

Organizational Communication and Pensioners' Satisfaction: A Mediation Analysis of Trust in Monopolistic Public Service

Ida Jaya

Sekolah Tinggi Ilmu Ekonomi Krakatau

idajaya@krakatau.ac.id

Abstract

This study investigates the complex interplay between organizational communication, trust, and satisfaction among pensioners in the context of a mandatory public service. While trust is conventionally viewed as a key driver of satisfaction, this study explores whether this holds true for monopolistic institutions such as TASPEN in Indonesia. Using a quantitative explanatory design, data were collected from 78 pensioners [asumsikan jumlah sampel] at a provincial branch and analyzed using SEM-PLS (SmartPLS 3.0). The findings revealed a robust positive impact of organizational communication on both satisfaction and trust. However, surprisingly, trust does not significantly mediate or influence pensioners' satisfaction. This "trust paradox" suggests that in mandatory services, functional communication and information accuracy are more critical than trust. These results provide a new theoretical perspective for public administration: in non-competitive service environments, satisfaction is driven primarily by informational efficiency rather than emotional confidence in the provider.

Keywords: Organizational Communication, Pensioners' Satisfaction, Public Pension Services, SEM-PLS, Trust

1. INTRODUCTION

Population aging continues to intensify in Indonesia, leading to a steady increase in retired civil servants who depend on pension institutions for sustained financial security ([Ananta, Moeis, Widianto, Yulianto, & Arifin, 2021](#)). This demographic transformation places pension institutions under mounting pressure to deliver services that extend beyond administrative accuracy ([Sambt and Cok, 2008](#)). Pensioners increasingly evaluate institutional performance based on the clarity of information delivery and consistency of service interactions over time. Therefore, organizational communication functions as a strategic driver that shapes beneficiaries' interpretations of institutional reliability. Weak communication practices frequently amplify uncertainty and gradually erode confidence in pension administration systems governed by complex regulations ([Uzma, Paiam Bukhari, Ali, Faruqui, & Imran, 2025](#)).

In pension service environments, trust develops through beneficiaries' cumulative evaluations of institutional conduct and communication practices ([Berg & Johansson-Berg, 2019](#)). Pensioners rely heavily on institutional commitments because pension income supports their daily living after retirement. Trust emerges through repeated exposure to communication that reflects responsibility and organizational sincerity, rather than through isolated service encounters. Contemporary public service research highlights the heightened relevance of trust in institutional settings, where beneficiaries have limited influence over decision-making processes. Consequently, trust operates as a central psychological mechanism that links organizational actions to beneficiary perceptions ([Berg & Johansson, 2020](#)).

etween these variables, organizational communication in pension institutions encompasses more than procedural information dissemination ([Santos, Augusto, Ferreira, Espirito Santo, & Vasconcelos, 2023](#)). Communication practices also signal institutional attentiveness and responsiveness to beneficiaries' concerns through structured interactions. Clear and accessible communication reduces ambiguity related to pension rights and administrative procedures, particularly among older beneficiaries who encounter barriers in digital access ([Wilson-Menzfeld, Gates, Vijaykumar, & Morgan, 2021](#)). When communication conveys transparency and empathy, pensioners tend to interpret institutional intentions more favorably. Such interpretations strengthen the relational bonds between pension institutions and beneficiaries.

Pensioners' satisfaction reflects a holistic evaluation derived from prolonged interactions with pension institutions. Unlike conventional customers, pensioners maintain enduring relationships that shape satisfaction as a relational outcome that accumulates over time ([Berg & Johansson, 2020](#)).

Perceptions of institutional consistency and communicative reliability exert a stronger influence on satisfaction than do isolated service encounters ([Pramudita, 2025](#)). Empirical studies in public sector service management emphasize the role of relational factors in shaping beneficiary evaluations. However, pension-focused studies that integrate these relational dynamics remain limited.

Although prior research has examined organizational communication and trust separately, empirical investigations addressing their interconnected influence on pensioners' satisfaction remain scarce, particularly in developing countries. Indonesian pension institutions, such as TASPEN, operate within regulatory and informational environments that intensify the importance of effective communication. This study addresses this gap by examining trust as a mediating mechanism between organizational and pensioners' satisfaction within a provincial branch of TASPEN. By applying the SEM-PLS approach using SmartPLS 3.0, this study contributes empirical insights that support both theoretical advancement and institutional practice improvement.

