

Quality of Jakarta Smart Card Services in East Jakarta

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Abstract

The purpose of this study was to determine the quality of service Jakarta Smart Card in East Jakarta. This study uses Home Visits Service Quality with indicator: Tangibles, Reliability, Responsive, Assurance, and Empathy. This method used is descriptive qualitative approach. Data collection is done by interview, observation, and documentation. Data analysis uses analysis models from Miles and Huberman, and data validity testing uses triangulation techniques from Moleong. The results of the study stated that the Quality of Smart Jakarta Card Services in East Jakarta has run according to Service Quality theory. Tangibles: facilities and infrastructure used by the school in carrying out the distribution and service of smart Jakarta cards to students is adequate, starting from the computerization and administration system. Reliability: the provision of services in Jakarta Smart Card or operator friendly and efficient in providing services, related to the provision of information about Jakarta Smart Card. Responsive: The school always helps and directs students and parents to all forms of services related to the Jakarta Smart Card and from the results of interviews and observations it can be seen that the operator provides services to students and parents quickly, accurately and responds according to the aspirations of the needs. Assurance: Jakarta Smart Card services are supported by the government. and Empathy: giving or distributing the assistance of the Jakarta Smart Card to students at the Ar-Raisiyah Pharmacy Vocational School in East Jakarta, namely by providing assistance to students who are truly financially unable to reach the target. But in terms of timeliness is still lacking. Needed speed up the thawing process Jakarta Smart Card. Conclusion: Jakarta Smart Card of sufficient quality service.

Keywords: Service Quality, Jakarta Smart Card

INTRODUCTION

Education is the most important aspect in the progress of a country. The decline or progress of a country can be measured by an educational overview. Education is also one of the main factors in achieving national prosperity. Education is the main need of every human being, because of this education will increase the dignity and human dignity itself. In today's global environment which is marked by the growth and development of industry, competition in all aspects of economic life, as well as changes in needs that are quickly driven by advances in science and technology. To meet the development of science and technology, high-quality human resources is needed, so education in Indonesia needs to be increased to all corners of the country and of course for the lower middle class people who are on the poverty line.

Educating life nation is one of the objectives of the state as mandated by the 1945 Constitution. However, until the age of 71 years of Indonesian independence, most people still do not have access to formal education they deserve. UNICEF data in 2016 as many as 2.5 million Indonesian children could not enjoy further education, namely as many as 600 thousand children of primary school age (SD) and 1.9 million of junior high school age children (junior high). Likewise, statistical data released by BPS shows that at the provincial and district level there are certain groups of children who are most vulnerable, most of whom come from poor families and cannot continue their education to the next level.

One important aspect in education development is financing. The main problem in financing education is how to meet operational needs on one hand and on the other hand how to protect the community (especially poor families) from cost constraints to obtain education. Basically, it is the process of allocating resources to activities or programs implementing education operations or in the teaching and learning process (Sari & Hudaya, 2017).

Regarding financial constraints, in order to improve education among disadvantaged people, the Governor of DKI Jakarta Province launched the Personal Education Assistance Program through the Jakarta Smart Card (Driana et al., 2018). In terms of providing Jakarta Smart Card, Government of the also priority scans Services for recipients of the Jakarta Smart Card through school. Although the dropout rate in big cities like DKI Jakarta is still a big job for the Education Office and the DKI Jakarta Government, many factors cause them to drop out of school. The lack of funds is still the main reason for someone not to continue their education to a higher level. Economic factors, the child prefers to work which makes money compared to learning. Without realized, educators an actually be a way out of poverty. Other factors such as lack of awareness of the importance of education, inadequate facilities and negative relationships.

Therefore, the DKI Jakarta government created a Smart Jakarta Card policy that aims to support the implementation of 12-year compulsory education, increase access to education services fairly and equally, ensure certainty of getting educational services, and improve the quality of educational outcomes for children in DKI Jakarta. Based on the background of the problems above, the purpose of this study is to analyze the Quality of Jakarta Smart Card Services in East Jakarta and to know the driving and inhibiting factors in the Services of the Smart Jakarta Card in East Jakarta. In this study also limited to the Pharmacy Vocational School Ar-Raisiyah Husada, East Jakarta.

