

# The influence of service responsiveness, employee competence and the use of technology on the satisfaction of business actors through service quality at the Karimun Regency Investment and one-stop integrated service office

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## Article History

Received on 27 August 2024

1<sup>st</sup> Revision on 5 September 2024

Accepted on 11 September 2024

## Abstract

**Purpose:** This study aims to analyze the influence of service responsiveness, employee competence, and use of technology on business actor satisfaction through service quality at the DPMPTSP Karimun Regency. In the current era of digitalization, improving the quality of public services is one of the priorities for meeting the expectations of business actors in interacting with government institutions.

**Research Methodology:** This study uses a quantitative approach with a survey method of 162 business actors who use the services of the Karimun Regency Investment and One Stop Integrated Services Service. Data were collected using a questionnaire distributed through Google Forms.

**Results:** The results of the analysis show that service responsiveness has a positive and insignificant effect on service quality with an effect of 11.9%. Employee competency and the use of technology have a positive effect on service quality, with an effect of 58.8% and 26.5%, respectively. Service responsiveness had a negative and insignificant effect on business actor satisfaction, with an effect of 09.8%. Employee competency and the use of technology on business actor satisfaction have a positive and significant effect on business actor satisfaction, with an influence of 34.2% and 18.3%, respectively. Service quality had a positive effect on business actor satisfaction, with an influence of 55.3%. Service Responsiveness has a positive and insignificant effect on Business Actor Satisfaction through Service Quality, with an influence of 06.6%. Employee Competency had a positive and significant effect on Business Actor Satisfaction through Service Quality, with an influence of 32.4%. The use of technology had a positive and significant effect on Business Actor Satisfaction through Service Quality, with an influence of 14.7%. Good service quality acts as a mediator in the relationship between service responsiveness, employee competence, and the use of technology, and business satisfaction. Thus, improving service quality is key to increasing the satisfaction of business actors in the DPMPTSP Karimun Regency.

**Recommendation:** This research underlines the importance of increasing employee competency through continuous training and adopting the latest technology to create more responsive and efficient services.

**Keywords:** *Service Responsiveness, Employee Competence, Use of Technology, Business Actor Satisfaction, Service Quality*

**How to cite:** Mardalena, M., Fachrudin, F., & Indrawati, M. G. (2024). The influence of service responsiveness, employee competence, and the use of technology on the satisfaction of business actors through service quality at the Karimun Regency Investment and One-stop Integrated Service Office. *Review of Multidisciplinary Academic and Practice Studies*, 1(1), 65-86.

## 1. Introduction

The Regional Government as a *service provider* and *service arranger* has broad authority to meet the various needs of the community. The main task of the government is to provide services to meet and satisfy the needs of the community. Therefore, government apparatuses and organizations are required to continue to improve their capabilities so that they can provide the best service for the community. The implementation of public services by the government apparatus in various service sectors, especially those related to the basic needs of the community, currently does not fully meet the expectations of the community. This can be understood from various public complaints submitted through mass media and social networks, which has a negative impact on government services that causes public distrust.

The increasing public demand for the quality of public services by the government is a consequence of a change in people's mindset towards the pattern of government-community-business relationships. The quality of service is related to a number of factors, including the responsiveness of staff, willingness to meet the demands of business actors, ability to solve problems quickly and accurately, and ease of access to services. The current community is not only questioning whether the need for public services is met, but has also questioned the quality of public services they receive from the government. The government must be able to provide better quality public services for good and clean governance.

The portrait of the quality of public services provided by the government today is generally not in accordance with the expectations and demands of the community. This can be seen from the frequent occurrence of complaints regarding public services. The service process is long and convoluted so that it seems difficult, the requirements are not simple, the service staff is not friendly, the amount of service time that is often uncertain, and the comfort of the service place that is not up to standard are the things that are most often complained about by the service user community. Today's society is very advanced, so many aspirations and criticisms are given to the government through various media such as Social Media (Facebook, Twitter, Instagram, *WhatsApp*), Short Message Service (SMS) complaints, and SMS *gateways*.

The satisfaction of business actors is the key to the success of public service delivery agencies. Therefore, the service provider must really understand and understand what the needs of business actors and service providers must also know whether the quality of the service provided meets the standards and according to the wishes of business actors or vice versa. The creation of good service quality can provide several benefits, including a harmonious relationship between agencies and business actors, which will provide a good basis for agencies and will increase the number of business actors' trust in the implementation of public services.

Law No. 25 of 2009 concerning public services states that service standards are benchmarks that are used as guidelines for the implementation of services and a reference for service quality assessment as an obligation and promise of the organizer to the community in the context of quality, speed, affordability, and measurable services. To achieve these expectations, an easy, fast, transparent, certain, consequential, comprehensive, and systematic service is needed, which is outlined in strategic planning to provide policy direction in the next 1–5 years.

The first stage in the preparation of a strategic plan is the determination of the vision. Vision is a statement about the description of the situation and characteristics that an organization wants to achieve

in the distant future, and it must always apply to all possible changes that may occur so that a vision has flexibility. By setting a vision, it is hoped that the organization will continue to exist, anticipate, and be productive by continuing to innovate (*creative thinking*).

The vision of the Karimun Regency Investment and One-Stop Integrated Services Office refers fully to the vision of the Regency Government, while still paying attention to the strategic environment that can affect the existence of the organization, while the vision of the Karimun Regency Investment and One-Stop Integrated Services Office is: "The realization of Karimun Regency as a Center for Fair Economic Growth Based on Faith and Piety".

One performance assessment method is the implementation of a Community Satisfaction Survey (SKM). Therefore, it is hoped that the results of this assessment will serve as a benchmark for the services provided by the Karimun Regency DPMPTSP. The implementation of the Community Satisfaction Survey refers to the Regulation of the Minister of State Apparatus Empowerment Number 14 of 2017 concerning the Guidelines for the Preparation of Community Satisfaction Surveys for Public Service Units. Satisfaction measurement is an important element in the performance evaluation process, in which the ultimate goal is to provide better, more efficient, and more effective services based on the needs of the community. A service is considered satisfactory if it can meet the needs and expectations of service users.

Community satisfaction can also be used as a reference for the success or failure of programs implemented in public service institutions. In this regard, the Karimun Regency Investment and One-Stop Integrated Services Office, as one of the agencies that organize public services, carried out a Community Satisfaction Survey as a form of evaluation of the services that have been provided in an effort to improve the quality of public services.

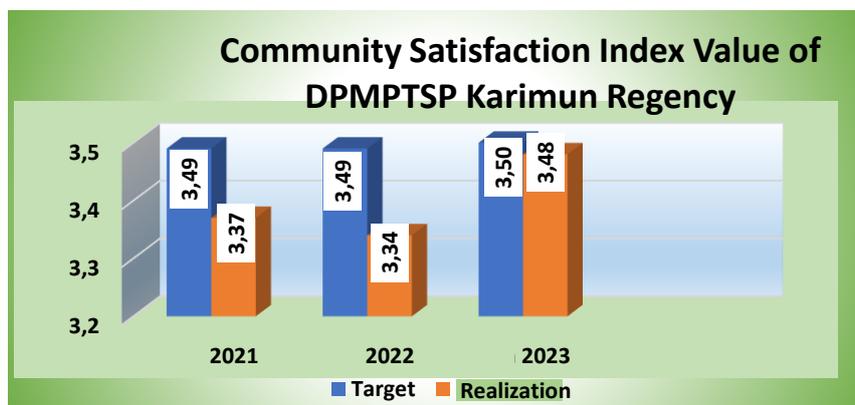


Figure 1. Community Satisfaction Index Value of DPMPTSP Karimun Regency.

