

THE EFFECT OF JAMSOSTEK MOBILE APPLICATION USAGE EFFECTIVENESS IN ACCELERATING OLD AGE SECURITY CLAIM DISBURSEMENT FOR BPJS KETENAGAKERJAAN PARTICIPANTS, PEMATANGSIANTAR BRANCH

Santi Rodearni Panjaitan^{1*}, Daniel Paian Saputra Beriman Sihombing²

¹Program Studi Manajemen, Fakultas Ekonomi, Universitas Efarina, Indonesia

²Program Studi Manajemen, Fakultas Ekonomi, Universitas Efarina, Indonesia

Corresponden E-mail: santirohdearnip@gmail.com

ARTICLE INFO	ABSTRACT
Sejarah Artikel: (Diisi Editor) Diterima: 05 Desember 2025 Direvisi: 25 Desember 2025 Disetujui: 30 Desember 2025 Tersedia Daring: 30 Januari 2026	This study aims to analyze the effect of Jamsostek Mobile (JMO) application usage effectiveness in accelerating Old Age Security (JHT) claim disbursement for BPJS Ketenagakerjaan participants in the Pematangsiantar Branch, and to identify the technical and non-technical obstacles participants face. A quantitative survey design was used. The population consisted of 100 active participants, from which 35 respondents were selected through simple random sampling. Data were collected using a Likert-scale questionnaire tested for validity and reliability, and analyzed using simple linear regression, a t-test, and the coefficient of determination. The results show that JMO usage has a positive and significant effect on JHT claim disbursement (t-value = 12.728 > t-table = 1.694; sig. 0.000 < 0.05), with an Adjusted R Square of 0.834, indicating that 83.4% of the variation in claim disbursement is explained by application usage. Participants still encounter technical obstacles (system disruptions, login and facial verification failures, unstable networks) and non-technical obstacles (low digital literacy, limited devices), particularly among older participants. Improving system stability, continuous user education, and expanding digital infrastructure access are recommended.
Keywords: <i>Jamsostek Mobile;</i> <i>Application usage;</i> <i>effectiveness; Claim</i> <i>disbursement; Old Age</i> <i>Security; BPJS</i> <i>Ketenagakerjaan</i>	

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1. Introduction

The digitalization of public services requires social security providers to provide fast, easy, and efficient service. Advances in information technology have not only automated work processes but also transformed the way organizations serve their users. In the context of worker protection, the Social Security Agency (BPJS Ketenagakerjaan) plays a role in ensuring the fulfillment of basic living needs for workers through the Work Accident Insurance (JKK), Old Age Security (JHT), Pension Security (JP), Death Security (JKM), and Job Loss Security (JKP) programs (Rajagukguk & Siregar, 2019).

One form of digital innovation from BPJS Ketenagakerjaan is the Jamsostek Mobile (JMO) application, which can be downloaded on Android and iOS devices. Through JMO, participants can simulate their JHT (Javanese Pension Fund) benefits, check their balance, view details of their JHT and pension contributions, and submit JHT claims without having to visit a branch office. Submitting JHT claims through the application has

been simplified since the COVID-19 pandemic to limit physical contact, and participants with balances under IDR 10 million can receive funds no later than one business day after submission (Zuhad, 2017). This eliminates the need for participants to face queues, traffic jams, and limited service hours at the office (Rizal et al., 2018).

However, in practice, JMO utilization is not yet fully optimal. Frequent obstacles encountered include *login failures*, server disruptions, data input errors, and facial scan failures; since the limit for scan failures is only three times, participant accounts can be automatically blocked. Furthermore, there are balance limits for disbursement through JMO, unstable internet connections, limited mobile devices, and low technological skills, particularly among participants aged 40 and over who tend to prefer visiting branch offices in person. These obstacles ultimately require participants to process claims physically, thus the goal of service digitization has not been fully achieved (Rahmah, 2022).

