
Inclusiveness of BUMDes Services through Service Quality Based on the SERVQUAL Model : Case Study in Daha Utara District

Rusdi^{1*}, Ika Devi Pramudiana², Ferry Ramadhan³, Sri Kamariyah⁴

^{1,2,3,4} Dr. Soetomo University, Indonesia

Author's correspondence : rusdicell3030@gmail.com

Abstract. Inclusive village development is a strategic priority in realizing the Sustainable Development Goals (SDGs), with Village-Owned Enterprises (BUMDes) as the driving force of the local economy. However, the participation of vulnerable groups—such as people with disabilities, the elderly, women, and the poor—is still limited in BUMDes services. This study aims to evaluate the quality of BUMDes services in Daha Utara District through the SERVQUAL (Service Quality) approach which includes five dimensions: tangibles, reliability, responsiveness, assurance, and empathy. The research method used is descriptive qualitative with a phenomenological approach. Data were collected through semi-structured interviews with three categories of participants: BUMDes managers, vulnerable groups, and community leaders. The results of the study indicate that physical facilities (tangibles) are not inclusive, service reliability is disrupted by limited human resources, and the assurance dimension has not been supported by ongoing training. Meanwhile, the responsiveness and empathy dimensions are relatively good interpersonally, but are not yet structured institutionally. The main obstacles identified are the lack of budget, lack of training, and the absence of a formal complaint mechanism. On the other hand, moral support from village managers and figures is a supporting factor for service transformation. This study concludes that improving the quality of inclusive services requires a transformative and participatory approach, including adaptive digitalization and active involvement of vulnerable groups in planning. These findings are expected to be the basis for making fairer and more responsive village development policies.

Keywords: BUMDes, Service, Inclusivity, Service Quality, SERVQUAL

1. INTRODUCTION

Inclusive village development is an integral part of the global agenda to realize the Sustainable Development Goals SDGs (Iskandar, 2020) (Goal 10) and create sustainable communities (Goal 11). In Indonesia, Village-Owned Enterprises (BUMDes) play a key role in driving local-based economic growth while addressing social inclusion challenges (Azhari et al. 2023). However, the facts on the ground show that vulnerable groups—such as people with disabilities, the elderly, women, and the poor—are often not actively involved in BUMDes programs (Ridwan, A. 2024). In fact, inclusive services are very important to ensure that economic benefits are not only enjoyed by some groups, but are evenly distributed according to the principles of social justice (Wahyuni, S. Et al 2023). Mechanism of Distribution of State Wealth in Islamic Economics. *Nusantara: Journal of Social Sciences*, 10 (5), 2652-2666. This condition strengthens the need to assess the quality of BUMDes services through a holistic approach, one of which is using the SERVQUAL (Service Quality) model from Parasuraman et al. (1988). This model provides a theoretical framework to measure the gap between the expectations and perceptions of service recipients, so that it can be an evaluation tool to improve the accountability and responsiveness of village empowerment programs.

Conceptually, BUMDes is formed as an economic entity that aims to maximize local potential to improve community welfare (Hidayah et al. 2024) . However, its implementation is often hampered by structural problems such as inequality in participation, limited accessibility of facilities, and inadequate management capacity (Noviasari et al. 2025) . A previous study in Daha Utara District, for example, revealed that 80.5% of the poor (Category I) had not been fully involved in the BUMDes program due to lack of facilities and socialization (BPS Daha Utara District, 2024). This finding is in line with Arnstein's (1969) criticism regarding participation which is often only symbolic (*tokenism*), without giving real control to the community. Therefore, an approach based on service quality evaluation such as SERVQUAL is relevant to identify the root of the problem of inclusivity while formulating data-based solutions.

The SERVQUAL theory proposed by Parasuraman et al. (1988) emphasizes five dimensions of service quality: *tangibles* , *reliability* , *responsiveness* , *assurance* , and *empathy* . These five dimensions are not only applicable in the commercial sector, but can also be adapted to assess community-based public services such as BUMDes. For example, the *tangibles dimension* can be used to evaluate the accessibility of BUMDes physical facilities for people with disabilities, while *empathy* measures the extent to which managers understand the special needs of vulnerable groups. In the context of inclusivity, the integration of SERVQUAL with the principle of community participation (Arnstein, 1969) and Sen's capability theory (1999) forms a comprehensive analytical framework. This allows researchers to not only assess service performance but also link it to broader social impacts, such as increasing individual freedom to participate in development.