Public Service Literature

Victor Lapuente & Steven Van de Walle (Lapuente & Van de Walle, 2020). The New Public Management reforms in public organization improved the quality efficiency and effectiveness of public policy delivery. (Guida & Carpentieri, 2021) The New Public Management reform understood as the style of organizing public service in the direction of output efficiency and progress has become controversial. They are accused of importing practice and norms from the private sector that can collide with core public values such as impartiality or justice, with a few exceptions we do not have a systematic empirical test of the actual impact the New Public Management reforms have on public service delivery.

Meanwhile (Kekez, 2018) states that service management reforms is based on the principles of effectiveness efficiency and participations in one segment of social service, in another segment reform is used for the development of participant patronage networks. By using a comparable case strategy a fairly institutionalized arrangement which service are provided before reforms reduce the ability of political parties to integrate political traction into service management.

According to (Voorberg et al., 2017) Co-creation - where citizens and public organizations work together to deal with social problems - is increasingly seen as a good solution to various problems of delivering public services. During co-creation, citizens are not only consumers, but actively involved in building resilient communities.

Public services according (Zedadra et al., 2019) In modern government, there have been piecemeal attempts to sharpen the sword of public service delivery mechanisms in India. The state government has taken a myriad of reformative steps to provide intelligent public service to its citizens. The idea of local e-governance has become an important aspect for the provision of transparent and effective services in an appropriate and cost-effective manner, especially in circumstances where administrative procedures were facilitated by Information Technology (IT) to significantly encourage government-citizen interaction and citizens want to carry out their responsibilities without physically visiting government offices.

Research conducted (Grönroos, 2019) state that there is no real difference between public and private service organization and there is no reason why public service organization (PSO) will be less efficient and less focused on service and user oriented than private service organization, good governance needed rather than privatization to make public service organization more efficient and effective outward oriented.

(Li & Shang, 2020) Concept of e-government service quality has 8 dimensions that contribute: system quality, reliability, security, accessibility, information quality, service capability, interactivity and responsiveness, the perceived service value is a strong mediator between service quality and intention citizens continuously.

(Wang & Teo, 2020) Relationship between online service quality and citizens satisfaction is positively moderated by quality of offline service, while citizens satisfaction partially mediates the relationship between information quality or online service quality and perceived value, the result provide guidance for researchers and practitioners regarding the role of service quality and perceived value in measuring the success of the Mobile Government system.

Servqual is the most widely accepted scale that has its dominance in higher education settings, in addition, it was found that different scales were proposed and examined for its reliability and validity (Gupta & Kaushik, 2018).

An adaptation of the Servqual method to measure high quality service in the context of Russian universities. The method used in this study is the classic Servqual method in terms of data acquisition, the results of this study are the results of two surveys of two research waves conducted in 2009 and 2014, each wave consisting of 1,000 respondents from 20 branches of study and 11 institutions respectively higher education (Galeeva, 2016).

Quality of service is a reflection of consumers' evaluative perceptions of the service received at any given time. Service quality is determined based on the level of importance in the service dimension (Tuti, 2019).

Quality of service is determined by 2 things, namely: expected service and acceptable service and the main dimensions that are the main factors determining the quality of service are as follows:

1. Reliability, which is the ability to deliver services that were promised with reliable and accurate.
2. Responsiveness (Responsiveness), namely the willingness to help consumers by providing fast and appropriate services.
3. Assurance. That includes knowledge, abilities, and politeness or goodness from the person as well as the ability to gain trust and desire.
4. Empathy (Empathy), which includes maintaining and providing a level of attention individually or personally to the needs of consumers.

5. Tangible (Direct Evidence), which includes physical facilities, equipment or supplies, prices, and the appearance of personnel and written material.

The Jakarta Smart Card is one form of government attention to carry out the constitutional mandate that guarantees every citizen to obtain his/her rights in the field of education. The program was first published in 2013 through DKI Jakarta Provincial Governor Regulation No.27 of 2013. Through this program, students who are unable to obtain the right to obtain education up to senior high school or equivalent. Jakarta Smart Card Program fully funded from the budget of Jakarta (Afriansyah, 2017).

