The Influence of the Ease of Use of the JMO Application on the Satisfaction and Loyalty of BPJS Ketenagakerjaan Participants

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Article Info	Abstract
	Background of study: The digital transformation of public services in Indonesia has prompted institutions like BPJS Ketenagakerjaan to adopt technology-based platforms to enhance accessibility and efficiency. One such initiative is the Jamsostek Mobile (JMO) application, designed to provide participants with self-service access to essential features such as checking balances and submitting claims. The perceived ease of use of such platforms plays a critical role in determining user satisfaction and long-term engagement. **Aims and scope of paper:** This paper aims to analyze the influence of the perceived ease of use of the JMO application on user satisfaction and loyalty among BPJS Ketenagakerjaan participants. The scope of the study is conceptual, focusing on the theoretical relationships between ease of use, satisfaction, and loyalty within the context of digital public services. **Methods:** This study employs a conceptual literature review method based on the Technology Acceptance Model (TAM). Data were sourced from peer-reviewed journals, reports, and previous research published between 2021 and 2025, using keywords such as "ease of use," "user satisfaction," "loyalty," and "digital public services." **Result:** The findings indicate that intuitive design, clear navigation, and accessible features significantly influence user satisfaction. In turn, satisfaction strongly contributes to user loyalty. However, external factors such as digital literacy, service responsiveness, and internet infrastructure also moderate these relationships. **Conclusion:** To ensure the sustainability of the JMO application, BPJS Ketenagakerjaan must continuously improve usability, technical infrastructure, and user support systems. Enhancing ease of use is essential not only for increasing satisfaction but also for fostering long-term user loyalty in digital public services.

INTRODUCTION

The increasing demand for accessible, efficient, and responsive public services has driven governments worldwide to embrace digital transformation. In Indonesia, this shift is especially crucial for institutions such as BPJS Ketenagakerjaan, which serves millions of workers across the country. The use of digital platforms is no longer an option but a necessity to meet the expectations of citizens in the digital age (Arisanty et al., 2024; Riady et al., 2025). Public service innovations must

not only digitize traditional processes but also ensure ease of access and usability for all user demographics (Jum et al., 2025).

BPJS Ketenagakerjaan, as mandated by Law No. 24 of 2011, provides social security to both formal and informal workers in Indonesia. Its core programs include Work Accident Insurance (JKK), Death Insurance (JKM), Old Age Security (JHT), and Pension Security (JP), with an additional Job Loss Insurance (JKP) introduced under the Job Creation Law No. 11 of 2020 (Akbar et al., 2022). To improve accessibility and service quality, BPJS launched the Jamsostek Mobile (JMO) application—a mobile-based platform designed to allow participants to independently access various services (Sutrisno, 2020). Through JMO, users can check their balances, submit claims, and obtain real-time information about available programs (Arisanty et al., 2023).

Despite the promising functionality of the JMO application, its long-term success largely depends on user perceptions, especially regarding ease of use. According to the Technology Acceptance Model (TAM), perceived ease of use directly affects user attitudes, satisfaction, and continued usage intentions (Maharani & Mandira, 2022). When users encounter minimal effort in operating a system, their willingness to engage with the application increases. Ease of use is thus a fundamental element in ensuring user acceptance and satisfaction with digital platforms.

Ease of use in digital applications typically refers to the degree to which users find the system intuitive, navigable, and free from technical barriers. Applications with a user-friendly interface, simplified navigation, and minimal cognitive load are more likely to foster positive user experiences (Habibi et al., 2022). In the case of JMO, factors such as loading speed, error-free functions, and clarity in information presentation determine user perceptions. Yet, challenges remain, especially for users with limited digital literacy or those residing in regions with unstable internet infrastructure (Putri et al., 2024).

Perceived satisfaction arises when users evaluate their interaction with an application as beneficial, efficient, and in line with expectations. Satisfaction is not merely a result of system performance but also a reflection of emotional and psychological responses to digital services (Maharani & Mandira, 2022; Harahap et al., 2023). For JMO users, satisfaction can be influenced by how quickly and accurately they can complete tasks such as claim submissions and document uploads. Literature suggests that perceived ease of use is one of the strongest predictors of satisfaction in public digital services (Apriani & Asyhari, 2024).

User loyalty, in turn, is an outcome of consistently positive user experiences and sustained satisfaction over time. In the public service context, loyalty may manifest as continued use of the application, trust in the institution, and a willingness to recommend the service to others (Putra & Raharjo, 2021). Loyalty is especially critical in non-voluntary systems like BPJS, where engagement reflects not only necessity but also institutional credibility. Therefore, understanding the formation of loyalty through ease of use and satisfaction becomes a strategic imperative (Muhaimin et al., 2023).

