

The Implementation of the Core Values of “AKHLAK” and their Impact on Service Quality at PT. Taspen Cirebon

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Abstract. The role of state-owned enterprises (SOEs) in public service is quite complex. This is because, in addition to pursuing profitability, SOEs are also required to provide high-quality services to the public. To support efforts to ensure quality public service, the Ministry of State-Owned Enterprises issued Circular Letter No. SE-7/MBU/07/2020 in 2020 regarding the Core Values of SOE Human Resources. The objective of this study is to explore the implementation of these values in depth and analyze their implications for service quality. The research methodology is descriptive qualitative, utilizing data triangulation from observation, interviews, and documentation. The “AKHLAK” values are implemented into employees’ daily work; for instance, the value of Integrity is demonstrated by employees through high precision and caution when calculating pension benefits and claims, the value of Competence is applied by allocating budgets from headquarters to conduct employee training and education, the value of Harmony is realized through the principle of equality, the value of Loyalty is manifested in compliance with regulations, the value of Adaptability is realized through the digitization of services, and the value of Collaboration is realized through establishing cooperation with various parties. The conclusion drawn is that the “AKHLAK” values have comprehensive implications for the five dimensions of service quality in the SERVQUAL model by Parasitoni et al. Each “AKHLAK” value does not stand alone but is interconnected and reinforces one another in creating quality service.

Keywords: Core Values, Organizational Culture, State-Owned Enterprises, Public Service, SERVQUAL

1 Introduction

A service is an intangible outcome that exists only for a limited time, yet can be felt and experienced by those who receive it. In principle, service quality must continually be improved to meet the public’s desires and expectations. Nevertheless, given that public services form the foundation of good governance in Indonesia, the public still perceives the delivery of public services by government officials across various sectors as falling short of standards and expectations [1]. The provision of public services by the government to the public is, in fact, part of the duties and responsibilities of government officials as public servants. The role of government officials in this aspect of service delivery is crucial, as it determines how well the government can provide the best possible services to the public and how effectively the state performs its functions. Therefore, the bureaucracy needs to improve the quality of its services to make them clearer, more effective, and more efficient. If service quality improves and the public is satisfied with the services received, then the government’s goals for bureaucratic reform can be achieved.

Ratminto and Winarsih [2] explains that public services, also known as general services, encompass all types of services—whether in the form of goods or services—that fall under the authority of government agencies at both the central and local levels, as well as companies owned by the state or local governments, and are provided in accordance with applicable laws to meet the needs of the public. Therefore, public services are not only provided by the government but also by various institutions and companies in Indonesia, including State-Owned Enterprises (SOEs). The role of SOEs in public services is quite complex. This is because, in addition to pursuing profitability, SOEs are also required to provide high-quality services to the public. To support efforts to ensure quality public services, the Ministry of SOEs issued Circular Letter No. SE-7/MBU/07/2020 in 2020 regarding the Core Values of SOE Human Resources, aimed at enabling SOE Human Resources to consistently and responsibly implement and internalize the core values of “AKHLAK” (Trustworthy, Competent, Harmonious, Loyal, Adaptive, and Collaborative) consistently and with a sense of responsibility.

The core values of “AKHLAK” are not merely a slogan, but a corporate culture and principles that must be implemented to foster harmony within the organization and improve the quality of public service. One of the state-owned enterprises that has implemented the core values of “AKHLAK” is PT. TASPEN (Persero), which focuses on retirement savings insurance and pension funds for Civil Servants (ASN) and Government Officials. Although the core values of “AKHLAK” have been implemented at the PT. TASPEN (Persero) headquarters, the implementation of these values at the local branch level, such as at PT. TASPEN Cirebon, still requires improvement and further research. This is supported by data from customers who gave a one-star review on the Google Maps platform for PT. TASPEN Cirebon, where the customer noted in the comments that the employee responsible for customer service was unresponsive and failed to demonstrate a friendly attitude when responding to messages from customers.

Previous research conducted by [3] in the Journal of Economic and Business, titled “Analysis of the Application of the ‘AKHLAK’ Core Values in Supporting Employee Performance at PT Jaminan Kredit Indonesia, Kendari Branch,” indicates that the application of “AKHLAK” plays a role in creating a positive work environment and has a beneficial impact on employee performance. However, that study was limited to the effects on employee performance, so there has been no research discussing the implications for service quality. Therefore, this study was conducted to fill that gap by analyzing how the core values of “AKHLAK” are implemented and their implications for service quality. This study is crucial to understanding the implementation of the core values of “AKHLAK” at PT TASPEN Cirebon. The objective of this study is to explore this implementation in depth and analyze its implications for service quality. The research questions include: How are the core values of “AKHLAK” implemented in daily operations, and what are their implications for service quality? This study is also limited to a case study at PT. TASPEN Cirebon and uses a qualitative approach to gain in-depth insights despite limitations in time and data.

