

ANALYSIS OF THE QUALITY OF PUBLIC SERVICES IN DEATH BENEFIT PROGRAMS IN MAGELANG CITY

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ARTICLE INFO

Article history

Received 17 June 2025

Revised 23 June 2025

Accepted 30 June 2025

Keywords

Public Service;

Death Benefit;

Service Quality;

Social Aid

ABSTRACT

The Death Benefit Program (Santunan Kematian/Sankem) is a social assistance initiative by the Magelang City Government, providing financial aid to the heirs or designated family members of deceased individuals to alleviate funeral costs and related expenses. Eligibility requires beneficiaries to be native residents of Magelang City and listed as poor households in the Integrated Social Welfare Data (DTKS). The program aims to mitigate social risks by offering timely support. This study analyzes and evaluates the quality of public service in the Death Benefit Program, employing a qualitative case study approach. Findings reveal suboptimal service quality, with several dimensions failing to meet established standards: 1) Tangibles: Inadequate facilities and infrastructure, coupled with complex administrative requirements, hinder accessibility. 2) Reliability: The absence of a Standard Operating Procedure (SOP) for service delivery. 3) Responsiveness: While officials promptly record benefit applications, fund disbursement faces significant delays, reducing the program's effectiveness. 4) Assurance: No guaranteed timeline for disbursement, leading to frequent delays.

INTRODUCTION

The administration of state affairs encompasses the provision of public services, which must be effective, efficient, and accountable. Through public services, the state is obligated to fulfill the basic needs and civil rights of its citizens. Public service delivery reflects the government's responsibility in administering services for the community, users, and institutions. These services are carried out by officials bound by legal obligations and regulations governing public servants (Rangkuti & Kurniawan, 2022). Moenir in Mursyidah and Choiriyah (2020) explain that service is an interaction process between service providers and recipients, where service quality is determined by the provider's ability to meet the recipients' expectations and needs. According to Riani (2021), public services consist of four key elements: service providers (the administering entity), service recipients (the public or users), the type of service delivered, and the level of user satisfaction.



DOI : 10.24076/zz0ynx38

Kasanah et. all, Analysis of The Quality of Public Services in Death Benefit Programs in Magelang City (2025)

According to Dewi & Suparno (2022), public service constitutes a series of activities designed to fulfill diverse societal needs, encompassing the provision of goods, services, and supporting facilities and infrastructure. These services may be delivered through three modalities: by government entities, through public-private partnerships, or by private sector organizations operating independently. Raharjo (2021) defines public service as activities conducted by individuals or groups to fulfill community needs. The legal foundation for public service provision in Indonesia is established in Law No. 25 of 2009 concerning Public Services. Article 15 of this legislation explicitly mandates that service delivery must adhere to predetermined standards. Furthermore, Article 4 stipulates that ideal public services should embody five fundamental principles: transparency in operations, promptness in execution, accessibility for users, affordability of services, and timeliness of delivery. The Minister of Administrative Reform Regulation (Kepmenpan) No. 63 of 2003 provides an evaluative framework, asserting that service delivery can only be deemed successful when it achieves satisfactory outcomes for service recipients. This satisfaction-based metric serves as a crucial performance indicator for public service units.

The progressive development of public services in Indonesia has significantly influenced service improvements at the regional level, including in Magelang City. The 2023 Public Service Compliance Assessment Report demonstrates Magelang's exceptional progress, achieving a score of 98.17 and maintaining its position as the top-performing region, surpassing its 2022 achievement of 95.10 (Ombudsman RI, 2023). According to the Magelang City PPID website (2024), in an article titled "City Government Holds Public Service Expo for Magelang," Mayor Dr. Azis highlighted that the 2023 public service standard compliance assessment earned a "prime service" designation from the Ministry of Administrative and Bureaucratic Reform. Three institutions received outstanding scores of 4.51: Tidar Hospital, Magelang Tengah District, and the Social Services Department. These findings are corroborated by verification data from the Magelang City PPID website (2023) in an article titled "As the Best City in Public Service 2022, Ombudsman RI Visits Magelang City." The data reveal that healthcare access showed positive trends, improving from 99.11% in 2021 to 99.74% in 2022, and sanitation and clean water coverage experienced significant growth, increasing from 73.31% in 2021 to 93.56% in 2022.