In Daha Utara District, Hulu Sungai Selatan Regency, BUMDes is the backbone of village economic development by utilizing local resources such as agriculture and tourism. However, population data shows complex challenges: a total population of 33,692 people with a gender ratio of 103.56 (dominated by men) and 3,382 people are categorized as poor (Population Service, 2024). This reality emphasizes the importance of BUMDes services that are not only profit-oriented, but also responsive to the diversity of community needs. Law No. 6 of 2014 concerning Villages emphasizes that BUMDes must be managed in a participatory, transparent, and accountable manner—principles that are in line with the dimensions of *reliability* and *assurance* in SERVQUAL. Thus, evaluating the quality of BUMDes services through a SERVQUAL perspective is not only important academically, but also strategically to ensure alignment between policies and implementation in the field.

Research conducted by (Nugroho et al. 2024) evaluated the quality of BUMDes-based tourist attraction services in Jatimalang Village, Purworejo, using the SERVQUAL model. This study revealed that the *tangibles* and *responsiveness dimensions* were the aspects most complained about by service users, especially in terms of unfulfilled public facilities and delays in information services. This study reinforces the importance of implementing local needs-based service standards, but has not included the perspectives of vulnerable groups in the design of service evaluations. These findings indicate that BUMDes services have not fully considered the principle of access justice, which is the focus of this study.

Then, research by (Maharani et al. 2025) examined the implementation of the digital application "BUMDes-KU" as a strategy to improve service quality at BUMDes Kerta Sari Utama in Kesiman Kertalangu Village. The results of the study showed that the dimensions of *assurance* and *reliability* increased significantly after service digitalization was implemented. However, this study has not evaluated the affordability of digital services for community groups with limited technological literacy or infrastructure access, so the aspect of digital inclusivity has not been an integral part of the study. The principle of inclusivity and innovation of public services based on digital systems is very relevant to the development of inclusive services in villages (Mu'minah et al. 2022). Therefore, this study provides evidence of the need for integration of digital transformation that is adaptive to the socio-economic conditions of village communities, as focused on the inclusive approach in this study.

Furthermore, research conducted by (Amalia et al. 2020) published in *the Business and Economic Journal analyzed the* influence of five SERVQUAL dimensions on BUMDes service satisfaction. This study concluded that *reliability and assurance* are two dominant factors that influence user satisfaction. However, data collection was carried out quantitatively on general respondents without data segregation based on socio-economic groups or disability conditions. Thus, there is no information available regarding the gap in satisfaction between groups in village communities. This study emphasizes the need for a participatory approach in service evaluation, which is one of the main analytical frameworks in this study to ensure representation of the voices of vulnerable groups.

The three studies show that the application of the SERVQUAL model in the context of BUMDes has been used to evaluate various aspects of service, but not many have explicitly examined the relationship between service quality and the principle of social inclusiveness (Mabtukha and Suryaningsih 2024) . Therefore, this study is here to fill this gap through a phenomenological approach and capability framework that places vulnerable groups as active subjects in the evaluation and formulation of village public service models.

This study aims to test whether BUMDes services in Daha Utara District have met the principles of service quality based on the SERVQUAL model, especially in the context of inclusivity. The significance of the study lies in the effort to fill the literature gap that is still minimal in linking service quality theory with inclusivity issues in the village empowerment sector. In addition, these findings are expected to be a reference for BUMDes managers and village governments in designing more targeted interventions, especially for vulnerable groups that have been neglected.

Theoretically, this study extends the application of the SERVQUAL model to the realm of village empowerment, which has so far been used more in the commercial sector. This innovation is in line with Jamasy et al.'s (2025) call to develop a transformative approach to inclusive development. Practically, recommendations from this study—such as empathy-based manager training or integration of digital platforms for monitoring participation—can be adopted by BUMDes in other areas facing similar challenges. Thus, this study not only diagnoses problems but also offers evidence-based solutions to strengthen the role of BUMDes as a driving force for an inclusive economy in rural areas.

2. METHOD

This study aims to evaluate the quality of inclusive services of Village-Owned Enterprises (BUMDes) in Daha Utara District through a descriptive qualitative approach, focusing on the five dimensions of SERVQUAL (Service Quality) from Parasuraman et al. (1988). The qualitative approach was chosen because of its ability to explore the perceptions, experiences, and barriers to participation of vulnerable groups in depth, especially in the context of complex public services (Creswell, 2014). The scope of the study includes an evaluation of BUMDes services in Daha Utara District, Hulu Sungai Selatan Regency, South Kalimantan, focusing on vulnerable groups (people with disabilities, the elderly, women, and the poor) and BUMDes managers. The selection of this location was based on the high poverty rate (3,382 people in Category I) and inequality in participation identified in previous studies (BPS Daha Utara District, 2024).

