

Utilization of JMO Application to Improve the Quality of JHT Program Services at BPJS Employment

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Abstrak

This study aims to evaluate the utilization of the Jamsostek Mobile (JMO) application in improving the quality of the Old Age Security (JHT) program services at BPJS Ketenagakerjaan (Indonesian Workers Social Security Agency). The background of this research stems from the growing need for efficient digital services, particularly since the COVID-19 pandemic restricted public mobility. In response, BPJS Ketenagakerjaan launched the JMO application to facilitate participants in accessing information and submitting JHT claims online. This research employs a library research method with a qualitative descriptive approach. Data were obtained from various credible secondary sources such as scientific journals, books, government regulations, and official reports. The findings indicate that the JMO application has provided easier service access for participants, especially in checking balances and submitting JHT claims. The app's features enable users to access services anytime and anywhere without having to visit a branch office physically. However, the application's effectiveness is still hindered by several factors, including biometric verification failures, technical system issues, and limited internet access in certain regions. User satisfaction tends to be positive regarding information content, application interface, and timeliness, but remains low in terms of accuracy and ease of use. Furthermore, application updates have not shown significant innovation, and long-term development lacks a clear strategic direction. Based on these findings, it can be concluded that the JMO application holds great potential to strengthen BPJS Ketenagakerjaan's digital service delivery. Nonetheless, it still requires systemic improvements and continuous innovation to effectively meet user needs and maintain sustainability and competitiveness in the digital transformation era.

Kata Kunci: BPJS Employment; Digital Service; JHT; JMO application; Service Effectiveness

1. PENDAHULUAN

BPJS Ketenagakerjaan is a social security organizing agency established by the Indonesian government with the primary objective of providing social protection to all workers in Indonesia. Participation in this program is mandatory for all workers, both in the formal and informal sectors. Formal sector workers must be registered by their companies or employers, while informal sector workers can register independently. However, this obligation has not been fully met, as some users still face obstacles during the claim submission process. Specific features offered such as participant registration, balance checks, and online JHT (Old Age Security) claims have generally helped improve the mobility and efficiency of services for workers. Nevertheless, periodic application updates often do not result in significant improvements in functionality, so the benefits are not fully realized. In terms of system reliability, the JMO application is fairly capable of supporting digital services, especially in processing online JHT claims. Even so, challenges remain, such as failures in biometric verification during data updates, which can hinder the claim process. In terms of access speed, although users often experience delays during login, the JMO application has proven to accelerate the JHT disbursement process compared to manual services. This indicates that the JMO application holds great potential to enhance service effectiveness and contribute more broadly to the welfare of JHT participants. (Nur Rohmi Aida, 2023).

At the beginning of 2020, the COVID-19 pandemic spread globally and had serious impacts on public health, social life, and the economy. This situation forced people to adopt health protocols such as maintaining physical distance and avoiding crowds. Under these circumstances, limited mobility encouraged the use of technology as a means to facilitate various daily activities. The rapid advancement of information technology became a solution for the public to access essential services, including those provided by the Social Security

Administering Body for Employment (BPJS Ketenagakerjaan). To enable participants to submit Old Age Security (JHT) claims without having to visit branch offices in person, BPJS Ketenagakerjaan developed the Jamsostek Mobile (JMO) application. This innovation aimed to minimize direct contact and support efforts to prevent the spread of COVID-19 (Ade deva wiranda & Iqbal Fahlevi, 2022).

In 2021, BPJS Ketenagakerjaan launched the JMO (Jamsostek Mobile) application as a replacement for the BPJSTKU app. Jamsostek Mobile (JMO) is a digital innovation designed to provide convenience for BPJS Ketenagakerjaan participants in accessing services online. The application is available for download on both Android and iOS devices. JMO offers a variety of features, including Old Age Security (JHT) simulation, checking JHT balance and contribution details, as well as Pension Security information, and JHT claim submission services. With the launch of JMO, participants no longer need to visit branch offices especially those who live far from BPJS Ketenagakerjaan offices since the entire process can be completed through a smartphone. (Ade deva wiranda & Iqbal Fahlevi, 2022).