2. LITERATURE REVIEW

2.1 Organizational Communication

Organizational communication functions as a core mechanism through which public institutions coordinate actions and construct a shared understanding with stakeholders. In public sector environments, communication practices shape how institutional intentions reach service recipients and influence the subsequent evaluations of service quality. [Wardani and Yuanita \(2025\)](#) demonstrate that communication quality within government organizations significantly influences how public servants interpret organizational support and service outcomes. Their findings reinforce the view that communication operates as a relational process rather than as a technical transmission activity. Through sustained communication, institutions establish patterns of interaction that guide stakeholder perceptions over time.

Recent empirical research has highlighted organizational communication as a determinant of relational stability in institutional settings. [Melianto, Kurnadi, and Ulumuddin \(2025\)](#) provide empirical evidence that communication practices influence relational outcomes through psychological mechanisms, particularly trust, in organizational environments. Their study indicates that effective communication strengthens relational confidence by clarifying expectations and reinforcing institutional reliability. Such findings position communication as an antecedent variable that activates relational processes rather than a direct predictor of satisfaction alone. This perspective aligns with the relational communication theory, which emphasizes meaning construction through interaction.

In the context of public sector transformation, organizational communication supports institutional legitimacy and relational cohesion. [Lestari \(2025\)](#) argued that communication satisfaction influences positive behavioral outcomes through mediated relational pathways in public organizations. Communication practices that emphasize clarity and consistency encourage stakeholders to interpret organizational actions as intentional and responsible ([Luptullaevich 2025](#)). These interpretations foster relational continuity, which supports long-term institutional engagement. Consequently, communication quality plays a strategic role in sustaining institutional relationships, rather than merely facilitating information flow.

In service institutions characterized by long-term stakeholder dependence, organizational communication acquires heightened importance. Pension institutions operate within regulatory frameworks that require beneficiaries to rely heavily on institutional explanations and procedural guidance to navigate the system. Communication practices within such environments influence how beneficiaries interpret institutional motives and the reliability of services. Empirical evidence from public sector studies suggests that clear communication reduces perceptual uncertainty and supports positive relational evaluations. These relational evaluations form the foundation for trust development over extended interaction periods.

The literature consistently positions organizational communication as a foundational construct that precedes trust formation in institutional relationships. Communication practices shape stakeholders' intention attribution and assessment of organizational consistency over time. Studies employing SEM-PLS frameworks confirm that communication effects often operate indirectly through relational mediators rather than direct pathways. Despite this recognition, limited empirical

research has examined these mechanisms in pension service institutions. This gap underscores the importance of investigating organizational communication as a key antecedent of trust in pensioner-focused service contexts.

2.2 Trust

Trust plays a pivotal role in public service research because it shapes how beneficiaries evaluate institutional actions under conditions of dependency. In public service settings, trust develops through beneficiaries' cumulative assessments of institutions' conduct and service consistency. [Fabrice Murtin et al. \(2018\)](#) conceptualize trust as an institutional evaluation rooted in citizens' perceptions of fairness and reliability within public systems. Their empirical evidence demonstrates that trust strengthens when institutions reduce information asymmetry and communicate policies effectively. This perspective positions trust as a relational judgment, rather than a static attitude.

Recent empirical studies have emphasized trust as an outcome shaped by service-related processes and institutional interactions. [Taufiqurokhman, Evi Satispi, and Ma'mun Murod \(2024\)](#) demonstrate that public trust increases when service delivery mechanisms meet beneficiaries' expectations and reinforce perceptions of institutional responsibility. [Dawam, Purwani, and Dasman \(2024\)](#) further confirmed that trust significantly influences satisfaction within community-based public services that involve continuous interaction. These findings suggest that trust functions as a relational stabilizer that sustains public institutions' confidence. In long-term service arrangements, trust mitigates uncertainty and reinforces institutional legitimacy.

Digital public service environments provide additional insights into the mechanisms of trust formation. [Long, Yang, Huang, Yuan, and Xia \(2026\)](#) show that trust mediates the relationship between service quality and citizen satisfaction within mobile government services. Their study highlights that beneficiaries interpret service performance through trust-based evaluations rather than direct assessments alone. Therefore, trust channels institutional performance into favorable satisfaction outcomes. This mediating role is particularly salient in contexts where beneficiaries rely on institutional systems without direct control over service processes.