Theoretically, the success of an information system is influenced by perceptions of ease and usefulness (Salamah & Rahman, 2022), system quality, information quality, service quality, and user satisfaction (DeLone & McLean, 2003). Previous research on JMO has focused on technology adoption (Kurniawan et al., [year]), user experience (Arisoemaryo & Prasetyo, [year]), public service innovation (Samudera & Pertiwi, 2022), and the quality of JHT e-claim services (Putri & Koto, 2024). This study complements these studies by quantitatively examining the effectiveness of JMO use on JHT claim disbursement for BPJS Ketenagakerjaan participants in the Pematangsiantar City Branch.

The formulation of the research problem is: (1) how does the effectiveness of using the Jamsostek Mobile application affect the disbursement of JHT claims for BPJS Ketenagakerjaan participants in the Pematangsiantar City Branch; and (2) what are the technical and non-technical obstacles faced by participants in using the application. This research is expected to be useful theoretically for the development of public service management and information system studies, as well as practically as evaluation material for BPJS Ketenagakerjaan, information material for participants, and a reference for further researchers and policy makers in the digital transformation of social security (Hutagaol & Sihombing, 2021).

2. LITERATURE REVIEW

2.1 Effectiveness of Using the Jamsostek Mobile Application

Effectiveness is defined as the degree to which organizational goals are achieved (Suprayitno & Wardhana, 2024). In the context of information technology, the effectiveness of application use is defined as the degree to which the application successfully helps users complete their tasks more quickly, easily, and efficiently. In public services, effectiveness is not only seen from the final result, but also from the ongoing process, including speed, convenience, and user satisfaction. The use of JMO itself is understood as part of technology adoption that is influenced by perceptions of ease of use, usefulness, and user trust (Kurniawan et al., [year]), as well as user

interaction with the system which is assessed from content, accuracy, format, convenience, and timeliness (Arisoemaryo & Prasetyo, [year]).

Based on this theory, the effectiveness of the JMO application in this study was measured through six indicators: goal achievement, timeliness, efficiency, ease of use, user satisfaction, and service quality. Influencing factors include technological factors (system quality, access speed, reliability), user factors (understanding, ability, and perception), service factors (information clarity and system response), and supporting factors such as internet connection and devices (Rahim et al., 2023).

2.2 Theoretical Basis

The Technology Acceptance Model (TAM) states that the acceptance and use of technology is determined by perceived ease of use and perceived usefulness (Davis, 1989). DeLone and McLean's (2003) information systems success model adds six dimensions: system quality, information quality, service quality, usage, user satisfaction, and net benefit . Venkatesh et al. (Prasja et al., 2023) emphasize the importance of facilitating conditions , such as network and device availability, and user capabilities. These three frameworks are used to explain why applications that are easy, useful, reliable, and supported by adequate infrastructure tend to accelerate service delivery.

2.3 Disbursement of Old Age Security Claims

JHT is a social protection program from BPJS Ketenagakerjaan that provides cash benefits in the form of accumulated contributions and their investment returns to participants. Claim disbursement is an administrative process, starting from submission and document verification to payment of benefits to eligible participants. Claims can be submitted if participants stop working (after a one-month waiting period), reach 56 years of age, experience permanent total disability, leave Indonesia permanently, or die (submitted by heirs). Participants who are still actively working with a minimum membership period of 10 years can submit partial claims (INDRAWATI, 2024).

Documents generally required include a participant card, e-KTP (e-KTP), family card, savings book in the participant's name, and NPWP (Taxpayer Identification Number) for balances above IDR 50 million. When submitting through JMO, the system validates the inactive participant's status, performs facial verification (*liveness detection*) that is matched with e-KTP data, and synchronizes data with population data (Dukcapil). According to the provisions in effect at the time of this research, balances under IDR 10 million submitted through JMO are disbursed within one business day, while balances above IDR 10 million are processed through the Lapak Asik service within three to ten business days; these provisions are subject to change at any time and need to be verified with official BPJS Ketenagakerjaan sources (Andi Nimah Sulfiani, 2021)

Participants should also understand that JHT benefits are greater when claimed at an older age, as the fund's growth continues to increase even after contributions are no longer paid; this aligns with JHT's purpose of providing protection in old age. A summary of the channels and estimated disbursement times are presented in Table 1.