The Old Age Security (JHT) program is one of the main services offered by BPJS Ketenagakerjaan, providing financial benefits to participants who have stopped working or entered retirement. This program is intended to serve as a form of social security that ensures workers' well-being in the future. Service delivery is a process carried out by one party to meet the needs of another, whether in the form of physical products or services. The level of satisfaction in service delivery is influenced by the provider's ability to meet user expectations. Therefore, service quality is largely determined by how effectively the provider can respond to the needs of participants. (Vanya Karunia Mulia Putri, 2023).

Through this application, participants can access their Old Age Security (JHT) balance information, submit JHT claims, update their membership data, and obtain information about the JHT program digitally (Nur Rohmi Aida, 2023). One of the key advantages of this application is its ability to accelerate the disbursement process. For participants with a JHT balance of less than IDR 10 million, the funds can be disbursed on the same day or, at the latest, within one working day, provided that all requirements are met. This demonstrates that the use of the JMO application is highly efficient and time-saving, as participants can submit claims anytime and from anywhere without the need to queue or attend in-person services. In addition to its claim function, the JMO application also serves as an information platform related to membership and other BPJS Ketenagakerjaan programs. (Ade deva wiranda & Iqbal Fahlevi, 2022).

Based on the above background, an in-depth study is needed to evaluate the use of technology in supporting service quality. Therefore, this research is titled: "Utilization of the JMO Application to Improve the Service Quality of the Old Age Security (JHT) Program at BPJS Ketenagakerjaan." The objective of this study is to analyze the extent to which the JMO application contributes to improving the quality of JHT program services, particularly in terms of the ease of checking balances and the JHT claims process.

2. METODE PENELITIAN

This study employs a library research method with a qualitative descriptive approach. This method was chosen because it allows for an in-depth description and analysis of the phenomenon based on secondary data obtained from various scholarly literature and relevant documents. (Assyakurrohim et al., 2022). The qualitative descriptive approach enables researchers to understand and explain social phenomena contextually by exploring the meanings, experiences, and interactions that occur in real life. In the context of this study, this approach is used to examine in depth the implementation of digital innovation through the Jamsostek Mobile (JMO) application in the service delivery of the Old Age Security (JHT) Program at BPJS Ketenagakerjaan, as well as to evaluate its impact on improving service quality and the well-being of program participants. This approach is considered relevant as it offers flexibility in exploring complex issues, particularly in the fields of social policy and digital transformation in public services.

The data used in this research are secondary in nature, obtained through the review of credible sources such as reference books, scholarly journal articles, official institutional reports, government regulations, and expert opinions. All collected data are analyzed through the stages of data collection, data reduction, data presentation, and conclusion drawing. These stages are carried out systematically to produce a comprehensive and in-depth understanding of the issues under study, based on theoretical frameworks and findings from previous research.

3. HASIL DAN PEMBAHASAN

1. Digitalization of JHT Services Through the JMO Application

BPJS Ketenagakerjaan is a public legal entity mandated to provide social protection for workers in Indonesia. In an effort to strengthen its role in the era of digital transformation, the institution developed the Jamsostek Mobile (JMO) application as part of its service digitalization strategy. JMO is the latest development of BPJS Ketenagakerjaan's digital services, previously known as BPJSTKU. As a form of digital innovation, JMO offers more features and greater convenience for its users. In addition to the JMO application, participants can also submit JHT claims online through other platforms such as LAPAK ASIK (Layanan Tanpa Kontak Fisik), which is accessible via the official website <https://lapakasik.bpjsketenagakerjaan.go.id/>.