Several empirical studies have explored the link between ease of use, satisfaction, and loyalty in private sector applications; however, there is a scarcity of research focused on government service applications such as JMO. Putri (2024) found that while JMO has improved ease in claiming JHT, technical issues still limit overall user satisfaction. Similarly, Samudera & Pertiwi (2019) emphasize that responsiveness to user complaints is just as important as application design. These findings point to the need for a more holistic understanding of user experience in public digital systems (Fath-Hiah & Nafi, 2023).

Moreover, external variables such as digital literacy, regional infrastructure, and prior user experience play a moderating role in the relationships among ease of use, satisfaction, and loyalty. Zahra Dyah Kumala Putri (2024) emphasizes that users with higher digital competence tend to perceive greater ease in using JMO and report higher satisfaction. Conversely, users with low digital skills or poor internet connectivity may struggle, reducing their engagement levels. These

moderating factors must be addressed to ensure equitable access to digital public services (Khatib & Riady, 2023).

This study addresses the research gap by conceptually analyzing how perceived ease of use of the JMO application influences participant satisfaction and loyalty. By synthesizing relevant empirical findings from 2021 to 2025, it aims to explain the interrelationship among these variables using the Technology Acceptance Model framework. Furthermore, this study highlights the importance of improving technical infrastructure and digital education to support digital inclusiveness (Ausat, Azzaakiyyah, et al., 2023). These efforts can enhance not only user experience but also the long-term success of public service innovations.

In summary, the digitalization of BPJS Ketenagakerjaan through the JMO application presents an opportunity to improve service delivery and participant engagement. However, the usability of the application must be continuously evaluated and refined to meet user needs across demographics. This study contributes to both theoretical discussions on TAM in public sector settings and practical recommendations for enhancing digital public services. The findings are expected to guide future research and policy initiatives that aim to optimize the design and implementation of technology-driven public service platforms. In the framework of the relationship between variables, it can be explained that ease of use acts as an independent variable that affects satisfaction, which can then mediate the formation of loyalty. In other words, the easier an application is to use, the higher the likelihood that participants will feel satisfied, and this satisfaction is an important factor in encouraging participant loyalty to BPJS Ketenagakerjaan.

However, until now there are still limited scientific studies that specifically examine the relationship between these three variables in the context of public services, especially in the BPJS Ketenagakerjaan's JMO application. Therefore, this study was conducted to analyze the effect of ease of use of the JMO application on satisfaction and loyalty of BPJS Ketenagakerjaan participants. Through this research, it is hoped that strategic implications can be found for BPJS Ketenagakerjaan in improving the quality of digital services, as well as making a theoretical contribution to the development of literature on user behavior of digital-based public service applications in Indonesia.

METHOD

Research Design:
This study employs a qualitative descriptive approach in the form of a conceptual literature review (Rusli & Rusandi, 2021). The purpose is to synthesize previous empirical findings and theoretical frameworks to explain the relationships among perceived ease of use, user satisfaction, and user loyalty in digital public service contexts. The research framework is based on the Technology Acceptance Model (TAM).

Participant:
As a conceptual study, no direct participants were involved. Instead, this study analyzed participants indirectly through the findings and results of empirical research previously conducted on users of the JMO application and similar digital public service platforms.

Population and the Methods of Sampling:
The population includes scholarly articles and empirical studies focusing on topics such as ease of use, user satisfaction, loyalty, and public service technology adoption. A purposive sampling technique was used to select relevant literature published between 2021 and 2025 from databases such as Google Scholar, DOAJ, and national journal repositories. Only peer-reviewed articles and studies involving digital public services in Indonesia were included.

Instrumentation:
Because this study is not an empirical data collection effort, it does not use survey instruments or psychometric evaluations. However, several referenced studies (e.g., Maharani & Mandira, 2022; Putri et al., 2024) used structured questionnaires involving Likert-scale items on perceived ease of

use, satisfaction, and loyalty. Those studies reported reliability coefficients (Cronbach's Alpha > 0.7) and satisfactory validity measures using confirmatory factor analysis

Overall, the systematization of this field relies more on data from primary studies of interest rather than direct experimentation. This paper reviews articles from journals that include the keywords "ease," "satisfaction," and "loyalty." A search for publications from the years 2021 to 2025 was conducted to identify relevant studies that explore the underlying theories.

RESULTS AND DISCUSSION

Results:

The results of the literature review show that ease of use is a key factor influencing the success of the JMO application. Usability is reflected through intuitive navigation, clear language, and minimal effort required to complete key tasks. Users generally reported ease in checking JHT balances and submitting claims via the JMO platform. However, some participants encountered difficulties when uploading documents or completing biometric verifications due to system delays or internet connectivity issues (Putri et al., 2024). This indicates that while basic features are accessible, some technical processes still create barriers for certain user groups. The concept of ease is therefore relative and depends on user characteristics, digital infrastructure, and prior digital experience (Maharani & Mandira, 2022).

