

# Implementation and Utilization of the Jamsostek Mobile (JMO) Application: The Perspective of Medan BPJS Employees and Participants

Natanail Valentinus Karo Ujung<sup>1</sup>, Rafika Aprila Putri<sup>2</sup>, Tabina Asyadda<sup>3</sup>, Muhammad Bagas Dwi Syahputra<sup>4</sup>

<sup>1,2,3,4</sup> Universitas Sumatera Utara, Medan , Indonesia

Email: [1natanailvalent22@gmail.com](mailto:1natanailvalent22@gmail.com) , [2rafika14042005@gmail.com](mailto:2rafika14042005@gmail.com) , [3tabinaasyadda9@gmail.com](mailto:3tabinaasyadda9@gmail.com) , [4mbagasdwiss@gmail.com](mailto:4mbagasdwiss@gmail.com)

*Input* : January 17, 2026      *Revised* : February 22, 2026  
*Accepted* : February 18, 2026      *Published* : February 26, 2026

## Abstract

*This study examines the implementation and utilization of the Jamsostek Mobile (JMO) application at the BPJS Ketenagakerjaan Medan branch from two main perspectives: employees as service providers and participants as application users. The study employs a mixed-method approach involving in-depth interviews with employees and quantitative surveys of participants to obtain a comprehensive overview of this digital service's effectiveness. The results indicate that JMO has successfully increased operational efficiency by reducing queues and administrative burdens, while providing convenience and speed of service for participants. The role of employees as educators is crucial in overcoming users' digital literacy barriers. However, a divergence in perception emerged between employees, who highlighted participants' readiness, and participants, who revealed technical application constraints. Participant satisfaction levels are notably high with a 92% recommendation rate, while employees proposed feature enhancements for optimization. These findings contribute significantly to the evaluation and development of digital social security services in Indonesia, offering integrative insights for strengthening public technology implementation.*

**Keywords :** Jamsostek Mobile (JMO), BPJS Ketenagakerjaan, Digital Transformation, Public Service, Service Effectiveness.

---

### Citation :

Ujung N V K et al (2026) Implementation and Utilization of the Jamsostek Mobile (JMO) Application: The Perspective of Medan BPJS Employees and Participants *MSJ: Majority Science Journal*, 4(1), 91-100.

---

### Corresponding Author:

Author name\* : Natanail Valentinus Karo Ujung

Email\* : [natanailvalent22@gmail.com](mailto:natanailvalent22@gmail.com)

---



## 1. Introduction

Digital transformation in public service delivery has become a strategic agenda of the Indonesian government to improve effectiveness, transparency, accountability, and accessibility of services. The acceleration of digitalization is not merely a technological shift but a structural reform that reshapes governance processes and citizen–state interactions. Within the employment social security sector, BPJS Ketenagakerjaan, as a public legal entity mandated by Law Number 24 of 2011, is responsible for ensuring accessible and efficient protection services for workers. In response to increasing service demand and administrative burden, BPJS Ketenagakerjaan introduced the Jamsostek Mobile (JMO) application as a digital platform that enables participants to independently access services such as claims, membership information, and account management without physically visiting branch offices. The implementation of JMO reflects a broader national commitment toward digital governance and paperless public administration.

However, despite the strategic objectives of digital transformation, the implementation of public service applications frequently encounters multifaceted challenges. Previous studies indicate that the success of digital public services is not determined solely by technological availability but by user acceptance, institutional readiness, system quality, and digital literacy (Granić, 2022; Latif et al., 2025). In the context of digital service adoption, the Technology Acceptance Model (TAM) has been widely employed to explain user behavior. TAM posits that perceived usefulness and perceived ease of use are the two primary determinants influencing users' attitudes, behavioral intentions, and actual system usage (Huang & Yang, 2025; Bochmann & Moryson, 2025). Perceived usefulness refers to the degree to which users believe that a system enhances their performance, while perceived ease of use reflects the extent to which the system is free of effort. In digital public service platforms such as JMO, these constructs are essential to understanding whether participants adopt and continuously utilize the application.

