



The Influence of E-Service Quality and Trust through User Interest on LAPAK ASIK Usage Decisions

Ika Rakhma Kusuma Wardhani^{1*}, Agustin Hari Prastyowati², Muhaimin Dimiyati³

^{1,2,3} Department of Management, Institut Teknologi dan Sains Mandala, Jember, Indonesia

Abstract

The Covid-19 pandemic spurred the transformation of digital-based public services, exemplified by the innovative Contactless Service (LAPAK ASIK) launched by BPJS Ketenagakerjaan to maintain service quality amidst physical interaction restrictions. Although the number of claims through LAPAK ASIK in BPJS Ketenagakerjaan KC Banyuwangi continues to increase, challenges persist concerning the quality of digital services, the level of trust, and the interest of some participants in using it. This study aims to analyze the influence of E-Service Quality and Trust on Usage Decisions, with Interest as a mediating variable. The research employed a quantitative method with multiple linear regression analysis based on questionnaire data collected from BPJS Ketenagakerjaan participants who are LAPAK ASIK users. The results indicate that E-Service Quality and Trust significantly influence Interest, which subsequently mediates their impact on Usage Decisions. The majority of respondents rated this service positively in terms of efficiency, fulfillment, security, and system reliability, thereby strengthening their interest and consistency in usage decisions. These findings support the Technology Acceptance Model (TAM), which emphasizes the role of service quality, ease of use, and trust in shaping behavioral intention and actual decisions. Practically, this research underscores that enhancing the quality of digital services and building participant trust are key to optimizing LAPAK ASIK at BPJS Ketenagakerjaan KC Banyuwangi.

Article Info

Correspondence:

Agustin Hari Prastyowati
(agustin@itsm.ac.id)

Article History:

Submitted: 15-08-2025
Revised: 26-09-2025
Accepted: 20-10-2025
Published: 30-10-2025

JEL Classification:

G32; J16; M14

Keyword:

E-Service Quality;
Trust;
Interest;
Usage Decisions;
LAPAK ASIK

1. INTRODUCTION



The presence of the Coronavirus Disease 2019 (COVID-19) pandemic in Indonesia began in early 2020, restricting vital objects such as government activities (Herman, 2021; Endraria, 2022). The pandemic caused by the COVID-19 outbreak has altered social activities, particularly significant changes in social life, which is most affected (Khalifa et al., 2021). This outbreak has not only caused a health crisis but also impacted the economy and human lifestyles (Clemente-Suarez et al., 2021). Consequently, the government has issued various policies to minimize the impact of this virus. The social distancing policy is one of the policies issued by the government to mitigate the impact of the COVID-19 virus (Abouk & Heydari, 2021).

As a result of the COVID-19 pandemic, on March 23, 2020, the Social Security Agency (BPJS Ketenagakerjaan) launched the Contactless Service (LAPAK ASIK). This service aims to continue providing optimal services while adhering to health protocols during this

pandemic. This Lapak Asik service provides convenience for BPJS Ketenagakerjaan participants by providing online checks and claims, eliminating the need for participants to visit branch offices, in order to limit potential crowds during this pandemic. BPJS Ketenagakerjaan's Lapak Asik (Easy to Use) utilizes an electronic-based system that maximizes the availability of technology, making it easier for participants to continue receiving services from afar. This mechanism involves simply uploading documents through the BPJS Ketenagakerjaan website and participating in an interview with an officer via video call. This approach is considered more efficient and time-saving than visiting the office and waiting in line, and it provides a safer service under the current circumstances (Subitmele, 2024).

The Banyuwangi branch of the BPJS Ketenagakerjaan (Employment Social Security Agency) experienced an increase in Old Age Security claims through Lapak Asik. In 2022, there were only 5,220 participants, while in 2023, claims increased to 8,672 participants. With this number of participants, a total of 103 billion rupiah was reported. The following is a summary report of the Lapak Asik queue at the Banyuwangi branch of the BPJS Ketenagakerjaan in 2024, as shown in Table 1.

Table 1. Summary of Fun Stalls at BPJS Employment Banyuwangi Branch 2024

Follow-up Status	Online	Onsite	Amount
Agree	6.180	2.601	8.781
Reject	540	10	550
Total			9.331

Source: Observation by Researcher (2025)

The 2024 Lapak Asik Queue Recap Report at the BPJS Ketenagakerjaan Banyuwangi Branch Office shows an increase in claims for Old Age Security through the LAPAK ASIK program. The recap is compiled for both online and on-site claims. In practice, some claims are still rejected because the submitted requirements are not met, preventing the claim process from proceeding. This is the decision-making process for Lapak Asik users at the BPJS Ketenagakerjaan Banyuwangi Branch Office.