Source : DPMPTSP Karimun Regency

Figure 1 shows that the value of the Community Satisfaction Index of the Karimun Regency Investment and One-Stop Integrated Service Office did not reach the desired target. For this reason, the author intends to propose a research "**The Influence of Service Responsiveness, Employee Competence, and the Use of Technology on the Satisfaction of Business Actors through Service Quality at the Karimun Regency Investment and One-stop Integrated Service Office.**"

## 2. Literature Review

### 2.1 Business Satisfaction

The word *satisfaction* according to Tjiptono and Gregorius Chandra comes from the Latin "*satis*" which means quite good, adequate, and "*factio*" which means to do or make. Satisfaction can be "an effort to fulfill something" or "make something adequate" make something adequate'(Yuliansyah, 2023). Satisfaction is a person's feeling of pleasure or disappointment that arises after comparing the

performance (results) of the product they think of with the expected performance or results. If the performance is below expectations, the customer is not satisfied. If the performance meets expectations, the customer is satisfied. If the performance exceeds expectations, the customer is either satisfied or satisfied. Satisfaction is an attitude that is decided based on experience obtained (Afnan, Wijaya, Kartono, & Wibowo, 2024). Satisfaction is an assessment of the characteristics or privileges of a product or service or the product itself, which provides a level of consumer pleasure related to the fulfillment of consumer needs. Consumer satisfaction can be achieved through quality, services, and value. The key to generating customer loyalty is to provide high customer value.

Customer satisfaction is an assessment or evaluation of the performance of a product or service, whether it is in accordance with the wishes of the customer and the suitability of the goods or services for the purpose of using the product (George, 2021). This can also be attributed to the extent to which service performance is in line with customer expectations (Sahatataua, Setiady, Astawa, & Ansari, 2024). From the definition above, it can be stated that customer satisfaction is a situation in which a feeling of satisfaction arises in customers when their needs are met, they get value from the product or service, and in accordance with expectations. Customer satisfaction is the attitude or feedback of customers towards a good or service they receive (Ishak, 2024). In the Regulation of the Minister of State Apparatus Empowerment and Bureaucratic Reform Number 14 of 2017 concerning Guidelines for the Preparation of Community Satisfaction Surveys of Public Service Organizing Units, it is stated that "public satisfaction is the level of perception and service is the result of public opinion and assessment of the performance of services provided by public service implementation apparatus." From this explanation, it can be concluded that the community has expectations for the performance of services provided by public service maintainers .

## ***2.2 Service Responsiveness***

Service responsiveness theory is a concept in service management that emphasizes the importance of speed and accuracy in responding to customer requests and needs. Service responsiveness measures the extent to which a service provider can respond quickly and effectively to customer needs. Responsiveness of the service is the responsiveness of public services. The responsiveness of public services is necessary because it is proof of the ability of public organizations to provide something that is demanded by all people in a country. Therefore, responsiveness is an efficient way to manage affairs by providing services to the community, both at the central, regional, and local levels. In this case, both central and regional governments can be said to be responsive to the needs of the community if the needs of the community are identified by policymakers or the government with the right knowledge and can answer what is in the public interest (APRILYA, 2019).

Responsiveness of services in the government is the government's ability to show harmony between programs and activities and develop programs in accordance with the needs and aspirations of the community. Thus, the more programs that are held in accordance with the needs and aspirations of the community, the better is the responsiveness of the civil apparatus.

Service responsiveness is the ability of an organization or service provider to respond to customer needs, demands, and expectations quickly and efficiently. It includes aspects such as the speed of response, availability of information, ability to resolve issues, and quality of interaction with customers. Responsiveness is the willingness to help customers and provide services sincerely, as well as the willingness to help consumers take responsibility for the quality of services provided (Zeithaml, in Khan and Hossain (2021)). According to Sugiandi in Afriyani, Indrayani, Indrawan, Wibisono, and Ngaliman (2023), responsiveness is a concept that concerns the ability of the state apparatus to face and anticipate new aspirations, developments, demands, and knowledge, so that a bureaucracy must respond quickly to avoid being left behind in carrying out its duties and functions as a service provider.

### **2.3 Employee Competencies**

Employee competence theory refers to a concept that describes the abilities and skills that employees must possess in order to carry out their duties and responsibilities effectively. These competencies cover various aspects, including knowledge, skills, attitudes, and behaviors that are in accordance with the demands of the job"Perpres No. 91 Tahun 2017 tentang Percepatan Pelaksanaan Berusaha").

Competencies also show the characteristics of the knowledge and skills possessed or needed by each individual that enable them to perform their duties and responsibilities effectively and raise the standards of professional quality in their work.

Experience is an important element in shaping mastery of competence in tasks. In addition, personality characteristics also affect competence. A person's competence in conflict management and negotiation from a person with a temperamental trait will be different from that of a person with a patient nature. Likewise, a person's motivation for a job or activity affects the results achieved. Motivation is an important competency.

To understand employee competencies, it is necessary to understand their meaning. Chinyamunjiko, Makudza, and Mandongwe (2022) states that "competence describes the characteristics of knowledge, skills, behaviors and experience to perform a certain job or role effectively." Competence refers to what people bring to a job in the form of different types and levels of behavior. Competence determines aspects of the work performance process".

According to Spencer and Spencer in Wibowo (D. S. Dewi, Susbiyani, & Syahfrudin, 2019) stated that "competence is the foundation of people's characteristics and indicates how to behave or think, equalize situations, and support for a long period of time". Meanwhile, according to (Shabrina & Hadian, 2021) stated that "competence is an ability based on skills and knowledge supported by work attitudes and their application in carrying out tasks and work in the workplace referring to the established work community." Competence is the ability and characteristics possessed by a Civil Servant in the form of knowledge, skills, and behavioral attitudes required in the implementation of his or her duties so that the Civil Servant can carry out his duties professionally, effectively, and efficiently.

The above opinion is strengthened by McCellaland's understanding in Moeheriono (2014), which emphasizes that "competence as the basis of personnel is a determining factor in whether or not a person succeeds in doing a job or in a certain situation." Meanwhile, according to Wibowo (2016) states that "competence is an ability to carry out or perform a job or task that is based on skills and knowledge and supported by the work attitude demanded by the job

Based on the definition of competence by several experts, it can be concluded that employee competence is the ability possessed by a person (employee), which consists of the knowledge, skills, and attitudes to perform or complete a certain job or task well, which is expressed in the form of actions. Thus, a competent person is someone who is full of confidence because he masters knowledge in his field, has skills, and has a positive attitude in doing things related to a certain field in accordance with the required values or provisions. In other words, competence is a fundamental factor that an employee must have.

### **2.4 Use of Technology**

Technology use theory explains how and why technology is adopted and used by individuals, groups, or organizations. This technology uses the Internet, which has experienced extraordinary development. Since the invention of this technology, its use has been widespread because it provides great benefits for the smooth operation of business processes. The presence of the internet as a bridge to reach customers is very important. This theory focuses on why and how individuals actively choose and use media and technology based on their needs and desires. This emphasizes that users have specific goals in choosing the technology and media they use to meet specific needs, such as entertainment, information, or social interaction. The use of technology refers to the application of technological tools,

devices, systems, and processes to various aspects of life to achieve specific goals. It covers how individuals, organizations, and societies adopt, operate, and utilize technology to improve their efficiency, productivity, and quality of life.

Technology is designed to support human work towards practical and effective efficiency. Technology that initially supported the fulfillment of production needs. Information technology helps manage data. This is what is able to have an impact on work productivity (Bora, Fanggidae, & Fanggidae, 2023).