Table 1. Channels and estimated time for disbursement of JHT claims

Channel	Balance coverage	Estimated liquid time	Verification
JMO Application	Under Rp. 10 million	No later than 1 working day	Facial scanning and population data synchronization
Cool Stall	Above Rp. 10 million	3–10 business days	Documents and officer verification
Branch office	Total balance	Following the queue and document verification	Direct document verification

Source: Processed from BPJS Employment provisions at the time of the research (2026); applications made before the one-month waiting period will be rejected.

2.4 Conceptual Framework and Hypothesis

Using a digital application allows participants to upload documents, verify them, and monitor claim status online, streamlining what was previously a manual and time-consuming process. The more effective the JMO application is, the faster JHT claim disbursement is perceived by participants. The relationship between the variables is depicted in Figure 1.

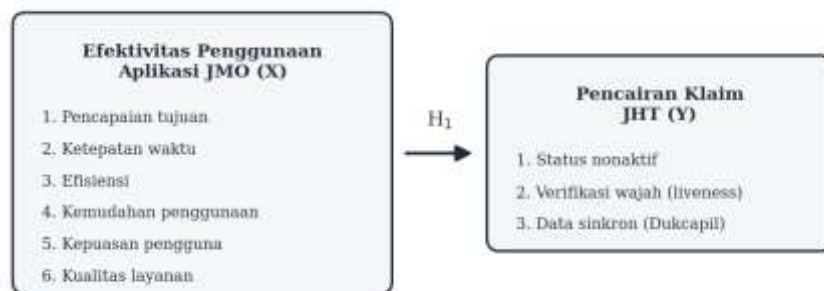


Figure 1. Conceptual framework of the research

Based on this framework, the research hypothesis is formulated as follows.

1. **H1:** There is a positive and significant influence on the effectiveness of using the Jamsostek Mobile application on the disbursement of JHT claims for BPJS Employment participants in the Pematangsiantar City Branch (Suhaila & Subowo, 2017).
2. **H0:** There is no influence on the effectiveness of using the Jamsostek Mobile application on the disbursement of JHT claims for BPJS Employment participants in the Pematangsiantar City Branch (Toyib et al., 2023).

2.5 Previous Research

Several previous studies relevant to the use of JMO and JHT claim services are summarized in Table 2.

Table 2. Summary of relevant previous research

Researchers	Focus and object of study	Relevance to this research
Kurniawan et al. ([year])	JMO adoption with TAM and trust, PLS-SEM, 100 JMO users; ease, usefulness, and trust have a significant effect on adoption, demographic variables do not.	Conceptual basis of indicators of ease of use and user satisfaction.
Arisoemaryo & Prasetyo ([year])	The use of JMO as a user interaction with the system, is assessed based on content, accuracy, format, ease, and timeliness.	Basic indicators of timeliness and quality of service.
Ocean & Earth (2022)	JMO as a public service innovation, a case study of BPJS Employment, Rungkut Branch, Surabaya.	The context of JMO as a public service innovation at branch offices.
Anggraini (2021)	The quality of JHT e-claim application service at BPJS Employment in Makassar City.	The context of electronic JHT claim services.

Source: Processed by researchers from related articles (2026)

3. RESEARCH METHODS

3.1 Type and Design of Research

This research uses a quantitative approach, a method based on the philosophy of positivism and used to examine a specific population or sample with numerical data analyzed statistically (Nuraeni, 2023). By its nature, this research is a survey study, using a questionnaire as the data collection tool and simple linear regression as the analysis technique. The research procedure is carried out in the following stages.