Its development to improve the management of the Jakarta Smart Card program, the existing rules have been updated with the change of the Governor of DKI Jakarta Province No.27 of 2013 concerning the assistance of operational costs of education to the DKI Jakarta Governor No.174 of 2015 once again revised to Governor Regulation No. 141 of 2016. Concerning Personal Education Assistance for students from disadvantaged families through the Jakarta Smart Card. In the old regulation, it was stated that the Jakarta Smart Card is a card provided by the regional government in cooperation with the DKI Bank to be given to students from underprivileged families, as a means of taking educational operational costs. Through Article 3 Governor DKI Regulation No. 141 of 2016, the purpose of providing Personal Assistance Education Costs through the Jakarta Smart Card is to:

- a. support the implementation of 12-year compulsory education;
- b. increase access to education services fairly and equally;
- c. guarantee the certainty of receiving educational services;
- d. improve the quality of educational outcomes; and
- e. motivate foster student to improve their achievement.

RESEARCH METHODS

The approach used in this study is a qualitative approach, so that social phenomena that cannot be explained quantitatively can be analyzed. Data analysis uses the Miles and Huberman analysis model (Miles B. & Michael, 1994). Data collection techniques are carried out through observation, interviews and documentation. Observations doing by observing the process registration until by liquefaction. Interviews were conducted openly using the interview guide which had been prepared in accordance with the Service Quality indicators. The documentation includes, among others, Law Number 20 of 2003 concerning the National Education System, Government Regulation Number 19 of 2005 concerning National Education Standards, Government Regulation Number 48 of 2008 concerning Education Funding, Governor Regulation of the Special Capital Region of Jakarta Number 174 Year 2015 concerning assistance Personal Cost of Education for Students From Families Needy Through Jakarta Smart Card , the annual report of Pharmacy Vocational Ar-Raisiyah Jakarta Year 2018.

Informants were selected purposively, namely parents and students and school officials/teachers who had adequate knowledge about the Jakarta Smart Card. Data validity test uses Triangulation to obtain data validity, so the information obtained is more valid (Moleong & Lexy, 2004).

The representative data in this study were selected by determining the informants who felt they understood the distribution of the Jakarta smart card assistance at schools, then involved the guardians of students and students as recipients of assistance.

RESULTS AND DISCUSSION

In the discussion, Tangibles, Reliability, Responsive, Assurance, and Empathy were explained based on the theory Service Quality were presented by Zeinhaml, Parasuraman and Berry.

The quality of service in question is the service provided in the implementation of the distribution of the Jakarta Smart Card in schools, starting from how students can get the Jakarta smart card program, then what are the stages in providing the assistance, to the accountability of students in receiving aid.

The findings in the results of this study regarding the quality of service in the provision or distribution of smart Jakarta cards are sufficient to provide good service despite experiencing several problems such as the lack of understanding of students and guardians of students in using the assistance of smart Jakarta cards and accountability for the use of assistance, then there is still a lack of training on service providers in schools, and the needs of the Jakarta smart card distribution operators themselves.

Tangibles

Based on the fig interviews and observations, the facilities and infrastructure used by the School in carrying out the distribution of Jakarta Smart Card funds to students are sufficient, starting from the computerized and administrative systems. Data input process by the operator of the result optimal because supported by computer equipment and systems that are made specifically for entering data of Jakarta Smart Cards, administrative system has also been running well, ranging from pieces of information, and reporting accountability to shop from Jakarta Smart Card. The number of recipients of the Jakarta Smart Card SMK Ar-Raisiyah Husada East Jakarta Card Service is depicted in the following table.