One of the main advantages of the JMO application lies in the ease of the online JHT claim process, where it no longer requires documents such as a work certificate or proof of employment, which were previously mandatory on the LAPAK ASIK platform. Through JMO, JHT claims can be submitted entirely via smartphone, with a faster process and without long waiting times. The JMO application is designed to provide convenience for participants in accessing various information and services related to the employment social security program, such as information on the Old Age Security (JHT) balance, contribution payment history, and details of other membership programs. The existence of this application is strategically important in the context of public service modernization, in line with the growing demand for services that are fast, easy, and efficient (Utami & Taryana, 2024).

To simplify the JHT claim process, the JMO application was developed as a digital tool capable of meeting various participant needs. The presence of this application is expected to increase participants' or customers' trust in the services provided by BPJS Ketenagakerjaan. Most of the informants reported that the information available on the JMO application met user expectations and needs. The availability of complete and easily accessible information has had a tangible positive impact on users.

Before the launch of JMO, various services, such as payment and contribution information, could only be accessed by visiting the nearest branch office. However, with the launch of JMO, these services are now available directly through smartphones, including new participant registration, balance checks, payments, contribution information, digital cards, and other membership data. JMO serves as a digital platform designed to make it easier for the public, especially BPJS Ketenagakerjaan participants, to access employment social security services. In its latest version, the application offers seven main features, including: new participant registration, contribution payments, balance checks, claims with same-day service, reporting and complaints, real-time work accident reporting, and digital cards.

To date, around 70% of JHT services are accessible through the JMO application, such as balance checks and JHT claim submissions. However, the application currently only supports JHT claims for balances under IDR 10 million. Ongoing development is being carried out to expand the services to include other social security benefits, such as Work Accident Insurance, Death Insurance, and Pension Insurance. The features available in the JMO application are considered very useful by users, as they provide efficient services and support BPJS Ketenagakerjaan's digital service system. One of the most commonly used features is the online JHT claim service.

2. Effectiveness of the JMO Application in Simplifying the JHT Claim Process

In 2022, BPJS Ketenagakerjaan set a target of 7 million active users for the Jamsostek Mobile (JMO) application, and by that time, the total number of users had reached 13.31 million. Pramudya Iriawan Buntoro, the Director of Strategic Planning and Information Technology at BPJS Ketenagakerjaan, emphasized the importance of prioritizing the development of digital-based services. He stated that data shows a trend of increased use of online services, and the speed of the process has proven to be one of the key advantages, offering greater efficiency. To anticipate a surge in the number of users in the future, the application developers have taken various preparatory steps since 2021, including upgrading the capacity of the digital service system (Pradiya et al., 2024). There is a need for an analysis of the effectiveness of using the JMO application in simplifying the JHT claim process.

This analysis is based on the theory proposed by Campbell J.P. in the book cited by (Safitri et al., 2025), Regarding the measurement of effectiveness, it includes several indicators such as program success, target achievement, satisfaction with the program, input and output levels, and overall goal attainment.

1. Program Success and Operational Capability

The success of a program, in this case, the Jamsostek Mobile (JMO) application, depends on its operational capability to run the application according to the established goals. The success of implementation can be observed from how processes and methods are applied in the field. The use of the JMO application is significantly influenced by the workers or the public who use it. A well-established mechanism and procedure are essential factors in operating the application effectively. The results indicate that, in general, the implementation of the application by users has been quite effective, particularly in the context of disbursing various BPJS Ketenagakerjaan benefits.