2 Research Literature

Previous research serves as a basis for researchers to compare findings and identify new ideas for future research. The following is a summary of previous research, consisting of journals related to the study conducted by the researcher.

First, a study conducted by Pratami [NO_PRINTED_FORM] [4] in the Journal of Artificial Intelligence and Digital Business, titled “Implementation of the ‘AKHLAK’ Work Culture at PT Bank Tabungan Negara (Persero) Tasikmalaya Sharia Branch Office.” This study examines how a work culture encompassing values such as honesty, cooperation, and quality service is implemented in the workplace. The method applied in this study is descriptive, in which the author collected information through in-depth interviews. The results of the study indicate that the “AKHLAK” work culture at PT Bank Tabungan Negara (Persero) Tasikmalaya Sharia Branch is functioning effectively through a combination of written and verbal communication methods, as well as regular supervision by the designated team. The similarities between this study and previous research are as follows:

- a. The subjects of the study are all related to the core values of “AKHLAK”
- b. Both the type and method of the research approach used are qualitative descriptive.

The differences between this study and previous studies are as follows:

- a. The subject of the previous study was PT Bank Tabungan Negara (Persero), while the subject of this study is PT Taspen (Persero)
- b. The previous study was conducted at PT Bank Tabungan Negara (Persero) Tasikmalaya Sharia Branch, whereas this study was conducted at PT Taspen (Persero) Cirebon Branch
- c. Previous research has focused on understanding the mechanisms for implementing a work culture that encompasses the values of integrity, cooperation, and excellent service in the workplace. In contrast, this study focuses on determining how the core values of “AKHLAK” impact service quality.

Second, a study conducted by [5] in the Contemporary Public Administration Review, titled “Organizational Cultural Transformation Through the Internalization of the ‘Akhlaq’ Core Values at PT Taspen’s Jember Branch Office.” This study aims to examine the process of organizational cultural transformation at TASPEN Jember through the implementation of the “AKHLAK” Core Values. This study describes the process of organizational cultural change through three phases: unfreezing, movement, and refreezing. The similarities between this study and previous research are as follows:

- a. The subjects of the study are all related to the core values of “AKHLAK”
- b. The subject of the study is PT. TASPEN (Persero)

The differences between this study and previous studies are as follows:

- a. The location of the previous study was the PT Taspen Jember Branch Office, whereas this study was conducted at the PT Taspen Cirebon Branch
- b. The focus of previous research was to examine the process of organizational cultural change occurring at TASPEN Jember through the implementation of the AKHLAK Core Values. In contrast, the focus of this study is to examine how the core values of “AKHLAK” influence service quality.

Third, a study conducted by [3] in the Journal of Economic and Business, titled “Analysis of the Application of the ‘AKHLAK’ Core Values in Supporting Employee Performance at PT Jaminan Kredit Indonesia, Kendari Branch.” This study aims to explore the application of the “AKHLAK” Core Values in supporting performance at PT Jaminan Kredit Indonesia, Kendari Branch. The methodology used in this study is descriptive qualitative. The researcher served as the primary instrument, with data collection conducted through observation, interviews, and document review. Data triangulation was employed for data analysis. The findings of this study indicate that the implementation of the “AKHLAK” core values at PT Jaminan Kredit Indonesia, Kendari Branch, is at the optimization stage. Overall, the implementation of “AKHLAK” has played a role in creating a positive work environment and has had a positive impact on improving employee performance. The similarities between previous research and this study are as follows:

- a. The subjects of the study are all related to the core values of “AKHLAK”
- b. Both the type and method of the research approach used are qualitative descriptive
- c. The data analysis techniques used all employ triangulation

The differences between this study and previous studies are as follows:

- a. The location of the previous study was PT Jaminan Kredit Indonesia, Kendari Branch, whereas this study was conducted at PT Taspen, Cirebon Branch
- b. The focus of the previous study was to examine the application of the “AKHLAK” Core Values in supporting the performance of PT Jaminan Kredit Indonesia’s Kendari Branch. In contrast, the focus of this study is to examine how the “AKHLAK” Core Values influence service quality at PT Taspen Cirebon.