Along with the development of the digital-based era, licensing has also undergone a revolutionary evolution, with the implementation of an electronic licensing system to facilitate licensing management. This is expected to make it easier for the business community to be more enthusiastic about managing permits; thus, with the increasing number of business actors who take care of permits, it will be easier for government supervision efforts so that a business activity does not cause negative effects on the community and the environment.

### **2.5 Quality of Service**

Service is any action or activity that can be offered by another party, which is basically intangible and does not result in any ownership (Mohammed, Philip, & Labaran, 2024). Kotler also said that such behavior can occur during, before, and after the transaction. In general, a high level of service results in high satisfaction and more frequent repurchases. According to Gnorroos in Mohamed and Farahat (2019), service is defined as an activity that is invisible (cannot be touched) and occurs as a result of interaction between consumers and employees or other things provided by service providers that are intended to solve customer problems.

Kotler and Keller (2007) mention four characteristics of services: intangibility (intangible), inseparability (inseparable), variability (variable and varied), and perishability (quickly lost, not durable). Public services are required by communities to support their various needs. This is because the community requires daily services. "Every activity carried out by the government for a number of people who have every activity and offer satisfaction even though the results are not physically bound to a product (Suherman & Mardiyati, 2019).

Meanwhile, the definition of public service according to Kepmenpan Number 63 of 2004 concerning General Guidelines for the Implementation of Public Services is "All activities to meet the needs of service recipients and the implementation of legal provisions." In essence, public service is the provision of excellent services to the community, which is a manifestation of the obligation of the state apparatus as a public servant.

To be able to understand the quality of service, it is necessary to know the meaning of the quality of service. Suwaldiman and Rheina (2023) interprets that "quality is a combination of traits and characteristics that determine the extent to which complaints can meet the requirements of customer needs." Meanwhile, according to Goetsch and Davis in Aditia, Dharma, and Nur (2022) states that "quality can be formulated as a dynamic condition related to products, services, human resources, processes and the environment that meet or exceed expectations" (Primita & Rolanda, 2024).

The *product-based approach* assumes that quality is a characteristic of objective components or attributes that can be quantified and measured. From this perspective, the user-based approach is based on the idea that quality depends on the person who judges it (*eyes of the beholder*) so that the product that best satisfies one's preferences (*maximum satisfaction*) is the highest quality product. and focuses more on engineering and manufacturing practices and defines quality as conformance or conformance to *requirements*. Meanwhile, *the value-based approach* looks at quality from the aspects of value and price. Considering the *trade-off* between performance and price, quality is defined as *affordable excellent*, that is, the level of performance that is "best" or commensurate with the price paid.

Based on some of the definitions above, it can be concluded that service quality is the level of service provided by public service providers in accordance with predetermined procedures and regulations that can meet and exceed expectations and provide satisfaction to service recipients.

## **2.6 Research Hypothesis**

### **2.6.1 Service Responsiveness to Business Actor Satisfaction**

Service responsiveness has a significant relationship with business actors' satisfaction. Responsiveness refers to the speed and effectiveness of service providers in responding to requests, questions, and problems faced by business actors. This is supported by previous research by Kasriana, Fatmawati, and Haerana (2020) with the title Responsiveness of Waste Management Services at the Makassar City Parks and Hygiene Service. The results show that in realizing maximum services and in accordance with community expectations related to waste, there is a great need for high responsiveness or responsiveness of waste services from the Makassar City Parks and Hygiene Service in carrying out every task, principal, and function as an institution that has the highest responsibility to accommodate and facilitate the interests of service to the community.

H1 : There is an influence of service responsiveness on the satisfaction of business actors

### **2.6.2 Employee Competence on Business Actor Satisfaction**

The satisfaction of business actors reflects the quality of their licensing services received by business actors. The satisfaction of business actors often refers to the level of competence of service providers. However, under certain conditions, relatively good employee competence may not necessarily satisfy the community. This is related to the lack of community ability in assessing administrative technical competence, so the community has a tendency to assess employee competence from a non-technical perspective, such as the interpersonal relationship between employees and the community and the comfort obtained while receiving services.

This is supported by previous research conducted by A. S. Dewi and Muhsin (2019) with the title The Influence of Competence, Work Commitment, and Service Quality on Community Satisfaction with results showing a significant positive influence of competence, commitment, performance, and service quality on community satisfaction. The results of the partial test showed that each variable had a significant positive influence on community satisfaction, namely, competence, commitment, and service quality. The performance variables had no significant effect on community satisfaction. This study concludes that increasing community satisfaction can be achieved by improving competence, commitment, and service quality in Bandar District, Batang Regency.

H2 : There is an influence of employee competence on the satisfaction of business actors

### **2.6.3 Use of Technology for Business Actor Satisfaction**

Technology allows service providers to communicate more effectively and provide more responsive services to business actors. Better services, in terms of responsiveness and ease of access to information, can increase satisfaction. This is supported by previous research conducted by Santo Igno Gelu<sup>1\*</sup>, John EHJ FoEh<sup>2</sup>, Simon Sia Niha<sup>3</sup>, and September 2022, that service quality has a positive and crucial impact on consumer satisfaction. The use of information technology has a positive and crucial impact on consumer satisfaction. *Customer value* has a positive and crucial effect on consumer satisfaction.

Service quality has a positive and crucial effect on consumer loyalty. IT use of information technology has a positive and crucial impact on consumer loyalty. *Customer value* has a positive and crucial effect on consumer loyalty. Service quality, information technology use, and *customer value* have a positive and crucial impact on consumer satisfaction. Service quality, information technology use, and *customer value* have a positive and crucial impact on consumer loyalty.

H3 : There is an influence of the use of technology on the satisfaction of business actors

#### **2.6.4 Service Quality to Business Actor Satisfaction**

Quality is closely related to customer satisfaction. Quality provides an impetus for customers to forge strong bonds with the agency in the long term, allowing the agency to carefully understand the expectations of customers as well as their needs. Thus, an agency can increase customer satisfaction when it issues policies that are in accordance with customer needs. Good or bad service quality can be assessed by how much the service provider can meet the expectations and needs of the community. Therefore, the apparatus must always be willing to listen to the complaints of the community so that it feels well and properly served. By listening to the complaints and opinions of the community, the apparatus can determine the quality of the services provided thus far and can be used as an input to improve the quality of service.

One of the considerations for business actors' satisfaction is the quality of service in licensing. Thalib, Kumadji, Edis, and Saikim (2023) explained that quality is all the characteristic properties of a product or service that can provide satisfaction to consumers. A service is a product that cannot be owned but can be felt. Research conducted by Tosin and Otonne (2019) also concluded that "service quality and customer satisfaction have a very strong relationship.

This is supported by a previous study conducted by Tamara, Mananeke, and Kojo (2018) with the title *The Effect of Service Quality on Community Satisfaction in Lower Kawangkoan, West Amurang District, South Minahasa Regency*. The results of the study showed the influence of reliability, responsiveness, guarantee, empathy, and significant direct evidence on the variables of community satisfaction. In the role of the Government in Lower Kawangkoan, it is necessary to look at the quality of service, in the form of reliability, responsiveness, guarantee, empathy and direct evidence which will ultimately affect community satisfaction

H4 : Service quality influences business actors' satisfaction.

#### **2.6.5 Service Responsiveness to Business Actor Satisfaction through Service Quality**

The relationship between service responsiveness and business actor satisfaction and service quality illustrates how responsiveness in providing services can affect the perception of service quality, which ultimately has an impact on business actor satisfaction. This is supported by a previous study conducted by Manik, Andi, and Kusumawardani (2021), titled *Analysis of Reliability and Responsiveness in Fire Natural Disaster Management Services at the Regional Disaster Management Agency in Aceh Singkil Regency*, with the results of the research on the Responsiveness of Fire Fighting Services at the Regional Disaster Management Agency (BPBD) of Aceh Singkil Regency concluding that it is still not good in handling fire disaster services in Aceh Singkil Regency.