Table 1. Number of Jakarta Smart Card Recipients 2018

No	Class	Boy	Girl	Total	Nominal
1.	Class X SMK	25	52	78	$630.000 \times 78 = \text{Rp.}49.140.000$
2.	Class XI SMK	28	63	91	$630.000 \times 91 = \text{Rp.}57.330.000$
3.	Class XII SMK	32	35	67	$630.000 \times 67 = \text{Rp.}42.210.000$
TOTAL		236 students			Rp. 148.680.000;

Source: Ar Raisiyah Vocational School Annual Report, 2019

The flowchart for prospective students receiving Personal Education Costs through the Jakarta Smart Card and the education unit (school) is as follows.

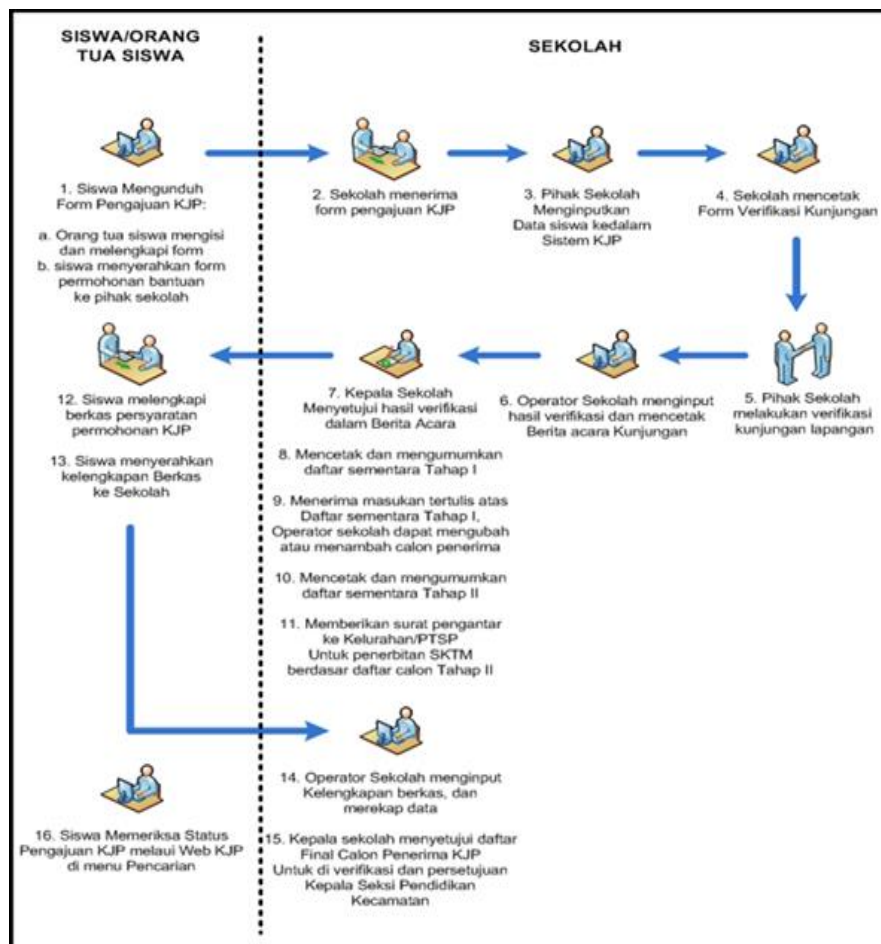


Figure 1. Stages of Determination of Service Fund Recipient Fund Personal Expenses

Based on the pictures stages of service beneficiaries personnel costs in the above can be explained as follows.

1. Students download the Smart Jakarta Card submission form then students and guardians fill out the form.
2. Schools accept submission forms for the Jakarta Smart Card.
3. The school inputs student data into the Jakarta Smart Card system.
4. The school prints a visit verification form.
5. The school verifies the field visit.
6. School operators input the verification results and print minutes of the visit.
7. The school principal approves the results of verification in the official report.
8. Print and publish a preliminary list of stage I.
9. Receive written input to the provisional list of stage I school operators can change or add prospective recipients.
10. Print and publish a temporary list for stage II.
11. Provide a letter of introduction to the District Office / One-Stop Integrated Service for issuance of a letter of ability unable based on the list of candidates for stage II.
12. Students complete the file requirements for the Jakarta Smart Card application.
13. Students submit complete files to school.
14. School operators input the completeness of files and recap data.
15. The school approves the final list of prospective Jakarta Smart Card recipients for verification and approval from the head of the sub-district education section.