3 Literature Review

3.1 Implementation Concept

Implementation refers to the steps involved in carrying out or applying a policy into concrete action, which subsequently results in changes, values, and attitudes. According to Zulkarnaini [6] Implementation is the process of putting ideas, concepts, policies, or innovations into practice through concrete actions that bring about positive change. Implementation studies are analyses of policy actions that focus on how a policy is carried out. This may include laws, regulations, or executive decisions deemed significant, as well as decisions by judicial bodies.

Policy implementation often does not receive sufficient attention, with the bulk of focus directed solely toward the policy-drafting stage. Every policy change must be implementable; for even if a policy is supported by the authorities, it will not be effective if all levels within the implementing institution are unable to carry it out. In fact, policies that cannot be implemented are considered policy failures in the category of program failure, while policies that are successfully implemented but fail to deliver benefits are deemed theoretical failures [7]. To ensure successful implementation, policy analysis must take several factors into account. First, factors that could influence the success or failure of implementation must be identified. Second, potential problems that may arise during the implementation process must be anticipated [7].

3.1.1 Conditions for Implementation

According to Sukirno [8] Some of the factors that determine the success or failure of an implementation process are:

- a. The quality of the policy itself.
- b. Adequacy of policy inputs (particularly the budget).
- c. The appropriateness of the instruments used to achieve policy objectives (services, subsidies, grants, and others).
- d. Implementer capacity (organizational structure, human resources support, coordination, oversight, and so on).
- e. Characteristics and support of the target group (whether the target group consists of individuals or groups, men or women, educated or uneducated).
- f. The geographical, social, economic and political environmental conditions in which the implementation is carried out.

3.1.2 The Process of Implementation

According to Supardi [9], Implementation refers to the actions taken to achieve the objectives set forth in a decision. In practice, implementation is a series of steps involved in carrying out important decisions. The process consists of several stages, namely:

- a. Stages of the legislative approval process.

- b. Implementation of the decision by the implementing agency.
- c. The target group's willingness to implement the decision.
- d. The tangible consequences of decisions, whether intended or unintended.
- e. The impact of the decision, as anticipated by the implementing agency.
- f. Efforts to improve policies or laws and regulations.

3.2 The Concept of the Core Values of “AKHLAK” from an Organizational Culture Perspective

Core values are the principles or cultural norms that are accepted and used as guidelines within an organization. Organizational culture, at its core, reflects how members or employees address various challenges, whether internal or external. Therefore, it is important to develop and implement a culture that can serve as a guide for action when problems arise. Culture itself is knowledge that can be communicated and learned. Through culture, we can identify patterns of behavior within a group and how those patterns are reflected in their institutions [10]. An organizational culture that aligns with employees' expectations influences the quality and quantity of their work, as a balanced organizational culture is essential for boosting employee productivity.

According to Faisal [11] Organizational culture is a set of fundamental assumptions created by a group as they face challenges, adapt to external factors, and interact within their internal environment. This organizational culture evolves over time within an entity and becomes a distinctive characteristic that sets it apart from other entities. Initially, organizational culture only influences methods, attitudes, and motivation, which ultimately affect work outcomes.

3.2.1 Core Values Indicators “AKHLAK”

According to Letter No. 7/MBU/07/2020 from the Ministry of State-Owned Enterprises (BUMN), the Core Values of “AKHLAK” consist of:

- a. Trustworthiness (Upholding the trust placed in one)
- b. Competent (Continuously learning and developing capabilities)
- c. Harmonious (Caring for one another and respecting differences)
- d. Loyal (Dedicated and committed to the interests of the nation and the state)
- e. Adaptable (Continuously innovating and enthusiastic about driving or adapting to change)
- f. Collaborative (Building synergistic cooperation)

3.2.2 Organizational Culture Theory

The following are indicators of organizational culture identified by Alkornen, et al[12] namely as follows:

- a. Self-awareness: Members of the organization strive to find satisfaction in their work, further develop themselves, comply with regulations, and provide high-quality products and services.
- b. Aggressiveness: Members of the organization set high yet realistic goals. They develop work plans and strategies to achieve these goals and pursue them with enthusiasm.
- c. Personality: Members are respectful, friendly, open-minded, and considerate in order to ensure the group's satisfaction, and they place a high value on customer satisfaction, both within and outside the organization.
- d. Performance: Members of the organization think creatively, meet standards for quantity and quality, and work efficiently.
- e. Team Orientation: Members of the organization collaborate well and communicate and coordinate effectively, with active participation from all members, which in turn fosters high levels of satisfaction and shared commitment.

