

The Influence of Service Quality and Information Quality on the Jamsostek Mobile “JMO” Application Towards Reputational Risk Mediated by Participant Satisfaction

^a Sony Dwitama; ^b Herry Achmad Buchory

^{a,b} Universitas Widyatama, Bandung, West Java, Indonesia

ABSTRAK

Transformasi digital, yang dicontohkan oleh aplikasi Jamsostek Mobile “JMO” dari BPJS Ketenagakerjaan, merupakan strategi kunci untuk meningkatkan layanan publik, tetapi menghadirkan tantangan terkait risiko reputasi. Tujuan studi ini adalah untuk mengkaji dampak kualitas layanan dan informasi terhadap risiko reputasi, dengan kepuasan peserta sebagai variabel mediasi. Data dikumpulkan dari 280 pengguna Jamsostek Mobile “JMO” aktif di wilayah Bandung Raya, yang mencakup Kota Bandung, Kabupaten Bandung, Kabupaten Bandung Barat, dan Kota Cimahi yang dipilih melalui purposive sampling menggunakan metode survei kuantitatif. Structural Equation Modeling (SEM) kemudian digunakan untuk menilai data. Hasil penelitian menunjukkan bahwa kualitas layanan dan informasi berpengaruh positif dan signifikan terhadap kepuasan peserta. Lebih lanjut, kepuasan terbukti berpengaruh negatif dan signifikan terhadap risiko reputasi. Selain itu, baik kualitas layanan maupun kualitas informasi menunjukkan pengaruh langsung yang signifikan dan negatif terhadap risiko reputasi. Temuan ini menekankan pentingnya penguatan kualitas fungsional dan informatif aplikasi digital sebagai strategi proaktif dalam membangun kepuasan pengguna dan menjaga reputasi institusi. Oleh karena itu, pengelolaan kualitas aplikasi secara strategis merupakan langkah krusial dalam mempertahankan kepercayaan publik terhadap lembaga layanan sosial digital seperti BPJS Ketenagakerjaan.

ABSTRACT

Digital transformation, exemplified by the BPJS Ketenagakerjaan's Jamsostek Mobile “JMO” application, is a key strategy for improving public services, though it introduces reputational risks. This study examined the impact of service and information quality on reputational risk, with participant satisfaction as a mediating variable. Data were collected from 280 active Jamsostek Mobile “JMO” application users in Greater Bandung (Bandung City, Bandung Regency, West Bandung Regency, and Cimahi City) via purposive sampling and a quantitative survey. The data was analyzed using Structural Equation Modeling (SEM). The results of the study demonstrate that the quality of information and services has a positive and significant impact on participant satisfaction. Furthermore, contentment has a substantial and adverse effect on reputational risk. Additionally, the quality of information and services has a substantial and adverse effect on reputational risk. These findings emphasize the importance of strengthening the functional and informative quality of digital applications as a proactive strategy to build user satisfaction and maintain the institution's reputation. Therefore, strategically managing application quality is crucial in maintaining public trust in digital social service institutions such as BPJS Ketenagakerjaan.

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INTRODUCTION

In an era of increasingly rapid digital transformation, mobile applications have become a strategic tool for enhancing the quality of public services efficiently and inclusively. In Indonesia, this is evident in the employment sector through the initiative of BPJS Ketenagakerjaan, a state institution that manages social security for workers. To meet the demand for fast, transparent, and accessible services, BPJS Ketenagakerjaan developed the Jamsostek Mobile (JMO) application. This digital platform enables participants to access various key services, such as JHT balance inquiries, claim submissions, and the reporting and updating of participant data. Given the rising digital literacy of the Indonesian public and the expectation for responsive public services, the JMO application is anticipated to not only drive operational efficiency but also boost user satisfaction and cultivate a positive institutional image (Ahmad & Ram, 2025; Palamidovska- Sterjadovska & Rasul, 2025).

In this context, service quality and information quality are two fundamental factors that shape user perceptions of digital service performance. The SERVQUAL theory, proposed by Parasuraman et al. (1985), assesses service quality through five dimensions: tangibles, reliability, responsiveness, assurance, and empathy. For the JMO application, these five aspects encompass an intuitive user interface, reliable systems, rapid service processing, personal data security, and attention to individual user needs (Salameh & Ahmad, 2018; Wang & Zhou, 2023).

Conversely, information quality, based on Wang and Strong's (1996) model, includes accuracy, completeness, relevance, timeliness, and format. These elements significantly influence users' decision-making and build trust in digital platforms (Oghuma et al., 2016; Phuong & Trang, 2018). When optimally managed, these two elements directly impact user satisfaction. User satisfaction itself is explained by Expectancy Disconfirmation Theory (Oliver, 1980), which posits that satisfaction is achieved when actual performance exceeds users' initial expectations, whereas discrepancies lead to dissatisfaction (Wang & Zhou, 2023; Ahmad & Ram, 2025).

