

The Effect of Service Quality and Perceived Value on Customer Satisfaction Mediated by Trust

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Abstract

This study investigates the influence of service quality and perceived value on customer satisfaction, with trust functioning as a mediating variable. The research was conducted among PBP/ Mandiri BPJS Health Insurance participants registered at the Yogyakarta JKN BPJS Health Branch. Using a quantitative approach, data were collected through purposive sampling, resulting in 110 respondents who completed a structured questionnaire. Measurements were based on a Likert scale, and data were analyzed using Structural Equation Modeling (SEM) with Partial Least Squares (SmartPLS 3.0). The results indicate that all indicators used in the study demonstrate strong loading factor values, confirming their reliability as research instruments. The R-Square value shows that service quality, perceived value, and trust collectively explain 85.9% of the variance in customer satisfaction, while the remaining 14.1% is influenced by other unexamined factors. Findings further reveal that both service quality and perceived value significantly and positively affect trust and customer satisfaction. Moreover, trust is found to effectively mediate the relationship between service quality and perceived value on customer satisfaction. These results highlight the crucial role of trust in enhancing customer satisfaction within the BPJS Health Insurance service context.

Keywords: Customer Satisfaction, Perceived Value, Service Quality, Trust



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INTRODUCTION

The insurance sector in Indonesia has undergone substantial expansion in recent years, driven primarily by rising public awareness and demand for comprehensive financial protection. Data from the Financial Services Authority (OJK) reported that Indonesia accommodated 136 insurance companies in 2021, demonstrating the increasing competitiveness and complexity of the industry. In such a competitive environment, service quality becomes a primary determinant of organizational success, as consumers consistently evaluate insurance products based on their specific needs and anticipated service experiences (Sze Chee & Md Husin, 2020). Service quality itself is conceptualized as the gap between customers' expectations and the actual performance delivered by the service provider, commonly measured through dimensions of reliability, responsiveness, assurance, empathy, and tangibility (Setiawan, A., Qomariah, N., & Hermawan, 2019). In the context of modern service industries, these dimensions have been shown to play a pivotal role in shaping customer perceptions and long-term relational outcomes (Uzir et al., 2020).

Customer satisfaction represents a psychological and emotional evaluation stemming from consumers' assessments of whether a product or service aligns with or exceeds their expectations (Tjiptono, 2018). Kotler, Keller (2022) emphasize that satisfaction arises from the comparison between perceived performance and expected performance, where deviations below expectation lead to dissatisfaction. Beyond performance assessments, trust has emerged as a crucial mediator that strengthens the relationship between service quality and customer satisfaction, particularly in service-based organizations where interactions carry inherent risks and information asymmetries. Recent studies have highlighted trust as a core construct influencing service evaluations in insurance and healthcare systems, further establishing its relevance in predicting customer loyalty and behavioral intentions (Yustika & Mariana, 2024).

BPJS Health Insurance, as one of the largest insurance providers in Indonesia, plays a central role in delivering health protection through the National Health Insurance (JKN) program. Despite improvements in healthcare accessibility, concerns persist regarding service delivery, administrative procedures, and perceived inequities in participant treatment. As of September 1, 2023, BPJS had enrolled 262,865,343 citizens, representing approximately 94.64% of Indonesia's population (Bisnis.com, 2023). Nonetheless, a significant number of beneficiaries continue to report dissatisfaction related to perceived service inefficiencies and discriminatory experiences, contributing to millions remaining unenrolled. These persistent service quality challenges underscore the importance of evaluating customer perceptions and identifying underlying determinants influencing satisfaction within the JKN system.

Preliminary observations conducted by the researcher among JKN BPJS Health Insurance participants in Yogyakarta further indicate that perceived service quality remains below optimal standards. Issues such as administrative delays, procedural inefficiencies, and difficulties in accessing inpatient services have been frequently reported. Although prior studies have examined general service quality in healthcare settings, there remains a notable gap in empirical research focusing specifically on the influence of service quality and perceived value on customer satisfaction among BPJS participants in the regional context of Yogyakarta. This gap highlights

the need for region-specific assessments, considering that satisfaction levels may vary based on demographic, infrastructural, and institutional factors (Della Corte et al., 2025).