Scholars increasingly frame trust as an intervening construct that transmits organizational practices into evaluation outcomes. [Long et al. \(2026\)](#) empirically demonstrate that improvements in public service quality enhance satisfaction indirectly through trust formation. Similar patterns appear in traditional public service contexts, where trust links institutional performance with beneficiary evaluations. These findings support the integration of trust as a mediator, rather than as a direct predictor. Thus, mediation-based models provide stronger explanatory power for understanding satisfaction in public service settings.

In long-term institutional arrangements, such as pension administration, trust acquires heightened importance because of beneficiaries' structural dependence on institutional continuity ([Yunanto, Apsari Sugiat, & Ariyanti, 2025](#)). Pensioners rely on institutional assurances to interpret the administrative processes that affect their financial security and post-retirement stability. [F Murtin et al. \(2018\)](#) argue that trust strengthens when institutions demonstrate reliability through consistent communication and procedural clarity. Empirical evidence from public service studies supports the positioning of trust as a mediating mechanism that links organizational practices to satisfaction outcomes. These insights justify the inclusion of trust as a mediator between organizational communication and pensioners' satisfaction in the present study.

2.3 Pensioners' Satisfaction

Pensioners' satisfaction refers to retired beneficiaries' evaluative judgments regarding how pension service delivery fulfills expectations related to reliability and continuity across repeated institutional interactions. In long-term pension arrangements, satisfaction develops through accumulated service experiences rather than isolated administrative encounters ([Damanik et al., 2025](#)). [Amoah \(2023\)](#) demonstrates that pensioners' satisfaction within social security institutions depends strongly on beneficiaries' perceptions of service delivery quality across dimensions such as responsiveness and administrative clarity. This study confirms that pensioners form satisfaction judgments through prolonged exposure to institutional procedures that affect income security after

retirement. This perspective positions pensioners' satisfaction as a relational outcome shaped by sustained service interactions.

Research on service satisfaction among older adults provides additional conceptual grounding for pensioners' satisfaction with public services. [Shi, Hua, Tang, Xu, and Xu \(2021\)](#) explain that elderly service recipients evaluate satisfaction through perceived alignment between service provision and personal needs developed over time. Their findings highlight that satisfaction among older adults reflects cognitive evaluations of service adequacy and psychological comfort rather than momentary emotional reactions to them. Such evaluations emerge from repeated service engagement within community-based service systems. This conceptualization aligns with pension contexts in which beneficiaries rely on institutional systems to manage long-term welfare provisions.

Digital transformation of pension services further influences retirees' satisfaction. [Maryanita, Razak, and Anshar \(2025\)](#) find that pension participants' satisfaction increases when digital service platforms enhance access to information and reduce procedural uncertainty. The study shows that perceived usefulness and ease of interaction strengthen positive evaluations of pension services. For pensioners, digital services function as extensions of institutional communication, rather than independent service channels. Satisfaction therefore reflects beneficiaries' interpretations of how digital systems support institutional reliability ([Asmawanti-S, Afiah, Ritchi, & Suharman, 2025](#)).

The literature consistently frames satisfaction in pension and elderly service contexts as an outcome shaped by perceived service performance across time. [Amoah \(2023\)](#) emphasizes that pensioners' satisfaction strengthens when institutions demonstrate consistency in service delivery and responsiveness to beneficiaries' concerns. [Shi et al. \(2021\)](#) further argue that satisfaction among elderly service recipients reflects cumulative evaluations rather than transactional judgments. These insights support the treatment of pensioners' satisfaction as a holistic construct that captures the long-term beneficiary experience. Such a construct suits institutional pension environments characterized by a sustained dependence on service providers ([Xie, Xie, & Guo, 2022](#)).

In the present study, pensioners' satisfaction conceptualizes beneficiaries' overall evaluative judgments toward pension service delivery provided by TASPEN at the provincial level. This construct captures the beneficiaries' assessments of service reliability and institutional responsiveness across prolonged interactions. Empirical evidence from pension and elderly service studies supports this operationalization by emphasizing accumulated service experience as the basis for satisfaction judgments ([Amoah, 2023](#); [Shi et al., 2021](#)). The integration of digital service perspectives further reflects contemporary pension administration practices ([Maryanita et al., 2025](#)). Accordingly, pensioners' satisfaction functions as a theoretically grounded dependent variable suitable for mediation analysis within the SEM-PLS framework.