2. **Target Achievement and Program Outcomes**
Target achievement is assessed based on how well existing policies and procedures can meet their objectives. In the context of the JMO application, many participants of the Old Age Security (JHT) claims have successfully obtained their entitlements through this application. With the JMO application, the claims process has become easier, as participants no longer need to visit public service offices in person. However, some users still face challenges, such as failures in the biometric photo process and data updates that lead to account blockages, meaning the program's objectives have not yet been fully optimized.
3. **Policies and Procedures**
Policies and procedures serve as the fundamental guidelines for carrying out the tasks and activities of an organization. In the implementation of the JMO application, policies have been designed to facilitate the JHT claims process. Based on the observations, it can be concluded that, in general, the application has been effective in supporting the claims process, although its implementation is not entirely free from technical obstacles such as network and system disruptions.
4. **Perceived Satisfaction**
User satisfaction is one of the key indicators in assessing the effectiveness of a program. In this case, some participants are satisfied with the ease and speed of the services provided by the JMO application. However, others are less satisfied due to issues such as biometric photo failures, network maintenance, and the lengthy disbursement process, which can take up to 10 days. As a result, some participants still choose to visit public service offices to complete the process manually.
5. **Kualitas yang Dihasilkan**
The quality of the JMO application service can be assessed based on how well the application meets the established standards and specifications. According to Philip B. Crosby's perspective, quality is the fulfillment of predefined requirements. Based on the research findings, the quality of the JMO application service is still considered not fully effective, as various issues were found, such as slow data updates, network disruptions, and other technical problems that affect the comfort and effectiveness of the benefit disbursement process for participants.

In terms of the effectiveness of the JMO service quality, there are obstacles and challenges in using the JMO application. The statement above also highlights the main technical challenge in the implementation of the JMO (Jamsostek Mobile) application, which is the limited network, especially in regions with unstable internet access across Indonesia. As an archipelagic country with disparities in digital infrastructure development, uneven network availability becomes a determining factor in reaching all BPJS Ketenagakerjaan participants through this application. The limitations of internet connectivity directly affect the quality of service provided by the JMO application. Participants in areas with weak or inconsistent internet networks often face difficulties in using vital features, such as logging into the application, checking the Old Age Security (JHT) balance, submitting claims, and receiving service notifications. This situation not only causes disruptions in accessing information but can also reduce public trust in the digital services provided by BPJS Ketenagakerjaan (Sartika et al., 2022). According to the theory proposed by Campbell J.P., there are still challenges faced by users of the JMO application. However, BPJS Ketenagakerjaan has implemented various solutions and conducted evaluations to address the challenges of network instability in the use of the Jamsostek Mobile (JMO) application. Below is a summary of some of these solutions:

1. **Application Optimization for Low Bandwidth: BPJS Ketenagakerjaan is developing an application**
BPJS Ketenagakerjaan is developing the JMO application to be lighter and capable of operating effectively even under weak internet network conditions. This initiative aims to ensure that participants in areas with limited digital infrastructure can still access services efficiently (Hakiki & Samsudin, 2024).
2. **Digital Socialization and Education**
To enhance participants' understanding of the JMO application, BPJS Ketenagakerjaan conducts outreach through various media, including email and face-to-face meetings. This educational initiative covers how to use the application and provides solutions to potential challenges, such as difficulties in accessing certain features due to unstable internet connections (M. A. Putri et al., 2023).
3. **Development of Feedback and Suggestions Feature**
As an effort to improve its services, BPJS Ketenagakerjaan has added a feedback and suggestions feature to the JMO application. This feature allows participants to provide input directly, which is then used to enhance and adjust services to be more responsive to user needs, including addressing issues related to network connectivity (Shiddiqi et al., 2023).
4. **Implementation of Hybrid Services**

Recognizing that not all participants have adequate internet access, BPJS Ketenagakerjaan continues to provide offline services through branch offices and call centers. This hybrid approach ensures that participants can still access services despite facing difficulties in using the JMO application due to unstable network conditions (Samudera & Pertiwi, 2022).

Thus, network limitations remain a significant challenge in optimizing the JMO application services. However, BPJS Ketenagakerjaan is actively responding to this challenge through a combination of technological approaches, collaboration with infrastructure partners, and a strong commitment to maintaining inclusive access to services. Moving forward, network strengthening and the adoption of cloud and edge computing technologies are expected to further enhance the performance of JMO as the backbone of digital labor services in Indonesia.