Nevertheless, contemporary digital environments have demonstrated that TAM alone may be insufficient to capture the complexity of digital public service ecosystems. Recent systematic reviews reveal that TAM is often extended with variables such as trust, system quality, subjective norms, perceived risk, self-efficacy, and digital divide factors (Attié & Meyer-Waarden, 2022; Joshi, 2025; Gong et al., 2025). Particularly in e-government contexts, trust in institutions and technological reliability significantly affect citizen engagement (Slathia et al., 2025). Furthermore, digital divide theory emphasizes disparities in access, skills, and digital literacy, which may moderate the relationship between perceived usefulness and actual usage (Djarmiko et al., 2025). These theoretical developments suggest that digital service implementation must be analyzed within both behavioral and structural frameworks.

Beyond user acceptance, digital governance theory provides an institutional perspective for understanding the implementation of e-government systems. Malodia et al. (2021) propose that successful digital public service depends on citizen orientation, channel orientation, and technology orientation, moderated by socioeconomic and political conditions. Digital transformation theory further emphasizes that technological innovation must be accompanied by organizational adaptation, bureaucratic restructuring, and citizen-centric service design (Sharmin & Chowdhury, 2025; Al-Ansi et al., 2024). Studies in public sector digital reform demonstrate that institutional resistance, hierarchical structures, and limited inter-organizational coordination can hinder digital implementation regardless of technological readiness (Boutaleb & Tamnine, 2025; Anggraini et al., 2025). Therefore, evaluating JMO implementation requires not only assessing participant perceptions but also examining organizational perspectives and administrative transformation processes.

Empirical evidence regarding JMO implementation remains limited and fragmented. Existing studies predominantly focus on user satisfaction and service efficiency improvements. For instance, Sari and Utomo (2023) highlight that JMO enhances service accessibility and reduces physical queues in branch offices. Wijaya and Heryanto (2022) analyze digitalization in BPJS Ketenagakerjaan from a dynamic capability perspective, emphasizing innovation adaptation. Similarly, research published in *Jurnal IPS* (2025) confirms that perceived ease of use and perceived usefulness significantly influence JMO adoption among participants.

However, these studies generally adopt a single-sided perspective centered on participants as end-users, without incorporating the viewpoint of employees as service providers and implementers of digital reform.

This limited analytical scope creates a research gap. Digital transformation in public institutions is a dual-process phenomenon involving both external adoption by citizens and internal adaptation by bureaucratic actors. Employees play a crucial role as digital facilitators, educators, and change agents. Their perceptions regarding workload reduction, system reliability, and participant readiness may significantly shape implementation outcomes. Ignoring the employee perspective risks oversimplifying digital service evaluation into mere satisfaction metrics. Moreover, divergences between employee and participant perceptions may reveal deeper governance issues such as organizational readiness, communication gaps, and system stability challenges.

The phenomenon observed in BPJS Ketenagakerjaan Medan illustrates this complexity. While JMO has reportedly reduced queues and administrative burdens, challenges persist in terms of technical system stability, digital literacy disparities, and differing interpretations of service barriers. Employees often perceive digital literacy limitations among participants as the primary obstacle, whereas participants may attribute difficulties to application errors, login failures, or slow response times. This divergence reflects a critical issue within digital governance: the alignment between institutional assumptions and user experience realities. Without integrated evaluation, digital transformation risks being technologically progressive yet administratively misaligned.

Therefore, the novelty of this study lies in its integrated dual-perspective analysis of JMO implementation, simultaneously examining employees as digital service implementers and participants as application users. By combining TAM constructs with digital governance theory, this research provides a multidimensional framework that bridges behavioral adoption analysis and institutional transformation assessment. Unlike prior studies that focus exclusively on user perception or organizational innovation, this study synthesizes both dimensions to generate a more comprehensive evaluation model. This integrative approach contributes theoretically by expanding the application of TAM within e-government contexts and practically by offering evidence-based insights for improving digital public service implementation strategies.