3.3 Concept and Implications

Implications are typically defined as the consequences, effects, or direct results of an issue. In a broader sense, implications have many meanings and can be understood as the outcome of something. In the Kamus Besar Bahasa Indonesia (KBBI), the term “implication” is defined as involvement in a situation. According to Fajar [13] Implications encompass everything that arises from the policy-making process. In other words, implications can be understood as the results or consequences that arise from the implementation of a process.

3.3.1 Dimensions of Implications

According to Fajar[13], There are at least five dimensions that must be considered when assessing the implications of a policy. These dimensions include:

- a. Policy implications for public issues and policy implications for the people involved.
- b. Policies may have implications for circumstances or groups outside the policy's intended scope or objectives.
- c. The policy may have implications for current and future circumstances.
- d. The evaluation also covers another aspect, namely the direct costs incurred to fund public policy programs.
- e. Indirect costs borne by the public or certain groups.

3.4 The Concept of Service Quality

Quality is closely linked to service. According to Hardiyansyah [2] Service quality is the level of service provided to customers in accordance with established guidelines for service delivery. Service standards serve as benchmarks that define the norms for quality service. Meanwhile, according to Novia et al [14] Service quality is a dynamic concept that encompasses service, personnel, processes, and the environment, and is capable of meeting or even exceeding customer expectations.

Service quality can be evaluated through customer behavior—that is, the actions customers take when searching for and evaluating products or services they expect to meet their needs [2]. The public can directly assess the government's performance through the quality of public services, as these services are of interest to many people and their impact is felt by all segments of society. Success in establishing professional, effective, efficient, and accountable public services will strengthen the positive image of the village government in the eyes of its residents [15].

3.4.1 Service Characteristics

Kurniawan [16] states that in order to provide quality service, one must understand the following characteristics of service:

- a. Services are intangible; they are fundamentally different from tangible goods.
- b. Service, in fact, consists of concrete actions and constitutes a form of social influence.
- c. The production and consumption of services cannot be clearly separated, as they generally occur simultaneously and in the same place.

3.4.2 Theory of Service Quality

According to Pasolong et al [17] To assess the quality of service as directly experienced by customers, there are customer satisfaction indicators across the five dimensions of service quality. The five SERVQUAL dimensions are:

- a. Angibles: Service quality in the form of physical office facilities, computerized administrative systems, waiting areas, and information desks.
- b. Reliability: The ability and reliability to provide dependable service.
- c. Responsiveness: The ability to assist and provide services quickly and accurately, and to respond to customer needs.
- d. Assurance: The ability, friendliness, and courtesy of employees in building customer trust.
- e. Empathy: A firm yet considerate attitude on the part of employees toward customers.

Essentially, the SERVQUAL theory proposed by Pasolong et al., although rooted in the business sector, can be applied to evaluate the performance of public services provided by government agencies [17]. A service is considered successful if it is of high quality and meets the needs and expectations of the public. If the public is dissatisfied with a particular service, it is certain that the service has failed, because its quality is inadequate and unsatisfactory. Therefore, service quality is crucial and forms the foundation of customer satisfaction.

3.5 Overview of PT. TASPEN (PERSERO)

PT. TASPEN (Persero), or the Civil Servant Savings and Insurance Fund, is an Indonesian state-owned enterprise focused on providing pension and insurance services for civil servants and government officials. TASPEN implements and supports various government policies and programs related to the economy and national development in general, particularly in the social security sector, through the management of insurance or social security programs for civil servants, government officials, and other government agencies, as well as their staff. This is in line with the view expressed by Heriyanto [18] that the success of an organization essentially lies in the implementation of its work programs in the form of benefits or the performance of daily, general, and developmental tasks.

PT. TASPEN is tasked with implementing Government Regulation No. 15 of 1963 concerning the

Establishment of the State-Owned Civil Servant Savings and Insurance Company (PT. TASPEN) dated April 17, 1963, Decision of the Minister of Finance of the Republic of Indonesia No. KEP.749/MK/V/II/1970, as well as Government Regulations No. 25 of 1981 and No. 26 of 1981. TASPEN is responsible for implementing social security programs for civil servants and government officials.