Given these conditions, investigating the mechanisms through which service quality and perceived value shape customer satisfaction particularly when mediated by trust offers substantial academic and practical relevance. The integration of trust as a mediating variable reflects contemporary theoretical developments emphasizing relational governance and psychological assurance in service exchanges (Hashim & Tan, 2015). Such a framework provides deeper insight into how customers form evaluations of BPJS Health Insurance services beyond functional attributes, capturing emotional and cognitive responses that influence satisfaction outcomes.

Accordingly, this study aims to analyze the effect of service quality and perceived value on customer satisfaction with trust as a mediating variable, focusing on BPJS Health Insurance participants in Yogyakarta. The findings are expected to contribute meaningful implications for service management, policy design, and customer relationship strategies within Indonesia's national health insurance system. Additionally, this study seeks to fill existing empirical gaps and provide a robust conceptual foundation for future research on service delivery performance in public insurance institutions.

LITERATURE REVIEW

Customer Satisfaction

Customer satisfaction refers to a psychological and emotional response that arises when consumers evaluate the performance of a product or service relative to their initial expectations (Kotler, Keller, 2022; Natarini, 2018). Satisfaction emerges when perceived performance meets or exceeds expectations, leading to pleasure, whereas underperformance generates dissatisfaction. Prior research highlights that satisfied consumers tend to remain loyal, increase purchasing frequency, share positive word-of-mouth, demonstrate reduced price sensitivity, and contribute to organizational growth (Lin et al., 2022). The indicators commonly used to measure satisfaction include product or service quality, pricing fairness, convenience, accessibility, employee service, facilities, and atmosphere (Ginting et al., 2023). Recent studies also emphasize digital interaction quality and customer experience design as emerging determinants of satisfaction in modern service environments.

Service Quality

Service quality reflects consumers' overall assessment of how well service delivery aligns with expectations, shaping their behavioral intentions and repurchase decisions (L. Chen et al., 2019). Kotler, Keller (2022) define service quality as a continuous organizational effort to improve processes, products, and services, while Tjiptono (2018) describes it as the ability to fulfill customer needs with consistent precision. The SERVQUAL model identifies five core service quality dimensions, including tangibles (physical facilities and appearance), reliability (accurate and dependable service performance), responsiveness (prompt assistance and communication), assurance (competence, courtesy, and ability to inspire trust), and empathy (personalized

attention to customer needs) (Suhartini, 2023). In contemporary service ecosystems, scholars also highlight the role of technology enabled service quality such as system usability and service digitalization in shaping customer perceptions.

Perceived Value

Perceived value represents customers' overall assessment of the utility of a product or service based on perceived benefits relative to the costs incurred (Kotler, Keller, 2022; Safitri et al., 2023). It reflects customers' cognitive evaluation of what they receive versus what they sacrifice, encompassing financial, emotional, and social considerations. While perceived value is widely recognized as a key predictor of consumer decision-making and satisfaction, previous studies show mixed evidence regarding the strength of its influence, indicating the need for more contextualized analysis (Chen & Dubinsky, 2003). Sweeney & Soutar (2001) PERVAL model identifies four primary dimensions: functional value (quality or performance), emotional value, functional value (price/value for money), and social value. Contemporary literature also emphasizes relational value derived from trust, communication quality, and long-term customer-firm engagement as an increasingly important component of perceived value.

Trust

Trust refers to a customer's willingness to rely on a service provider based on the belief that the provider will act responsibly, dependably, and ethically, even in situations where direct monitoring is limited (Handayani et al., 2021; Kalia et al., 2021). Trust significantly enhances customer satisfaction and loyalty because it reduces perceived risks and strengthens positive service evaluations (Bernarto & Patricia, 2019). Tschannen-Moran & Hoy (1998) identify five dimensions shaping trust: benevolence (good intentions toward customers), reliability (fulfillment of promises), competence (ability and knowledge to deliver quality service), honesty (truthfulness and integrity), and openness (transparent communication). Recent studies suggest that trust is increasingly influenced by digital transparency and data security, making these elements crucial in modern service relationships.