Based on these considerations, the main research problem addressed in this study is how the implementation and utilization of the Jamsostek Mobile (JMO) application are experienced and interpreted from both employee and participant perspectives at BPJS Ketenagakerjaan Medan, and what factors influence its effectiveness and limitations. Accordingly, the objective of this study is to analyze the implementation and utilization of JMO from dual perspectives employees and participants by identifying determinants of digital adoption, institutional readiness, perceived benefits, and technical constraints in order to provide recommendations for strengthening digital governance within Indonesia's employment social security system.

## 2. Method

This study employed a qualitative approach through in-depth interviews with BPJS Ketenagakerjaan Medan employees, while a quantitative approach, which involved distributing questionnaires to BPJS Ketenagakerjaan participants, combined the strengths of both methods to obtain a comprehensive picture of the implementation and utilization of the Jamsostek Mobile (JMO) application from both user and service provider perspectives. This design is appropriate when a single approach is deemed insufficient to fully explain a phenomenon.

The primary data sources in this study consisted of primary data: responses from participants and employees obtained through online questionnaires and interviews. The questionnaire was distributed online using Google Forms to a sample of BPJS participants who had used or were familiar with the JMO application and BPJS employees in Medan involved in digital services. The questionnaire instrument was designed with closed-ended

items using a Likert scale (an assessment method for measuring respondents' attitudes, opinions, or perceptions of a statement) to measure variables such as perceived benefits, ease of use, digital literacy, and application utilization. In addition, interviews were conducted with employees to explore implementation, operational barriers, and their experiences in implementing digital services. This approach aligns with methodological literature that suggests a combination of questionnaires and interviews can enrich the analysis and validity of research findings.

After data collection, quantitative data from the questionnaires were processed for descriptive analysis, including frequency distribution, mean, and standard deviation, as well as correlation tests, as needed. Qualitative data from interviews were analyzed to identify employee outcomes and interpretations of JMO implementation. The results of both analyses were then combined to obtain richer and more valid conclusions. The entire research process was conducted with due regard for research ethics: informed consent from respondents, anonymity of respondents, and data use for academic purposes only. With such a design and procedure, this study is expected to be able to provide a comprehensive picture of how JMO is implemented and utilized as well as the obstacles and supporting factors from both perspectives - participants and employees - so as to produce valid, reliable, and meaningful findings..

### 3. Results and Discussion

Based on an interview with Mr. Budi Widjaja (Service Officer), the JMO application was developed as a form of service digitization to replace manual, paper-based processes with digital, paperless ones. The primary goal is to simplify processes and reduce queues at branch offices.

*"The JMO application is proof of the implementation of digitalization... to simplify or shorten processes that were previously manual... One strategy to reduce the queues of participants coming to the office."*

*(Employee Interview, Budi Widjaja).*

#### Effectiveness of Service Implementation

##### 1. Understanding and Socialization

- **Employee Perspective:** Staff position themselves as primary educators in the field. They highlight the challenges faced by participants who are "tech-savvy" or reluctant to learn new things, often requiring them to guide them from the initial stages, such as downloading, through to submitting claims.
- **Participant Perspective:** Consistent with employee feedback, the majority of participants now have a good understanding of the JMO app's core functions. However, this understanding didn't emerge overnight; nearly all participants acknowledged the active role of employees in assisting them when they first started using the app.

**Discussion:** This data demonstrates convergence. The participants' high level of understanding wasn't the result of self-adaptation, but rather the result of intensive employee mentoring. Participants didn't simply "know," but were "guided" to understanding, confirming the crucial role of employees as "digital advocates" in the technology adoption process.