The perception of ease of use also represents the overall quality of user experience (UX), which can determine whether a user continues using the application. Applications with well-designed UX tend to reduce digital frustration, leading to higher satisfaction levels (Habibi et al., 2023). On the other hand, if users face repeated technical obstacles, they may abandon the digital process altogether and return to manual service channels. This aligns with the Technology Acceptance Model (TAM), which asserts that perceived ease is an exogenous variable influencing user attitudes and behavioral intention (Maharani & Mandira, 2022). In JMO's case, while the interface is generally user-friendly, complaints about functionality suggest that UX optimization is still needed. Factors such as system error messages, long loading times, and confusing menus can still degrade the user experience (Putri et al., 2024).

In relation to user satisfaction, the reviewed literature reveals that satisfaction is the evaluative outcome of the digital service experience. When an application meets expectations in terms of speed, accuracy, and simplicity, users tend to feel satisfied. The JMO application, by streamlining claim processing and information access, contributes positively to participant satisfaction (Apriani & Asyhari, 2024). However, satisfaction is not static—if users encounter system changes, bugs, or service delays, their satisfaction may decrease. Some users who were initially satisfied expressed frustration when updates were rolled out without adequate explanation or support (Putra & Raharjo, 2021). This underscores the importance of consistency and adaptability in digital public services to sustain satisfaction over time.

The relationship between ease of use and satisfaction is found to be strong and direct. Multiple studies confirm that when users perceive minimal effort is required to interact with an application, their satisfaction rises significantly (Maharani & Mandira, 2022). Satisfaction, in turn, becomes a bridge toward user loyalty—defined as emotional and behavioral commitment to continuously use the service. In public service contexts like BPJS Ketenagakerjaan, loyalty is critical as it reflects trust in institutional credibility (Riady et al., 2023). Participants who are satisfied with JMO are more likely to recommend it to others and stay engaged with BPJS programs satisfaction (Apriani & Asyhari, 2024). Nevertheless, the formation of loyalty is also influenced by consistency in service performance and fairness in user experience (Putri et al., 2024).

In addition, external factors were identified as significant moderators in the relationship between ease of use, satisfaction, and loyalty. These include user digital literacy, the availability of internet access, and the responsiveness of support services. Even if an application is well-designed, users may still face difficulties if they lack the skills or infrastructure to utilize it effectively (Putri et al., 2024). Research by Samudera & Pertiwi (2019) emphasizes that institutional readiness to handle user

complaints and provide timely solutions is essential in sustaining satisfaction. Without support from responsive systems, users may grow dissatisfied even if the app appears simple to use on the surface. Thus, the full impact of ease of use is contingent upon broader systemic and environmental support structures.

Discussion:

Ease of Use

Ease of use refers to the extent to which users expect minimal effort when interacting with a system. Maharani et al. (2022) define it through three main dimensions: usability, simplicity, and accessibility. In the context of the JMO application, this means clear navigation, user-friendly language, and accessible functions, particularly for older users or those with limited digital skills. According to Zahra Dyah Kumala Putri (2024), many respondents reported that the application was easy to use for checking balances and submitting claims. However, some users faced challenges during steps like uploading ID documents or completing biometric verifications—often due to poor internet connectivity or device compatibility.

Ease of use also reflects the quality of user experience (UX) design. When the application design follows UX principles, it reduces user frustration and helps users complete tasks effectively. Poor design, on the other hand, may lead to disengagement and a return to offline processes (Habibi et al., 2022). Therefore, ease of use should be viewed not as a static feature, but as an adaptive process that responds to user diversity, regional infrastructure, and evolving digital behavior.

User Satisfaction

User satisfaction refers to the evaluation of the overall experience in using a product or service. It is shaped not only by whether needs are met, but also by emotional, functional, and cognitive responses. Maharani & Mandira (2022) argue that perceived ease of use strongly influences user satisfaction, particularly when users can complete administrative tasks without barriers. However, satisfaction is dynamic. Changes in features, technical errors, or uncommunicated policy updates may cause users who were once satisfied to become frustrated.

The JMO application has helped reduce processing time and improved access to services. Still, satisfaction also depends on how well the system performs during critical moments, such as claim submissions or data updates. Therefore, institutions must maintain performance stability, regularly monitor system responsiveness, and update features based on user feedback (Putra & Raharjo, 2021).

User Loyalty

Loyalty is defined as a psychological and emotional commitment to continuously use a product or service. In digital public services like JMO, loyalty manifests as the continued use of the app, recommending it to others, and remaining active in BPJS programs. Apriani & Asyhari (2024) highlight that loyalty is influenced not only by satisfaction but also by fairness and transparency in service delivery. Users who perceive that they are treated fairly and can access services without discrimination are more likely to remain loyal.