The Magelang City Government administers various public services, including the Death Benefit Program (Santunan Kematian), which is organized by the People's Welfare Section of the Regional Secretariat and implemented by the Social Welfare Sub-Division. The program's legal basis is established in Magelang City Regulation No. 11 of 2021 concerning Guidelines for Death Benefit Provision. Key program specifications include: Definition: A form of social assistance provided by local government to heirs or designated representatives of deceased native residents of Magelang City. Purpose: To mitigate potential social risks. Eligibility Criteria: Beneficiaries must be registered in the Integrated Social Welfare Data (DTKS) as poor households. Coverage: Funeral costs and related burial expenses. The program is funded through the unexpected expenditure budget (Belanja Tak Terduga/BTT): Specifically allocated for social assistance expenditures, budgetary allocation, and designed to finance unplanned activities. The attached table presents Magelang City's BTT allocations for fiscal years 2021-2024 (data to be inserted).



Table 1. BTT Magelang City

Regional Regulation	Unexpected Expenditure Budget (BTT)
Magelang City Local Regulation No. 6/2020 on the 2021 Regional Budget (APBD)	IDR 30,000,000,000.00
Regional Regulation of Magelang City No. 8/2021 on the 2022 Regional Budget (APBD)	IDR 16,320,000,000.00
Regional Regulation of Magelang City No. 8/2023 on the Revision of the 2023 Regional Budget (APBD)	IDR 3,368,124,161.00
Regional Regulation of Magelang City No. 13/2023 on the 2024 Regional Budget (APBD)	IDR 5,000,000,000.00

Based on pre-research interviews conducted with the death benefit service officer, Mr. Rudi, the following data were obtained: 2023 Program Statistics, total applicants: 375 cases, budget realization: IDR 907,500,000. 2024 Program Statistics Total applicants: 274 cases (as of September 2024).

Table 2. Number of Death Benefit Applicants

Year	Cases	Passed Verification
2021	340	340
2022	450	450
2023	374	374
January- September 2024	276	269

Over time, Magelang City's death benefit program has undergone several modifications in both benefit amounts and disbursement procedures. However, persistent service delivery inefficiencies continue to hinder program effectiveness, as evidenced by systemic implementation challenges and excessive administrative requirements. The application process remains burdened by cumbersome documentation requirements and frequent



changes to eligibility criteria, creating unnecessary barriers for applicants. Disbursement Delays: Despite Magelang Mayor Regulation No. 11 of 2021 mandating a maximum processing period of two weeks, actual disbursement frequently takes three weeks to one month, a 50-100% increase over the stipulated time frame. Impact on Program Efficacy These operational deficiencies fundamentally undermine the program's social protection objectives by delaying burial arrangements for low-income families, reducing the utilitarian value of the financial assistance, and potentially diverting funds from their intended purpose of ensuring dignified burials. Empirical Validation The 2023 Second Semester Public Satisfaction Survey conducted by the Department of People's Welfare identified three core service delivery issues: Timeliness (prolonged processing), Procedural Complexity (excessive requirements), and Service Output Quality. Public reports submitted through the Monggo Lapor platform (Kusuma, 2022) further reveal: inadequate physical infrastructure, insufficient public information dissemination, protracted operational procedures, and overly complex eligibility verification.

Building upon the identified implementation challenges, this study examines the quality of public service delivery in Magelang City's Death Benefit Program. The research specifically evaluates service performance through the lens of the SERVQUAL model Parasuraman, Zeithaml, & Berry, as cited in Marzuq & Andriani (2022), which operationalizes service quality through five key dimensions: tangibles: Physical infrastructure and supporting facilities, reliability: Ability to deliver promised services accurately, responsiveness: Willingness to help users promptly, assurance: Employee competence and service trustworthiness, and empathy: Individualized attention to beneficiaries.