##### 2. Speed and Efficiency of Service

- **Employee Perspective:** Employees have seen a significant reduction in their administrative workload. The claims process, which previously involved a backlog of

physical documents, has now shifted to digital file verification, drastically reducing physical queues at branch offices. (Employee Interview)

- **Participant Perspective:** Echoing staff, most participants found the service experience significantly more streamlined than manual methods. They considered using JMO more practical because it eliminated the need for physical mobility, directly saving transportation costs and waiting time.

**Discussion:** This efficiency is felt both ways. For the institution, there is administrative efficiency (paperless); for participants, there is personal resource efficiency (time and costs). Employees' claims about "queue reduction" were confirmed valid because participants themselves experienced the benefit of no longer having to physically queue.

### 3. Technical Barriers vs Human Resources (HR)

- **Employee Perspective:** Employees tend to see barriers from the external side, namely the mental readiness and technical abilities of participants (such as reluctance to learn or lack of digital literacy), especially in certain demographics.
- **Participant Perspective:** Contrary to employee assumptions, the majority of participants felt quite capable of operating the application without any significant issues. The complaints they received were more technical in nature, such as login difficulties, forgotten passwords, or slow application response, rather than due to a lack of understanding of how to use it.

**Discussion:** There's an interesting divergence. Employees view "participant incompetence" as the primary issue, while participants see "system stability" as the real challenge. This indicates that participants are genuinely eager to learn, but are often hampered by the application's technical challenges. Therefore, future improvements will require a balance between human resource education and improving system stability.

### 4. Satisfaction and Evaluation

- **Employee Perspective:** The focus of employee evaluations is on achieving annual user acquisition targets. They hope to increase the JHT claim limit to broaden the app's benefits coverage for participants.
- **Participant Perspective:** Overall, participants expressed a very positive response to JMO's services. Nearly all expressed high levels of satisfaction and were willing to recommend the app to their colleagues, with the caveat that stability improvements be made to reduce frequent outages.

**Discussion:** The implementation of JMO at the Medan Branch Office was deemed a qualitative success. High participant satisfaction was matched by a sense of assistance from employees. Participants' expectations for an "error-free" application paralleled employee expectations for broader feature optimization.

### Table 1. Effectiveness and Perception of JMO

Aspect	Findings Interview (Employee)	Questionnaire Findings (Participants)	Analysis
Objectives and benefits	Reduce queues, paperless, make CS work easier.	Saves transportation costs, practical, faster than manual.	Mutually Reinforcing. Internal efficiency (employees) directly impacts external efficiency (participant costs/time).
Employee Role	As an active educator, guiding from zero to claim.	80% of participants had been assisted by employees; Help rating "Very Helpful".	Valid. The high level of participant understanding is a direct result of active employee support.
Major Obstacles	Participants' digital readiness (techno-stutter), perception of "complicated".	Application technical issues (forgot password, errors, re-login). 80% felt there were no significant issues.	Complementary. Employees focus on the barrier to entry, while participants focus on the user experience.

Table 1 demonstrates a strong alignment between institutional objectives and user-perceived benefits of the JMO application. From the employee perspective, JMO functions primarily as an administrative reform instrument aimed at reducing queues, minimizing paperwork, and streamlining customer service operations. From the participant perspective, the same digital transformation is experienced as practical efficiency, cost savings, and faster service access. This convergence indicates that internal operational efficiency directly translates into external service effectiveness. Furthermore, the table reveals that the high level of participant understanding is not solely driven by self-learning but significantly influenced by employee facilitation. However, the divergence identified in the “major obstacles” dimension suggests a perception gap: employees emphasize digital literacy limitations, while participants point to system stability and technical reliability. This discrepancy reflects a critical digital governance issue in which institutional assumptions about user capability may not fully correspond with actual user experience. Therefore, JMO implementation success is not merely technological but relational, depending on the interaction between system design, institutional readiness, and user perception.