Within the JMO context, system disruptions or inaccurate information can undermine the user experience and erode public trust. Furthermore, user satisfaction directly influences the reputation of public institutions. As Fombrun (1996) noted, reputation is a strategic asset heavily reliant on public perception, and service dissatisfaction can result in severe reputational damage, including decreased stakeholder trust and increased resistance to the adoption of digital government services (Akter et al., 2013; Dlodlo, 2014). In the Indonesian context, this is particularly crucial given regional disparities in digital literacy, historical perceptions of government services, and the challenges of uneven digital infrastructure. Therefore, understanding the JMO user experience in Indonesia serves not only as an indicator of successful technology implementation but also reflects progress in digital-based bureaucratic reform.

Research Questions

Based on this background, this study specifically aims to answer the following key questions:

1. How does digital service quality (based on the SERVQUAL dimensions) influence JMO application user satisfaction?
2. To what extent does the quality of information in the JMO application influence user satisfaction and trust?
3. What is the relationship between user satisfaction and BPJS Ketenagakerjaan's reputation as a digital public service provider?
4. What local factors—such as Indonesia's public service culture, public perception of technology, and the level of digital inclusion—strengthen or hinder JMO app user

satisfaction?

By integrating digital service theories and considering the local Indonesian context, this research is expected to provide theoretical and practical contributions to efforts aimed at strengthening sustainable and adaptive digital public services that meet community needs.

Table 1.
Descriptive Analysis of the Preliminary Survey

Dimension	Average Score (1–5)
Service Quality	
Tangibles	3.41
Reliability	3.43
Responsiveness	3.61
Assurance	3.52
Empathy	3.64
Information Quality	3.33
Participant Satisfaction	3.36
Reputational Risk	3.55

Source: Pre-survey Results by Author (2025)

A pre-survey was carried out among 28 JMO app users in the Greater Bandung region as a first step in the study to determine their initial opinions. Users' overall evaluation of JMO is still at the "adequate" level and has not yet advanced to the "very good" category, according to the descriptive analysis results based on the data in Table 1. The average score for all assessed dimensions varies from 3.3 to 3.6 on a 1–5 Likert scale. Additionally, the data indicates that the two lowest average scores are for information quality (3.33) and participant satisfaction (3.36). This suggests that participant expectations have not been entirely satisfied, especially with regard to the app's display of accurate and clear information. This low satisfaction rating suggests that a large number of participants are still dissatisfied with the way the digital service is performing. In the meantime, participants are starting to recognize the possible harm to the institution's reputation that could result from delaying the resolution of these service and information quality problems, as seen by the somewhat high average score for perceived reputational risk (3.55). These results highlight how vital it is to assess and enhance the caliber of the information and services offered by the JMO application because, if left unchecked, a drop in user satisfaction could harm the institution's reputation.

This study focuses on investigating the association between these variables empirically, based on the problem identification that was validated by the pre-survey data. There are multiple primary goals for this study. First, to examine how participant satisfaction in the Greater Bandung area is impacted by the quality of JMO application services. Second, to examine how participant satisfaction in the same region is impacted by the quality of JMO application information. Third, to investigate the relationship between BPJS Ketenagakerjaan's reputational risk and participant satisfaction. Finally, this study will also look at the direct connection between the risk to an institution's reputation and the quality of its information and services. It is hoped that this testing would provide a comprehensive knowledge of the connection between user satisfaction, a public institution's reputation, and the caliber of digital platforms.

Literature Review

The Influence of Service Quality and Information Quality on Participant Satisfaction

Service quality and information quality are two fundamental antecedents that shape user satisfaction within digital service ecosystems. In contemporary literature, service quality is understood as users' perceptions of the excellence and reliability of services provided through digital platforms. A study by Ahmad and Ram (2025) explicitly integrates the SERVQUAL model and Expectation Confirmation Theory (ECT) to demonstrate that service quality is a key determinant in shaping satisfaction and reuse intentions for digital applications. This finding is supported by Palamidovska-Sterjadovska and Rasul (2025), who assert that in the context of digital banking, service quality plays a dominant role in driving user satisfaction.

In the local context, research by Pratama and Dahlan (2023) and Kau et al. (2023) confirm that e-service quality is a key driver of customer satisfaction in the digital industry. More specifically, in the context of the Jamsostek Mobile (JMO) application, findings from Septyawati et al. (2025) and Maharani and Mandira (2022) further reinforce that various dimensions of service quality, such as ease of use and system reliability, significantly influence user satisfaction. Further conceptual support comes from research by Siwi and Nawawi, which examined mandatory e-government services. Their study found that perceptions of e-services, including core, supporting, and facilitator services, positively and significantly influenced citizen satisfaction. In their model, this influence was mediated by trust and perceived usefulness, underscoring the importance of a holistic service approach to building satisfaction on platforms mandated by regulators, such as the JMO app. The SERVQUAL theory, developed by Parasuraman et al. (1985), remains the primary framework for evaluating digital service quality, encompassing the dimensions of tangibles, reliability, responsiveness, assurance, and empathy. Wang and Zhou's (2023) findings indicate that system reliability and responsiveness in mobile applications are positively correlated with user satisfaction because they create a match between expectations and actual experiences.