METHOD

This study employs a qualitative research method with a case study approach to analyze the quality of public services in Magelang City's Death Benefit Program. The research was conducted at the Magelang City Regional Secretariat and surrounding areas within Magelang City. Participants were selected using the following sampling techniques: purposive sampling targeted key stakeholders, is the head of the people's welfare division, sub-coordinator of death benefits program, death benefit service officers, and Beneficiaries of the death benefit program. Snowball sampling of each marginalized group is low-income residents eligible for the program. The data analysis technique applies Miles & Huberman's qualitative data analysis model (as cited in Sugiyono, 2024), which consists of three stages: 1) Data Condensation – Summarizing and categorizing raw data (interviews, observations). 2) Data Display – Organizing findings into structured formats (tables, thematic matrices). 3) Conclusion Drawing & Verification – Interpreting results and validating them through cross-checking with informants. Primary data was gathered through in-depth interviews, participatory observations, and document analysis, while secondary data was obtained through a systematic literature review of relevant scholarly sources.



RESULTS AND DISCUSSION

General Overview of Magelang City

Magelang, a midland city in Central Java Province, is strategically positioned at an elevation of 380 meters above sea level, encompassing a compact area of 18.54 square kilometers. The city's central positioning within Central Java Province (coordinates: 7°28'S 110°13'E) enhances its logistical importance for regional commerce, accessibility for cultural tourism itineraries, and role in provincial infrastructure development plans. The city serves as a vital transportation nexus along the primary corridor connecting Semarang and Yogyakarta. Administrative Boundaries: North: Secang District, East: Tegalrejo District, South: Mertoyudan District, and West: Bandongan District. Strategic Transportation Role: Inter-City Connectivity: Central node in the Semarang-Magelang-Yogyakarta arterial route and key junction for the Purworejo-Magelang-Temanggung corridor. Tourism Network Hub: Critical intersection for tourist circuits linking: Yogyakarta (cultural tourism), Borobudur Temple (UNESCO World Heritage Site), Kopeng (agritourism), Ketep Pass (volcanic viewpoint), and Dieng Plateau (highland attractions). (As stipulated in the 2021-2026 RPJMD Magelang City Government, 2021).

General Overview of the Death Benefit Assistance Program

The death benefit program, administered by the Social Welfare Division of Magelang City's Regional Secretariat, is a municipal social assistance initiative designed to address the financial burdens associated with funerary costs. Established in response to emergent social needs following bereavement, this program provides targeted fiscal support to cover burial expenses. Magelang Mayor Regulation No. 11 of 2021 concerning Guidelines for Death Benefit Provision (Peraturan Walikota Nomor 11 Tahun 2021) formally defines the program as localized aid distributed to heirs or designated representatives of deceased native Magelang residents, conditional upon the recipient family's registration in the Integrated Social Welfare Data (Data Terpadu Kesejahteraan Sosial/DTKS) as low-income households. Its primary objective is to mitigate socioeconomic risks by ensuring dignified burials for vulnerable populations.

The death benefit assistance is designed to enhance social services for low-income and economically vulnerable families, thereby mitigating the adverse socioeconomic impacts following the loss of a family member. This targeted support serves to alleviate the financial burden associated with burial costs and related funeral expenses, as mandated by Magelang Mayor Regulation No. 11 of 2021 (Peraturan Walikota Magelang Nomor 11 Tahun 2021). The program specifically addresses:

1. Poverty alleviation: Reducing immediate financial shocks for disadvantaged households
2. Social protection: Preventing dignity compromises in burial practices due to economic constraints
3. Crisis mitigation: Offsetting the secondary costs of bereavement for marginalized communities

The procedure for submitting death benefit claims has been established by the Regional Secretariat of Magelang City Government. This procedure is outlined in the Death Benefit Pocket Book, which has been distributed to all sub-districts in Magelang City (Central Magelang, North Magelang, and South Magelang). The sub-district offices disseminate information about the death benefit service to the public through WhatsApp groups consisting of neighborhood (RT) and community (RW) leaders, along with sub-district officials. Here is the procedure for submitting a death benefit claim:



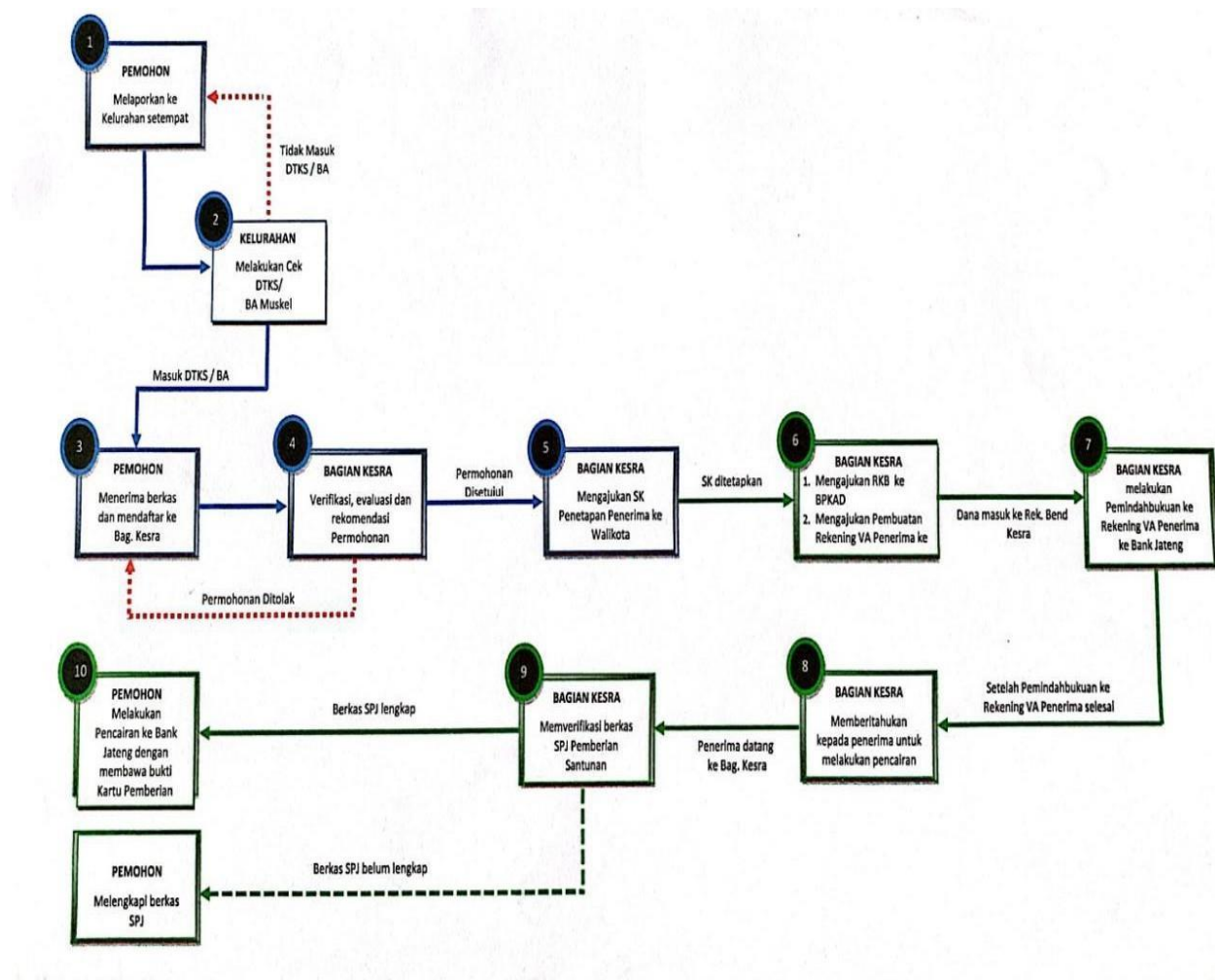


Figure 1. Death Compensation Application Procedure

The death benefit program is a social assistance initiative administered by the Magelang City Government, providing financial support to heirs or family members of deceased individuals to cover funeral expenses and mitigate social risks, with eligibility restricted to native Magelang residents registered as low-income households in the Integrated Social Welfare Data (DTKS). However, implementation challenges persist in service delivery. To systematically evaluate service quality, this study employs Parasuraman, Zeithaml, and Berry's SERVQUAL theory (as cited in Tjiptono & Chandra, 2016) across five dimensions: (1) tangibles (physical infrastructure), (2) reliability (service consistency), (3) responsiveness (timeliness), (4) assurance (trustworthiness), and (5) empathy (user-centered care). The following presents the research findings analysis:

Tangibles

To achieve high-quality public services, continuous improvements and innovations focused on citizen satisfaction as end-users are essential. This study examines the tangibles dimension through three sub-components: (1) the adequacy of service facilities and infrastructure, (2) staff discipline in service delivery, and (3) the accessibility of service procedures. These elements collectively determine the physical evidence and organizational environment that shape users' first impressions and ongoing service experiences, ultimately influencing overall satisfaction levels with the death benefit administration system. The death benefit service in Magelang City demonstrates suboptimal implementation of the tangibles dimension, particularly regarding physical infrastructure, failing to meet the standards stipulated in Public Service Law No. 25 of 2009. Critical deficiencies include inadequate waiting areas, absence of air conditioning in service rooms, and cramped workspaces - conditions exacerbated by parallel disbursement processing that creates prolonged queues and chaotic environments. These infrastructure limitations directly contravene Article 15 of the Public Service Law, which mandates the provision of appropriate public service facilities. While beneficiary complaints persist, corrective measures remain unrealized due to budgetary constraints, revealing a systemic disconnect between regulatory requirements and fiscal prioritization in local social service delivery.

The service demonstrates strong compliance with staff discipline standards, as evidenced by consistent adherence to the work hour regulations outlined in Circular Letter No. 000.8.3/40/134 of 2024 concerning Government Office Hours and Civil Servant Attendance within Magelang City Government. Officers maintain punctual attendance, provide services strictly within designated working hours, and return promptly from breaks according to schedule. Beneficiary interviews further confirm that staff remain consistently present and available in service areas throughout operational hours. This positive assessment is substantiated by digital attendance records from the Lakone application - the official government attendance tracking system - which verifies exemplary discipline levels among personnel, with regular attendance compliance rates exceeding 95% during the observation period.

Nevertheless, the accessibility aspect of service delivery remains problematic, as the numerous and overly complex requirements create inefficient processes that disproportionately disadvantage impoverished communities. This situation directly contradicts the fundamental principles of public service standards mandated by Law No. 25 of 2009 on Public Services, which emphasize simplicity and ease of access for all societal groups. The cumbersome procedures have deterred many eligible citizens from applying for benefits, with anecdotal evidence suggesting a potential correlation between the complicated requirements and the observed annual decline in applicants. This persistent administrative complexity demonstrates inadequate implementation of the law's accessibility and affordability provisions, particularly failing vulnerable populations who most need the assistance.

Reliability

The reliability dimension measures the degree to which service providers can deliver prompt, accurate, and satisfactory assistance to beneficiaries, serving as a critical indicator of overall service efficiency. This study evaluates reliability through three key sub-components: (1) clarity of service standards (demonstrated through documented SOPs and measurable benchmarks), (2) staff competency (assessed via training



qualifications and error rates), and (3) technology integration in service processes (measured by digitalization levels and system interoperability). Together, these elements determine whether the death benefit program can consistently meet its performance targets while maintaining quality across all service interactions, as required by public service excellence frameworks.

The Death Benefit Service in Magelang City currently lacks legally binding Standard Operating Procedures (SOPs), operating instead under the broader guidelines of Magelang Mayor Regulation No. 11 of 2021 concerning Death Benefit Provision, which outlines general processes for fund disbursement, budgeting, reporting, monitoring, and evaluation. Despite the existence of draft technical SOPs, these documents remain informalized - a finding corroborated by the absence of published SOPs on the Magelang City PPID website, other internet sources, or within the Mayor Regulation itself. Beneficiary interviews reveal limited public awareness, with applicants only understanding basic administrative requirements but remaining uninformed about service standards. This SOP deficiency constitutes a dual violation of: (1) Article 22(1) of Law No. 25/2009 on Public Services mandating service charters, and (2) Article 20(1) requiring formal SOP establishment as institutional commitments to service quality. The absence suggests potential institutional apprehension about meeting performance targets, while also reflecting systemic non-compliance with the law's principles of standardized systems, mechanisms, and procedures. Compounding these issues, community interviews demonstrate inadequate program socialization, evidenced by eligible beneficiaries' lack of awareness regarding application requirements - a critical failure in public service transparency that further undermines accessibility for vulnerable populations.