The findings of this study can be analytically explained through the Technology Acceptance Model (TAM). TAM asserts that perceived usefulness (PU) and perceived ease of use (PEOU) are the two primary determinants influencing technology adoption behavior (Huang & Yang, 2025; Bochmann & Moryson, 2025). The empirical evidence from BPJS Ketenagakerjaan Medan strongly supports this proposition. Participants reported that JMO saves time, reduces transportation costs, and simplifies claims processing. These experiences directly correspond to perceived usefulness, as users believe that JMO enhances their performance and efficiency in accessing social security services. Simultaneously, participants largely perceived the application as practical and manageable, indicating a positive perception of ease of use. The high recommendation rate of 92 percent further confirms that behavioral intention to continue using the application is positively influenced by these two constructs.

However, consistent with contemporary critiques, TAM alone does not fully capture the complexity of digital public service adoption. Recent systematic reviews highlight that TAM is often extended with external variables such as trust, system quality, self-efficacy, subjective norms, and perceived risk (Granić, 2022; Latif et al., 2025; Joshi, 2025). The technical barriers reported by participants, such as login errors and slow application responses, indicate that system quality significantly influences user satisfaction. According to Latif et al. (2025), external variables such as service quality and technological reliability directly affect satisfaction

and continuance intention in digital platforms. Therefore, although perceived usefulness remains high, system instability may weaken long-term adoption if not addressed.

Moreover, the employee role as a digital facilitator aligns with extensions of TAM incorporating self-efficacy and social influence. Gong et al. (2025) demonstrate that motivation and confidence significantly influence digital technology adoption in educational contexts. In the JMO case, employees act as digital mentors who strengthen participants' technological confidence. This function reduces entry barriers and enhances perceived ease of use. Thus, adoption is not purely an individual cognitive process but socially supported through institutional mediation. This finding confirms that digital adoption in public service contexts is relational rather than isolated.

The divergence between employees and participants regarding obstacles can also be interpreted through Digital Divide Theory integrated with TAM (Djatkiko et al., 2025). Employees perceive digital literacy as the primary barrier, reflecting concerns about skills and readiness. Participants, however, focus on technical system quality. This dual perception suggests that adoption barriers operate at both capability and infrastructure levels. Therefore, digital inclusion strategies must address not only user training but also platform reliability and technological refinement.

Beyond behavioral acceptance, JMO implementation must be evaluated within the broader framework of digital governance. According to Malodia et al. (2021), successful e-government initiatives depend on citizen orientation, channel orientation, and technology orientation. The JMO application demonstrates strong citizen orientation by enabling self-service access and reducing physical dependency on branch offices. The reduction of queues and administrative burden confirms successful channel transformation from manual to digital processes. However, the technical issues reported by participants indicate that technology orientation still requires optimization.

Digital transformation theory further emphasizes that technological reform must be accompanied by organizational adaptation and structural change (Sharmin & Chowdhury, 2025; Al-Ansi et al., 2024). The findings show that employees experience reduced administrative workload, indicating internal process innovation. However, the persistence of perception gaps suggests that communication and change management processes must be strengthened. Boutaleb and Tamnine (2025) argue that bureaucratic resistance and hierarchical culture may influence digital transformation outcomes. Although no explicit resistance was identified in this study, the divergence in obstacle perception suggests differing interpretations of implementation challenges, which may affect policy refinement.

Furthermore, network governance theory highlights the importance of collaboration and institutional coordination in digital reform (Anggraini et al., 2025). JMO implementation requires integration between technological developers, administrative officers, and service users. The high level of satisfaction suggests that coordination has been relatively effective. Nevertheless, long-term sustainability requires continuous system upgrading and feedback integration. Digital governance is not a one-time transformation but an adaptive and iterative process.

Recent studies also integrate TAM with Theory of Planned Behavior (TPB) in e-government contexts, emphasizing subjective norms and perceived behavioral control (Faruque et al., 2025). In the JMO case, social influence appears indirectly through employee guidance and peer recommendations. The willingness of participants to recommend JMO reflects positive subjective norms, reinforcing adoption behavior. However, perceived behavioral control may be affected by technical instability. When system errors occur, users may feel reduced control, potentially influencing future usage intention.