This can be seen from the results of interviews with the community that stated that the speed of service from firefighters is still not good because firefighters are not confident in carrying out their duties and cannot be sure how long it takes to handle fire disasters, but officers try to communicate well with victims through empathy in the form of providing assistance to them.

H5 : There is an effect of service responsiveness on quality

#### **2.6.6 Employee Competence on Business Actor Satisfaction through Service Quality**

Employees' competence in providing services has an impact on service quality. The better the competencies, the better the quality of the services provided. Good service quality encourages higher levels of community satisfaction. This is supported by research conducted by Afriyani et al. (2023), who concluded that "employee competence can have an indirect effect on partner satisfaction through service quality." This implies that service quality can mediate the relationship between employee competence and community satisfaction.

This is supported by a previous study conducted by Hermawati (2014) with the research title *The influence of staff competence, service quality, and work discipline on customer satisfaction at the South Makassar Region Revenue Unit 01 office in the South Sulawesi Province*. The results of this study show that direct competence has no influence on customer satisfaction, direct service quality has a positive

and significant influence on customer satisfaction, direct work discipline has no influence on customer satisfaction, and the quality of human resources has no influence on customer satisfaction. Simultaneously, employee competence, service quality, and work discipline significantly influence customer satisfaction.

H6 : There is an influence of employee competence on service quality

### 2.6.7 The Use of Technology for Business Actor Satisfaction through Service Quality

The use of technology can have both large and small effects on the satisfaction of business actors. It has a big impact if the ease of access is that the Internet runs smoothly, where business actors can take care of licensing from anywhere and anytime through a digital platform without the need to be physically present at the government office, which provides services, thereby reducing administrative obstacles and increasing satisfaction. The small effect is caused by the lack of public knowledge about the use of technology and the long distance from internet access.

This is supported by previous research conducted by AYUNINSIH (2023) with the title The Effectiveness of the Use of the Sicantik Cloud Application at the Tebo Regency Investment and One-Stop Integrated Services Office, Cooperatives, and SMEs (DPMPTSPKUKM) that the use of the SICANTIK Application in the Tebo Regency DPMPTSPKUKM has not been able to make it easier for the community to simplify the licensing and non-licensing application service processes apart from the application which often experiences disruptions The applicant also still has to submit the requirements file to the office. The lack of maximum socialization of the application carried out by the agency means that not many people know what the SICANTIK application is, what its use is, and how to use it.

H7 : There is an influence of the use of technology on the satisfaction of business actors through service quality

Based on the theory presented above, the framework of thinking used in this study is as follows.

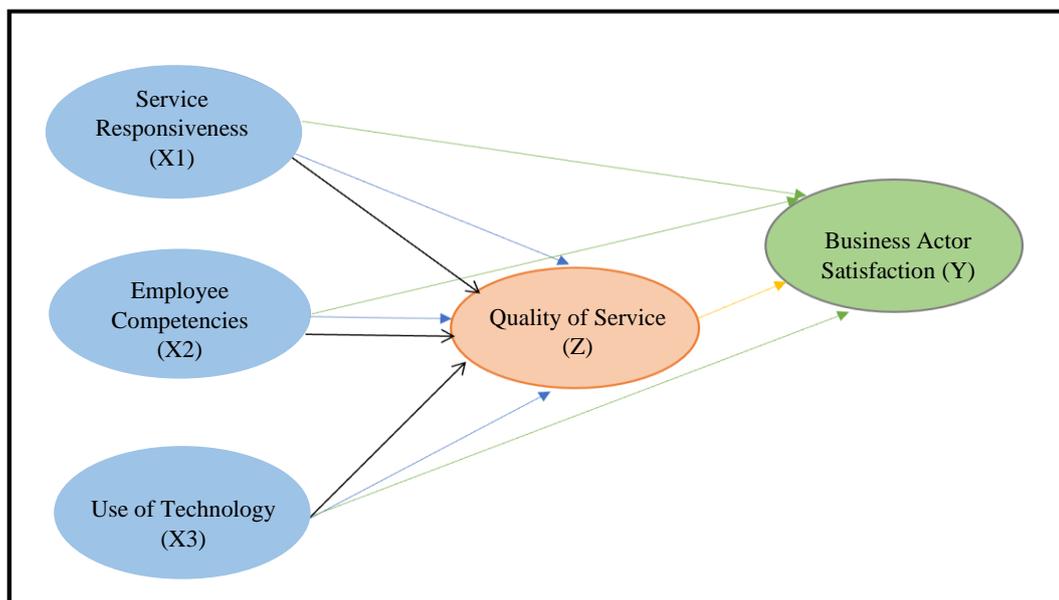


Figure 2. Framework of Thought

## 3. Research Methodology

### 3.1 Population

The population of this study comprises business actors who have taken care of OSS and Sicantik permits in Karimun Regency, which is as many as 1,732 respondents within the first semester (January to June 2024).

Table 1. Details of the Population of Business Actors from January to June 2024

No.	Business Actors	Number (people)
01.	OSS Permit	1.489
02.	Sicantik Permit	243
<b>Total</b>		<b>1.732</b>

Source : DPMPTSP Karimun Regency

### 3.2 Data Collection Techniques

This study used a closed questionnaire in the form of a Likert-type scale. The assessment score criteria are described in the study with the following answer choices:

Table 2. Research Score Criteria

No.	Score	Research
1.	Score 5	Strongly Agree (SS)
2.	Score 4	Agree(s)
3.	Score 3	Neutral (N)
4.	Score 2	Disagree (TS)
5.	Score 1	Strongly disagree (STS)

Source: Sugiyono (2016)

### 3.3 Variable Operational Definition

The definition of the research variables must be formulated to avoid bias in data collection.

Table 3. Research Variables and Operational Definitions

Variable	Operational Definition	Indicators	Scale
Service Responsiveness (x1)	Service responsiveness is the ability to respond to and handle various requests, questions, and complaints from the public quickly and effectively. In this case, DPMPTSP is responsible for providing services related to investment and licensing in an integrated manner, so that responsiveness is the key to ensuring the smooth process of administration and public services.	1. Ability to respond to the community 2. Serving speed 3. Accuracy of serving 4. Attentiveness to serve 5. Timeliness of service 6. Ability to Respond to Complaints  Zeithaml, et al in Rismawati, et al (2015)	Likert (1-5)
Employee Competencies (x2)	Employee Competency is a set of skills, knowledge, attitudes, and abilities that must be possessed by an employee to carry out his duties and responsibilities effectively and efficiently.	1. Motif 2. Characteristic 3. Self-concept 4. Knowledge 5. Skills  Spencer in Wibowo (2016)	Likert (1-5)
Use of Technology (X3)	The use of technology is the use of technology-based tools, devices, systems, and methods to improve efficiency, transparency, and the quality of services provided to the community and business actors. Technology in DPMPTSP is used to	1. Ease of access and use, 2. Data security and confidentiality, 3. Transparency and accountability. 4. Scalable Turnaround Time	Likert (1-5)

Variable	Operational Definition	Indicators	Scale
	facilitate the licensing process, investment, and improve accessibility and communication with the community.	Government Regulation No. 5 of 2021 Presidential Decree No. 91 of 2017	
Quality of Service (Z)	Service Quality is the service provided that is able to meet or exceed the expectations of the community and business actors in the licensing and investment process.	1. Tangible 2. Reliability 3. Responsiveness 4. Guarantee and Certainty 5. Empathy Parasuraman in Lupiyoadi	Likert (1-5)
Business Actor Satisfaction (Y)	Business Actor Satisfaction is the feeling of satisfaction felt by business actors or investors for the quality of service and support they receive. This satisfaction reflects the extent to which the services provided meet or exceed the expectations and needs of business actors in various aspects.	1. Requirement 2. Systems, mechanisms and procedures 3. Turnaround Time 4. Fees/Tariffs 5. Product Specification Type Service 6. Implementing Competence 7. Executor Behavior 8. Handling complaints 9. Facilities and Infrastructure  Permenpan RB Number 14 of 2017	Likert (1-5)

### 3.4 Reliability Test

The following are the results of the Cronbach's alpha in this study.