3. The Impact of JMO Application Implementation on the Welfare of JHT Participants

The implementation of the JMO application has brought several positive impacts on the welfare of JHT participants, particularly in terms of ease and efficiency of accessing services. From a convenience perspective, the digitalization of services through this application has facilitated users in accessing information and submitting claims, although technical issues such as unexpected application closures (force close), slow login processes, and some features not functioning optimally still persist. The JMO application also offers high flexibility, as it can be accessed anytime and anywhere without additional costs. Its user-friendly interface makes it easy to use for various user groups. Nonetheless, user expectations for the online JHT claim service have not been fully met, as some users still encounter obstacles during the claim submission process.

Specific features provided, such as participant registration, balance checking, and online JHT claims, have generally helped improve mobility and service efficiency for workers. However, periodic application updates often do not result in significant improvements in functionality, so the benefits have not been fully realized. In terms of system reliability, the JMO application is sufficiently capable of supporting digital services, especially in the online JHT claim submission process. Nevertheless, barriers remain, such as biometric verification failures during data updates, which delay the claim process. Regarding access speed, although users frequently experience waiting times during login, the JMO application has proven to accelerate the JHT fund disbursement process compared to manual services. This indicates that the JMO application holds great potential to enhance service effectiveness and contribute more broadly to the welfare of JHT participants, although continuous system improvements are still necessary.

A study conducted at the BPJS Ketenagakerjaan Yogyakarta branch office evaluated the user satisfaction level of the JMO application using the End User Computing Satisfaction (EUCS) approach. The study highlighted five main indicators: content quality, data accuracy, format display, ease of operation, and timeliness of service. The research findings indicated that three aspects — content, display, and timeliness — significantly and positively contributed to user satisfaction. Conversely, factors such as accuracy and ease of use did not show a meaningful effect on user satisfaction perception (Z. D. K. Putri, 2024).

Official data from BPJS Ketenagakerjaan as of May 2024 reveals that the number of active users of the JMO application has reached 22.8 million, representing an increase of 10.2% compared to the previous year. This surge reflects a growing adoption of digital technology among participants. For comparison, when the JMO application was first launched in 2021, the number of active users was recorded at 50,374 and subsequently rose to 75,301 within a relatively short period (Samudera & Pertiwi, 2022).

Meanwhile, an analysis of 5,000 user reviews of the application shows that approximately 70% of the feedback is negative, while 30% reflects positive sentiment. The most common complaints from users are related to technical issues, such as difficulties during login, disruptions in the claim process, and slow application performance (Rizaldi et al., 2023).

Overall, the JMO application has shown progress in increasing the number of users and service satisfaction, particularly in terms of content quality, design format, and timeliness of response. Based on user satisfaction data for the JMO application services, BPJS Ketenagakerjaan must continue to develop and optimize the application to ensure that JMO becomes a reliable digital solution for participants in accessing social security employment services.

4. Keberlanjutan dan Pengembangan Aplikasi JMO: Antara Stagnasi dan Tantangan Inovasi

The Jamsostek Mobile (JMO) application is a digital platform developed by BPJS Ketenagakerjaan to facilitate participants in efficiently accessing social security employment services. Since its launch, JMO has experienced an annual increase in the number of active users. However, in the context of long-term technological sustainability and innovation, there are indications that the system development and application features have not undergone significant updates.

Since its release in 2021, updates to the JMO application have primarily focused on bug fixes and minor technical performance improvements, without the addition of revolutionary features that could comprehensively enhance service quality. In the era of digital public services, sustainability is supported not only by basic operations but also by a measurable long-term development vision.

Evaluations of user experience indicate that the JMO application's interface has not significantly evolved from its initial version. Several user reviews highlight that the application's appearance and interactivity remain rigid, with system responses sometimes slow and not adaptive to various device types. This is further supported by research showing that aspects of accuracy and ease of use do not significantly influence user satisfaction. (Z. D. K. Putri, 2024).