The main variables of this study refer to the five dimensions of SERVQUAL: *tangibles*, *reliability*, *responsiveness*, *assurance*, and *empathy*. In addition, supporting variables include service inclusiveness, participation of vulnerable groups, and structural barriers such as facility accessibility and management transparency. This study uses a phenomenological approach to evaluate the quality of inclusive BUMDes services in Daha Utara District. Phenomenology was chosen because it focuses on an in-depth understanding of the subjective experiences of

individuals in a particular context, which in this case is the perception and barriers to participation of vulnerable groups in accessing BUMDes services (Creswell, 2014). The main data collection technique is a semi-structured interview designed based on SERVQUAL indicators. Participants were selected representatively covering three categories: (1) BUMDes managers with at least one year of experience, (2) vulnerable groups registered as beneficiaries, and (3) community leaders such as village heads or RT/RW heads. The total number of participants was 3 people, with a composition of 1 manager, 1 vulnerable group, and 1 community leader. An interview guide was developed to explore participants' perceptions of each SERVQUAL dimension. Interviews were conducted face-to-face, recorded with participants' permission, and transcribed verbatim to ensure accuracy.

This study not only measures service gaps based on beneficiary perceptions, but also links them to national policies (Law No. 6/2014 on Villages) to provide evidence-based recommendations. For example, findings related to the *tangibles dimension* that reveal the absence of disability-friendly facilities can be the basis for village governments to allocate Village Funds for inclusive infrastructure development. Thus, the SERVQUAL approach in this study is not only evaluative, but also transformative, in line with the call (Hutagaol, R et al 2025) to integrate the principle of social justice in BUMDes governance.

3. RESULTS

Analysis of BUMDes Service Inclusivity through Service Quality Based on the SERVQUAL Model in Daha Utara District

Tangibles (Physical Evidence)

The availability of physical facilities that support inclusivity is the first dimension that reflects the quality of BUMDes services. Interview results show that although the condition of the buildings and the completeness of BUMDes facilities in Daha Utara District are relatively good and well-maintained, special facilities for vulnerable groups such as wheelchair ramps, accessible toilets, or sensory-based services are not yet available. The management admits that there has not been adequate infrastructure adjustment, and its provision still depends on the availability of funds and policy priorities. This is reinforced by the testimony of vulnerable groups, who admitted to having difficulty accessing services because the physical condition of the place did not support their special needs. Even community leaders emphasized that there was no special budget for inclusive infrastructure, although the village government stated its commitment if BUMDes income improved. Thus, the aspect of physical evidence is a crucial point that needs to be improved immediately to create truly inclusive services.

Reliability (Reliability)

The reliability dimension reflects the consistency and ability of BUMDes to fulfill service promises in a timely manner and according to expectations. Based on interviews, managers showed a moral commitment to provide services to all groups, including vulnerable groups. However, limited human resources and funds are obstacles in maintaining the sustainability of services. Vulnerable groups feel that the service so far has been quite good, but hope that the bias towards their group can be prioritized and not just a formality. Community leaders stated that the implementation of the BUMDes program was generally according to plan, but faced internal obstacles in the form of suboptimal management. This inconsistency shows that the reliability of BUMDes services is still at risk of being disrupted by an internal structure that is not yet established and the lack of operational standards for inclusive services.

Responsiveness (Responsiveness)

Responsiveness is an important dimension in evaluating the extent to which BUMDes managers are able to respond to the needs and complaints of service users, especially from vulnerable groups. Based on interviews, managers expressed their readiness to immediately follow up on requests or complaints through direct and informal communication. This was acknowledged by vulnerable groups, who felt that their requests, such as access to services or use of facilities, were well received and responded to according to existing standards even though they were not yet systematically structured. Meanwhile, community leaders revealed that complaints or suggestions from the community were submitted directly to the village head, either through face-to-face meetings or messaging applications, and were usually responded to quickly. However, there is no integrated service mechanism or formal complaint system that allows for documented responses and can be monitored for accountability. The responsiveness of BUMDes in this case is still situational and has not become part of standardized governance.