Conversely, information quality—accurate, relevant, complete, and timely—is a crucial element supporting the overall user experience. Referring to Wang and Strong (1996), high-quality information facilitates user decision-making and increases trust in digital platforms. Research by Phuong and Trang (2018) and Ketinger and Smith (2009) confirms that information quality not only influences user satisfaction but also increases the likelihood that users will continue to use and recommend digital services. In the context of government applications like JMO, this is crucial because inaccurate information has the potential to foster public distrust. Local studies, such as those by Khotimah (2022) and Sari et al. (2023) on national health applications, also reinforce the importance of the information dimension to user satisfaction. Similarly, research by Putra et al. (2020) and Prayanthi et al. (2020) also confirmed that information quality positively contributes to satisfaction levels. Based on the consistency of these empirical findings, it can be assumed that superior service quality and reliable information quality in the JMO application will be positively correlated with increased participant satisfaction.

Based on the consistency of these findings, the following hypotheses are proposed:

H1: The quality of Jamsostek Mobile (JMO) services has a positive effect on the satisfaction of BPJS Ketenagakerjaan participants in the Greater Bandung area.

H2: The quality of Jamsostek Mobile (JMO) information has a positive effect on the satisfaction of BPJS Ketenagakerjaan participants in the Greater Bandung area.

The Mediating Role of Participant Satisfaction on Reputational Risk

User satisfaction not only indicates service success but also acts as a crucial mediating variable between operational quality and the service provider's reputation. Satisfied users tend to develop positive perceptions of and loyalty toward digital service providers. Oghuma et al. (2016) and Wang & Zhou (2023) show that when positive disconfirmation occurs—meaning performance exceeds expectations—user satisfaction levels increase, strengthening the organization's positive image.

Research by Susilo et al. (2023) and Buddy et al. (2019) indicates that user satisfaction significantly mediates the relationship between service quality and institutional reputation. Similar findings from Saribanon et al. (2024) in the logistics sector demonstrate that customer satisfaction can reduce reputational risk and serve as a crucial link between crisis management and public perception. In the context of public digital services like JMO, high satisfaction can protect BPJS Ketenagakerjaan from negative perceptions and reputational damage in the public sphere and on social media.

Therefore, the proposed hypothesis is:

H3: Jamsostek Mobile (JMO) participant satisfaction negatively impacts BPJS Ketenagakerjaan's reputational risk in the Greater Bandung area.

The Direct Effect of Service and Information Quality on Reputational Risk

Although user satisfaction serves as an important mediator, several studies also indicate a direct influence between service and information quality on organizational reputation. Fombrun (1996) emphasized that organizational reputation is highly susceptible to public perceptions of quality. Studies by Akter et al. (2013) and Dlodlo (2014) show that in the context of m-services and technology-based services, low service quality can directly damage trust and perceived reputation. Research by Oktav and Sukresna (2018), which positions reputation as a mediator between service quality and customer loyalty, demonstrates a close conceptual relationship between how services are delivered and how a company is perceived by the public.

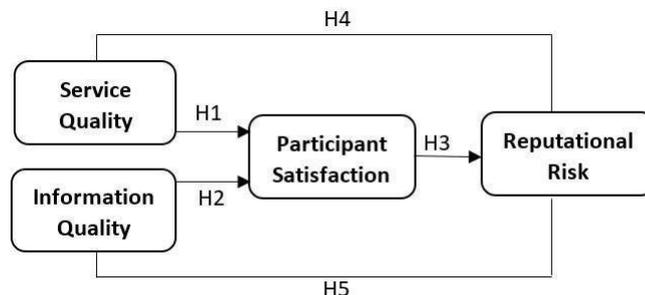
This also applies to information quality. Inconsistent, delayed, or irrelevant information can diminish the provider's credibility. Kristi and Parasetya (2021) and Halomoan et al. (2023) show that information quality in digital reporting directly impacts an institution's reputation, particularly in the public service and digitalization sectors. Therefore, the JMO application, as the primary tool for digitizing BPJS Ketenagakerjaan services, must prioritize information and service quality as part of proactive reputation management.

Based on this, the following additional hypotheses are proposed:

H4: The quality of Jamsostek Mobile (JMO) services negatively impacts the reputational risk of BPJS Ketenagakerjaan in the Greater Bandung area.

H5: The quality of Jamsostek Mobile (JMO) information negatively impacts the reputational risk of BPJS Ketenagakerjaan in the Greater Bandung area.

Figure 1.
Conceptual Framework



Source: Made by Author (2025)

Based on Figure 1, it is concluded that the quality of service and information in the JMO application not only influences user satisfaction, but also directly shapes the image and reputation of BPJS Ketenagakerjaan in the eyes of the public.