Initial survey results indicate that the decision-making process for Lapak Asik users at the BPJS Ketenagakerjaan Banyuwangi Branch Office is likely driven by e-service quality and trust levels. However, there is a research gap between these possible causes, potentially addressing this gap. Previous user decisions have been driven by user interest. This interest is driven by e-service quality and trust levels. The relationship between these factors is as follows:

Table 2. Relationship between variables

Effect	Information
E-service quality -> user interest	Significant (Jaya & Heryjanto, 2023; Jannah et al., 2023) Not Significant (Khoo, 2022)
E-service quality -> user decision	Significant (Rahayu et al., 2023; Dahlia & Agustin, 2024) Not Significant (Sinaga, 2023)
Trust -> user interest	Significant (Steven & Ramli, 2023) Not Significant (Tawil et al., 2023)
Trust -> user interest	Significant (Pop et al., 2022) Not Significant (Fikri & Najib, 2021)
User interest -> user interest	Significant (Kulachai et al., 2023) Not Significant (Fajri et al., 2021)

Source: Previous research results

Table 2 shows a clear research gap between the relationships between each variable. This relationship specifically utilizes the Technology Acceptance Model (TAM) approach. In the context of digital services, TAM explains that user perceptions of a system's perceived ease of use and usefulness will shape positive attitudes that drive intention to use the

service. In this study, e-service quality is assumed to influence perceptions of system usefulness and ease of use, while user trust reinforces the belief that the system is secure and reliable. These two factors contribute to shaping user interest in the service, which ultimately influences their decision to use or purchase the digital service.

The purpose of this study is to address the research gap regarding e-service quality and trust levels on user interest and decisions at Lapak Asik BPJS Ketenagakerjaan Branch Office Banyuwangi.

2. METHODS

This research used a quantitative approach. The research was conducted by the BPJS Ketenagakerjaan Branch Office in Banyuwangi, East Java. The sample used in this study was 140 Lapak Asik BPJS users in Banyuwangi Regency. The research variables consisted of independent variables (e-service quality and trust level), intervening variables (user interest), and dependent variables (user decisions). The indicators used to measure e-service quality were efficiency, fulfillment, system availability, and privacy (Junaedi et al., 2022). The indicators used to measure trust level were ability, benevolence, and integrity (Yoesoep, 2022). The indicators used to measure user interest were transactional, referential, preferential, and exploratory interest (Hapsara et al., 2023). The indicators used to measure user decisions were involvement, needs, and information (Yodi et al., 2023). The predetermined indicators were developed into questionnaire items and distributed to respondents.

The research hypotheses are as follows:

H1: E-service quality has a significant effect on user interest

H2: E-service quality has a significant effect on user decisions

H3: Trust level has a significant effect on user interest

H4: Trust level has a significant effect on user decisions

H5: User interest has a significant effect on user decisions

H6: E-service quality influences user decisions through user interest

H7: Trust level influences user decisions through user interest

The data analysis in this study utilized descriptive and inferential statistical analysis. Descriptive statistics were used to describe respondents' biographical data and their responses to the research variables. Inferential statistics were performed using SmartPLS software. The outer model analysis included convergent validity, discriminant validity, and composite reliability. The inner model analysis included the R-square test and hypothesis testing.

3. RESULT AND DISCUSSION

Characteristics of respondents in this study were observed from several aspects: gender, age, latest education, and occupation. Based on gender, respondents were divided into male and female. In terms of age, respondents were grouped into several ranges, starting from 21-30 years, 31-40 years, 41-50 years, up to over 50 years. Viewed from the latest education level, respondents consisted of high school/vocational school graduates, Diploma, Bachelor's, and Postgraduate degrees. Meanwhile, when reviewed by occupation type, respondents covered various fields of work, representing the diversity of LAPAK ASIK service users at the BPJS Ketenagakerjaan Banyuwangi Branch Office.