16. Students check the status of the Jakarta Smart Card submission through the Jakarta Smart Card Web in the disbursement menu

Reliability

Based on interviews and observations, it can be said that the School service in providing Jakarta Pin tar Card services to students is good. It can be said from the responses of students and guardians of students who receive a Jakarta Smart Card who say that the service provider Jakarta Smart Card friendly and efficient in providing services, especially related to the information ten pliers Jakarta Smart Card, the operator always provide updates of information and help students and guardians of students who still do not understand the flow of handling the Jakarta Smart Card.

In general, 54% of KJP recipients who feel helped often provide notes regarding the shortcomings they feel, for example regarding delays in disbursement, inappropriate KJP provision, and various other forms of service problems. As many as 6% of KJP recipients who felt that they were not helped, the majority complained about the nominal KJP funds they received.

When it comes to school origin, the percentage of KJP recipients who feel less helped 86% come from public schools and 14% come from private schools.

Stakeholders, both the government acting as organizers and partners such as banks and shops, are important nodes that determine the quality of the implementation of the KJP program, while the stakeholders who are the subject of this research include:

1. DKI Jakarta Personal Funding and Education Operational Service Center (P4OP)
2. Sub-department of education city administration area in DKI Jakarta province
3. Office of the ministry of religion in the city/district administration in the province of DKI Jakarta
4. Sub-district education implementing unit (Satlak Pendidikan) in DKI Jakarta province
5. Sub-district office in DKI Jakarta province.

Based on the findings in this study, it can be concluded that there are several main problems in the perspective of providing KJP:

1. There is no integrated real time data center that can be accessed by relevant stakeholders.
2. The IT system to support the KJP program is not running optimally.
3. The implementing regulations for the KJP program are not yet comprehensive
4. Over delegation to schools in the a quo KJP scheme.
5. Transfer of knowledge regarding information on the implementation of the KJP program is not carried out thoroughly.
6. Facilities and infrastructure supporting the KJP program are still minimal and,
7. Supervision of the KJP program is not optimal.

In this case the school also acts as a supervisor. The Implementation Team of the Program for Distribution of Personal Education Cost Assistance Through Jakarta Smart Cards at the Municipality / Regency Level. Consists of elements of the Municipality / District Education Office in the administrative area of DKI Jakarta, which has the task of:

1. Coordinating with the Education Unit related to the implementation of the Personal Education Cost Assistance Program through the Jakarta Smart Card at the Education Unit level.
2. Coaching and socializing the Education Unit related to the implementation of the Personal Education Cost Assistance Program through the Jakarta Smart Card at the Education Unit level with the mechanism of Targeting, Targeting and Time of Implementation.
3. Arrange and determine the recapitulation of recipient students of the Personal Education Cost Assistance Program Through the Jakarta Smart Card

4. Assign beneficiary students to the Personal Education Aid through the Jakarta Smart Card.
5. Monitoring and evaluating the implementation and accountability of the Personal Education Cost Assistance Program through the Jakarta Smart Card.
6. Prepare reports and realization of Personal Education Assistance Program Through Smart Jakarta Cards.
7. Report the implementation and realization of the Personal Education Cost Assistance Program through the Jakarta Smart Card to the Head of the DKI Jakarta Education Agency and to the relevant agencies.
8. Providing services and information to the community.
9. Manage programs responsibly and transparently.
10. Coordinate with related institutions / parties.
11. Manage Account Education Personal Assistance Programs through Jakarta Smart Cards in an accountable and transparent manner.

Empathy

The level of attention to the needs of school students to provide or distribute the Jakarta Smart Card assistance to students at the East Jakarta Pharmacy Ar-Raisiyah Vocational School is to provide assistance to students who are truly financially unable to reach the target.