Table 4. Reliability Test Results

Variable	Cronbach's Alpha	Result
Business Satisfaction	<b>0.960</b>	Reliable
Service Responsiveness	<b>0.953</b>	Reliable
Employee Competencies	<b>0.972</b>	Reliable
Use of Technology	<b>0.921</b>	Reliable
Quality of Service	<b>0.971</b>	Reliable

Source: Primary Data processed in 2024 (*Smart PLS Output*)

Based on Table 4, the Cronbach's alpha value of all variables was  $>0.6$ . These results show that each research variable meets the requirements; therefore, it can be stated that each variable has a high level of reliability.

The following is a picture of the research model for the validity and reliability test results used in Smart PLS 3.0 software:

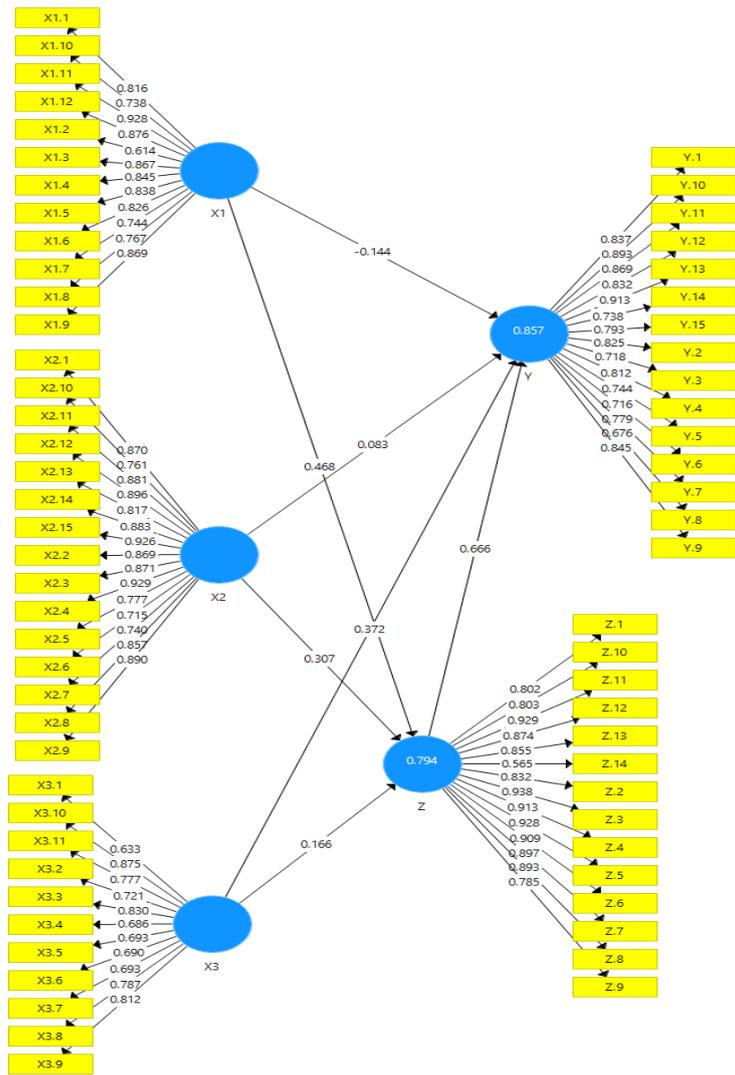


Figure 3. The research model uses SmartPLS software 3  
Source: Primary Data processed in 2024 (*Smart PLS Output*)

## 4. Result and Discussion

### 4.1 Research Results

#### 4.1.1. Profile of Research Respondents

Respondent Profile The study is a description of the 162 (one hundred and sixty-two) respondents sampled in this study, which are distinguished from the gender group, the last education. The following is an overview of the Research Respondent Profile which was used as a sample:

#### 1. By Gender Group

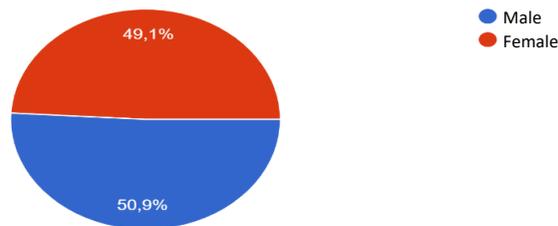


Figure 4. Respondent Data by Gender  
Source : Survey results, 2024

From the figure above, it can be seen that the Profile of Research Respondents based on male and female gender is almost the same, but it is still dominated by male respondents, as many as 83 (eighty-three) people or 50.9%, while female respondents are 80 (80) people or 49.1%. From the percentage results, it can be said that males are more active in service user activities at the Karimun Regency Investment Office and PTSP.

## 2. Based on the Last Education Group

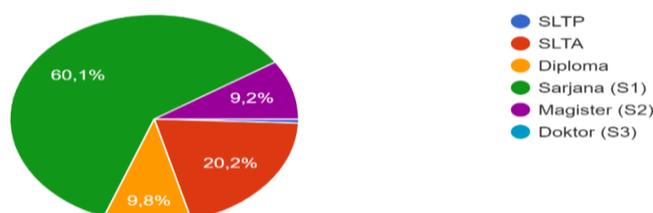


Figure 5. Respondent Data Based on Recent Education  
Source : Survey results, 2024

From the figure above, it is shown that the demographics of the respondents based on the last education, there were respondents with the last education of junior high school as many as 1 (one) person or 0.6%, high school as many as 33 (thirty-three) people or 20.2%, diploma (D3) as many as 16 (16) people or 9.8%, bachelor (S1) as many as 98 (ninety-eight) people or 60.1%, and master 's (S2) as many as 15 (15) people or 9.2%. From the percentage results, it can be said that the bachelor's (S1) last education background is more engaged in service user activities at the Karimun Regency Investment Office and the PTSP.

## 4.2 Results of Measurement Model Analysis (Outer Model)

### 4.2.1 Convergent Validity

The convergent validity test was conducted by examining the outer loading value of each indicator against its latent variable. An outer loading value of  $>0.7$  indicates that a variable has explained 50% or more of the variance of the indicator. The results of processing with the PLS algorithm for outer loading are presented in the following table:

Table 5. Outer Loading Value

Variable	Indicators	Outer Loading	Information
Service Responsiveness (X1)	X1.1	<b>0.877</b>	Valid
	X1.3	<b>0.867</b>	Valid
	X1.4	<b>0.892</b>	Valid
	X1.5	<b>0.898</b>	Valid
	X1.6	<b>0.899</b>	Valid
	X1.7	<b>0.883</b>	Valid
	X1.8	<b>0.883</b>	Valid
	X1.9	<b>0.913</b>	Valid
	X1.10	<b>0.870</b>	Valid
	Employee Competencies (X2)	X2.1	<b>0.900</b>
X2.2		<b>0.900</b>	Valid
X2.3		<b>0.853</b>	Valid
X2.4		<b>0.909</b>	Valid
X2.5		<b>0.897</b>	Valid
X2.6		<b>0.832</b>	Valid
X2.7		<b>0.878</b>	Valid
X2.8		<b>0.894</b>	Valid