2.4 The Relationship between Variables and Hypotheses

The conceptual framework of this study positions organizational communication as a key antecedent that shapes relational processes within pension service institutions ([Park, Lee, Lee, & Truex, 2012](#)). In the context of long-term public service, communication practices influence how beneficiaries interpret institutional intentions and service reliability through repeated interactions. Pensioners depend on organizational communication to understand administrative procedures and policy-related information that directly affect their post-retirement security. Prior public service literature emphasizes that effective communication reduces uncertainty and strengthens beneficiaries' confidence in institutional processes. Consequently, organizational communication provides a relational foundation that supports trust development among retirees.

Trust is a relational construct that emerges from beneficiaries' cumulative evaluations of institutional conduct. Within pension administration, trust develops when beneficiaries perceive consistency and clarity in the organization's communication. Sustained communication practices encourage pensioners to attribute positive intentions to institutional action over time. Empirical studies in public service settings indicate that trust strengthens when institutions communicate policies and procedures in an understandable and responsible manner. Therefore, organizational communication positively influences trust among pensioners.

Trust also plays a critical role in shaping pensioners' satisfaction with long-term service relationships. Pensioners evaluate satisfaction through confidence in institutional reliability and

perceived responsibility rather than isolated service encounters. Trust enables beneficiaries to accept procedural complexity by reinforcing their confidence in institutional management. Research in pension and elderly service contexts demonstrates that satisfaction develops through trust-based evaluations accumulated over prolonged interactions. Accordingly, trust positively influences pensioners' satisfaction with their pension plans.

H₁: Organizational communication positively influences trust

In addition to its effect on trust, organizational communication may also directly influence pensioners' satisfaction. Clear and consistent communication enhances beneficiaries' understanding of pension procedures and reduces ambiguity regarding service delivery. Pensioners who perceive organizational communication as understandable and timely tend to develop favorable evaluations of service performance. In long-term institutional arrangements, communication quality contributes to satisfaction by facilitating smoother interactions between beneficiaries and service providers. Thus, organizational communication positively influences pensioners' satisfaction.

H₂: Trust positively influences pensioners' satisfaction.

Taken together, these relationships indicate that organizational communication influences pensioners' satisfaction directly and indirectly through trust. Within the SEM-PLS framework, the indirect effect of organizational communication on pensioners' satisfaction operates through trust without requiring a separate mediating hypothesis. This approach aligns with variance-based SEM practices that assess mediation through indirect path significance rather than through additional hypothesis formulation. Accordingly, trust functions as a mediating mechanism within the proposed structural model, consistent with the research framework shown in Figure 1.

H₃: Organizational communication positively influences pensioners' satisfaction.

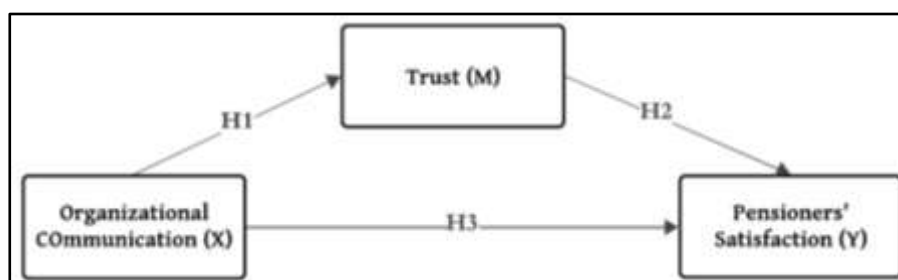


Figure 1. Conceptual framework

3. METHODOLOGY

This study employs a quantitative explanatory research design to examine the relationship between organizational communication trust and pensioners' satisfaction within a public pension institution (Bray & Williams, 2017). A cross-sectional survey approach supports the collection of primary data from pensioners who receive services from a provincial branch of TASPEN in Indonesia (Tsai, Kung, Tsai, Kung, & Yu-Hua, 2024). This design enables the assessment of hypothesized causal relationships derived from the conceptual framework. Quantitative analysis allows for the systematic testing of direct and indirect effects among latent constructs. This approach aligns with the objective of evaluating the relational mechanisms in long-term pension service contexts.

The research population consisted of registered pensioners who actively received pension benefits from the selected TASPEN branch. A purposive sampling technique guided respondent selection to ensure that the participants possessed adequate experience with pension service delivery (Liu et al., 2022). The eligibility criteria included retirement status and prior interaction with administrative and communication processes. This sampling strategy ensured that the respondents provided informed evaluations of organizational communication, trust, and satisfaction.