1. **Problem identification:** preliminary study of the phenomenon of slow disbursement of JHT claims and obstacles to the use of JMO by participants.
2. **Problem formulation and theoretical review:** formulating research questions and reviewing relevant theories and previous findings.
3. **Hypothesis submission:** formulating a hypothesis regarding the effect of JMO use on JHT claim disbursement.
4. **Instrument preparation:** compiling a questionnaire, determining a sample from the population, and testing validity and reliability.
5. **Data collection and analysis:** distributing questionnaires, processing data using statistical formulas, and testing hypotheses.
6. **Conclusion:** answers the problem formulation and conveys implications and recommendations for the organization being researched.

3.2 Location and Time of Research

The research was conducted at the BPJS Employment Office, Pematangsiantar City Branch, Jl. Sakti Lubis No. 5, Timbang Galung, West Siantar District, Pematangsiantar City, North Sumatra, from January to February 2026. This location was chosen because it allows researchers to obtain data relevant to the research problem (Prihartono & Tuti, 2023).

3.3 Population and Sample

The study population was 100 active participants of the employment social security program registered at the Pematangsiantar Branch Office, based on BPJS Ketenagakerjaan Pematangsiantar data. A sample of 35 respondents was drawn using a *simple random sampling technique*, so that each member of the population had an equal chance of being selected (ESTERA, 2018).

3.4 Variables and Operational Definitions

The independent variable (X) is the effectiveness of using the Jamsostek Mobile application, while the dependent variable (Y) is the disbursement of JHT claims. The operationalization of both variables is presented in Table 3 (Titania, 2023).

Table 3. Operational definitions of variables

Variables	Definition	Indicator	Scale
Effectiveness of using the JMO application (X)	The application's success rate in helping participants access services and file claims more quickly, easily, and efficiently is influenced by perceptions of ease, usefulness, and user trust.	Goal achievement; timeliness; efficiency; ease of use; user satisfaction; service quality	Likert (18 items)
Disbursement of JHT (Y) claims	The process of submitting and paying JHT benefits to participants, taking into account the speed, ease and accuracy of service (Kotler).	Inactive status; facial verification (<i>liveness detection</i>); data sync	Likert (9 items)

Source: Processed by researchers (2026)

3.5 Data Collection Techniques and Instruments

Primary data was collected through a closed-ended questionnaire administered to respondents, supplemented by observation and documentation. Secondary data was obtained from literature review of relevant books, journals, and articles. All statements were measured using a five-level Likert scale (Sugiyono, 2016), as presented in Table 4.

Table 4. Likert Scale

Answer options	Score
Strongly agree (SS)	5
Agree (S)	4
Quite agree (CS)	3
Disagree (TS)	2

Answer options	Score
Strongly disagree (STS)	1

3.6 Data Analysis Techniques

The data were processed using IBM SPSS Statistics software (Ghozali, 2021). Validity testing was conducted by correlating item scores with the total score; an item was declared valid if the calculated $r > r$ table at a significance level of 5%. Reliability testing used *Cronbach's Alpha* with the *one-shot method*; the instrument was declared reliable if the alpha value > 0.60 . Classical assumption tests included the normality test (*One-Sample Kolmogorov-Smirnov*), the heteroscedasticity test (*scatterplot*), and the linearity test (*test for linearity*). The effect of variable X on Y was analyzed using simple linear regression:

$$Y = \alpha + bX + e$$

where Y is the disbursement of JHT claims, α is the constant, b is the regression coefficient, X is the effectiveness of the JMO application, and e is the error. Hypothesis testing uses a partial t-test: H_0 is rejected if the significance is < 0.05 or the calculated t value is $>$ the table t value (Rasidin, 2021). The model's ability to explain variations in the dependent variable is measured by the coefficient of determination (R^2) and *Adjusted R^2* (Ghozali, 2021). The R^2 value ranges from 0 to 1; the closer it is to 1, the greater the ability of the independent variable to explain variations in the dependent variable. *Adjusted R^2* is used because R^2 tends to increase each time a variable is added to the model, thus providing a more objective picture of model feasibility (Tulak et al., 2023).