3.5.1 Vision and Mission of PT. TASPEN (Persero)

PT. TASPEN (Persero) has the following corporate vision and mission.

a. Vision

To become a leading, trusted, and sustainable social insurance and pension fund company dedicated to ensuring the well-being of our participants and enhancing Indonesia's economic and social value.

b. Mission

Ensuring the delivery of top-notch services and reliable investments, as well as leadership in business innovation and digital transformation, supported by a workforce that is trustworthy, competent, harmonious, loyal, adaptable, and collaborative.

3.5.2 Product of PT. TASPEN (Persero)

The products and services provided by PT. TASPEN (Persero) are as follows:

- a. Workers' Compensation Program (JKK): Coverage for the risk of work-related accidents or occupational diseases, including medical treatment, compensation, and disability benefits.
- b. Retirement Savings Program (THT): A dual-purpose insurance program linked to retirement age, supplemented by life insurance.
- c. Pension Program: Income received by pensioners each month as a form of retirement security and in recognition of their service to the state, pursuant to Law No. 11 of 1969 on Civil Servant Pensions and Widow/Widower Pensions.
- d. Death Benefit Program (JKM): Coverage for the risk of death not resulting from a work-related accident, in the form of a death benefit.

4 Research Method

The research methodology used in this study is descriptive qualitative. According to Safarudin [19] "Qualitative research is an approach that enables researchers to explore in detail social and organizational characteristics and individual behaviors, as well as their meanings." Qualitative research is a method that allows researchers to explore individual behaviors, social interactions, and organizational characteristics in detail, while identifying the meanings embedded within those contexts. Meanwhile, according to Ardyan [20] The descriptive approach in qualitative research aims to describe existing phenomena without considering whether they occur naturally or are created by humans. The aspects studied may include the forms, activities, characteristics, changes, relationships, similarities, and differences found among these phenomena. This study was conducted at PT. TASPEN (Persero) Cirebon Branch, located at Jalan Dr. Wahidin Sudirohusodo No. 12, Sukapura Village, Kejaksan Subdistrict, Cirebon City, West Java.

The data collection for this study consists of two types of data: primary and secondary data. Primary data was obtained through focused observation at the site, which focused on behavior and aspects of customer service, and through in-depth interviews with several informants, including the head of the HR department and service department staff at PT. TASPEN Cirebon, as well as Taspem Cirebon participants. Meanwhile, secondary data was obtained indirectly from various sources, such as the Ministry of State-Owned Enterprises' database, scientific journals, and books relevant to the topic addressed in this study. Data analysis was conducted using a data triangulation model, aimed at enhancing the validity, consistency, and depth of the analysis. By utilizing various information sources, methods, researchers, and theories, triangulation plays a role in ensuring that the research results are unbiased and accountable.

4 Results and Discussion

4.1 Results

Based on the results of observations and interviews, the implementation of the core values of "AKHLAK" at PT. Taspem Cirebon represents a strategic step toward the cultural transformation policy for State-Owned Enterprises (SOEs) initiated by the Ministry of SOEs. This implementation began when the Minister of SOEs issued Circular Letter (SE) No. SE-7/MBU/07/2020 in 2020 regarding the Internalization of Core Values among All Human Resources of State-Owned Enterprises. This circular serves as the formal legal basis for all SOEs to

internalize the “AKHLAK” values as core values that must be applied in every aspect of the company’s operations.

PT. Taspen Cirebon’s response to this policy demonstrates a serious commitment to the implementation of good corporate governance, as evidenced by the branch manager’s prompt response to the circular. The concrete step taken was the creation of a Board Regulation explicitly stating that the “AKHLAK” cultural values are the official values of PT. Taspen Cirebon. This regulation is not merely declarative but also addresses the operational implementation, internalization, and evaluation of these values. After the Board Regulation was drafted and approved, the implementation of “AKHLAK” was immediately carried out internally at Taspen Cirebon through various structured and measurable programs and activities. Based on in-depth interviews and focused observations, the following is a comprehensive description of the implementation of each “AKHLAK” value at PT. Taspen Cirebon:

4.1.1 Trust

The value of Integrity is defined as the commitment to upholding the trust placed in one. This value is understood as the obligation of employees to perform their duties in accordance with their respective responsibilities and to comply with all applicable regulations. The implementation of the value of Integrity at PT. Taspen Cirebon is carried out through various systematic approaches. One effective method is the morning briefing, a routine discussion held every workday. During these discussions, managers consistently remind employees of the importance of the Trustworthiness value. This approach reflects a strategy for building integrity, where the organization does not rely solely on reactive sanctions but places greater emphasis on fostering moral awareness from the very beginning.