Variable	Indicators	Outer Loading	Information
	X2.9	<b>0.901</b>	Valid
	X2.10	<b>0.878</b>	Valid
	X2.11	<b>0.913</b>	Valid
	X2.12	<b>0.886</b>	Valid
	X2.13	<b>0.848</b>	Valid
	X2.14	<b>0.904</b>	Valid
	X2.15	<b>0.886</b>	Valid
Use of Technology (X3)	X3.2	<b>0.888</b>	Valid
	X3.3	<b>0.891</b>	Valid
	X3.8	<b>0.883</b>	Valid
	X3.9	<b>0.927</b>	Valid
	X3.10	<b>0.906</b>	Valid
	X3.11	<b>0.901</b>	Valid
Quality of Service (Z)	Z.1	<b>0.868</b>	Valid
	Z.2	<b>0.877</b>	Valid
	Z.3	<b>0.928</b>	Valid
	Z.4	<b>0.924</b>	Valid
	Z.5	<b>0.917</b>	Valid
	Z.6	<b>0.940</b>	Valid
	Z.7	<b>0.915</b>	Valid
	Z.8	<b>0.941</b>	Valid
	Z.9	<b>0.905</b>	Valid
	Z.10	<b>0.896</b>	Valid
	Z.11	<b>0.915</b>	Valid
	Z.12	<b>0.901</b>	Valid
	Z.13	<b>0.918</b>	Valid
Business Satisfaction (Y)	Y.1	<b>0.915</b>	Valid
	Y.2	<b>0.904</b>	Valid
	Y.3	<b>0.897</b>	Valid
	Y.4	<b>0.902</b>	Valid
	Y.5	<b>0.879</b>	Valid
	Y.6	<b>0.836</b>	Valid
	Y.7	<b>0.842</b>	Valid
	Y.9	<b>0.907</b>	Valid
	Y.10	<b>0.926</b>	Valid
	Y.11	<b>0.924</b>	Valid
	Y.12	<b>0.906</b>	Valid
	Y.13	<b>0.928</b>	Valid
	Y.14	<b>0.855</b>	Valid
	Y.15	<b>0.896</b>	Valid

Source: Primary Data processed in 2024 (*Smart PLS Output*)

Based on the above table, it can be seen that all indicators have an *outer loading* value of more than 0.7. This indicates that each study variable can be explained by its indicators and meets the requirements of *convergent validity*.

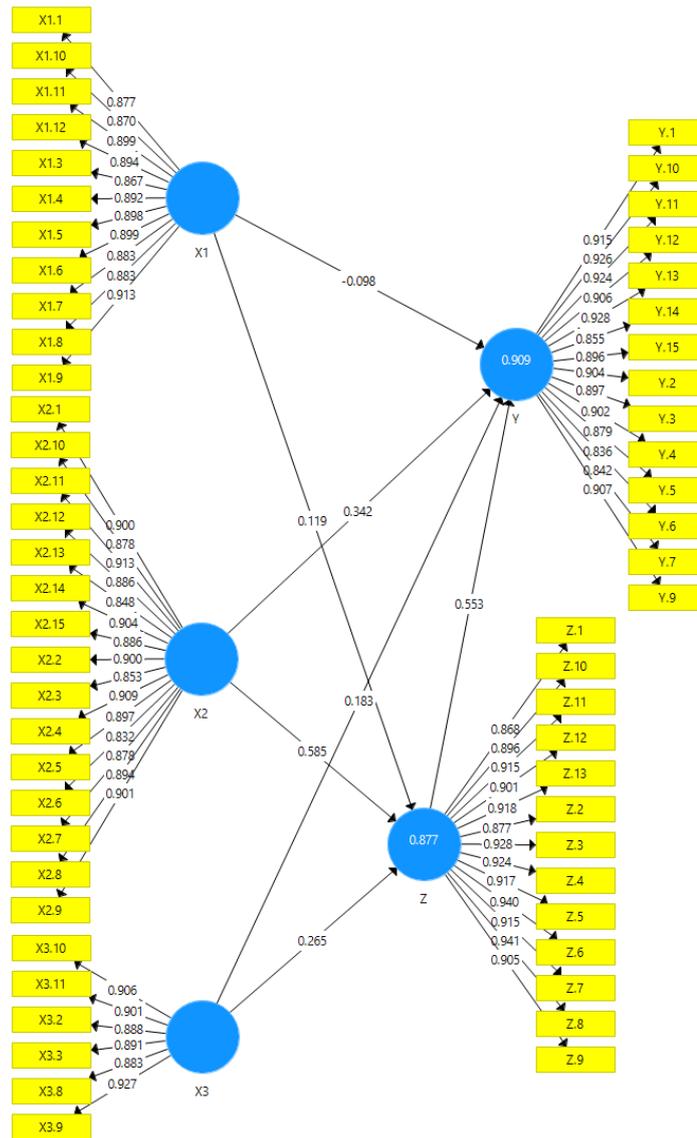


Figure 6. Outer Model Results  
 Source: Primary Data processed in 2024 (*Smart PLS Output*)

#### 4.2.2 Discriminant Validity

*Fornell-Larcker Criterion* (FLC) values and *cross-loadings* are commonly used approaches in *discriminant validity tests*. The value of FLC and the *cross-loadings* of an indicator on its own latent construct are expected to be greater than the value of *cross-loadings* on other latent constructs. The results of the *discriminant validity tests*.

Table 6. Discriminant Validity Value (Fornell-Larcker Criterion)

	Service Responsiveness	Employee Competencies	Use of Technology	Business Satisfaction	Quality of Service
Service Responsiveness	0.889				
Employee Competencies	0.941	0.886			
Use of Technology	0.842	0.859	0.900		
Business	0.871	0.919	0.874	0.895	

Satisfaction					
Quality of Service	0.893	0.925	0.868	0.941	0.911

Source: Primary Data processed in 2024 (*Smart PLS Output*)

Based on the table above, each indicator has the largest FLC value on its own latent construct compared to the FLC value on other constructs. This explains why the indicators used in this study had good *discriminant validity* in forming their respective variables, with a value of less than 0.9. In addition to *the cross-loading* value, the results of *the discriminant validity* test were determined using the *average variance extracted* (AVE) value. Each latent construct must have an AVE value of  $>0.5$  to reflect a good measurement model. The AVE values for the study variables are shown in the following table:

Table 7. *Average Variant Extracted (AVE) Value*

	<i>Average Variance Extracted (AVE)</i>
Service Responsiveness	<b>0.790</b>
Employee Competencies	<b>0.784</b>
Use of Technology	<b>0.809</b>
Business Satisfaction	<b>0.800</b>
Quality of Service	<b>0.831</b>

Source: Primary Data processed in 2024 (*Smart PLS Output*)

Based on the table above, each indicator of the latent construct has an AVE value  $>0.5$ , which can explain 50% or more of the variance. (Duryadi, 2021)

#### 4.2.3 *Composite Reliability*

In the SEM-PLS analysis, a construct is declared reliable if it has a composite reliability value of  $>0.6$  and is strengthened by a *Cronbach's alpha* value of  $>0.7$ . The results of *the composite reliability* test are listed in the following table:

Table 8. *Composite Reliability and Cronbach's Alpha Values*

	<i>Cronbach's Alpha</i>	<i>Composite Reliability</i>
Service Responsiveness	<b>0.973</b>	<b>0.976</b>
Employee Competencies	<b>0.980</b>	<b>0.982</b>
Use of Technology	<b>0.953</b>	<b>0.962</b>
Business Satisfaction	<b>0.981</b>	<b>0.982</b>
Quality of Service	<b>0.983</b>	<b>0.985</b>

Source: Primary Data processed in 2024 (*Smart PLS Output*)

In the table above, it is shown that all the variable values in the reliability test have a good *Cronbach's Alpha* And *composite reliability* has a value above 0.7. Therefore, it was concluded that the variables tested were valid and reliable, so that structural model testing could be carried out (Duryadi, 2021).