The sample size was determined using the Slovin formula, which is commonly used for determining the appropriate sample size in non-probability sampling when the population size is known. Assuming a margin of error of 10% and a confidence level of 95%, the sample size for this study was calculated to be 78. The sample size was adequate for variance-based Structural Equation Modeling (SEM) analysis (Kock, 2018).

The sample was diverse, with pensioners ranging in age from 50 to 80 years. The average age is 65 years, reflecting the typical retirement age for civil servants in Indonesia. In terms of years of service, the respondents had an average of 30 years of public service experience, ensuring that they had significant exposure to pension administration. This demographic breakdown is essential because it affects perceptions of organizational communication, trust, and satisfaction. Age and years of service likely influence pensioners' interpretation of institutional communication and evaluation of service quality. Older pensioners may experience more challenges with digital systems and have different expectations than younger retirees, who may be more familiar with modern technologies.

Data collection relied on a structured questionnaire administered through controlled distribution to accommodate respondents' varying levels of digital literacy (Choi et al., 2023). The questionnaire captured perceptions of organizational communication trust and pensioners' satisfaction using Likert-type scales. Measurement items adapted from established public and elderly service literature to the pension service context. Content validity is supported by expert reviews and contextual refinement. This process strengthens construct representation and response accuracy (Santoyo-Sánchez, Merino-Soto, Flores Hernández, Pelcastre, & reyes-morales, 2022).

Data analysis was performed using Structural Equation Modeling with a Partial Least Squares approach using SmartPLS 3.0. The analysis proceeds through an outer model evaluation to assess reliability and validity, followed by an inner model evaluation to examine structural relationships. Hypothesis testing relied on bootstrapping procedures to determine path significance. Mediation assessment focuses on indirect effect estimation, consistent with SEM-PLS practices. This analytical strategy supports the rigorous testing of the proposed research model.

4. RESULTS AND DISCUSSIONS

4.1 Outer Model Evaluation

Outer model evaluation examines how well each indicator represents its latent construct within the SEM-PLS framework. This evaluation focuses on indicator reliability through the outer loading values shown in the measurement model. Higher loading values indicate stronger relationships between the indicators and their respective constructs. In this study, the outer model evaluation ensured that organizational communication trust and pensioners' satisfaction received an accurate empirical representation. This step provides a measurement foundation before interpreting the structural relationships.

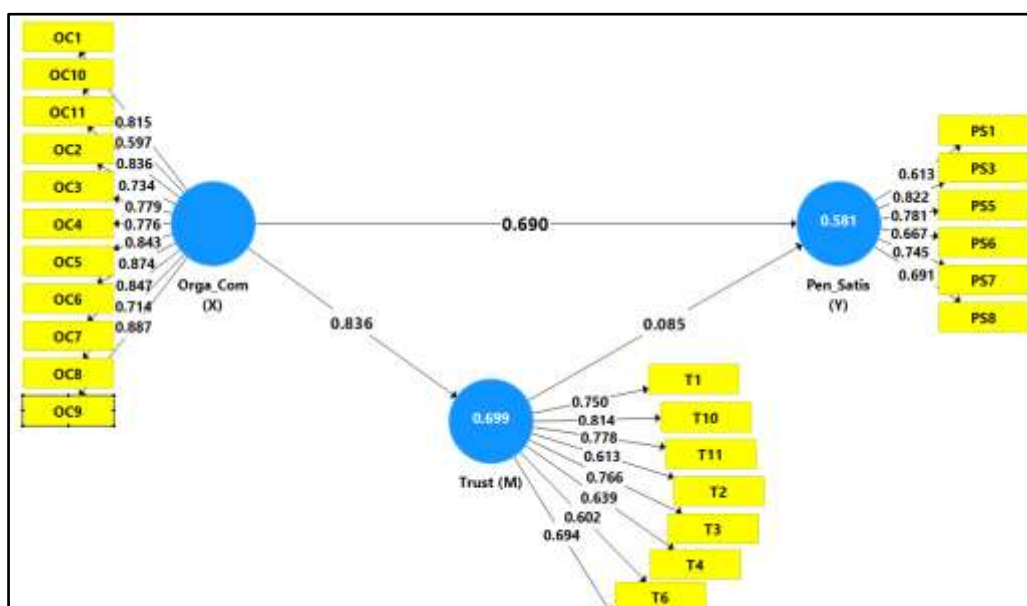


Figure 2. Loading factor path diagram

Figure 2 shows that indicators of Organizational Communication (X) displayed strong loading values, with most indicators exceeding the recommended threshold, indicating consistent



measurement of communication perceptions among pensioners. Several indicators showed particularly high loadings, reflecting a clear representation of communication clarity and accessibility within the construct. These results suggest that pensioners interpret organizational communication items uniformly based on their service experience.

