Using 17 indicators, the minimum sample size needed is 85 samples. After obtaining data results that meet the minimum research requirements, data processing is then carried out using the structural equation modeling (SEM) method with partial least square (PLS). PLS is used to estimate reliability and discriminant validity. For model assessment, Partial Least Square-Structural Equation Modeling (PLS-SEM) version 3.3.6 is used to test the measurement model and the structural model of the research.

PLS-SEM is primarily designed for exploratory research, focusing on explaining the variance of dependent variables when analyzing the proposed model. Thus, this analysis is the preferred method for the context of this research by Zariman et al. [2023].

Proposed conceptual framework as depicted in Image 2 below, to show the relationship between ESERVQUAL dimensions : ease of use, web design, reliability, privacy, responsiveness, and empathy to the customer loyalty with the mediation of customer satisfaction variable.

Image 2. Proposed Conceptual Framework



Several hypotheses were created based on the literature review and related theories as discussed above. These hypotheses focus on the influence of the SERVQUAL dimensions; ease of use,web design, realibility, privacy, responsiveness, and empathy on customer loyalty with the mediation of customer satisfaction. Details of the hypothesis development are presented as follows:

H1: There is a significant relationship between ease of use towards customer satisfaction on Jamsostek Mobile.

H2: There is a significant relationship between web design towards customer satisfaction on Jamsostek Mobile.

H3: There is a significant relationship between reliability towards customer satisfaction on Jamsostek Mobile.

H4: There is a significant relationship between privacy towards customer satisfaction on Jamsostek Mobile.

H5: There is a significant relationship between responsiveness towards customer satisfaction on Jamsostek Mobile.

H6: There is a significant relationship between empathy towards customer satisfaction on Jamsostek Mobile.

H7: There is a significant relationship between customer satisfaction towards customer

loyalty on Jamsostek Mobile.
H8: There is a significant relationship between ease of use towards customer loyalty on Jamsostek Mobile.
H9: Customer satisfaction has a mediating effect between ease of use and customer loyalty on Jamsostek Mobile
H10: Customer satisfaction has a mediating effect between web design and customer loyalty on Jamsostek Mobile
H11: Customer satisfaction has a mediating effect between reliability and customer loyalty on Jamsostek Mobile
H12: Customer satisfaction has a mediating effect between privacy and customer loyalty on Jamsostek Mobile
H13: Customer satisfaction has a mediating effect between responsiveness and customer loyalty on Jamsostek Mobile
H14: Customer satisfaction has a mediating effect between empathy and customer loyalty on Jamsostek Mobile

3 Results and Discussion

Based on the results of an online questionnaire distributed to 324 respondents who met the criteria, data was obtained from 324 large and medium-sized companies registered as participants of BPJS Ketenagakerjaan at the Semarang Pemuda branch. These respondents are companies that have already used the Jamsostek Mobile application for BPJS Ketenagakerjaan services.

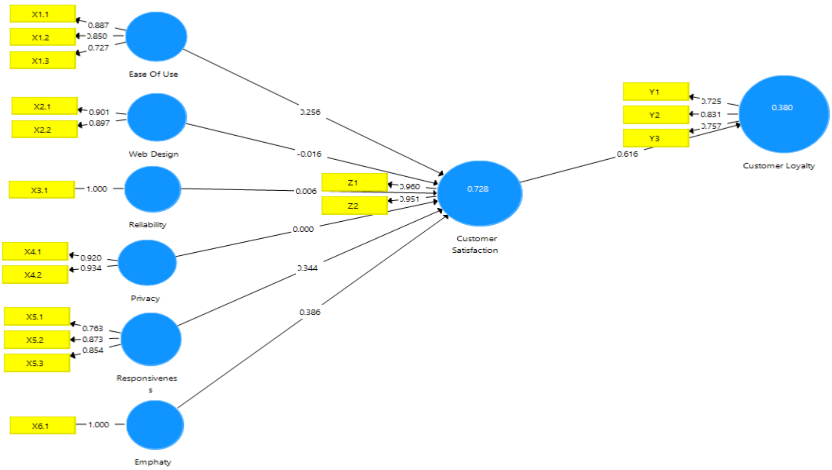


Image 3. Outer Model Result

Measurement model validation

The measurement model was tested to asses loading of each item, construct reliability, convergence validity and discriminant validity [Hair et all.,2017]. This technique is called confirmatory factor analysis (CFA).

The measurement model was tested to assess the loading of each item, construct reliability, convergent validity, and discriminant validity. [Hair et al. 2017]. This technique is called confirmatory factor analysis (CFA). As shown in Table 3, all item loadings are higher than 0.7. The results of the reliability and validity tests show that the composite reliability (CR) exceeds the threshold value of 0.7. Meanwhile, the average variance extracted (AVE) for each construct is greater than 0.5; thus, the threshold value ensures that at least 50% or more of the variance in the construct can be explained by a set of indicators. The collected data has been verified for reliability by calculating Cronbach's Alpha (CA) and the CA value for each construct is higher than 0.7, which is acceptable. Details of the reliability and validity of the constructs are presented in Table 2, and the results of the measurement model indicate that all constructs are valid measures based on parameter estimates and their statistical significance, according to Hair et al. [2010].