#### 4.3 *Results of Structural Model Analysis (Inner Model)*

The measurement of *the inner* model in this study was carried out through *the R-square* test and *path coefficient* based on the bootstrapping test of the research model. The results of *the Bootstrapping Algorithm* are presented in the following figure:

#### 4.3.1 R-Square (R2)

The R-Square or *Determinant Coefficient* value and Q2 *Predictive Relevance* or how good the observation value is can be seen in the following table:

Table 9. R Squares

	R Square	R Square Adjusted
Quality of Service (Z)	0.909	0.907
Business Actor Satisfaction (Y)	0.877	0.875

Source: Primary Data processed in 2024 (*Smart PLS Output*)

The table shows that the *R Square Adjusted* value of 0.907 means that the endogenous variable of Service Quality of 90.07% is influenced by exogenous variables of service responsiveness, employee competence, and technology use, while 9.93% is influenced by other factors outside the variables studied. The *R Square Adjusted* satisfaction value of 0.875 can be interpreted as an endogenous variable of Business Actor Satisfaction of 87.5% influenced by exogenous variables of service responsiveness, employee competence, and technology use, while 12.5% is influenced by other factors outside the variables studied. The goodness of the model is shown in the following table:

Table 10. Model Fit/Model Virtue (NFI Value)

	Saturated Model	Estimated Model
SRMR	0.037	0.037
d_ULS	2.414	2.414
d_G	7.601	7.601
Chi-Square	4745.871	4745.871
NFI	0.733	0.733

Source: Primary Data processed in 2024 (*Smart PLS Output*)

From the data, it is shown that the NFI value is 0.733 or 73.3%, above 0.67 or 67%, so it can be concluded that the goodness of fit of the model is strong.

#### 4.4 Path Coefficient

The significance of the influence of the variables is determined in two ways. First, the *P Value* < *level of significance* ( $\alpha = 5\%$ ) or 0.05, if these criteria are met, there is a significant influence between exogenous and endogenous variables. Second, a significant value can be determined through the value of the *T statistics* in the *algorithm bootstrapping report*. The relationship is said to be influential if it meets the criteria, namely, a T-count value (*Tstatistics*) > 1.96. (Duryadi, 2021). The test results for the *Path Coefficient* with *Bootstrapping* can be seen in the following table:

Table 11. Path Coefficient

	<i>Original Sample (O)</i>	<i>Sample Mean (M)</i>	<i>Standard Deviation (STDEV)</i>	<i>T Statistics ( O/STDEV )</i>	<i>P Values</i>
X1 -> Z	0.119	0.135	0.166	0.720	<b>0.472</b>
X2 -> Z	0.585	0.567	0.181	3.223	<b>0.001</b>
X3 -> Z	0.265	0.268	0.080	3.319	<b>0.001</b>
Z -> Y	0.553	0.549	0.095	5.829	<b>0.000</b>
X1 -> Y	-0.098	-0.105	0.080	1.228	<b>0.220</b>
X2 -> Y	0.342	0.352	0.115	2.959	<b>0.003</b>

X3 -> Y	0.183	0.182	0.067	2.724	<b>0.007</b>
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Source: Primary Data processed in 2024 (*Smart PLS Output*)

Table 12. Specific Indirects Effects

	<i>Original Sample (O)</i>	<i>Sample Mean (M)</i>	<i>Standard Deviation (STDEV)</i>	<i>T Statistics ( O/STDEV )</i>	<i>P Values</i>
X1 -> Z -> Y	0.066	0.073	0.091	0.729	<b>0.467</b>
X2 -> Z -> Y	0.324	0.313	0.117	2.772	<b>0.006</b>
X3 -> Z -> Y	0.147	0.147	0.052	2.829	<b>0.005</b>

Source: Primary Data processed in 2024 (*Smart PLS Output*)

From the above table, it can be concluded that the original value of the sample in Path Coefficient X1 -> Y is negative, and the direction of the relationship is negative or shows a tendency for the variable relationship to be non-unidirectional (change direction).

The output results *of the path coefficients above* can be interpreted as follows:

1. In the relationship between Service Responsiveness (X1) and Service Quality (Z), the original sample value = 0.119, T-statistic = 0.720, and p-value = 0.472. It can be interpreted that the original sample has a positive value, meaning that there is a positive relationship in the model. The T-value was < 1.96, and the P-value was < 0.05, indicating that there was no significant relationship in the model. Thus, **H1 is rejected**, and it can be concluded that service responsiveness has a positive and insignificant effect on service quality.
2. In the relationship between Employee Competency (X2) and Service Quality (Z), the original sample value = 0.585, T-statistic = 3.223, and P-value = 0.001 were obtained. It can be interpreted that the original sample has a positive value, meaning that there is a positive relationship in the model. A statistical T-value > 1.96, and a P-value < 0.05, indicate that there is a significant relationship in the model. Thus, **H2 is accepted**, and it can be concluded that Employee Competence has a positive and significant effect on Service Quality.
3. In the relationship between the Use of Technology (X3) and Service Quality (Z), the original sample value = 0.265, T statistic = 3.319, and p-value = 0.001. It can be interpreted that the original sample has a positive value, meaning that there is a positive relationship in the model. A statistical T-value > 1.96, and a P-value < 0.05, indicate that there is a significant relationship in the model. Therefore, **H3 is accepted**, and it can be concluded that the use of technology has a positive and significant effect on the quality of service.
4. In the relationship between Service Responsiveness (X1) and Business Actor Satisfaction (Y), the original sample value = -0.098, T-statistic = 1.228, and p-value = 0.220. It can be interpreted that the original sample has a negative value, indicating that there is no relationship with the model. The T-value was < 1.96, and the P-value was > 0.220, indicating that there was no significant relationship in the model. Thus, **H4 was rejected**, and it can be concluded that Service Responsiveness has no positive or insignificant effect on Business Actor Satisfaction.
5. In the relationship between Employee Competence (X2) and Business Actor Satisfaction (Y), the original sample value = 0.342, T statistic = 2.959, and p-value = 0.003 were obtained. It can be interpreted that the original sample has a positive value, meaning that there is a positive relationship in the model. A statistical T-value > 1.96, and a P-value < 0.05, indicate that there is a significant relationship in the model. Thus, **H5 is accepted**, and it can be concluded that Employee Competence has a positive and significant effect on the Satisfaction of Business Actors.
6. In the relationship between the Use of Technology (X3) and the Satisfaction of Business Actors (Y), the original sample value = 0.183, T statistic = 2.724, and p-value = 0.007. It can be interpreted that the original sample has a positive value, meaning that there is a positive relationship in the model. A statistical T-value > 1.96, and a P-value < 0.05, indicate that there is a significant relationship in

the model. Thus, H6 **is accepted**, and it can be concluded that the use of technology has a positive and significant effect on the satisfaction of business actors.