Table 1. Respondent Characteristics

Description		Count	Percentage (%)
Gender			
	Female	79	56,4
	Male	61	43,6
Age			
	21 – 30 years	57	40,7
	31 – 40 years	50	35,7
	41 – 50 years	29	20,7
	51 – 60 years	4	2,9
Education			
	Elementary/Junior High/Senior High School	62	44,2
	Diploma	8	5,7
	Bachelor's	55	39,2
	Postgraduate	15	10,9
Occupation			
	Civil Servant (ASN)	72	51,6
	Housewife	20	14,2
	Private Sector Employee	36	25,7
	Entrepreneur Others	7	5,1
	Other	5	3,5

Source: Data Processed (2025)

The research results show that the majority of respondents are male, totaling 79 individuals (56.4%), while females number 61 individuals (43.6%). This condition aligns with the field, where BPJS Ketenagakerjaan participants are predominantly male. Nevertheless, the relatively high percentage of female respondents indicates that LAPAK ASIK services are widely accepted by both genders, ensuring that the research results reflect a balanced condition. In terms of age, respondents are dominated by the young productive age groups, specifically 21–30 years (57 individuals, 40.7%) and 31–40 years (50 individuals, 35.7%). Meanwhile, respondents aged 41–50 years totaled 29 individuals (20.7%), and those aged 51–60 years comprised 4 individuals (2.9%). This indicates that LAPAK ASIK users tend to be adaptive to digital services, suggesting that E-Service Quality and Trust factors significantly influence their interest and decision to use BPJS Ketenagakerjaan services. Regarding their latest education, respondents have diverse backgrounds, with a predominance of high school/vocational school graduates (62 individuals, 44.2%) and Bachelor's degree holders (55 individuals, 39.2%), while Diploma holders accounted for 8 individuals (5.7%) and Postgraduate degree holders for 15 individuals (10.9%). This finding shows that LAPAK ASIK is well-received by respondents across various educational levels, from secondary to higher education, reinforcing that service quality and trust remain crucial factors in usage decisions. Furthermore, a majority of respondents strongly agreed (50.4%) with the E-Service Quality variable indicators, which include efficiency, fulfillment, system availability, and privacy. High appreciation for efficiency and system availability indicates that users experience ease and speed in the claims process without technical obstacles, while the privacy aspect confirms a sense of security in using the service. This positive perception not only increases user trust but also encourages their interest and decision to make LAPAK ASIK the primary channel for BPJS Ketenagakerjaan services at the Banyuwangi Branch Office.

The following variable descriptions in this study explain the frequency distribution of respondent answers regarding the indicators in the research questionnaire, namely E-Service Quality (X1), Trust (X2), User Interest (Z), and Usage Decisions (Y). The scores given by respondents to each statement in the questionnaire reflect their perception of the research variables. From the frequency distribution data, the value of a variable can be seen in comparison to other variables, as well as the pattern of relationships between the variables in the study.