Indicators measuring Trust (*M*) demonstrated acceptable loading values, although several indicators presented moderate strengths compared to organizational communication. This pattern indicates that trust manifests through multiple experiential aspects rather than a single, dominant dimension. Therefore, the construct captures a broader relational perception developed through repeated interactions with pension institutions. Overall, the trust indicators were adequate for further structural analysis.

For pensioners' satisfaction (*Y*), the indicator loadings indicate sufficient representation of overall satisfaction with pension services. These indicators reflect beneficiaries' evaluative judgments regarding service delivery rather than isolated service encounters. The diagram also shows the explained variance values for trust and pensioners' satisfaction, indicating that organizational communication contributes substantially to trust and directly influences satisfaction. These results confirm that all constructs meet the measurement adequacy requirements and support the continuation of the inner model evaluation.

Table 1. Construct reliability and validity

| Variable | Cronbach's Alpha | rho_A | Composite Reliability (CR) | Average Variance Extracted (AVE) |
|------------------------------|------------------|-------|----------------------------|----------------------------------|
| Organizational Communication | 0.940 | 0.946 | 0.949 | 0.632 |
| Pensioners' Satisfaction | 0.816 | 0.827 | 0.867 | 0.523 |
| Trust | 0.858 | 0.870 | 0.890 | 0.506 |

Table 1 reports the construct reliability results for organizational communication, pensioners' satisfaction, and trust. Cronbach's alpha values across all constructs exceeded the recommended thresholds, indicating strong internal consistency among the indicators. Organizational communication recorded the highest reliability level, reflecting highly consistent responses across communication-related items. Pensioners' satisfaction and trust also demonstrate adequate reliability, indicating a stable measurement of beneficiaries' perceptions. The rho_A values further confirm reliability by showing consistency between the estimated and true construct reliability.

The composite reliability values reinforce these findings by demonstrating strong indicator convergence within each construct. All constructs exceeded the acceptable composite reliability standards, which supports their use in structural model analysis. The Average Variance Extracted values also surpassed the minimum requirements, indicating adequate convergent validity across the constructs. Organizational communication explains a substantial proportion of the variance in its indicators, while pensioners' satisfaction and trust also capture sufficient indicator variance. These results confirm that the measurement model meets the reliability and validity requirements for further evaluation of the inner model.

Table 2. Fornell-lacker criterion

| Variable | X_1 | Y | X_2 |
|------------------------------|--------------|--------------|--------------|
| Organizational Communication | 0.795 | | |
| Pensioners' Satisfaction | 0.761 | 0.723 | |
| Trust | 0.836 | 0.662 | 0.711 |

Table 2 presents the discriminant validity assessment using the Fornell-Larcker criterion for organizational communication trust and pensioner satisfaction. The diagonal values represent the square root of the Average Variance Extracted for each construct. Organizational communication shows a square root AVE value of 0.795, which exceeds its correlations with trust and pensioners' satisfaction. This pattern indicates that organizational communication shares more variance with its



indicators than with the other constructs. The results confirm adequate discriminant validity for organizational communication.

Pensioners’ satisfaction records a square root AVE value of 0.723, which exceeds its correlation with trust and organizational communication. Trust also demonstrates a square root AVE value of 0.711, which remains higher than its correlation with pensioners’ satisfaction. These comparisons indicate that each construct maintains conceptual distinctiveness in the measurement model. Overall, the Fornell–Larcker criterion results confirm satisfactory discriminant validity across all constructs and support the continuation of the structural model evaluation.

4.2 Inner Model Evaluation

Inner model evaluation examines the structural relationships among latent variables within the SEM-PLS framework. This evaluation focuses on the model’s predictive power and explanatory capability rather than its measurement quality (Hair et al., 2021). Inner model assessment emphasizes the strength of the relationships among constructs, as proposed in the research framework. In public service and pension research, inner model evaluation clarifies how well antecedent variables explain the endogenous constructs. Therefore, this step provides empirical evidence of the effectiveness of the proposed theoretical model.