Therefore, the main novelty of this research lies in testing a comprehensive mediation model in the context of a mandatory public service app like Jamsostek Mobile (JMO), which has rarely been explored in depth to date. By positioning participant satisfaction as a central variable linking service and information quality to reputational risk mitigation, this study provides strategic insights into reputation protection mechanisms for social security institutions amidst the digital transformation.

RESEARCH METHODS

This research employed a quantitative approach using a survey method. This choice was based on its capacity to systematically collect and analyze numerical data, allowing for objective hypothesis testing regarding causal relationships between variables. The study's objective was to investigate the influence of service quality and information quality of the Jamsostek Mobile (JMO) application on reputation risk, with participant satisfaction serving as a mediating variable. The target population included active JMO application users who are BPJS Ketenagakerjaan participants in the Greater Bandung region, most especially in Bandung City, Bandung Regency, Cimahi City and West Bandung Regency.

The study's variables comprised two independent variables: Service Quality (X1) and Information Quality (X2); one mediating variable: Participant Satisfaction (Y); and one dependent variable: Reputation Risk (Z). Each variable was measured using specific indicators derived from theoretical concepts. Service Quality was assessed through dimensions such as tangibles, reliability, responsiveness, assurance, and empathy. Information Quality was evaluated based on accuracy, completeness, relevance, timeliness, and understandability. Participant Satisfaction was measured by the extent to which participant expectations were met, while Reputation Risk was gauged by the potential for reduced trust and other negative consequences.

The primary data source was first-hand data collected directly from respondents. The study's population consisted of all JMO app users who visited BPJS Ketenagakerjaan branch offices within the Greater Bandung area. Purposive sampling was the chosen technique, ensuring the sample was selected based on specific criteria to enhance data relevance. These criteria included being an active JMO app user and a walk-in visitor to a service office. A sample size of 280 respondents was determined, adhering to Hair et al.'s (2014) guidelines, which recommend a sample size of 5 to 10 times the total number of indicators. With 28 indicators in this study (15 for service quality, 5 for information quality, 5 for satisfaction, and 3 for reputation risk), a

sample size of 280 (28 indicators x 10) was deemed ideal and sufficient for multivariate statistical analysis.

Questionnaire Validation and Potential Sampling Bias

Instrument validation involved a pilot test of the questionnaire with a small group of respondents (pre-survey) before its widespread distribution. We conducted initial validity and reliability tests to ensure each question accurately measured its intended construct and consistently yielded results. Any items failing these criteria were revised or removed from the final questionnaire.

While purposive sampling effectively targeted relevant respondents, this approach introduces the potential for sampling bias. A sample consisting solely of walk-in users at branch offices may not fully represent the broader JMO user population, particularly those who rarely or never visit physical branches. This could limit the generalizability of our findings. However, we minimized this limitation by establishing strict selection criteria and ensuring an adequate sample size, as recommended by the literature.

A digital questionnaire created with Google Forms was used to collect data. Between April and May 2025, respondents were able to access it at BPJS Ketenagakerjaan branch offices by scanning a QR code. To determine respondents' opinions and degree of agreement, the survey used a 5-point Likert scale (Sugiyono, 2019), with 1 denoting "strongly disagree" and 5 denoting "strongly agree."

With the aid of AMOS 29 software, the Structural Equation Modeling (SEM) technique was used to test the research model and assumptions. SEM was chosen because of its capacity to simultaneously analyze complex causal relationships between latent variables and their indicators. We conducted a series of systematic analyses of our data. We initially conducted validity and reliability tests on the measurement model using Confirmatory Factor Analysis (CFA) to ensure that each indicator accurately measured its related construct. After determining that the measurement model was suitable, we evaluated the suggested causal relationships between latent variables using the structural model.

The total model fit was assessed using several Goodness-of-Fit (GoF) indices, including RMSEA (≤ 0.08), GFI (≥ 0.90), TLI (≥ 0.95), and CFI (≥ 0.95). As part of the hypothesis testing procedure, the significance value of each influence path was examined. According to Imam Ghozali (2018), a hypothesis is deemed accepted if the analysis yields a Critical Ratio (CR) ≥ 1.96 and a probability value (p -value) ≤ 0.05 . This criterion, which demonstrates a statistically significant influence between the variables under test, enables the drawing of reliable and correct conclusions.

RESULTS AND DISCUSSIONS

Demographic Characteristics of Respondents

According to Table 2's presentation of the respondents' demographic data, the majority of the research sample came from the Class 1 branch offices, specifically Bandung Regency and Bandung City (35.7%). Regarding gender, women made up the bulk of responders (54.6%). Age-wise, the highest percentage of responders (37.2%) were between the ages of 41 and 55. Higher education also dominated the educational background, with 46.1% of respondents having a bachelor's degree (S1). 33.2% of users reported using the app for less than six months, 31.1% for six to twelve months, and 35.7% for more than twelve months. In terms of how frequently they used the program each month, 25.4% of respondents used it less than five times, 27.5% used it five to ten times, and 47.1% used it more than ten times.