Although BPJS Ketenagakerjaan has a Strategic Plan for 2022–2026 that includes digital transformation, the document does not specifically outline a development roadmap for the JMO application over the next three to five years. The absence of a structured plan to integrate advanced technologies such as Artificial Intelligence (AI) for service chatbots, blockchain for data transparency, or machine learning for predictive claims analysis indicates a limited innovative drive within BPJS Ketenagakerjaan's institutional framework (BPJS Ketenagakerjaan, 2023).

This situation may impact user satisfaction and loyalty levels. In the medium to long term, without significant updates, there is concern that the JMO application will lose its relevance, especially when compared to other public service applications that continue to evolve progressively. Furthermore, from a digital governance perspective, the absence of annual reports transparently detailing the progress of the JMO application's development poses an obstacle in assessing how far BPJS Ketenagakerjaan's digitalization efforts are genuinely aimed at improving services rather than merely fulfilling administrative formalities.

Therefore, BPJS Ketenagakerjaan needs to promptly formulate a structured and futuristic development strategy for the JMO application. Strengthening research and development (R&D), collaborating with technology institutions, and actively involving users in the feature redesign process are strategic steps that can reinforce the sustainability of this application. Without these efforts, the potential of the JMO application as the digital backbone of social security services risks stagnation amid the highly dynamic demands of the digital transformation era.

5. Differences Between the JMO Application and Similar Applications, as well as a Review of Data Security and User Privacy Protection

The Jamsostek Mobile (JMO) application is an official digital platform developed by BPJS Ketenagakerjaan to facilitate participants in accessing social security employment services. (Siregar, 2024). Compared to previous applications, such as BPJSTKU, JMO offers more comprehensive and user-friendly features. The main features of JMO include participant registration, checking Old Age Security (JHT) balances, submitting claims online, real-time reporting of workplace accidents, as well as a digital participant card. Compared to similar applications from other institutions, such as the BPJS Kesehatan app, JMO focuses on social security employment services, whereas BPJS Kesehatan concentrates on general health services. This difference reflects the distinct functions and benefits provided by each institution to their participants.

BPJS Ketenagakerjaan is committed to protecting the personal data of JMO application users. The JMO privacy policy refers to Law Number 27 of 2022 concerning Personal Data Protection and the Ministry of Communication and Information Technology Regulation Number 20 of 2016. Users' personal data, including identity and biometric information, are securely stored and can only be accessed by authorized personnel. Furthermore, BPJS Ketenagakerjaan does not share user data with third parties without user consent, except when required by law. Users are also advised to maintain the confidentiality of their personal data and to be cautious of fraudsters impersonating BPJS Ketenagakerjaan (Handayani, 2023).

4. KESIMPULAN DAN SARAN

A. Conclusion

Based on the results of the research and analysis, it can be concluded that the implementation of the Jamsostek Mobile (JMO) application by BPJS Ketenagakerjaan represents a digital innovation developed to improve the quality of the Old Age Security (JHT) program services through online platforms. This application has successfully enhanced service efficiency, particularly by providing easier access to information and accelerating the claims process, as well as offering a relevant alternative to in-person services. However, the effectiveness of the JMO application has not yet reached its full potential due to several technical challenges, such as network disruptions, biometric verification failures, and insignificant system updates. User satisfaction levels indicate that aspects such as information content, interface design, and timeliness positively impact user experience. Nevertheless, data accuracy and ease of use still fall short of user expectations. Additionally, the sustainability and further development of the application face ongoing challenges due to a lack of long-term strategic innovation and the absence of a clear development roadmap. Therefore, BPJS

Ketenagakerjaan needs to strengthen the technical aspects, expand the scope of digital services, and formulate innovative strategies that involve users, so that the JMO application can continue to evolve into a reliable and inclusive digital solution within Indonesia's social security system for employment.

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