Assurance (Guarantee)

Service assurance, which includes competence, security, and trust in management, is an important dimension in building BUMDes credibility. Interviews indicated that managers are aware of the importance of special training to improve their capacity to address the needs of vulnerable groups, but such training has not been routinely implemented. Vulnerable groups feel comfortable with the services provided, and consider managers to be quite professional and polite in interactions. Community leaders stated that BUMDes management is supervised by village officials and the Village Consultative Body (BPD) to ensure transparency, especially in financial matters. However, guarantees for the quality of inclusive services have not been a

focus in this monitoring system. Therefore, although interpersonally service assurance has been established, institutionally it is still necessary to strengthen training, work procedures, and service audits based on the principle of inclusivity.

Empathy (Empathy)

Empathy as the last dimension describes the ability of service providers to understand the unique needs and conditions of service recipients. Interviews with BUMDes managers showed that direct interaction and personal approaches were used to approach vulnerable groups, although these interactions were often awkward because there had been no training in inclusive communication. Vulnerable groups stated that they were treated with respect and did not feel marginalized, and even felt appreciated by the humanistic approach from the management. However, community leaders admitted that so far vulnerable groups have not been involved in the planning or implementation of BUMDes programs. This shows that empathy is more individual in nature and has not been institutionally integrated into service policies and practices. To increase sustainable empathy, systematic efforts are needed through the involvement of vulnerable groups in program planning and inclusiveness training for all managers.

Inhibiting and Supporting Factors for the Implementation of BUMDes Service Inclusivity through Service Quality Based on the SERVQUAL Model in Daha Utara District

The implementation of Village-Owned Enterprises (BUMDes) services in Daha Utara District cannot be separated from a number of inhibiting and supporting factors that affect the quality and inclusiveness of services to the community, especially vulnerable groups. From the interview results, it was identified that the main inhibiting factors came from limited human resources (HR) and budget support. BUMDes managers revealed that the limited number of personnel and minimal technical training were obstacles in developing service capacity, especially in providing services that are sensitive to special needs. In addition, the absence of special funds for the construction of inclusive facilities, such as wheelchair ramps or accessible toilets, is a structural obstacle that hinders the realization of social justice-based services. Other obstacles include uncertainty in service procedures, lack of formal complaint mechanisms, and lack of participation of vulnerable groups in the planning process, which makes services tend to be symbolic and not fully participatory .

On the other hand, there are a number of supporting factors that provide opportunities for strengthening BUMDes services. One of the main supporting factors is the moral commitment of managers and village government in realizing better and more open services for all levels of society. Interviews showed that there was political will from the village head

to increase inclusivity, although the realization was still gradual and long-term. The positive response of managers to community complaints, especially from vulnerable groups, also became an internal strength that enabled continuous service improvements. In addition, the trust and comfort felt by beneficiaries, especially in terms of interpersonal interactions with managers, reflected social capital that could be utilized to encourage more responsive service transformation. With the support of village officials and the Village Consultative Body (BPD) in supervision, there was a structural foundation that allowed BUMDes governance to be directed towards the principles of transparency, accountability, and inclusivity, as long as it was supported by improvements to internal systems and regulations.

4. CONCLUSION

This study shows that the quality of BUMDes services in Daha Utara District still faces significant challenges in realizing inclusivity, especially for vulnerable groups such as people with disabilities, the elderly, and the poor. Based on the five dimensions of SERVQUAL, it can be concluded that the *tangibles dimension* is still the main obstacle due to the unavailability of physical infrastructure that supports accessibility. *The reliability and assurance dimensions* are also not optimal, marked by limited manager capacity and the absence of a service quality assurance system. Meanwhile, *responsiveness and empathy* show a positive tendency in interpersonal practices, but have not been institutionalized in the service system. In general, BUMDes services are still reactive and based on individual initiatives, not the result of structured and participatory policies. This strengthens the argument that inclusivity is not just a technical issue, but requires a comprehensive institutional transformation.

SUGGESTION

1. **Inclusive Infrastructure Improvement:** Village governments need to allocate a special budget for the development of physical facilities that are friendly to vulnerable groups, such as wheelchair ramps, private service rooms, and accessible toilets in BUMDes units. This is to address the real obstacles experienced by people with disabilities and the elderly in accessing services independently.
2. **BUMDes HR Training:** It is recommended that BUMDes managers attend thematic training that focuses on inclusive services, especially in strengthening the dimensions of assurance and empathy. Training materials can include disability-sensitive communication, social justice-based public service management, and participatory planning.