Table 2.
Demographic Characteristics (n=280)

Variable/ Item	Frequency	Percentage
Branch Office	100	
Bandung Regency		35.7%
Bandung City	100	35.7%
Cimahi	50	17.9%
West Bandung	30	10.7%
Total	280	100%
Gender		
Male	127	45.4%
Female	153	54.6%
Total	280	100%
Age		
18 - 25 Years	58	20.7%
26 - 40 Years	83	29.6%
41 - 55 Years	107	38.2%
56 – 65 Years	32	11.4%
Total	280	100%
Education Level		
Elementary School	12	4.3%
Junior High School	28	10%
Senior High School	97	34.6%
Bachelor’s Degree (S1)	129	46.1%
Master’s (S2)	14	5%
Total	280	100%
Duration of Application Use		
< 6 Month	93	33.2%
6–12 Month	87	31.1%
> 12 Month	100	35.7%
Total	280	100%
Application Usage Frequency		
< 5 times	71	25.4%
5–10 times	77	27.5%
> 10 times	132	47.1%
Total	280	100%

Source: Author's Primary Data Analysis (2025)

Validity and Reliability Testing

Testing the validity and dependability of the model is the first stage in doing an analysis using structural equation modeling, or SEM. Each questionnaire item's accuracy in measuring its target variable is verified by a validity test. This is determined by statistically comparing each item's score to the variable's overall composite score. The determined r-value is the outcome of this computation.

A standard critical value from a statistical table that is compared to the computed r-value in order to evaluate the validity of an item is the tabular r-value (r-tabel), which is based on the

number of respondents, according to Sugiyono (2019). As an alternative, the significant value (p-value) can be used to evaluate validity. The decision rule is simple: the item is deemed VALID if the computed r-value exceeds the tabular r-value. Otherwise, the object is considered INVALID and needs to be changed or thrown away. Validity guarantees that a measurement tool accurately and appropriately assesses what it is designed to evaluate.

Reliability is a metric used to evaluate a questionnaire that acts as an indicator of a variable or construct, according to Ghozali (2018). If a respondent's answers to a questionnaire remain constant or stable throughout time, the questionnaire is deemed dependable. This shows the degree of reliability of the measurement results. A more dependable instrument is indicated by a reliability coefficient that is greater (closer to 1) on the scale of 0 to 1. Hair et al. (2019) state that when the Average Variance Extracted (AVE) value is larger than 0.5 and the Construct Reliability (CR) value is greater than 0.7, this indicates good construct reliability. A measurement tool is considered reliable if it consistently produces the same or comparable results when used to measure the same concept under the same circumstances. Reliability is synonymous with consistency and trustworthiness.

It is clear from Table 3's analysis results that all variables have construct reliability (CR) of > 0.7 . Additionally, each variable in this study has an Average Variance Extracted (AVE) that is greater than the 0.5 cutoff. Consequently, it may be said that the research's questionnaire is trustworthy. All things considered, the measuring model satisfies all necessary requirements. This suggests that the study's constructs were measured reliably and consistently, which offers a strong basis for evaluating the structural model in the analysis step that follows.

Table 3.
Validity and Reliability Test Results

Variable	Item	Standard Loading	Standard Error	CR	AVE	Conclusion	
Service Quality				0.807	0.583	Reliable	
	Tangibles	TA1	0.794	0.370			Valid
		TA2	0.743	0.448			Valid
		TA3	0.752	0.434			Valid
					0.816	0.597	Reliable
	Reliability	RE1	0.781	0.390			Valid
		RE2	0.781	0.390			Valid
		RE3	0.756	0.428			Valid
					0.807	0.583	Reliable
	Responsiveness	RP1	0.824	0.321			Valid
		RP2	0.710	0.496			Valid
		RP3	0.753	0.433			Valid
					0.811	0.588	Reliable
	Assurance	AS1	0.753	0.433			Valid
		AS2	0.774	0.401			Valid
		AS3	0.773	0.402			Valid
				0.813	0.594	Reliable	

Variable		Item	Standard Loading	Standard Error	CR	AVE	Conclusion
	Empathy	EM1	0.708	0.499			Valid
		EM2	0.835	0.303			Valid
		EM3	0.763	0.418			Valid
Information Quality					0.902	0.647	Reliable
		IQ1	0.814	0.337			Valid
		IQ2	0.772	0.404			Valid
		IQ3	0.827	0.316			Valid
		IQ4	0.800	0.360			Valid
		IQ5	0.808	0.347			Valid
Participant Satisfaction					0.866	0.565	Reliable
		PS1	0.640	0.590			Valid
		PS2	0.751	0.436			Valid
		PS3	0.803	0.355			Valid
		PS4	0.797	0.365			Valid
		PS5	0.757	0.427			Valid
Reputational Risk					0.874	0.699	Reliable
		RR1	0.832	0.308			Valid
		RR2	0.891	0.206			Valid
		RR3	0.781	0.390			Valid