Conceptual Framework

This study adopts a simplified conceptual model to analyze the influence of several key determinants on customer behavior. The framework consists of three independent variables, two dependent variables, and one mediating variable. Service quality and perceived value are positioned as the independent variables that drive the primary outcomes, while customer satisfaction is designated as the main dependent variable being assessed. Trust is incorporated as the mediating variable, serving as an essential linkage that clarifies the causal pathways between the independent and dependent variables. The development of this framework is grounded in established theoretical perspectives and supported by prior empirical evidence, ensuring that the research design is methodologically sound and aligned with existing scholarly contributions.

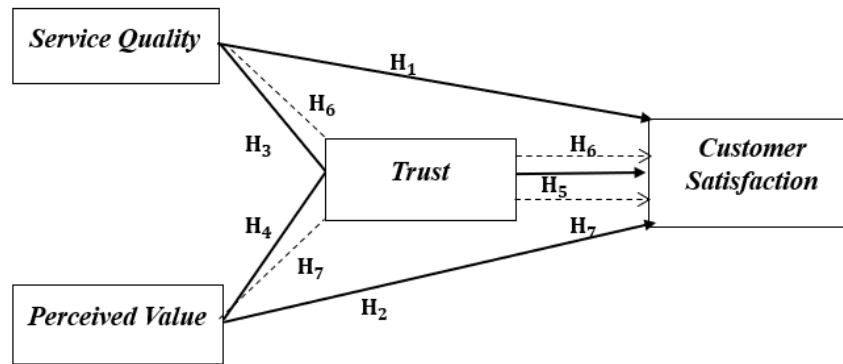


Figure 1. Conceptual Framework

METHOD

This research employed a quantitative survey approach using structured questionnaires as the primary data collection instrument. Quantitative methodology, as described by Sugiyono (2018), is grounded in positivist philosophy and is designed to examine specific populations or samples through empirical measurement instruments, with statistical analysis used to describe phenomena and test predetermined hypotheses. The study focused on customers of BPJS Health Insurance in Yogyakarta as the unit of analysis. The research was conducted from December 2023 to April 2024, with data collection carried out between March 24 and April 13, 2024. A total of 110 valid responses were obtained based on predetermined inclusion criteria, such as being an active BPJS participant and having utilized BPJS health services within the past six months.

The variables examined consisted of service quality and perceived value as independent variables, customer satisfaction as the dependent variable, and trust as the mediating variable. The questionnaire employed a five-point Likert scale to capture respondents' perceptions of each construct. Data were analyzed using SmartPLS 3.0, which is appropriate for examining complex models and mediation effects through Partial Least Squares Structural Equation Modeling (Hair et al., 2019; Sekaran & Bougie, 2016). The analysis included evaluating both the measurement model and structural model by assessing reliability, validity, and hypothesis testing using t-statistics and p-values as the primary criteria for determining the acceptance or rejection of hypotheses.

ANALYSIS AND DISCUSSION

Respondent Characteristics

The population in this study comprised all PBP/Mandiri BPJS Health Insurance participants residing in Yogyakarta. To ensure the representativeness of the sample, respondents were required to fulfill several inclusion criteria, which included a minimum age of 20 years to reflect physical, behavioral, and psychological maturity, active utilization of JKN KIS facilities during the last year through service visits at BPJS-affiliated healthcare providers, and verified PBP/Mandiri participant status.

Table 1. Respondent Characteristics

Respondents Characteristic	Category	Total	Percentage
Gender	Male	69	62.73%
	Female	41	37.27%
	Total	110	100%
Age	20-24 year old	84	76.36%
	25-30 year old	13	11.82%
	> 30 year old	13	11.82%
	Total	110	100%
Occupation	Student	74	67.27%
	Employee	23	20.91%
	Entrepreneur	10	9.09%
	Others	3	2.73%
	Total	110	100%
Monthly Income	< 500.000 IDR	15	13.64%
	500.001-1.000.000 IDR	19	17.27%
	1.000.001-2.000.000 IDR	31	28.18%
	> Rp2.000.000 IDR	45	40.91%
	Total	110	100%
BPJS Health Insurance Class	Class 1	50	45.45%
	Class 2	45	40.91%
	Class 3	15	13.64%
	Total	110	100%

Source: Primary data processed, 2024

Based on Table 1, the demographic profile shows that male respondents constituted the majority at 62.73%. The age distribution indicates that participants aged 20 to 24 years dominated the sample with 76.36%. The occupational category reveals that students formed the largest proportion at 67.27% percent. Regarding monthly income, respondents earning more than 2,000,000 IDR accounted for the highest percentage at 40.91%. The insurance class distribution demonstrates that most respondents were participants in BPJS Health Insurance Class 1, representing 45.45%.