In day-to-day operations, the value of Integrity is put into practice through various procedures, particularly by Customer Service representatives who are on the front lines of service. Based on interview results, Customer Service staff demonstrate a high degree of precision and care in calculating pension benefits and claims, and in processing participant files such as documents which are carefully reviewed to ensure completeness and validity, and the verification process is conducted in stages using a double-check system to minimize errors. Customer service also provides clear, complete, and accurate information to participants regarding their rights, service procedures, and resolution timelines. No information is withheld or manipulated. If obstacles or delays arise, staff proactively communicate these to participants along with the solutions to be implemented.

4.1.2 Competence

Competence is defined as a commitment to continuous learning and the development of capabilities. In an era marked by rapid changes in regulations, technology, and public expectations, competence is no longer merely an asset but a necessity for every public service employee. PT. Taspen Cirebon has developed a comprehensive and structured competency management system. The foundation of this system is the Competency Dictionary, which has been systematically compiled. This dictionary serves as the competency standard required for each position or field and as an assessment tool in the recruitment process.

To continuously develop its employees’ capabilities, interview results indicate that PT. Taspen Cirebon allocates a special budget from headquarters each year to conduct training, education, and certification programs. Competency-based training is conducted as an effort to foster teamwork and collaboration among employees. As for education, there are three categories: Operational Academics for the service sector, Financial Academics for the finance sector, and General Academics for the Human Resources sector. The certifications offered include Internal Quality Audit certification, Procurement certification, and others. All training, education, and certification programs organized by Taspen Cirebon are guaranteed to be up-to-date, based on actual needs and the latest developments.

4.1.3 Harmonious

The value of Harmony is defined as an attitude of mutual care and respect for differences. In the context of public service, this value is crucial for creating a positive work environment. This is because the value of Harmony fosters good relationships between employees and Taspen participants, as well as a service environment that is conducive and friendly. Based on interview results, the value of Harmony is manifested internally through the creation of a positive, collaborative, and mutually respectful work atmosphere among employees. The Taspen Cirebon Branch Manager also facilitates regular gatherings for employees. Externally, the “Harmonious” value is embodied through the principle of equality. Taspen Cirebon provides equal service rights to all participants without discrimination based on gender, ethnicity, race, religion, or physical condition. Customer Service employees, when interacting with participants, always begin with a greeting, a smile, and polite language, so that all participants feel valued and well-served.

4.1.4 Loyalty

Loyalty is defined as a commitment to prioritizing the interests of the nation and the state. Loyalty is not merely passive compliance, but rather an active commitment to upholding integrity, adhering to regulations, and contributing optimally to the achievement of organizational goals and service to the community. Based on the interview results, the loyalty of PT. Taspen Cirebon employees is manifested in compliance with policies, rules, and laws, as well as in maintaining the confidentiality of important and strategic information, given that Taspen is an institution that manages personal data and finances. This attitude of compliance with the rules is a tangible manifestation of loyalty in the delivery of public service. Loyalty can also reflect employees' dedication in performing their daily duties. This applies not only to employees' tasks and responsibilities but also to the moral and ethical principles that form the foundation of their work.

4.1.5 Adaptive

The Adaptive Value is defined as a commitment to continuous innovation and enthusiasm in driving or embracing change. This value serves as a guiding principle in ensuring that public services remain relevant, efficient, and responsive. A concrete manifestation of the Adaptive Value is PT. Taspen Cirebon's efforts in service digitization, such as an authentication system to electronically verify participants' identities, designing a website based on user-centered design principles, and a mobile app developed to facilitate service access via smartphones. The most significant change, however, is the transformation of the claims submission process. Before the digitalization of services, participants were required to visit the office in person to submit their claim documents. Now, everything can be submitted online via the website or the app, so participants no longer need to visit the office. Taspen Cirebon has not stopped at merely implementing digital systems; it continues to upgrade and improve its website and app.