In this study, the inner model evaluation assesses the influence of organizational communication on trust and pensioners’ satisfaction, as well as the contribution of trust to satisfaction. The evaluation relies on the coefficient of determination and predictive relevance indicators. These indicators demonstrate the variance in endogenous variables that the model explains and predicts. The strong inner model results support the robustness of the hypothesized relationships. Consequently, the inner model evaluation determines the overall adequacy of the structural model.

Table 3. R² and Q² value

| | R² | Q² |
|--------------------------|----------------------|----------------------|
| Pensioners’ Satisfaction | 0.581 | 0.289 |
| Trust | 0.699 | 0.334 |

Table 3 presents the coefficients of determination and predictive relevance results for trust and pensioners’ satisfaction. The R² value for trust reached 0.699, indicating that organizational communication explains a substantial proportion of the variance in trust. This result suggests a strong explanatory power of organizational communication in shaping pensioners’ trust perceptions. The R² value for pensioners’ satisfaction reaches 0.581, which reflects a moderate to strong level of explained variance. These findings demonstrate that organizational communication and trust jointly contribute to satisfaction.

The predictive relevance assessment through Q² values further supports the adequacy of the structural model. Trust recorded a Q² value of 0.334, indicating strong predictive relevance for endogenous constructs. Pensioners’ satisfaction records a Q² value of 0.289, which also reflects meaningful predictive capability. Positive Q² values across the constructs confirmed that the model possessed adequate out-of-sample predictive power. Overall, the R² and Q² results indicate that the structural model demonstrates strong explanatory and predictive relevance within the pension service context.

4.3 Hypothesis Testing

Hypothesis testing examines the statistical significance and direction of the relationships among latent variables within the structural model. This stage evaluates whether the proposed hypotheses receive empirical support based on the path coefficients and significance levels. Hypothesis testing in SEM-PLS relies on bootstrapping procedures to estimate the standard errors and t-statistics. The evaluation focuses on the path coefficient magnitude and associated p-values to determine the relationship strength. This procedure enabled an objective assessment of the hypothesized relationships in the pension service context.

Table 4. Hypothesis testing result

| | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics (O/STDEV) | P Values |
|-------------------|---------------------|-----------------|----------------------------|------------------------|----------|
| $X \rightarrow Y$ | 0.690 | 0.683 | 0.088 | 7.831 | 0.000 |
| $X \rightarrow M$ | 0.836 | 0.835 | 0.040 | 20.713 | 0.000 |
| $M \rightarrow Y$ | 0.085 | 0.093 | 0.102 | 0.838 | 0.402 |

Table 4 shows that the path from organizational communication to pensioners' satisfaction demonstrates a strong positive coefficient, accompanied by a high t-statistic and a highly significant p-value. This finding confirms that effective organizational communication directly enhances pensioners' satisfaction within the TASPEN context. Clear communication practices enable pensioners to better understand administrative procedures and policy-related information that affect their post-retirement security. The results highlight organizational communication as a primary determinant of satisfaction with long-term pension services. This finding aligns with the public service literature that emphasizes communication clarity as a key driver of beneficiary evaluations.

The path from organizational communication to trust also demonstrates a very strong positive relationship, supported by an exceptionally high t-statistic and a significant p-value. This result indicates that consistent and understandable communication practices substantially strengthen pensioners' institutional trust. Pensioners develop relational confidence when communication reduces uncertainty and reinforces their perceptions of institutional reliability. This finding supports relational theories that position communication as the foundation for trust development in public institutions. Therefore, organizational communication plays a critical role in shaping trust perceptions among pension beneficiaries.

In contrast, the path from trust to pensioners' satisfaction shows a weak coefficient with a low t-statistic and a non-significant p-value. This indicates that trust does not significantly influence satisfaction within the proposed structural model. This finding suggests that pensioners' satisfaction depends more strongly on direct service-related communication experiences than on relational trust alone. In the pension service context, beneficiaries may prioritize the clarity and accessibility of information over abstract confidence in institutional intentions. This outcome implies that trust does not function as a significant predictor of satisfaction in this model, despite its strong association with organizational communication.

Taken together, the hypothesis testing results indicate that organizational communication exerts both a direct effect on pensioners' satisfaction and a strong effect on trust (Voza, Janković, & Milovan, 2024). However, the absence of a significant relationship between trust and satisfaction suggests that the mediating mechanism does not operate as expected (Thuy & Ngoc Quang 2022). These findings highlight the dominant role of organizational communication in shaping satisfaction, independent of trust. Within the TASPEN context, effective communication practices appear to be sufficient to generate positive satisfaction evaluations without relying on trust as an intervening factor (Hsu, 2025). This result contributes to public service research by demonstrating that the effectiveness of communication may outweigh relational trust in determining satisfaction among pensioners.