The service officers demonstrate satisfactory professional competence in executing their duties, with beneficiaries reporting clear communication and effective task performance that meets established service standards. This positive assessment is substantiated by the 2024 Community Satisfaction Survey (Survei Kepuasan Masyarakat/SKM) conducted by the People's Welfare Department, which indicates measurable improvements in the technical capacity of death benefit service personnel. The survey findings corroborate field observations that officers possess adequate qualifications and operational proficiency to administer the program according to its intended functions, suggesting successful knowledge transfer through training programs and experience accumulation in benefit disbursement procedures. This is evidenced by the results of the public satisfaction survey conducted by the Division of Public Welfare, which are as follows:



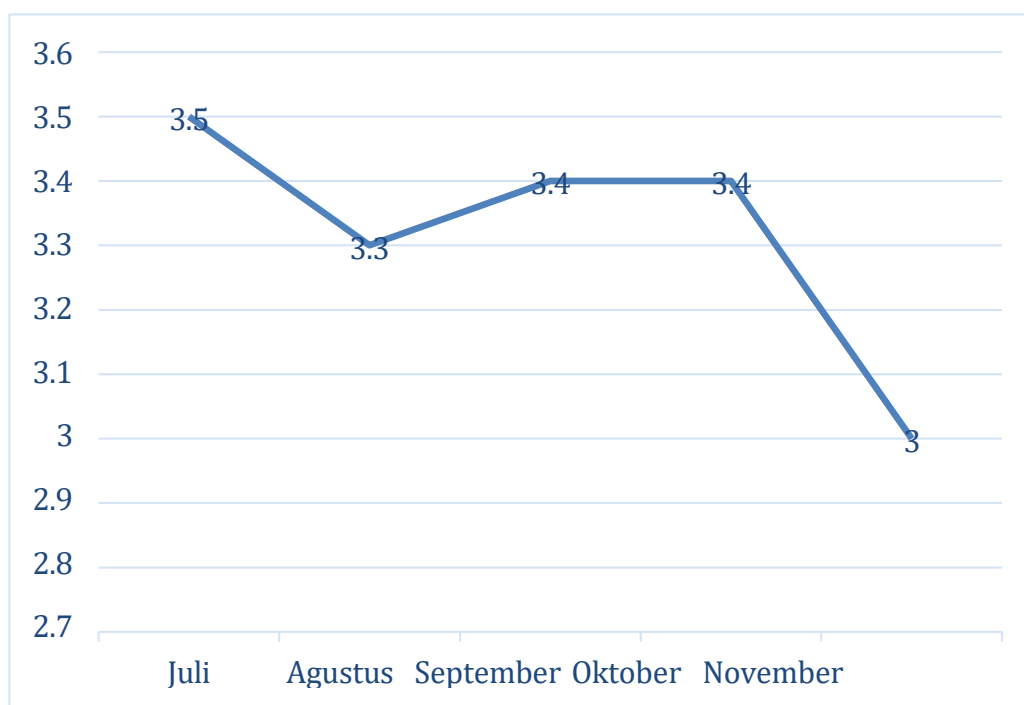


Figure 2. Public Satisfaction Index (IKM) Scores on Performance Elements of the Public Welfare Division, Magelang City – 2024

While officers demonstrate sufficient computer proficiency to support service delivery, technological utilization remains limited to basic computer operations without more advanced digital innovations, though beneficiaries acknowledge staff competence in operating existing computer systems.

Responsiveness

The responsiveness dimension reflects service providers' capacity to deliver prompt, accurate, and efficient responses throughout service interactions. High-commitment public services characterized by strong staff responsiveness to community feedback or complaints significantly contribute to overall service quality enhancement. This study evaluates responsiveness through three key aspects: (1) service delivery speed, (2) appropriate reaction to service demands, and (3) staff alertness in addressing public complaints - collectively measuring the program's ability to translate user needs into timely administrative actions while maintaining service standards.