Validity Test Results

Validity testing was conducted to assess the extent to which the questionnaire items accurately measured the intended constructs. According to Ghozali & Latan (2015), an instrument is considered valid when its items successfully represent the constructs they are designed to measure. The validity assessment employed the Average Variance Extracted (AVE) value, in which each construct must demonstrate an AVE value greater than 0.50 to meet the required validity criteria Ghozali & Latan (2015).

Table 2. Validity Test Results

Variable	AVE
Service Quality (X_1)	0.883
Perceived Value (X_2)	0.866
Customer Satisfaction (Y)	0.899
Trust (Z)	0.889

Source: Primary data processed, 2024

Based on Table 2, all variables exhibit AVE values greater than 0.50, indicating that the indicators for each construct have met the required convergent validity threshold. This confirms that all constructs in the study are valid and capable of accurately capturing the phenomena under investigation.

Reliability Test Results

Reliability testing was conducted to determine the consistency and stability of respondent responses to the questionnaire items. According to (Ghozali & Latan, 2015), a research instrument is considered reliable when responses to similar statements remain consistent over repeated measurements. Reliability assessment was performed using SmartPLS 3.0 through composite reliability and Cronbach's alpha coefficients.

Table 3. Reliability Test Results

Variable	Composite Reliability	Cronbach's alpha
Service Quality (X_1)	0.974	0.967
Perceived Value (X_2)	0.963	0.949
Customer Satisfaction (Y)	0.982	0.978
Trust (Z)	0.976	0.969

Source: Primary data processed, 2024

Based on Table 3, all variables exhibit composite reliability and Cronbach's alpha values greater than 0.70, which confirms that each construct satisfies the reliability criteria. This demonstrates that the indicators consistently measure their respective variables.

Hypothesis Testing

Ghozali & Latan (2015) explains that significance testing is used to determine whether the estimated model fulfills the criteria of validity and reliability. In this study, the hypotheses were examined using the SmartPLS 3.0 bootstrapping procedure with a one-tailed significance level of 5 percent. Direct effects were evaluated using path coefficients, whereas indirect effects were analyzed through mediating pathways. Hypotheses were accepted when the p-value was below 0.05 and the t-statistic exceeded the critical value of 1.96, consistent with the guidelines suggested by Ghozali & Latan (2015). The results of the relationships among exogenous and endogenous variables are summarized as follows.

Table 4. Direct Effect Results

Variable	T-Statistic	P-Value
Service Quality (X_1) → Customer Satisfaction (Y)	2.414	0.008
Perceived Value (X_2) → Customer Satisfaction (Y)	2.000	0.023
Service Quality (X_1) → Trust (Z)	7.833	0.000
Perceived Value (X_2) → Trust (Z)	4.079	0.000
Trust (Z) → Customer Satisfaction (Y)	6.695	0.000

Source: Primary data processed, 2024

Table 5. Indirect Effect Results

Variable	T-Statistic	P-Value
Service Quality (X_1) → Trust (Z) → Customer Satisfaction (Y)	4.957	0.000
Perceived Value (X_2) → Trust (Z) → Customer Satisfaction (Y)	3.636	0.000

Source: Primary data processed, 2024

Discussion of Hypotheses

Seven hypotheses were evaluated, and the results indicate the following.

Hypothesis 1

Based on Table 4, service quality has a significant and positive effect on customer satisfaction, demonstrated by a p-value of 0.008, which is below the threshold of 0.050, and a t-statistic of 2.414, which exceeds 1.960. Consequently, Hypothesis 1 is accepted, indicating that enhanced service quality contributes meaningfully to customer satisfaction among BPJS Health Insurance Yogyakarta participants. This finding aligns with the commonly observed pattern in service management research, where high service quality consistently fosters positive customer evaluations.