The target recipients of the Personal Cost Education assistance program through the Jakarta Smart Card are Students from Needy Families who live and attend school at the Regional Education Unit or students who are studying at the elementary, junior high, and high school / vocational high school levels in the entire province of DKI Province Jakarta from poor families. It is said to be materially poor or the income of their parents is inadequate to meet the basic needs of education. The basic education needs referred to include: uniforms, shoes and school bags, transportation costs, food and extracurricular costs.

Table 2. Basic Education Need Budget

Year	Budget	Number of Recipients
2015	2.304.886.914.000	1.050.495
2016	2.484.516.750.000	1.223.009
2017	3.174.562.200.000	1.570.553
2018	3.975.271.062.000	1.710.934

Based on these targets, then for the sake of fulfilling the criteria of the BPSM awarding program for elementary / SDLB / MI students, SMP / SMPLB / MTs, SMA / SMALB / SMK / SMKLB / MA through the Jakarta Smart Card for the 2015 Budget Year as follows:

1. Do not smoke and or consume drugs,
2. Parents do not have adequate income,
3. Using public transportation,
4. Purchasing power for shoes and school uniform / personal clothing is low,
5. Low purchasing power for books, bags and stationery,
6. Low purchasing power for food consumption / snacks ,
7. low internet

Giving attention in accordance with the needs of students has also been given such as providing information for students and guardians of students who are still confused about the procedures for the use and disbursement of funds.

Responsiveness

In this day the School always helps and directs students and parents to all forms of services related to the Jakarta Smart Card and from the results of interviews and observations it can be seen that operators provide services to students and guardians of students with quick, accurate and responding according to aspirations the needs of students and parents.

The following is information submitted by schools in the process or method of withdrawing / disbursing funds for Personal Education Assistance Funds through the Jakarta Smart Card by the beneficiary with the following conditions:

1. Jakarta Smart Card Funds enter student monas savings accounts for 1 semester at a time
2. The withdrawal of funds is limited per 2 weeks according to the level of each student (every date from 1 to 15 every month)
3. Especially for private school students, each month they can be disbursed for tuition fees according to school level
4. Students can only withdraw funds through ATMs of DKI banks not through counters / tellers, withdrawals through ATMs of other banks are charged according to interbank regulations.
5. At the end of the semester the funds can be disbursed entirely for the purchase of school supplies for the new school year.
6. Purchases can be made by debit at prime network merchants (ATM ~ BCA).
7. As for the nominal disbursement of Personal Education Funds through the Jakarta Smart Card

Assurance

In Jakarta Smart Card service guarantee indicators are supported by the government. The government is responsible for providing protection for all citizens so as to create a just and prosperous society. The Jakarta Smart Card services in several regulations which become the legal basis for the Jakarta Smart Card are as follows:

1. Law Number 20 of 2003 concerning the National Education System;
2. Government Regulation Number 19 of 2005 concerning National Education Standards;
3. Government Regulation Number 48 of 2008 concerning Education Funding;
4. Regulation of the Governor of the Province of the Special Capital Region of Jakarta Number 174 of 2015 concerning Aid for Personal Education Costs for Students from Poor Families through Smart Jakarta Cards;

The Ar-Raisiyah Husada Vocational School of East Jakarta does not discriminate between students and parents in providing services. Schools, especially operators, always provide information related to the Jakarta Smart Card and update recipient data and data collection on students.

Push and Block Factors

Push Factor:

1. There are sufficient regional APBDs.
2. DKI Jakarta Governor Regulation No. 141 of 2016 concerning Amendments to the Governor Regulation Number 174 Year 2015.
3. Commitment from Principals and Vocational Teachers to provide good service to the recipients of the Jakarta Smart Card program.
4. Trained human resources and supporting facilities in service delivery.
5. Government policy compulsory education for 12 years.

Obstacle factor :

1. Online system services that are sometimes old and not updated.
2. Frequent misunderstanding of parents of Jakarta Smart Card recipients.

3. Lack of supervision over the use of Jakarta Smart Card funds

CONCLUSION

Based on the discussion above, it can be concluded that the Jakarta Smart Card Service at Ar Raisiyah East Jakarta Vocational School is of sufficient quality, starting from the socialization of the registration process, the mechanism for disbursing the Jakarta Smart Card funds.

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