4. RESULTS AND DISCUSSION

4.1 General Description of Research Object

BPJS Ketenagakerjaan is a public legal entity established based on Law Number 24 of 2011 concerning the Social Security Administering Body and is a transformation of PT Jamsostek (Persero), which has been operating as a public legal entity since January 1, 2014. This institution organizes five programs, namely JKK, JHT, JP, JKM, and JKP, for wage-earning workers, non-wage-earning workers, construction services, and Indonesian migrant workers. The Pematangsiantar Branch Office organizes social protection for workers, manages claim payments, protects vulnerable workers such as online motorcycle taxi drivers, farmers, and fishermen, collaborates with the city government to expand the coverage of participants, and encourages digitalization of services through JMO for checking JHT balances and claims (Wibowo & Kertati, 2022).

Organizationally, the branch office has three business units, namely the Guarantee Management Unit which manages the operations of all guarantee programs, the Development and Partnership Unit which builds cooperation with the business world and related institutions, and the Operational and Administration Unit which manages finance, assets, information systems, complaint services, and general administration.

Its vision is to become a social security administration that is a source of national pride, trustworthy, well-governed, and excels in operations and service. Its mission includes protecting and improving the welfare of all workers and their families, increasing worker productivity and competitiveness, supporting national economic development and independence, and providing a sense of security, convenience, and comfort for participants. Digitizing services through JMO is one way to achieve this mission.

4.2 Respondent Characteristics

There were 35 respondents. Respondent characteristics are presented in Table 5.

Table 5. Respondent characteristics (n = 35)

Characteristics	Number of people)	Percentage (%)
Gender		
Man	18	51.4
Woman	17	48.6
last education		
High School	19	54.3
D3	3	8.6
S1	13	37.1
Age		
< 20 years	1	2.9
20–39 years	5	14.3
40–49 years	1	2.9
> 50 years	28	80.0

Source: Processed primary data (2026). Percentages are calculated from the number of respondents (n = 35).

Respondents consisted of 18 men (51.4%) and 17 women (48.6%). The majority had a high school education (54.3%), followed by a bachelor's degree (37.1%) and a diploma (8.6%). In terms of age, 28 respondents (80.0%) were over 50 years old. This composition is important because the elderly are the group most often cited as facing digital literacy barriers in using JMO.

4.3 Validity and Reliability Test Results

The validity test was conducted on 18 items of variable X and 9 items of variable Y. With 35 respondents (df = 33) at a significance level of 5%, the r table value was 0.334. All items had a calculated r above the r table so they were declared valid (Table 6).

Table 6. Summary of validity test results

Variables	Number of grains	Range of count	of r	r table	Information
Use of the JMO(X) application	18	0.456 – 0.889		0.334	All items are valid

Variables	Number of grains	Range of r	r table	Information
Disbursement of JHT (Y) claims	9	0.738 – 0.861	0.334	All items are valid

Source: Processed primary data (2026)

In variable X, the item with the highest correlation had a calculated r of 0.889, while the last two items (items 17 and 18) had the lowest correlations, namely 0.456 and 0.478. Both items remain valid because they exceed the table r, but their relatively lower correlations indicate the need for review of the statement's wording in future research. In variable Y, all items correlated strongly with the total score.

The reliability test shows that both variables have a *Cronbach's Alpha value* above 0.60 so that the instrument is declared reliable and consistent (Table 7).

Table 7. Reliability test results

Variables	Cronbach's Alpha	Number of grains	Information
Use of the JMO(X) application	0.863	18	Reliable
Disbursement of JHT (Y) claims	0.794	9	Reliable

4.4 Results of the Classical Assumption Test

Prior to the regression analysis, normality, heteroscedasticity, and linearity tests were performed. A summary of the results is presented in Table 8. The multicollinearity test was not interpreted because the model only contained one independent variable.