4.4 Discussion

The findings of this study reveal that trust does not significantly mediate the relationship between organizational communication and pensioner satisfaction. This result is particularly intriguing, given that trust is often considered a crucial factor in fostering satisfaction within service contexts. However, in the case of pension services, particularly those provided by monopolistic institutions such as TASPEN, the dynamics may differ from those in conventional service sectors.

One key explanation for this "trust paradox" is the mandatory nature of pension services in China. Unlike competitive service environments, pensioners have no alternative providers, making their reliance on the institution largely unavoidable. As a result, pensioners' satisfaction may be more strongly influenced by the functional aspects of service delivery, such as the clarity and consistency of communication, than by emotional aspects such as trust. Pensioners are primarily concerned with the accuracy and timeliness of the information they receive, as these factors directly impact their

financial security during retirement. When communication is clear, transparent, and efficient, pensioners are more likely to feel confident in the institution's ability to meet their needs, regardless of whether they feel a deep emotional trust.

This shift in focus towards functional communication is further emphasized by the nature of pension administration, which involves complex bureaucratic processes and regulations that can be difficult for beneficiaries to navigate. Pensioners often prioritize understanding their rights, procedures, and entitlements over emotional confidence in institutions. As a result, functional communication, which ensures procedural accuracy and reduces uncertainty, becomes more important than the relational trust typically emphasized in other service sectors.

Moreover, the predictability and stability of pension services, which are governed by regulations, may reduce the necessity for relational trust. Therefore, pensioners' satisfaction might be derived more from the predictability and certainty that comes with a well-communicated, well-structured service process rather than from the interpersonal trust typically required in customer-service relationships. This understanding of satisfaction as a result of clear communication and procedural transparency is crucial for designing better communication strategies for pension institutions. Thus, while trust plays a significant role in building long-term relationships in voluntary or competitive service environments, in mandatory services such as pensions, pensioners seem to prioritize the functional aspects of service delivery. This highlights the importance of improving informational communication and procedural clarity to enhance satisfaction in non-competitive mandatory service contexts.

5. CONCLUSION

5.1 Conclusion

This study examines the relationship between organizational communication trust and pensioners' satisfaction within the context of pension service delivery at TASPEN. The findings demonstrate that organizational communication plays a central role in shaping both trust and pensioners' satisfaction. Strong and consistent communication practices significantly enhance pensioners' trust in the institution while simultaneously exerting a direct positive influence on satisfaction. However, trust did not significantly influence pensioners' satisfaction within the proposed structural model. These results indicate that pensioners' satisfaction depends primarily on direct communication experiences rather than relational trust as an intervening mechanism.

The results contribute to the public service and organizational communication literature by highlighting communication effectiveness as a dominant determinant of satisfaction in long-term pension services. Pensioners appear to prioritize the clarity, accessibility, and consistency of information when evaluating service quality. Trust develops as a relational outcome of communication but does not automatically translate into higher satisfaction levels. This pattern suggests that in highly regulated pension contexts, beneficiaries focus more on functional service communication than on broader relational confidence. Consequently, organizational communication emerges as a strategic managerial lever for improving pension-service outcomes.

5.2 Research Limitations

Several limitations should be considered when interpreting these findings. The study employed a cross-sectional design, which limited the ability to capture changes in trust and satisfaction over time. Data collection focused on a single provincial branch of TASPEN, which may constrain generalizability to other regions or pension institutions. The study also relied on self-reported perceptions, which may have introduced response bias related to personal experiences or expectations. Measurement adaptation for pensioners may not fully capture the deeper psychological dimensions of trust. These limitations provide opportunities for refinement in future studies.

5.3 Suggestion and Directions for Future Research

Future research could adopt longitudinal designs to examine how organizational communication, trust, and satisfaction evolve throughout different stages of retirement. Expanding the research scope to multiple provinces or pension institutions may enhance generalizability and provide comparative insights. Researchers may also consider incorporating additional mediating or

moderating variables, such as service accessibility, digital literacy, or perceived fairness. Qualitative approaches could complement quantitative findings by exploring pensioners lived experiences in greater depth. For practitioners, the findings suggest prioritizing communication clarity, responsiveness, and consistency as key strategies for enhancing pensioners' satisfaction within pension service institutions.

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