Overall, the implementation of JMO at BPJS Ketenagakerjaan Medan illustrates a successful yet evolving digital governance model. From a TAM perspective, high perceived usefulness and ease of use drive adoption and satisfaction. From a digital governance perspective, institutional adaptation and citizen-oriented service design contribute to operational efficiency. Nevertheless, sustainability requires bridging perception gaps, enhancing system stability, and continuously strengthening digital literacy. The integration of TAM and digital governance frameworks thus provides a comprehensive explanation of both

behavioral acceptance and structural implementation dynamics within Indonesia's public social security digital transformation.

#### 4. Conclusions and Suggestions

Based on the results of research on the implementation and utilization of the Jamsostek Mobile (JMO) application at BPJS Ketenagakerjaan Medan, it can be concluded that the implementation of this digital service has been effective from the perspective of both employees and participants. Employees feel that JMO is able to reduce queues, reduce administrative burdens, and simplify service processes that were previously carried out manually. The role of employees as digital assistants has also proven very important in increasing participant literacy and understanding of application use. Meanwhile, participants assessed that JMO provides significant convenience through faster, more practical, and efficient service access without having to visit a branch office. The level of participant satisfaction was very high, and all respondents were willing to recommend the use of this application.

This study also found differences in the focus of obstacles between employees and participants. Employees highlighted the limited digital literacy of some participants, while participants faced more technical challenges such as login issues and application errors. Despite this, the perceived benefits outweighed the challenges. Overall, the implementation of JMO was deemed successful in improving the quality of BPJS Ketenagakerjaan Medan's services, with opportunities for further development through optimizing system stability and strengthening digital education for users.

#### Bibliografi

- Al-Ansi, A., Garad, A., Jaboob, M., & Al-Ansi, A. (2024). Elevating e-government: Unleashing the power of AI and IoT for enhanced public services. *Heliyon*, 10. <https://doi.org/10.1016/j.heliyon.2024.e40591>
- Alnemer, H. (2022). Determinants of digital banking adoption in the Kingdom of Saudi Arabia: A technology acceptance model approach. *Digital Business*. <https://doi.org/10.1016/j.digbus.2022.100037>
- Anggraini, D., Sudirman, F., Atnan, N., & Husain, M. (2025). E-government utilization and the political logic of network governance in Indonesia's local administration. *JWP (Jurnal Wacana Politik)*. <https://doi.org/10.24198/jwp.v10i3.62691>
- Attíe, E., & Meyer-Waarden, L. (2022). The acceptance and usage of smart connected objects according to adoption stages: An enhanced technology acceptance model integrating the diffusion of innovation, uses and gratification and privacy calculus theories. *Technological Forecasting and Social Change*. <https://doi.org/10.1016/j.techfore.2022.121485>
- Bochmann, N., & Moryson, H. (2025). Evaluating user adoption of citizen development platform: A case study using the technology acceptance model. *International Business Research*. <https://doi.org/10.5539/ibr.v18n4p12>
- Boutaleb, N., & Tamnine, L. (2025). The organizational change in the age of digital governance. *International Journal of Applied Research in Management and Economics*. <https://doi.org/10.33422/ijarme.v8i3.1576>
- BPJS Ketenagakerjaan. (2023). Improving digital services, BPJS Ketenagakerjaan wins award at ICXC 2023. Retrieved from <https://www.bpjsketenagakerjaan.go.id>
- BPJS Ketenagakerjaan. (n.d.). Our history. Retrieved from <https://www.bpjsketenagakerjaan.go.id>
- Djatmiko, G., Sinaga, O., & Pawirosumarto, S. (2025). Digital transformation and social inclusion in public services: A qualitative analysis of e-government adoption for marginalized communities in sustainable governance. *Sustainability*.