The death benefit service in Magelang City demonstrates generally efficient initial response procedures, with officers promptly attending to applicants upon arrival, as confirmed by beneficiary interviews indicating swift handling of service requests. However, tripartite verification through interview data, observations, and documentation reveals a critical dichotomy: while application intake processes show satisfactory timeliness (with immediate attention to walk-in beneficiaries), fund disbursement responses suffer significant delays. This disparity is evidenced by a comparative analysis of application dates versus disbursement dates in service records, confirming that although frontline services operate efficiently, back-end processing bottlenecks ultimately prolong the benefit delivery timeline beyond acceptable standards. The operational efficiency thus fractures between initial responsiveness and final execution,

creating a service gap that undermines overall program effectiveness despite compliant surface-level interactions.

Service officers demonstrate generally positive attitudes in receiving and addressing public complaints, with the most frequent grievances concerning protracted benefit disbursement timelines and excessive documentation requirements. Multiple complaint channels exist, including constituent meetings with local legislators, the Mayor's public dialogue program "Ngopi Bareng Pak Wali", the Monggo Lapor digital platform, Community Satisfaction Surveys (Survei Kepuasan Masyarakat/SKM), and direct service counter submissions - the latter primarily involving incomplete or non-compliant documentation issues. While officers provide clear written guidance to help applicants rectify submission deficiencies, systemic shortcomings persist as evidenced by unresolved complaints and lack of substantive program improvements, indicating inadequate institutional responsiveness to recurring service delivery problems despite established feedback mechanisms.

Assurance

All public services inherently require certainty and guarantees regarding both service processes and outcomes, as these assurances foster a sense of security and satisfaction among beneficiaries. Within the assurance dimension framework, this translates to service officers' capacity to establish trust through guaranteed service timelines. The evaluation of this dimension in Magelang City's Death Benefit Program focuses on two critical sub-components: (1) service process time guarantees (from application submission to approval) and (2) benefit disbursement period assurances, which collectively determine the program's reliability in meeting its temporal commitments to vulnerable populations during bereavement.

The death benefit program demonstrates satisfactory implementation of time assurance principles during initial service delivery, with officers providing prompt attention to their designated responsibilities. Beneficiary interviews confirm relatively short waiting periods for service access, particularly evidenced by staff responsiveness to applicants upon arrival at service facilities. This operational efficiency in frontline interactions suggests adequate adherence to the assurance dimension's temporal requirements during the application intake phase, although comprehensive evaluation requires parallel assessment of subsequent processing stages to determine end-to-end service reliability. The results demonstrate alignment between informant statements and observational data regarding service speed, evidenced by immediate staff attention to walk-in applicants and on-the-spot requirement verification. Applicant data input processing occurs within the same business day, ensuring timely service initiation. Having previously completed an internship at this service unit where I directly participated in processing applications, I can corroborate that service procedures typically conclude within 15 minutes - a finding that substantiates both the qualitative reports and quantitative efficiency metrics of the program's front-desk operations. The implementation of benefit disbursement timelines remains ineffective, with officers unable to provide concrete timelines for fund release, merely informing applicants of future telephone notifications. This uncertainty stems from procedural inconsistencies between coordinating institutions, particularly Bank Jateng and the Regional Financial and Asset Management Agency (BPKAD). While regulations stipulate a maximum 14-day disbursement period (Perwal No. 11/2021), field observations reveal actual processing durations frequently exceed this benchmark, extending up to one month in some cases.



This systemic disconnect between policy mandates and operational realities undermines the assurance dimension's fundamental requirement of temporal reliability in social service delivery.

The protracted benefit disbursement process results from two institutional constraints: (1) a monthly batch processing system that sorts and gradually processes applications according to submission dates, and (2) extensive bureaucratic procedures within the People's Welfare Division (Bagian Kesejahteraan Rakyat/Kesra) involving six sequential stages—document verification, recommendation drafting, decree formulation, disbursement request submission, Virtual Account (VA) generation, and fund transfer authorization. As the death benefit falls under the Unexpected Expenditure (Belanja Tidak Terduga/BTT) classification, its financial management strictly adheres to the Regional Financial and Asset Management Agency's (BPKAD) Standard Operating Procedures, creating additional administrative layers that inherently limit processing flexibility and timeliness.

These operational deficiencies substantially undermine the death benefit program's primary objective of alleviating funeral cost burdens for low-income households. Disbursement delays have emerged as the most prevalent public complaint, with the 2023-2024 Community Satisfaction Survey (Survei Kepuasan Masyarakat/SKM) revealing critically low satisfaction scores of 3.31 (2023) and 3.34 (2024) for timeliness, consistently the poorest-performing metric in program evaluations.