Table 8. Summary of classical assumption test results

Test	Results	Criteria	Conclusion
Normality (KS)	D = 0.132; Asymp. Sig. = 0.127	Sig. > 0.05	Normally distributed residuals
Heteroscedasticity	The points on the scatterplot are spread randomly above and below the number 0 without any pattern.	No pattern	There is no heteroscedasticity
Linearity	Deviation from Linearity : F = 0.553; Sig. = 0.880	Sig. > 0.05	Linear relationship between X and Y

The significance value of the normality test is 0.127, which is greater than 0.05, indicating a normal distribution of the residuals. The scatterplot does not form a wavy, widening, or narrowing pattern, indicating homogeneous residual variance. The Deviation from Linearity significance value of 0.880 (> 0.05) indicates a linear relationship

between application usage and JHT claim disbursement. Thus, the regression model meets the classical assumptions and is suitable for use.

4.5 Results of Simple Linear Regression Analysis and Hypothesis Testing

The regression estimation results are presented in Table 9 and the model summary in Table 10.

Table 9. Results of simple linear regression and t-test

Variables	B	Std. Error	Beta	t count	Sig.
(Constant)	-2,251	-	-	-0.766	0.450
Use of the JMO(X) application	0.526	0.041	0.916	12,728	0,000

Source: Processed primary data (2026). Dependent variable: JHT claim disbursement (Y); t table = 1.694.

Table 10. Model summary (coefficient of determination)

R	R Square	Adjusted Square	R	Standard Error of the Estimate	Information
0.916	0.839	0.834		2,740	Very strong

Source: Processed primary data (2026)

The regression equation obtained is $Y = -2.251 + 0.526X$. The regression coefficient is positive so that every one point increase in the JMO application usage score is followed by a 0.526 point increase in the JHT claim disbursement score, assuming other factors are constant. The calculated t value of variable X is 12.728 which is greater than the t table of 1.694 and the significance of 0.000 is smaller than 0.05. Thus, H₀ is rejected and H₁ is accepted, namely the use of the Jamsostek Mobile application has a positive and significant effect on the disbursement of JHT claims.

The correlation coefficient (R) of 0.916 indicates a very strong relationship. The Adjusted R Square value of 0.834 means that 83.4% of the variation in JHT claim disbursement can be explained by the use of the JMO application, while 16.6% is influenced by other factors not included in the model.

A summary of the hypothesis testing decisions is presented in Table 11.

Table 11. Summary of hypothesis testing

Hypothesis	t count	t table	Sig.	Decision
H1: X has a positive and significant effect on Y	12,728	1,694	0,000	H0 is rejected, H1 is accepted

Source: Processed primary data (2026)

Discussion

The effect of JMO use on JHT claim disbursement. The finding that JMO use has a positive and significant effect aligns with the TAM framework, which places ease and usefulness as determinants of technology acceptance (Davis, 1989), and with the DeLone and McLean (2003) model, which views system quality, satisfaction, and net benefits as determinants of information system success. Practically, JMO allows participants to upload documents, verify identity through facial scanning, and monitor claim status without queuing, resulting in shorter disbursement times compared to manual processes, especially for balances under IDR 10 million, which can be disbursed within one business day. These results are also consistent with previous studies that view JMO as a public service innovation (Susanto et al., 2020) and emphasize the importance of quality JHT e-claim services (Rahayu et al., 2022).

The role of effectiveness indicators. Conceptually, the six X-variable indicators explain why JMO usage accelerates claims. Goal achievement and timeliness are reflected in the application's ability to process claims within the promised timeframe; efficiency is reflected in savings in time, costs, and effort compared to visiting the office; ease of use and service quality determine whether participants can complete all stages without assistance from officers; while user satisfaction reflects participants' belief that the digital process is trustworthy. On the Y-variable side, inactive status, facial verification, and data synchronization are system prerequisites that determine whether claims can be processed immediately or delayed. Therefore, the smoothness of these three prerequisites is what differentiates a fast claims experience from a delayed one.