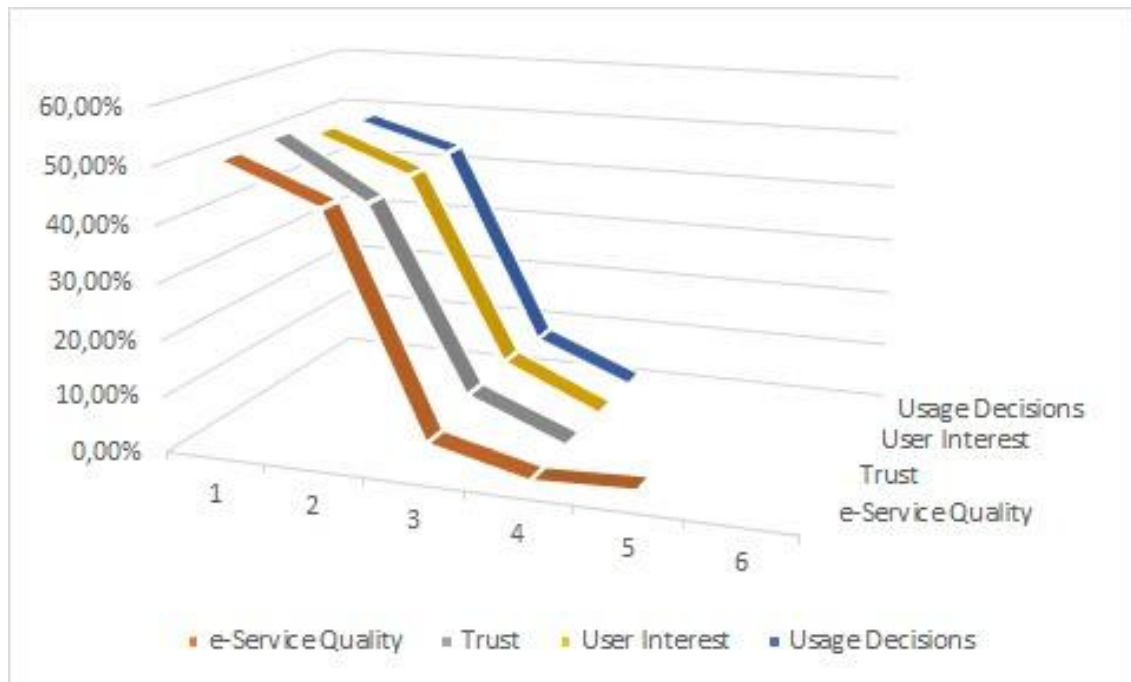


Figure 1. Frequency Distribution of Respondents' Answers to Variables
Source: Processed Research Data (2025)

Based on the 3D diagram presented, it can be interpreted that all variables studied—E-Service Quality, Trust, User Interest, and Usage Decisions—demonstrate a very positive response trend from respondents. The general pattern observed is a very high percentage of respondents in the most positive response category (assumed to be "Strongly Agree" on a 1-5/6 scale), followed by a drastic decrease for more neutral or negative response categories. This means that the majority of respondents consistently provided "Strongly Agree" or "Agree" values for all variable indicators. The percentages indicating neutral, disagree, or strongly disagree responses are minimal, almost invisible in the most negative categories. Specifically, the curves for E-Service Quality and Trust show a very similar pattern, indicating that both aspects are perceived with high satisfaction and confidence by users. Similarly, User Interest and Usage Decisions also manifest very high levels of agreement, even slightly surpassing E-Service Quality and Trust at several points, suggesting that good electronic service quality and established trust successfully drive user interest and actual decisions. Thus, this diagram as a whole illustrates that the evaluated service has successfully met or even exceeded user expectations in terms of digital service quality, building trust, attracting interest, and ultimately encouraging the decision to use the service.

4. CONCLUSION

Based on comprehensive analysis, this research concludes that E-Service Quality and Trust play crucial roles in shaping User Interest, which ultimately influences LAPAK ASIK Usage Decisions. Specifically, robust application quality and good functionality directly increase users' interest and decision to choose LAPAK ASIK. Similarly, reliable information security and excellent service significantly boost interest and the probability of using LAPAK ASIK. User Interest itself is proven to be an important factor mediating the influence of E-Service Quality and Trust on Usage Decisions; meaning, good service quality and a high level of trust not only directly affect decisions but also foster user interest, which then further strengthens their decision to use LAPAK ASIK, especially when the service provided exceeds expectations.

Addressing these findings, recommendations are given to BPJS Ketenagakerjaan KC Banyuwangi to continuously improve the quality of LAPAK ASIK's digital services, including access stability, user-friendly interface, and clear information, as well as to maintain and enhance participant trust through transparency and data security. It is also important to conduct regular surveys to obtain participant feedback, optimize education on LAPAK ASIK usage, and utilize these research findings as a basis for service development strategies. For academics, this research is expected to serve as a reference for further theoretical development by adding variables such as user satisfaction or perceived risk. Meanwhile, for future researchers, it is suggested to expand the study with new variables or different contexts to enrich the literature in the field of digital public services.