3. Establishment of Formal Complaint Mechanism: A structured and easily accessible complaint system, such as a suggestion box, complaint hotline, or village digital platform, needs to be created. This is important to strengthen the responsiveness dimension, while increasing overall service accountability.
4. Involvement of Vulnerable Groups in Planning: In order for services to be more relevant and fair, vulnerable groups need to be actively involved in village deliberation forums, BUMDes planning processes, and in service evaluations. This participation is not only symbolic, but also as a corrective and representative instrument.
5. Adaptive Service Digitalization: BUMDes can start developing a digital service system based on a simple application or WhatsApp Business, with inclusive features such as visual assistance or voice guidance. However, this implementation must consider the digital literacy conditions of the village community as a whole.

BIBLIOGRAPHY

- Amalia, N. M., Akhmad, D. H., & Rahayu, R. T. (2020). The influence of physical evidence, reliability, responsiveness, assurance and empathy on BUMDes satisfaction. *Business and Accounting Education Journal*, 1(2), 170–180. <https://doi.org/10.15294/baej.v1i2.42191>
- Azhari, A., Nuraeni, N., & Prasetyo, R. (2023). Development of village-owned enterprises through improving the quality of human resources. *Journal of Contemporary Global Economics*, 14(2), 82–92. <https://doi.org/10.36982/jiegm.v14i2.3392>
- Guidance, L. N., Rahmawati, D., & Siregar, F. (2024). Good BUMDes governance, increased village PAD. *Journal of Legal Culture Development*, 1(1), 92–98.
- Hutagaol, R., Wahyudi, S., & Safrudin, S. (2025). The role of law in village fund management based on local wisdom through BUMDes in Rambah Village. *Themis: Journal of Legal Science*, 2(2), 103–110.
- Iskandar, A. H. (2020). Village SDGs: Accelerating the achievement of sustainable national development goals. Yayasan Pustaka Obor Indonesia.
- Jamasy, O., Pranoto, Y., Muhlasin, & Yasin, A. P. (2025). Concept and model of sustainable mentoring for community-based organizations.
- Mabtukha, S., & Suryaningsih, T. (2024). The influence of facilities and service quality on customer satisfaction of BUMDes, Betak Village, Kalidawir District, Tulungagung. *AKSIOMA: Journal of Economic Science and Education*, 1(8), 527–537. <https://doi.org/10.62335/v96s4256>
- Maharani, N. L. P. D., Saputra, I. M. S., & Putra, I. G. A. A. (2025). Implementation of BUMDes-KU application in improving service quality at village-owned enterprises

- (BUMDes) Kerta Sari Utama, Kesiman Village Kertalangu. *Socio-Political Communication and Policy Review*, 2(2), 1–12.
- Mu'minah, S., Ramadhan, M., & Aslam, N. (2022). Public service innovation Hajj pilgrimage elderly friendly 2024 Ministry of Religion of the Republic of Indonesia. *Celebes Journal of Community Services*, 1(1), 14–21.
- Noviasari, T., Wulandari, N. A., & Putri, D. P. (2025). Implementation of the Gunungkidul Regency Regional Regulation Policy Number 7 of 2023 concerning the implementation of tourism (Case study in Argo Wijil Tourism Village, Gari Village, Wonosari District). *JAPaBIS (Journal of Public Administration & Business)*, 7(1), 215–222.
- Nugroho, A. J. S., Haryanto, T., & Setiawan, A. (2024). Development of marine tourism potential based on improving the quality of services of Jatimalang Village beach tourism objects, Purworejo. *Journal of Accounting, Management and Economics (JASMIEN)*, 5(1), 348–356.
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988). SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality. *Journal of Retailing*, 64(1), 12–40.
- Ridwan, A. (2024). Participation of marginalized communities in the development of Sumberejo Village, Trucuk District, Bojonegoro Regency (Doctoral dissertation, Universitas Sebelas Maret).
- Sen, A. (1999). *Development as freedom*. Oxford University Press. <https://id.oclc.org/worldcat/entity/E39PBJtbCdggDhCmdbRFpcXVC>
- Wahyuni, S., Majid, M. S. A., & Ridwan, M. (2023). The mechanism of distribution of state wealth in Islamic economics. *Nusantara: Journal of Social Sciences*, 10(5), 2652–2666.