Empathy

The Magelang City Government's provision of death benefit allocations within its municipal budget, despite annual budgetary reductions likely attributable to declining applicant numbers due to cumbersome requirements and prolonged disbursement times, constitutes a tangible manifestation of institutional empathy toward impoverished communities. The program's empathy dimension is operationally assessed through two key indicators: (1) prioritization of beneficiaries' needs as service recipients, and (2) officers' consistent demonstration of courteous and respectful service attitudes. This dual focus on both fiscal commitment and interpersonal service quality reflects a recognition of vulnerable populations' dignity during bereavement, even as systemic inefficiencies constrain the program's practical effectiveness.

The implementation of Magelang City's death benefit program demonstrates a strong institutional commitment to prioritizing community needs, with officers professionally executing their designated functions and responsibilities. Beneficiary interviews reveal positive service experiences characterized by undivided attention from staff, as officers consistently refrain from unrelated activities during service interactions. This operational conduct aligns with the fundamental principles of public service enshrined in Law No. 25 of 2009, particularly its emphasis on prioritizing public interest as the cornerstone of quality service delivery. The observed adherence to these standards reflects successful internalization of service ethics within the program's operational culture, notwithstanding previously identified systemic challenges in other service dimensions.

The death benefit service has successfully met expectations regarding staff courtesy, as evidenced by consistent application of the 3S principle (smile, greet, salute) as a fundamental service ethic. Throughout program implementation, no formal complaints or reports have been recorded concerning staff unfriendliness or discourtesy. Interview and observational data confirm that officers establish effective communication



through warm, approachable demeanors that foster positive interactions - a particularly crucial skill given that a majority of beneficiaries are elderly individuals with limited Indonesian language proficiency. Officers demonstrate cultural competence by skillfully employing Javanese krama (polite register) to enhance comprehension among non-fluent applicants. This longstanding service tradition has maintained an unblemished record in courtesy- related aspects since its inception, reflecting deep institutionalization of respectful service norms within the program's operational culture.

CONCLUSION

The SERVQUAL-based analysis Parasuraman, Zeithaml, & Berry, reveals suboptimal public service quality in Magelang City's Death Benefit Program, hindering full achievement of its social protection objectives. To ensure the program's continued relevance and effectiveness, comprehensive service improvements across multiple dimensions are imperative for aligning implementation with intended outcomes and maximizing community benefits. The study's dimensional findings yield the following conclusions: provide dimensional breakdown here. This research underscores the critical need for systemic reforms that address both operational deficiencies and strategic service design to transform the program from a nominal social assistance initiative into an effective poverty mitigation instrument during bereavement crises. The analysis of service quality across the five SERVQUAL dimensions reveals that tangibles show inadequate facilities and difficult accessibility despite disciplined officers; reliability highlights the absence of SOPs but recognizes officers' competence and technological skills; responsiveness reflects prompt application handling but slow claim disbursement and limited follow-up on feedback; assurance confirms timely service during work hours yet lacks certainty in benefit disbursement; and empathy is evident in the prioritization of public interest, courteous service, and the government's commitment through annual death benefit funding. The results reveal that disbursements conducted in monthly installments cause delays in benefit distribution, even forcing families to borrow money for funeral expenses. Furthermore, the absence of Standard Operating Procedures (SOPs) since the program's launch in 2021 has prevented the service from operating optimally.

This research can serve as an initial foundation for academics in studying public services, particularly death benefit services. Academics are encouraged not only to focus on administrative aspects but also to evaluate the social, economic, and psychological impacts on the beneficiaries, as this study has not yet conducted a comprehensive assessment of the overall impacts on the recipient community. Future research needs to be conducted using a more in-depth and comprehensive approach, such as employing mixed methods (qualitative and quantitative). This approach aims to strengthen research findings by examining the quality of death benefit services from multiple perspectives. In this study, quantitative measurement of public satisfaction as an indicator of service quality has not yet been conducted. Therefore, future research can utilize the full SERVQUAL survey instrument to collect more comprehensive data.



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