Hypothesis 2

According to Table 4, perceived value exerts a positive and significant influence on customer satisfaction, as indicated by a p-value of 0.023 and a t-statistic of 2.000. Both criteria meet the

requirements for acceptance; therefore, Hypothesis 2 is confirmed. This outcome suggests that customers who perceive the services as valuable are more likely to express satisfaction. This relationship highlights the importance of value perceptions, especially in public health services where cost-benefit considerations strongly affect user attitudes.

Hypothesis 3

Table 4 shows that service quality significantly and positively affects trust, with a p-value of 0.000 and a t-statistic of 7.833. These values clearly meet the criteria for significance, leading to the acceptance of Hypothesis 3. Customers who experience consistent and reliable service tend to develop greater trust in BPJS Health Insurance. This result underscores trust as an evaluative response grounded in repeated positive service encounters.

Hypothesis 4

Perceived value also demonstrates a significant positive influence on trust, as shown in Table 4, with a p-value of 0.000 and a t-statistic of 4.079. Hypothesis 4 is therefore accepted. This confirms that participants who perceive the value of services as beneficial tend to express greater trust in the BPJS system.

Hypothesis 5

Table 4 indicates that trust significantly and positively influences customer satisfaction, reflected by a p-value of 0.000 and a t-statistic of 6.695. As both conditions satisfy the criteria for acceptance, Hypothesis 5 is validated. This suggests that trust plays a central role in shaping customers' satisfaction levels. Trust is shown to function as a powerful psychological mechanism that reinforces the likelihood of positive evaluations even when service constraints exist.

Hypothesis 6

Table 5 presents evidence that trust mediates the relationship between service quality and customer satisfaction, with a p-value of 0.000 and a t-statistic of 4.957. Accordingly, Hypothesis 6 is accepted. This indicates that improvements in service quality indirectly enhance customer satisfaction by strengthening trust. This mediating effect suggests that trust serves as a bridge connecting operational service attributes with customers' emotional and cognitive evaluations.

Hypothesis 7

Table 5 further demonstrates that trust mediates the effect of perceived value on customer satisfaction, with a p-value of 0.000 and a t-statistic of 3.636. Hypothesis 7 is thus accepted. This result confirms that perceived value enhances satisfaction not only directly but also through the development of trust. Such dual pathways emphasize trust as an essential strategic element that organizations must cultivate to sustain user satisfaction.

Coefficient of Determination (R^2)

Ghozali & Latan (2015) explains that the R-Square (R^2) test is used to assess the magnitude of influence exerted by independent variables on dependent variables, thereby determining whether the model demonstrates strong, moderate, or weak explanatory power. SmartPLS generates R-Square values that illustrate how much variance in the constructs is accounted for by the model.

Table 6. R-square (R^2)

Variable	R-Square
Customer Satisfaction (Y)	0.859
Trust (Z)	0.799

Source: Primary data processed, 2024

Based on Table 6, the R-Square value for customer satisfaction is 0.859, meaning that service quality, perceived value, and trust collectively explain 85.9 percent of the variance in customer satisfaction. The remaining 14.1 percent is influenced by factors outside the scope of this study. This indicates that the model has strong explanatory power. Similarly, the R-Square value of 0.799 for trust demonstrates that service quality and perceived value account for 79.9 percent of the variance in trust.

Discussion

Based on the questionnaire data collected from 110 respondents who met the research criteria, the findings indicate that service quality exerts a positive and significant influence on customer satisfaction. In line with Hypothesis 1 (H_1), indicators of service quality which include tangibles, reliability, responsiveness, assurance and empathy meaningfully contribute to customer satisfaction. Tangibles create strong initial impressions through the physical appearance of facilities and employees. Reliability reflects the organization's capacity to provide services consistently. Responsiveness concerns the promptness with which staff address customer needs. Assurance involves the knowledge and courtesy conveyed by staff, which fosters confidence, and empathy demonstrates the provider's willingness to listen and attend to customer concerns. These indicators collectively shape favorable customer experiences that translate into high satisfaction levels. The results are consistent with the findings of Tijjang et al., (2021), who reported that reliability and responsiveness substantially enhance customer satisfaction. Furthermore, the consistency of these results across various service contexts reinforces the argument that service quality remains a foundational determinant of satisfaction in public service institutions.