Technical and non-technical barriers. Despite its strong influence, JMO utilization is not without obstacles. Technical barriers include system disruptions, *login failures*, data verification errors, facial scan failures that can block accounts after three attempts, and unstable internet connections. Non-technical barriers include low digital literacy, a lack of understanding of how to use the application, and limitations of mobile devices. This aligns with Venkatesh et al.'s (2003) emphasis that enabling conditions and user capabilities determine the extent to which technology benefits are perceived. These barriers are discussed descriptively and not statistically tested in the regression model. Because 80.0% of respondents were over 50 years old, digital literacy and device barriers deserve special attention; this explains why some participants still prefer to visit branch offices in person (Dwiyanto, 2018).

A summary of the identified constraints and directions for improvement is presented in Table 12.

Table 12. Constraints on JMO usage and directions for improvement

Type	Constraint	Impact on claim disbursement	Direction of improvement
Technical	<i>Login</i> failure, server failure, input and data verification errors	Application pending or failed	Improved system stability and maintenance

Type	Constraint	Impact on claim disbursement	Direction of improvement
Technical	Face scan failure; account blocked after three failed attempts	Participants must go to the branch office	Simplified verification and scanning guidance
Technical	The internet network is unstable or uneven	Upload and verification process is hampered	Expanding access to digital infrastructure
Non-technical	Low digital literacy, especially among elderly participants	The application is not being used optimally	Ongoing education and mentoring
Non-technical	Mobile device limitations and withdrawal balance limits via JMO	Submission to switch to office or Lapak Asik	Socialization of alternative service channels

Source: Processed by researchers (2026); descriptive in nature and not statistically tested.

Other factors and implications. The remaining 16.6% of variation is likely influenced by user capabilities, network quality, system reliability, and completeness of participant documents, which were not included in the model. For BPJS Ketenagakerjaan, these findings suggest that improving system stability and data security, simplifying facial verification, and ongoing education, including mentoring for elderly participants, will enhance the benefits of digitizing claims services.

Policy implications. For policymakers, these results support the acceleration of the digital transformation of employment social security services, provided that digitalization is accompanied by equitable network infrastructure and digital literacy programs. Branch offices should maintain face-to-face service channels as an alternative for participants unable to use the application, while officers can act as companions, guiding participants through the use of the JMO. In this way, digitalization will not leave behind the elderly group of participants, who dominated the study sample (Yatin, 2024).

Limitations. This study has several limitations, namely the small sample size (35 respondents), coverage of a single branch office, the use of a single independent variable, and the perception data for X and Y coming from the same respondent, so the high determination value needs to be interpreted with caution. Future research is recommended to use a larger and more diverse sample, add variables such as digital literacy, network quality, and user trust, and use objective data on the length of the disbursement process.

5. CONCLUSION AND SUGGESTIONS

- The use of the Jamsostek Mobile application has a positive and significant effect on the disbursement of JHT claims for BPJS Ketenagakerjaan participants in the Pematangsiantar City Branch (t count 12.728 > t table 1.694; sig. 0.000 < 0.05), with

an Adjusted R Square of 0.834. This application makes claim submission faster, more practical, and more efficient and reduces the need to come to the office.

- b. There are still technical (system disruptions, *login* and facial verification failures, unstable networks) and non-technical (low digital literacy, lack of understanding, device limitations) constraints, especially among elderly participants, so some participants still process claims directly at branch offices.

Suggestions

1. **For BPJS Employment:** improving system stability, data security, ease of use, and speed of JMO services, as well as conducting ongoing outreach and education, including mentoring for elderly participants.
2. **For participants:** make optimal use of JMO by studying the available features and ensuring participant data is always updated so that the claims process runs smoothly.
3. **For further researchers:** add variables, expand samples and locations, and use mixed methods to explore user constraints in depth.

Thank-You Note

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