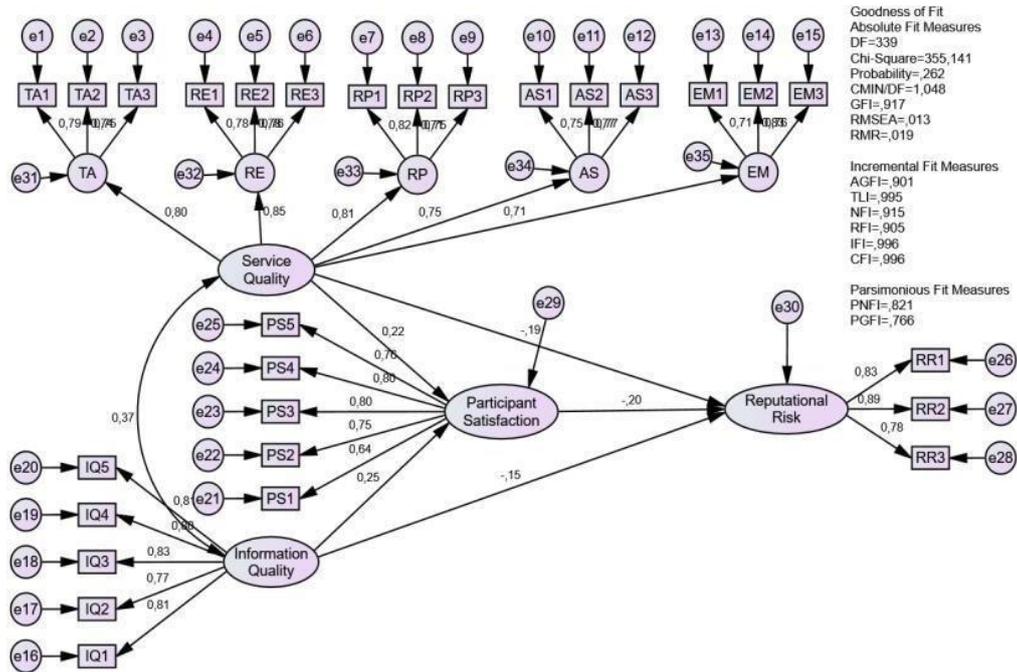
Source: Author's Primary Data Analysis (2025)

Index for Goodness of Fit

Testing the measurement model's overall goodness-of-fit is the first step in evaluating it in this SEM study. According to Hair et al. (2014), there are three different kinds of Goodness of Fit Index (GOFI) criteria: parsimony fit indices, incremental fit indices, and absolute fit indices. While there are roughly 25 requirements in total for these three categories, not all of them need to be met in order to use AMOS software for SEM analysis. Four to five criteria are typically sufficient to assess the applicability of a model, provided that it contains members from each of the three GOFI groups.

Two criteria from each type of GOFI were utilized in this work: PGFI and PNFI for the parsimony fit indices; CMIN/DF and RMSEA for the absolute fit indices; and CFI and TLI for the incremental fit indices. Below are the findings from the confirmatory factor analysis.

Figure 2.
Results of Confirmatory Analysis



Source: Author's Primary Data Analysis via SEM AMOS (2025)

Based on Figure 2, the data analysis process has been carried out using the SEM AMOS application. The author conducted a suitability test for the confirmatory factor analysis, with the results shown in Table 4:

Table 4.
Goodness-of-Fit Test Results for the Confirmatory Factor Analysis

Goodness-of-Fit Index	Threshold	Model Result	Interpretation
Absolute Fit Indices			
CMIN/DF	≤ 2	1.048	Fit
RMSEA	≤ 0.08	0.013	Fit
Incremental Fit Indices			
CFI	≥ 0.95	0.996	Fit
TLI	≥ 0.95	0.995	Fit
Parsimony Fit Indices			
PGFI	≥ 0.60	0.766	Fit
PNFI	≥ 0.60	0.821	Fit

Source: Author's Primary Data Analysis (2025)

All of the chosen criteria have been satisfied, and the model may be regarded as a good fit, according to the goodness-of-fit test results, which are shown in Table 5. These test results show that the measurement model fits the data very well because all of the indices (e.g., CMIN/DF = 1.048; CFI = 0.996; RMSEA = 0.013) have met the necessary criteria.

Testing Hypotheses

The following analysis assesses the hypotheses generated by this study using the overall Structural Equation Model (SEM). Table 5 displays the regression weights test results.