4.1.6 Collaborative

The value of collaboration is defined as building synergistic cooperation among various parties to achieve shared goals. This value reflects employees' willingness and ability to collaborate with various parties both within and outside the organization to achieve broader shared goals and deliver greater benefits. In a complex public service organization such as PT. Taspen Cirebon, no single unit or department can operate in isolation because its business processes are interconnected and interdependent. Collaboration extends not only to core processes but also to daily operational support. For example, service department staff will request support from the HR department, such as procuring paper and office supplies for service processes. Conversely, the HR department will need service department staff when there are questions from Taspen participants regarding the claims process in the TaspenCare system. Another example is when there is an issue related to a participant that cannot be resolved by Customer Service (CS); in such cases, CS will coordinate with staff from other units or departments. However, if a suitable solution cannot be found through other departments or units, CS will directly coordinate with the head of the service department to determine policy or make a decision.

4.2 Discussion

The "AKHLAK" values an acronym for Trustworthy, Competent, Harmonious, Loyal, Adaptive, and Collaborative not only serve as the organization's culture but also have a strong correlation with service quality dimensions and can be measured using the SERVQUAL (Service Quality) theory by Parasuraman et al. The implementation of "AKHLAK" has implications for service quality, which will be discussed and linked to the SERVQUAL (Service Quality) theory, which focuses on five key principles: Tangibility, Reliability, Responsiveness, Assurance, and Empathy. These five principles were selected because they play a significant role in determining public perception of service quality at PT. Taspen Cirebon.

4.2.1 Based on the Principle of Tangibility (Physical Evidence)

The principle of tangibility in public service involves evaluating the quality of service that is visible and tangible. According to Parasuraman et al. [21], tangibility refers to service quality in the form of physical office facilities, computerized administration, waiting areas, and information desks. Its indicators include the appearance of staff or officials when serving customers, the comfort of the service location, the ease of the service process, the discipline of staff or officials in providing service, the ease of customer access when requesting service, and the use of assistive tools in service delivery [22].

The tangible dimension is closely linked to the Adaptive value in “AKHLAK.” The Adaptive value is reflected in employees’ ability to operate computerized administrative systems and the modern technological equipment available. The Adaptive value encourages the organization to continuously adapt its physical facilities and technology to the changing times and the needs of its participants. Findings from focused observations indicate that Taspen Cirebon is already excellent in terms of its facilities. These include a comfortable waiting area and a comprehensive computerized administrative system, starting with an automatic queue machine, digital screens displaying queue numbers, and computers at every service counter. PT. Taspen Cirebon’s readiness to provide a digital queue system, electronic information screens, and computerization at every counter demonstrates its ability to adapt to digital transformation in public service, thereby making the service process more efficient and providing a positive experience for participants.

4.2.2 Based on the Principle of Reliability

In addition to providing physical facilities, it is also essential that staff be reliable in delivering quality service. According to Pasolong et al. [21] Reliability refers to the ability and capacity to provide dependable service. Its indicators include the accuracy of staff in serving customers, the presence of clear service standards, the ability of staff or personnel to use tools in the service process, and the expertise of staff in using tools in the service process [22].

The principle of Reliability has a very strong correlation with the value of Competence in “AKHLAK.” The value of Competence which signifies a commitment to continuous learning and the development of capabilities is manifested in employees’ ability to provide consistent, accurate, and reliable service. Employees’ competence in mastering systems, regulations, and service procedures ensures that every service is performed to a high standard. Employees who continuously learn and develop their capabilities will be able to provide more reliable service with minimal errors. Taspen Cirebon’s customer service staff demonstrate reliability in processing participants’ administrative documents with care and precision; for example, when receiving participant files, they always ensure they meet the requirements and verify the documents carefully. This reflects the implementation of the Competence value in daily work behavior. This competence encompasses not only technical mastery but also a deep understanding of Taspen’s service offerings, enabling employees to provide appropriate solutions for every participant’s issue.

4.2.3 Based on the Principle of Responsiveness

The principle of responsiveness emphasizes employees’ ability to respond to the needs, requests, and expectations of the public. According to Pasolong et al. [21] Responsiveness is the ability to assist and provide services quickly and accurately, as well as to respond to customer needs. Its indicators include responding to every customer or applicant seeking service; staff or officials providing service quickly; staff or officials providing service accurately; staff or officials providing service carefully; staff or officials providing service in a timely manner; and all customer complaints being addressed by staff [22].

The Responsiveness dimension is closely linked to the Collaborative and Competent values in “AKHLAK.” The Collaborative value plays a significant role in enhancing Responsiveness. When complex issues arise or require cross-departmental handling, employees who embody the Collaborative value will easily build synergy with their colleagues to provide quick and effective solutions. Meanwhile, the Competence value ensures that the speed of response does not compromise the accuracy and precision of service. Competent employees are able to identify problems quickly and provide targeted solutions, thereby achieving participant satisfaction.