<https://doi.org/10.3390/su17072908>

- Faruque, M., Amin, A., Sharmin, M., & Rahman, M. (2025). Fostering sustainable digital governance: Citizen acceptance of web-portal-based integrated platforms in Bangladesh through a TAM-TPB approach. *Journal of Risk Analysis and Crisis Response*. <https://doi.org/10.54560/jracr.v15i1.551>
- Gong, Y., Xu, C., Luo, S., & Lin, J. (2025). Modeling teacher education students' adoption of large language models through an extended technology acceptance framework. *Scientific Reports*, 15. <https://doi.org/10.1038/s41598-025-03298-9>
- Granić, A. (2022). Educational technology adoption: A systematic review. *Education and Information Technologies*, 27, 9725–9744. <https://doi.org/10.1007/s10639-022-10951-7>
- Huang, B., & Yang, Y. (2025). Revisiting the technology acceptance models: A critical evaluation and their educational applications. *Asian Journal of Education and Social Studies*. <https://doi.org/10.9734/ajess/2025/v5i131810>
- IPS Journal. (2025). The influence of perceived ease of use and usefulness on the adoption of the Jamsostek Mobile (JMO) application. Retrieved from <https://ipssj.com>
- Iqbal, M. (2020). *Mixed methods research method*. IAIN Parepare. Retrieved from <https://repository.iainpare.ac.id>
- Joshi, P. (2025). Evolving landscape of digital technology adoption: Theoretical shifts & future trajectories. *Journal of Informatics Education and Research*. <https://doi.org/10.52783/jier.v5i3.3323>
- Latif, I., Saputro, R., & Barkah, A. (2025). Technology acceptance model (TAM) using partial least squares structural equation modeling (PLS-SEM). *Journal of Information Systems and Informatics*. <https://doi.org/10.51519/journalisi.v7i2.1104>
- Lim, J., & Zhang, J. (2022). Adoption of AI-driven personalization in digital news platforms: An integrative model of technology acceptance and perceived contingency. *Technology in Society*. <https://doi.org/10.1016/j.techsoc.2022.101965>
- Malodia, S., Dhir, A., Mishra, M., & Bhatti, Z. (2021). Future of e-government: An integrated conceptual framework. *Technological Forecasting and Social Change*, 173, 121102. <https://doi.org/10.1016/j.techfore.2021.121102>
- Nihayah, N., & Purnama, N. (2024). Evaluation of digital banking application adoption based on the technology acceptance model (TAM). *International Journal of Science, Technology & Management*. <https://doi.org/10.46729/ijstm.v5i2.1083>
- Republic of Indonesia. (2011). *Law Number 24 of 2011 concerning the Social Security Administration Agency*. Retrieved from <https://www.bpjsketenagakerjaan.go.id>
- Sari, D., & Utomo, R. (2023). Public service innovation through Jamsostek Mobile (JMO): A case study at the Rungkut branch of BPJS Ketenagakerjaan. Retrieved from <https://www.researchgate.net>
- Sharmin, S., & Chowdhury, R. (2025). Digital transformation in governance: The impact of e-governance on public administration and transparency. *Journal of Computer Science and Technology Studies*. <https://doi.org/10.32996/jcsts.2025.7.1.27>
- Slathia, P., Bhasin, J., & Mustaq, S. (2025). Digital-governance and e-service delivery mechanism for sustainable development goals (SDGs): A systematic review. *Journal of Lifestyle and SDGs Review*. <https://doi.org/10.47172/2965-730x.sdgreview.v5.n06.pe07087>
- Tsurvey.id. (2021). Quantitative, qualitative, and combined research methodology. Retrieved from <https://tsurvey.id>

Wijaya, A., & Heryanto, B. (2022). Case study of service digitalization at BPJS Ketenagakerjaan: Dynamic capabilities and service innovation. Retrieved from Indonesian journal portal.