Table 5.
Results of the Regression Weights Test

	Path	Estimate	S.E.	C.R.	P	Conclusion
H1	Service Quality → Satisfaction	0.242	0.084	2.872	0.004	Supported
H2	Information Quality → Satisfaction	0.200	0.058	3.421	0.000	Supported
H3	Satisfaction → Reputational Risk	- 0.278	0.101	-2.743	0.006	Supported
H4	Service Quality → Reputational Risk	- 0.294	0.117	-2.511	0.012	Supported
H5	Information Quality → Reputational Risk	- 0.166	0.081	-2.053	0.040	Supported

Source: Author's Primary Data Analysis (2025)

Conclusions on the acceptance or rejection of hypotheses can be made by examining the Critical Ratio (C.R.) and probability (P) values obtained from the data analysis. For a test result to support a hypothesis indicating a positive influence, the P-value must be less than 0.05 and the C.R. value must be greater than 1.96. For a hypothesis to suggest a substantial negative influence, the P-value must be less than 0.05 (5%), and the Critical Ratio must be negative. The proposed hypothesis is deemed supported if these requirements are satisfied.

According to experts such as Hair et al. (2019) and Imam Ghozali (2018), a negative hypothesis is supported precisely when the statistical results show a significant negative value. This means the data have confirmed the prediction made by the hypothesis. There are two primary pieces of evidence for this: first, a negative regression coefficient, which indicates that as one variable increases, the other decreases; and second, a significance value (p-value) of less than 0.05, which proves that this negative relationship is statistically significant and not due to chance. Thus, a negative value is not an indication of failure but rather strong evidence supporting the negative hypothesis.

Next, the testing of the research hypotheses will be discussed in detail. In this study, five hypotheses were proposed, and the discussion for each is detailed as follows:

Hypothesis Testing Results

H1: The service quality of Jamsostek Mobile (JMO) has a significant positive effect on the satisfaction of BPJS Ketenagakerjaan participants in the Greater Bandung area.

The data analysis revealed that the P-value was 0.004 and the C.R. value was 2.872. With a P-value below 0.05 and a C.R. value above 1.96, our findings support the notion that participant satisfaction is significantly enhanced by service quality. H1 is therefore supported.

H2: The information quality of Jamsostek Mobile (JMO) has a significant positive effect on the satisfaction of BPJS Ketenagakerjaan participants in the Greater Bandung area.

The data analysis revealed that the P-value was 0.000 (P < 0.001) and the C.R. value was 3.421.

With a P-value below 0.05 and a C.R. value above 1.96, these findings support the notion that participant satisfaction is significantly enhanced by high-quality information. H2 is therefore supported.

H3: The satisfaction of participants with Jamsostek Mobile (JMO) has a significant negative effect on the reputational risk of BPJS Ketenagakerjaan in the Greater Bandung area.

The data analysis revealed that the P-value was 0.006 and the C.R. value was -2.743. With a negative C.R. value and a P-value below 0.05, these findings support the notion that reputational risk is significantly impacted negatively by participant satisfaction. H3 is therefore supported.

H4: The service quality of Jamsostek Mobile (JMO) has a significant negative effect on the reputational risk of BPJS Ketenagakerjaan in the Greater Bandung area.

The data analysis revealed that the P-value was 0.012 and the C.R. value was -2.511. With a negative C.R. value and a P-value below 0.05, our findings support the notion that reputational risk is significantly impacted negatively by service quality. H4 is therefore supported.

H5: The information quality of Jamsostek Mobile (JMO) has a significant negative effect on the reputational risk of BPJS Ketenagakerjaan in the Greater Bandung area.

The data analysis revealed that the P-value was 0.040 and the C.R. value was -2.053. With a negative C.R. value and a P-value below 0.05, these findings support the notion that reputational risk is significantly impacted negatively by the quality of the information. H5 is therefore supported.

Discussion

The purpose of this study is to investigate the relationship between service quality and information quality in the Jamsostek Mobile (JMO) application, as well as the Social Security Agency's (BPJS Ketenagakerjaan) reputational risk, with participant satisfaction serving as a mediator. All five of the suggested hypotheses are supported by the analysis overall. These results demonstrate that, in an age of digital transparency, the quality of digital services not only affects user experience but also strategically shapes public opinion and upholds the standing of governmental institutions.

The primary conclusions show that user happiness is significantly positively impacted by both information and service quality. The better the users' judgments of information accuracy, relevance, and clarity (information quality), as well as system dependability, speed, and simplicity of use (service quality), the more satisfied they are. These results align with SERVQUAL theory (Parasuraman et al., 1985) and are reinforced by global studies such as Ahmad & Ram (2025) and Wang & Zhou (2023), which state that digital service quality is a key determinant of user satisfaction. These findings are also consistent with local studies like Septyawati et al. (2025), Khotimah (2022), Kau et al. (2023), and Maharani and Mandira (2022), which highlight the influence of public application quality on user satisfaction. Furthermore, consistent with the findings of Siwi and Nawawi on mandatory e-government services, perceptions of e-services (including core, supporting, and facilitator services) are crucial for citizen satisfaction on regulator-mandated platforms like JMO, with trust and perceived usefulness acting as mediators.