7. In the relationship between Service Quality (Z) and Business Actor Satisfaction (Y), the original sample value = 0.553, T statistic = 5.829, and p-value = 0.000. It can be interpreted that the original sample has a positive value, meaning that there is a positive relationship in the model. A statistical T-value > 1.96, and a P-value < 0.05, indicate that there is a significant relationship in the model. Therefore, H7 **is accepted**, and it can be concluded that Service Quality has a positive and significant effect on Business Actor Satisfaction.
8. In the relationship between Service Responsiveness (X1) and Business Actor Satisfaction (Y) through Service Quality (Z), the *original sample* value = 0.066, *T-statistic* = 0.729, and *P Value* = 0.467. It can be interpreted that the original sample has a positive value, meaning that there is a positive relationship in the model. The statistical T was < 1.96, and the P-value was > 0.05, indicating that there was no significant relationship in the model. Therefore, H8 was **rejected**, and it can be concluded that Service Responsiveness has no positive or insignificant effect on Business Actor Satisfaction through Service Quality.
9. In the relationship between Employee Competency (X2) and Business Actor Satisfaction (Y) through Service Quality (Z), the *original sample* value = 0.324, T-statistic = 2,772, and *P Value* = 0.006 were obtained. It can be interpreted that *the original sample* has a positive value, meaning that there is a positive relationship in the model. A statistical T-value > 1.96, and a P-value < 0.05, indicate that there is a significant relationship in the model. Thus, H9 **is accepted**, and it can be concluded that Employee Competence has a positive and significant effect on the Satisfaction of Business Actors through Service Quality.
10. In the relationship between the Use of Technology (X3) and the Satisfaction of Business Actors (Y) through Service Quality (Z), the *original sample* value = 0.147, *T-statistic* = 2.829, and *P Value* = 0.005 were obtained. It can be interpreted that the original sample has a positive value, meaning that there is a positive relationship in the model. A statistical T-value > 1.96, and a P-value < 0.05, indicate that there is a significant relationship in the model. Therefore, H10 **is accepted**, and it can be concluded that the use of technology has a positive and significant effect on the satisfaction of business actors through Service Quality.

## 5. Conclusion and Suggestions

### 5.1. Conclusion

Based on the results of the data analysis and discussion, it can be concluded that:

1. Service Responsiveness (X1) had a positive and insignificant effect on Service Quality (Z). This result is shown by a positive path coefficient of 0.472 (P-Values > 0.05) and T-statistics = 0.720 (T-statistics < 1.96), with an influence of 11.9%. These results show that the influence of service responsiveness on service quality is not empirically proven; therefore, the results can be stated that good service responsiveness does not directly increase service quality. Therefore, H1 is rejected.
2. Employee Competency (X2) had a positive and significant effect on Service Quality (Z). This result is shown by a positive path coefficient of 0.001 (P-Values < 0.05) and T-statistics = 3.223 (T-statistics > 1.96), with an influence of 58.5%. These results show that the influence of employee competence on service quality is empirically proven, so that the results can be stated that the better the employee competence, the more direct the quality of service increases. Therefore, H2 is accepted.
3. Technology use (X3) has a significant positive effect on Service Quality (Z). This result is shown by a positive path coefficient of 0.001 (P-Values < 0.05) and T-statistic = 3.319 (T-statistics > 1.96), with an influence of 26.5%. These results show that the influence of the use of technology on service quality is empirically proven, so that the results can be stated that the better the use of technology, the more the quality of service will increase directly. Therefore, H3 is accepted.
4. Service responsiveness (X1) had a negative and insignificant effect on Business Actor Satisfaction (Y). This result is shown by a positive path coefficient of 0.220 (P-Values > 0.05) and T-statistics = 1.228 (T-statistics < 1.96), with an influence of 09.8%. These results show that the influence of service responsiveness on business actor satisfaction is not empirically proven; therefore, the results can be stated that service responsiveness has no effect on business actor satisfaction. Therefore, H4 was rejected.

5. Employee Competence (X2) had a positive and significant effect on Business Actor Satisfaction (Y). This result is shown by a positive path coefficient of 0.003 (P-Values < 0.05) and T-statistics = 2.959 (T-statistics > 1.96), with an influence of 34.2%. These results show that the influence of employee competence on the satisfaction of business actors is empirically proven; the better the employee competence, the greater the satisfaction of business actors will increase directly. Therefore, H5 is accepted.
6. The use of technology (X3) had a positive and significant effect on the Satisfaction of Business Actors (Y). This result is shown by a positive path coefficient of 0.007 (P-Values < 0.05) and T-statistic = 2.724 (T-statistics > 1.96), with an influence of 18.3%. These results show that the influence of technology use on business actor satisfaction is evident empirically. Thus, the results show that the higher the use of technology, the higher the satisfaction of the business actors. Therefore, H6 is accepted.
7. Service Quality (Z) has a positive and significant effect on business actors' satisfaction (Y). This result is shown by a positive path coefficient of 0.000 (P-Values < 0.05) and T-statistics = 5.829 (T-statistics > 1.96), with an influence of 55.3%. These results show that the influence of service quality on business actor satisfaction is empirically evident, and the results indicate that the better the service quality, the more business actor satisfaction directly increases. Therefore, H7 is accepted.
8. Service responsiveness (X1) had a positive and insignificant effect on Business Actor Satisfaction (Y) through Service Quality (Z). This result is shown by a positive path coefficient of 0.467 (P-Values > 0.05) and T-statistics = 0.729 (T-statistics < 1.96) with an influence of 06.6%. These results show that the influence of service responsiveness on business actor satisfaction through service quality is not empirically proven; thus, the service quality variable cannot mediate the relationship between the service responsiveness variable and the business actor satisfaction variable. Therefore, H8 is excluded.
9. Employee Competence (X2) has a positive and significant effect on business actors' satisfaction (Y) through Service Quality (Z). This result is shown by a positive path coefficient of 0.006 (P-Values > 0.05) and T-statistics = 2.772 (T-statistics > 1.96), with an influence of 32.4%. These results show the influence of employee competence on the satisfaction of business actors through empirically proven service quality, so that the service quality variable can mediate the relationship between the employee competency variable and the business actor satisfaction variable. Therefore, H9 is accepted.
10. The use of technology (X3) had a positive and significant effect on the Satisfaction of Business Actors (Y) through Service Quality (Z). This result is shown by a positive path coefficient of 0.005 (P-Values < 0.05) and T-statistics = 2.829 (T-statistics > 1.96), with an influence of 14.7%. These results show that the influence of technology use on business actor satisfaction through service quality is empirically proven so that the service quality variable is able to mediate the relationship between the variable of technology use and the variable of business actor satisfaction. Therefore, H10 is accepted.

## 5.2. Suggestions

Based on the results of this study, the following conclusions were drawn:

1. For Karimun Regency OPD
  - a. Understanding the digitalization process, before starting the application process, takes the time to understand how digital licensing services work, including the necessary stages, requirements, and documentation.
  - b. The responsiveness of the service owned by individual service officers should be able to adapt to the times, namely, mastery of technology, and be able to support every change.
  - c. The ability of licensing service officers must continue to improve, especially in understanding the knowledge of online-based licensing applications by participating in training or technical guidance in the online business licensing sector, so that it is expected to be able to solve the obstacles of business actors, especially in online services.
  - d. Be sure to keep up to date with the latest developments in technology and regulations related to licensing services, such as online system updates or new requirements.

- e. Licensing service officers should improve the quality of their service with a good response in helping business actors who experience difficulties or obstacles by providing the right information quickly to provide an understanding of the difficulties faced by business actors.
  - f. The ability of licensing service officers must continue to be improved, especially in understanding online-based licensing applications by participating in online training or technical guidance in the licensing sector, so that they are expected to be able to solve obstacles for business actors, especially in online services.
  - g. It should be noted that the facilities and infrastructure in the service are still considered inadequate, namely the addition of Internet networks, computers with high software and hardware, and air conditioners.
2. Future research should include data collection techniques through interviews to obtain more detailed information, expand the research object, and add other variables that affect the satisfaction of business actors such as technology mastery, communication, and emotional intelligence.

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