Hypothesis 2 (H_2) is also supported by the results, showing that perceived value significantly and positively affects customer satisfaction. Perceived value represents the customer's assessment of whether the benefits they obtain are commensurate with the sacrifices they make. When customers perceive that the benefits outweigh the costs, satisfaction increases accordingly. The

alignment of these findings with Fazal (2017) further emphasizes the pivotal role of perceived value in shaping satisfaction in service delivery settings. Customers who believe they receive meaningful value from the service tend to develop stronger feelings of satisfaction. This suggests that service organizations must not only improve technical service performance but also communicate value effectively, ensuring that customers clearly recognize the benefits they receive.

The findings also confirm Hypothesis 3 (H₃), indicating that service quality exerts a positive and significant influence on trust. Higher service quality in BPJS Health Insurance facilities contributes to increased participant trust, consistent with the theoretical perspective proposed by Moorman et al., (1993), which emphasizes that the fulfillment of service provider promises fosters trust formation. Key service quality indicators such as tangibles and reliability play especially important roles in this process. Customers who perceive service providers as dependable, responsive and committed tend to develop stronger trust. Trust formation in this context is therefore not only relational but also experiential, emerging from repeated encounters with reliable and empathetic service delivery.

Support for Hypothesis 4 (H₄) shows that perceived value significantly enhances trust. When BPJS Health Insurance PBP or Mandiri participants perceive that the value they receive is aligned with their efforts or contributions, their trust in the service provider increases. This result corroborates Harris & Goode (2004), who argue that perceived value is a critical antecedent of trust and helps build long-term customer-provider relationships. Meanwhile, Hypothesis 5 (H₅) also gains support, revealing that trust significantly improves customer satisfaction. This observation is consistent with Garbarino & Johnson, (1999), who explains that trust serves as a psychological foundation that strengthens satisfaction, particularly when customers experience reliable service and meaningful value. These findings imply that trust functions as a strategic asset for service organizations seeking to maintain customer loyalty in competitive environments.

Furthermore, the analysis confirms Hypotheses 6 (H₆) and 7 (H₇), demonstrating that trust mediates the relationships between service quality and customer satisfaction as well as between perceived value and customer satisfaction. These results are consistent with previous studies, including Latifah (2018), which establish trust as a crucial mediator in these relationships. The mediating effect of trust highlights how service quality and perceived value indirectly enhance satisfaction through the development of customer trust. Panigrahi et al., (2018) also supports this conclusion, emphasizing that trust created through high-quality service and strong perceived value enhances overall satisfaction. This study thus underscores the importance of managing customer trust intentionally, as it serves as a pivotal mechanism linking service performance to satisfaction outcomes.

Taken together, these findings offer valuable insights for BPJS Health Insurance managers in designing strategies to enhance customer satisfaction. Focusing on improving service quality and strengthening perceived value, along with cultivating trust, will enable organizations to create more meaningful and satisfying service experiences for participants. Future initiatives may

include employee training, digital service improvements and transparent communication strategies to reinforce trust and perceived value across customer touchpoints.

CONCLUSION

The findings of this study confirm that service quality and perceived value exert positive and significant effects on customer satisfaction, with trust functioning as an essential mediating factor. High service quality contributes not only to enhancing customer satisfaction directly but also strengthens customer trust, which in turn further elevates satisfaction levels. Likewise, perceived value significantly influences both trust and satisfaction, indicating that customers who perceive greater value in services are more likely to develop stronger trust and feel more satisfied with their service experiences.

These results emphasize the critical role of trust as a bridge connecting service quality and perceived value to overall satisfaction. In the context of BPJS Health Insurance Yogyakarta, maintaining strong responsiveness and service consistency across healthcare facilities is essential. Efforts to monitor and enforce Standard Level Agreement compliance, reduce waiting times, improve room conditions, and accelerate medication access are highly recommended, as these improvements can enhance participants' perceptions and foster stronger trust in service providers.

Future research is encouraged to involve participants who obtain services directly at BPJS Health Insurance offices to generate insights reflecting firsthand service experiences. Subsequent studies should also adopt broader research scopes, explore more specific service-related phenomena, and incorporate additional variables that may influence satisfaction and trust. Such efforts will enable the development of more comprehensive models and produce richer, more nuanced findings that can contribute to improved service management practices.

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