More broadly, studies by Palamidovska-Sterjadovska & Rasul (2025) in the digital banking sector and Kettinger & Smith (2009) in the information systems domain demonstrate that reliability and responsiveness dimensions not only drive satisfaction but also strengthen user loyalty. This global perspective reveals a consistent pattern: the quality of digital experiences, both in terms

of service and information, is a key driver of service value and user trust across countries and sectors. Similarly, studies by Putra et al. (2020) and Prayanthi et al. (2020) also confirm the positive contribution of information quality to satisfaction levels.

Furthermore, research findings indicate that user satisfaction acts as a significant mediator influencing reputational risk. The negative relationship between satisfaction and reputation implies that satisfied users tend to develop positive perceptions and loyalty toward an institution. This, in turn, reduces the potential for public complaints or negative sentiment that could tarnish the institution's image. This aligns with Service Profit Chain theory and is supported by the findings of Susilo et al. (2023), Buddy et al. (2019), and Saribanon et al. (2024). Even in different contexts, such as the logistics industry, this pattern persists, indicating that the mediating role of satisfaction on reputation is a strong and consistent phenomenon across sectors.

However, a particularly interesting finding requiring clarification is related to hypothesis H4, specifically the direct effect of service quality on reputational risk. While service quality is often associated with an indirect increase in satisfaction, this study found that it also has a direct and negative effect on reputational risk. This means that superior digital service can directly reduce the likelihood of negative public perceptions, regardless of perceived satisfaction. This finding might seem contradictory because, conceptually, many studies view reputation solely as an outcome of satisfaction. However, according to Fombrun's (1996) global reputation theory, high-quality service shapes reputation through both direct and symbolic experiences, particularly in digitalized public services. This finding also aligns with international studies by Akter et al. (2013) and Dlodlo (2014), which show that perceived quality at the point of service can directly influence an organization's overall reputation, especially in digital environments highly responsive to feedback. This is further supported by research from Oktav and Sukresna (2018), which positions reputation as a mediator between service quality and customer loyalty, highlighting the close conceptual link between service delivery and public perception.

Similarly, information quality was shown to have a negative and significant effect on reputational risk. Accurate, relevant, and easily accessible information fosters transparency and institutional reliability, while incomplete or confusing information can directly undermine trust. This is reinforced by studies by Kristi & Parasetya (2021) and Halomoan et al. (2023), which confirm that high-quality information in digital reporting contributes significantly to the formation of an organization's reputation.

These findings also reflect Indonesia's unique local dynamics, where the public is highly sensitive to digital public services and actively voices complaints through social media. Therefore, the quality of services and information presented through applications like JMO should be considered a vital digital reputation management strategy. Small technical errors or ambiguous information can quickly go viral and undermine public trust, as noted in the international literature on reputation in the digital era (Fombrun, 1996).

CONCLUSIONS

This study concludes that the service quality and information quality of the Jamsostek Mobile (JMO) application significantly shape participant satisfaction, which then serves as a key mechanism in mitigating reputational risk for BPJS Ketenagakerjaan. A critical finding of this research is the central role of participant satisfaction as a "fortress" against negative public perception; the higher the satisfaction level, the lower the reputational risk faced by the institution. Service quality—especially dimensions like reliability, responsiveness, and ease of access—along with information quality, which includes accuracy, completeness, and relevance,

are proven to be primary drivers in creating positive perceptions. Thus, improving the quality of digital platforms not only directly impacts the user experience but also simultaneously reduces the potential for a crisis of trust, which is essential for maintaining the integrity of public service institutions in the digital era.

Based on these findings, several strategic recommendations are formulated for BPJS Ketenagakerjaan: continuously evaluate and enhance JMO features, focusing on system speed and responsiveness, and establish strict information quality standards while integrating a feedback loop within the application as an early detection mechanism for dissatisfaction. For JMO users, it's encouraged to improve digital literacy to optimally utilize features and provide constructive feedback through official channels to prevent misinformation. Academic researchers are suggested to expand research by incorporating other variables such as trust and perceived risk, applying mixed-methods approaches, and conducting comparative studies across different public digital services to enrich the literature.

These findings carry important managerial implications for BPJS Ketenagakerjaan. Firstly, JMO application development shouldn't solely focus on administrative functions but also on ensuring a comprehensive and consistent user experience. Secondly, investing in information validation systems, security features, and user-friendly interfaces will have a multiplier effect on the institution's reputation. Thirdly, strengthening feedback loop mechanisms that allow participants to provide direct input and enable rapid responses to complaints is vital. Lastly, reputation management in the digital era must be proactive and data-driven, involving real-time monitoring of digital content and public sentiment. This study adds empirically to the digital reputation management literature by establishing the mediation function of user happiness in social service applications. The cross-sectional methodology of this study and its geographic emphasis on users in the Greater Bandung area are two of its drawbacks, thus it is important to use caution when extrapolating the findings. Furthermore, individual psychological aspects that can affect user impressions were not thoroughly examined in this study.

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