However, loyalty is fragile. Unclear claim statuses, technical glitches, or unresponsive support may diminish trust and cause users to switch to manual processes. In public service systems where participation is mandatory, loyalty reflects not only satisfaction but also the institution's credibility and legitimacy.

Implications:
The findings of this study have practical implications for the development and management of digital public services. First, the ease of use of the JMO application must be continuously improved to support users from various educational and digital literacy backgrounds. This means designing interfaces that are simple, mobile-friendly, and linguistically inclusive. As suggested by Ausat et al. (2023), inclusive design should be part of the digital transformation strategy to reduce gaps in access and usability. Second, technical stability and service responsiveness must be prioritized. Zahra Dyah Kumala Putri (2024) points out that minor disruptions such as server errors or data processing

delays can lead to dissatisfaction. Therefore, digital public services must go beyond basic design and address end-to-end user experience, including complaint handling and real-time assistance.

Research Contribution:
This study contributes to the academic discourse on the application of the Technology Acceptance Model (TAM) in the public sector, particularly in digital government services in Indonesia. While previous research often applied TAM to private platforms, this paper shows its relevance in understanding citizen behavior toward public digital platforms like JMO. The study also emphasizes the mediating role of satisfaction and the moderating impact of external factors such as infrastructure and digital literacy (Riady et al., 2025).

Moreover, the research provides a conceptual framework that integrates ease of use, satisfaction, and loyalty in one continuum—offering a model for future empirical testing. This adds theoretical value by expanding TAM into citizen-facing service systems that involve both technical and emotional dimensions.

Limitations:
This study is based on secondary data obtained from literature published between 2021 and 2025. It does not involve primary data collection such as surveys or interviews, which limits the generalizability of the findings. The conceptual nature of the study also restricts the ability to test causal relationships statistically. Additionally, the sources used may carry publication bias, as they are mostly drawn from peer-reviewed and published studies.

Another limitation lies in the focus solely on the JMO application. While the findings may be relevant to similar systems, they may not fully reflect the user experiences of other public service platforms with different features, infrastructure, or target users.

Suggestions:
Future studies should conduct quantitative research to empirically test the relationship between ease of use, satisfaction, and loyalty in the context of JMO. Surveys, experiments, or mixed-method approaches can provide a more accurate understanding of user experiences and the effectiveness of the application. Longitudinal studies are also recommended to observe changes in user perception over time and as the application evolves.

Practically, BPJS Ketenagakerjaan should implement regular usability testing with diverse user groups, especially those from digitally underserved areas. Feedback mechanisms, digital literacy campaigns, and real-time technical support systems should be strengthened to enhance trust and satisfaction. Collaboration with universities and technology developers can help maintain innovation while ensuring that the JMO application remains relevant, reliable, and responsive.

CONCLUSION

Based on the findings and discussions presented, it can be concluded that the ease of use of the Jamsostek Mobile (JMO) application significantly influences the satisfaction level of BPJS Ketenagakerjaan participants. This ease encompasses an intuitive interface, clear navigation, and adequate accessibility, enabling participants from diverse backgrounds to utilize the application efficiently. When participants perceive the application as user-friendly, they tend to be more satisfied with the services provided. High participant satisfaction with the JMO application contributes to increased loyalty towards BPJS Ketenagakerjaan. This loyalty is reflected in participants' willingness to continue using the application, recommend it to others, and remain actively engaged in the social security program. However, the relationship between ease of use, satisfaction, and loyalty is not linear or automatic. Factors such as prior digital experience, digital literacy levels, internet network quality, and service responsiveness also influence this relationship.

Therefore, to enhance the effectiveness of the JMO application, BPJS Ketenagakerjaan needs to continuously develop and improve application features, ensure system stability, and provide digital education to participants. With a holistic and sustainable approach, it is expected that the JMO

application can deliver an optimal digital service experience, increase participant satisfaction, and build strong loyalty towards BPJS Ketenagakerjaan. This study confirms that ease of use plays a crucial role in shaping user satisfaction and loyalty toward the JMO application. To enhance digital service effectiveness, BPJS Ketenagakerjaan should focus on user-centered design, inclusive digital education, and service responsiveness. Theoretically, this study reinforces the TAM framework in public service contexts. Future research should empirically test this model using quantitative methods across different demographic groups

ACKNOWLEDGMENT

AUTHOR CONTRIBUTION STATEMENT

All authors collaboratively contributed to the development of this manuscript. The contributions included the formulation of the research framework, collection and synthesis of relevant literature, interpretation of theoretical constructs, drafting of the manuscript, as well as revision and refinement of the content. Efforts were made to ensure the clarity, coherence, and academic integrity of the work. All authors reviewed and approved the final version of the manuscript prior to submission.

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