Based on initial observations, complaints were identified from participants on the Google Maps platform regarding PT. Taspen Cirebon, stating that the response from customer service staff was unsatisfactory and still seemed slow. Thus, responsiveness is a principle that has not been optimally implemented, which impacts service quality at PT. Taspen Cirebon. This suboptimal performance directly impacts participants’ perceptions, as they tend to view the service as slow and unresponsive. Therefore, strengthening the values of Collaboration and Competence is a strategic priority to ensure that service quality improves comprehensively and can meet participants’ expectations more quickly and accurately.

4.2.4 Based on the Principle of Assurance

The principle of assurance provides the public with a sense of security and confidence regarding the reliability, competence, and credibility of service providers by ensuring that services meet established standards. According to Pasolong et al. [21] Assurance refers to the competence, friendliness, and courtesy of staff in building customer trust. Its indicators include staff providing timely service guarantees, cost guarantees for services, guarantees of legal compliance, and guarantees of cost certainty [22].

The principle of Assurance is strongly correlated with the values of Integrity and Loyalty within “AKHLAK.”

The value of Integrity serves as the primary foundation for building participants' trust. When employees perform their duties with high integrity, transparency in procedures, and full accountability for every decision made, participants' sense of security and trust will naturally develop. Based on interviews with participants, Taspen Cirebon's customer service consistently provides clear and transparent information regarding procedures, costs, and service completion times. This trustworthy approach assures participants that their rights will be fulfilled in accordance with applicable regulations.

The value of Loyalty further strengthens Assurance through employees' dedication to the interests of participants and the organization. This loyalty is reflected in employees' consistent commitment to always prioritize participant satisfaction and trust, even in difficult situations. Loyal employees will not take shortcuts that could harm participants; instead, they will ensure that every service is provided in accordance with the highest standards.

4.2.5 Based on the Principle of Empathy

The principle of empathy emphasizes employees' ability to understand, respect, and respond to the feelings, needs, and circumstances of service users with care. According to Pasolong et al. [21] Empathy is a firm yet considerate attitude on the part of employees toward customers. Its indicators include prioritizing the interests of customers or applicants, serving with a friendly attitude, serving with courtesy, serving without discrimination, and serving and respecting every customer [22].

The Empathy Dimension has a strong correlation with the Harmonious value in "AKHLAK." The Harmonic value, which emphasizes mutual care and respect for differences, serves as the primary foundation for providing empathetic service. When employees demonstrate concern for participants' circumstances and needs, they are able to provide personalized attention tailored to each individual's situation. However, observations indicate that the application of empathy at PT. Taspen Cirebon is not always consistent across all situations. As service volume increases, empathetic attitudes tend to diminish. Participants arriving during peak hours are often served merely procedurally without receiving deeper personal attention. This indicates that although the Harmonis value has been implemented, its application is not yet fully optimized under conditions of mass service. In other words, the empathy demonstrated by employees remains situational more prominent during certain hours and not yet uniformly extended to all participants.

This suboptimal performance has a direct impact on participants' perceptions of service quality. Some participants feel that the service lacks warmth and fails to address their individual needs, even though service procedures generally adhere to standards. Therefore, the dimension of Empathy is a principle that has not yet been fully optimized in terms of its impact on service quality at PT. Taspen Cirebon. To improve this, the value of Harmony needs to be reinforced more consistently, so that a caring attitude and personal attention can be given to all participants without being hindered by service situations or.

5 Conclusion

Based on research conducted by the researchers, it can be concluded that since 2020, the core values of "AKHLAK" have been implemented at PT. Taspen Cirebon, and the dimensions of SERVQUAL have been consistently pursued. However, there are still principles whose implementation has not been optimal. These principles are Responsiveness and Empathy, which are closely related to the values of Collaboration and Competence, as well as Integrity. This suboptimal performance is evident in the continued delays in responding to participant complaints, employees' limitations in providing prompt answers, and the inconsistent application of empathy in mass service situations. Therefore, the recommendation is the need for systematic strengthening of the Collaborative and Competent values, as well as more equitable and continuous reinforcement of the Harmonious value. Additionally, continuous training is essential to enhance staff competencies, such as providing training in interpersonal communication and emotional management for employees, so that empathetic attitudes can be consistently demonstrated to all participants. With these steps, it is hoped that public service at PT. Taspen Cirebon can become more humane and inclusive, and improve overall participant satisfaction.

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