5. REFERENCES

- Abouk, R., & Heydari, B. (2021). The immediate effect of COVID-19 policies on social-distancing behavior in the United States. *Public Health Reports*, 136(2), 245–252.
- Clemente-Suárez, V. J., Navarro-Jiménez, E., Moreno-Luna, L., Saavedra-Serrano, M. C., Jimenez, M., Simón, J. A., et al. (2021). The impact of the COVID-19 pandemic on social, health, and economy. *Sustainability*, 13(11), 6314.
- Dahlani, Y., & Agustin, H. P. (2024). Study of the influence of brand image, lifestyle, store atmosphere and service quality on purchasing decisions at Starbucks in Jember City. *International Social Sciences and Humanities*, 3(1), 16–30.
- detikFinance. (2024, April 2). Mengenal Lapak Asik BPJAMSOSTEK: Cara klaim JHT, syarat dan prosedur. *Detikcom*. <https://finance.detik.com/moneter/d-7094635/mengenal-lapak-asik-bpjamsostek-cara-klaim-jht-syarat-dan-prosedur>
- Endraria, E. (2022). Influence of information technology competence on coronavirus pandemic development (COVID-19) in Indonesia. *Journal of Accounting Science and Technology*, 2(1), 1–17.
- Fajri, D., Chandra, T., & Putra, R. (2021). The influence of brand image and promotion on the decisions of students in STIE Mahaputra Riau with learning interest as intervening variables. *Journal of Applied Business and Technology*, 2(3), 223–232.
- Fikri, M. K., & Najib, A. A. (2021). Pengaruh kepercayaan, transparansi dan akuntabilitas terhadap minat dan keputusan muzakki menyalurkan zakat di (LAZISNU) Kabupaten Banyuwangi. *Jurnal Perbankan Syariah Darussalam*, 1(2), 106–121.
- Hapsara, O., Febrian, W. D., Nuzleha, N., Sani, I., Lustono, L., Yuni, N., et al. (2023). *Manajemen pemasaran jasa: Membangun loyalitas pelanggan*. Purbalingga: CV. Eureka Media Aksara.
- Herman, A. (2021). Indonesian government's public communication management during a pandemic. *Problems and Perspectives in Management*, 19(1), 244–256.
- Jannah, K. M., Puspita, R. E., & Mochlasin, M. (2022). Determinant factors in predicting Muslim fashion purchase decision: A case in new entrants business. *Al-Infaq: Jurnal Ekonomi Islam*, 13(1), 1–25.
- Jaya, S. L., & Heryjanto, A. (2023). The influence of price, service quality, and product quality on purchase decisions mediated by purchase intention (empirical study: Kriss Store consumers in Tangerang Regency). *Journal Research of Social Science, Economics, and Management*, 3(3), 798–823.
- Junaedi, I. W. R., Pribadi, F. S., Latif, A. S., Juliawati, P., Sumartana, I. M., Nurdiana, A., et al. (2022). *Manajemen pemasaran*. Purbalingga: CV. Eurieka Media Aksara.
- Khalifa, S. A., Swilam, M. M., El-Wahed, A. A. A., Du, M., El-Seedi, H. H., Kai, G., et al. (2021). Beyond the pandemic: COVID-19 pandemic changed the face of life. *International Journal of Environmental Research and Public Health*, 18(11), 5645.
- Khoo, K. L. (2022). A study of service quality, corporate image, customer satisfaction, revisit intention and word-of-mouth: Evidence from the KTV industry. *PSU Research Review*, 6(2), 105–119.

- Kulachai, W., Lerdtomornsakul, U., & Homyamyen, P. (2023). Factors influencing voting decision: A comprehensive literature review. *Social Sciences*, 12(9), 469.
- Pop, R. A., Săplăcan, Z., Dabija, D. C., & Alt, M. A. (2022). The impact of social media influencers on travel decisions: The role of trust in consumer decision journey. *Current Issues in Tourism*, 25(5), 823–843.
- Rahayu, S., Limakrisna, N., & Purba, J. H. V. (2023). The influence of brand image, online service quality, and ease of use on purchase decisions with trust as a mediation variable. *International Journal of Science, Technology & Management*, 4(3), 629–639.
- Sinaga, E. M. (2023). The influence of price on purchase decision with quality of service as intervening variable. *JPPI (Jurnal Penelitian Pendidikan Indonesia)*, 9(1), 125–133.
- Steven, J., & Ramli, A. H. (2023). E-service quality, e-wallet dan kepercayaan terhadap minat beli pada pengguna pembayaran non tunai aplikasi Shopee. *Jurnal Ilmiah Manajemen Kesatuan*, 11(2), 267–278.
- Subitmele, S. E. (2024, August 7). Lapak Asik Ketenagakerjaan, layanan klaim JHT tanpa kontak fisik. *Liputan6.com*. <https://www.liputan6.com/hot/read/5666231/lapak-asik-ketenagakerjaan-layanan-klaim-jht-tanpa-kontak-fisik>
- Tawil, M. R., Subandi, M., Hernawan, M. A., & Diawati, P. (2023). The role of perceived ease of use, trust, product knowledge and perceived convenience on intention to use Sharia banking card. *JEMSI (Jurnal Ekonomi, Manajemen, dan Akuntansi)*, 9(2), 260–265.
- Yodi, P., Fachrurazi, I. S., Muhammad al Faruq, A., & Henny, N. (2023). *Prinsip dasar manajemen pemasaran (analisis dan strategi di era digital)*. CV. Eureka Media Aksara.
- Yoesoep, R. E. (2022). *Manajemen pemasaran*. Purbalingga: Eureka Media Aksara.