This study also conducts a discriminant validity test using the HTMT criteria recommended by Henseler et al. [2015]. Based on Henseler et al. [2015], if the ratio is lower than HTMT0.85, it can be concluded that all actions are discriminant. Moreover, based on Franke and Sarstedt [2019], if the upper limit of the bootstrapping HTMT value does not contain the number 1, then the action is discriminant. As shown in Table 3, all ratios are below the threshold value of 0.90; therefore, their measurements are different.

The findings of this study indicate that customer satisfaction with the Jamsostek Mobile digital service application is greatly influenced by responsiveness. This is followed by responsiveness, personalization, and information quality. In terms of responsiveness contribution, it is very important for services that prioritize customer interests because the future development of the business highly depends on customer preferences for a service product that is very dynamic and can change at any time. Customers who feel that the company responds to their needs quickly will feel more noticed and appreciated, which ultimately increases their satisfaction. Companies that are unable to respond to customer needs quickly may cause dissatisfaction, even leading to the loss of customers.

Most respondents agree that the responsiveness of the JMO application plays an important role in enhancing their satisfaction with the BPJS Ketenagakerjaan services. Therefore, this will lead them to return to using the services of the JMO application just as they experienced before. Similar research conducted by Felix [2017] shows that the relationship between responsiveness and customer satisfaction is strongly correlated. Kim et al. [2021] also found that intrinsic information quality and contextual information quality significantly affect consumer perceptions of information quality and, in turn, influence consumer satisfaction. In this study, ease of use was tested as the primary factor but was found to have no significant relationship with customer satisfaction. The factor of responsiveness becomes important for the management of BPJS Ketenagakerjaan to consider the optimal development of services with the aim of achieving the satisfaction of BPJS Ketenagakerjaan participants.

The findings of this study reveal that customers who are satisfied with the Jamsostek Mobile (JMO) application service are likely to be loyal, which in turn creates a desire to recommend it to others. Additionally, satisfied customers will exhibit positive behaviors such as spreading positive word-of-mouth to others. These findings support previous research conducted by Chang and Chen [2009] as well as Reichheld and Schefter [2000] because both studies indicate that loyalty will be formed if customers are satisfied with their previous service experiences. Other research also found that if customers are satisfied with the services provided by the provider, they will exhibit repeat purchase behavior, spread positive word-of-mouth about the organization, and are also likely to compare services or products with other competitors [El-Adly and Eid 2016; Rizan et al. 2014]. Therefore, it is important for providers to ensure that the online services offered through the Jamsostek Mobile (JMO) application meet certain criteria or standards that can attract customers to continue relying on the services through JMO. Similarly, the current results also affirm the mediating role of customer satisfaction in the relationship between several dimensions of electronic service quality and customer loyalty. Only a few considerations in improving some service features on JMO need to be taken seriously for the sustainability of expanding social security protection for workers in the informal sector.

4 Conclusion

The purpose of this research is to determine the relationship between the quality of digital services of the Jamsostek Mobile (JMO) application and the desire to recommend to others, mediated by customer satisfaction among JMO application service users at the Semarang Pemuda Branch Office, Central Java Regional Office.

In this study, it can be concluded that there are three hypotheses out of seven hypotheses that do not have a significant effect, namely H2: Web Design has an effect on customer satisfaction, H3: Reliability has an effect on customer satisfaction and H4: privacy has an effect on customer satisfaction. eservqual indicators measured in Jamsostek Mobile digital services for Web Design, Reliability and Privacy indicators do not contribute a significant effect on customer satisfaction. satisfaction in transacting on the services provided builds confidence in using the service. While H: Ease of use has an effect on customer satisfaction, H5: responsiveness has an effect on customer satisfaction, H6: empathy has an effect on customer satisfaction and customer satisfaction has a positive and significant effect.

Digital application development can provide better mobility for customers. the change of conventional services to digital is chosen to increase the organization's profits by generating more customers served without adding employees for conventional services. as discussed in the problem statement, that the application has been built and it is known that web design, reliability and privacy do not have a significant effect on customer satisfaction. while ease of use, responsiveness, and empathy significantly affect customer satisfaction and customer satisfaction significantly affects customer loyalty which gives rise to the customer's desire to recommend the service to others.

Electronic Service Quality (E-Service Quality) has a significant effect on customer satisfaction. With increasing service quality, customer satisfaction will also increase. To provide quality service, companies must provide information that is interesting enough and easy to understand. With this study, we know that Eservice Quality (ESRVQUAL), Customer Satisfaction (CS), and Customer Loyalty (CL) are responses made by customers in transactions that can provide loyalty in using services.

However, there are several limitations in this study that can be addressed by future researchers. First, the sample size was limited to 324 respondents, most of whom were from Central Java, Indonesia. Future researchers are encouraged to use a larger sample size and include participants from the DIY area who are still part of the same regional coordinator office. Second, this study focuses on six variables to measure the quality of digital services: ease of use, web design, reliability, privacy, responsiveness, and empathy. Future researchers can explore more specific variables to assess service quality in the same company or private insurance providers. Additionally, future research could consider incorporating additional variables that may influence customer satisfaction and the willingness to make recommendations, such as the company's reputation and pricing.

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