Digitalizing Employment Social Security Services in Indonesia: A Literature-Based Study of the JMO Application by BPJS Ketenagakerjaan

Devi Dama Yanti Hutabarat*
University of North Sumatera, Indonesia

Ilfa Nadhira Afiqa
University of North Sumatera, Indonesia

Najwa Ajrina
University of North Sumatera, Indonesia

Naufal Fauzan Nasution
University of North Sumatera, Indonesia

Habieb Pahlevi
University of North Sumatera, Indonesia

M.L Sudarshana
University of Srilanka, Sri Lanka

Muhammad Firman Karim
Universitas Terbuka, Indonesia

Nisha Marina
Universitas Terbuka, Indonesia

*Corresponding author:
Devi Dama Yanti Hutabarat, University of Northern Sumatera, Indonesia. ✉damayantid046@gmail.com

Article Info

Abstract

Background of Study : Digital transformation has reshaped public services in Indonesia, especially in social security. BPJS Ketenagakerjaan faces challenges like complex bureaucracy and limited access. The JMO app, launched in 2021, aims to address these issues by offering digital self-service features.

Aims and Scope Paper : This study explores how digitalization improves public service access and satisfaction in BPJS Ketenagakerjaan. The focus includes service expansion, optimization of JMO features, and evaluation of digital service outcomes for participants.

Methods: A qualitative literature review method was used. A total of 20 sources published between 2022 and 2025 were analyzed. Thematic analysis helped identify key trends and challenges in the digital implementation of BPJS Ketenagakerjaan services.

Result: The findings show that JMO improves service access, transparency, and user satisfaction. It streamlines claims processing and reduces dependency on in-person visits. However, digital gaps remain, including limited literacy and technical issues for some users.

Conclusion: The JMO application demonstrates the potential of digital transformation in public services. While improvements are evident, success depends on inclusive design, ongoing infrastructure support, and user education to ensure equal access for all participants.

INTRODUCTION

The advancement of information and communication technology (ICT) has revolutionized various sectors of life, including public services (Yunaningsih et al., 2021). In the midst of a rapidly accelerating global digitalization era, public service institutions are required to adapt and innovate to provide services that are effective, efficient, and responsive to community needs (Kusmiyati et al., 2023). One sector that has undergone significant transformation is social security employment services through digitalization, particularly as implemented by BPJS Ketenagakerjaan (Ash Shiddiqi et al., 2023).

BPJS Ketenagakerjaan, as the administrator of social security for labor in Indonesia, plays a crucial role in providing protection against socioeconomic risks faced by workers, both formal and informal

(Hidayat et al., 2025). This protection includes programs such as Old Age Security (JHT), Work Accident Insurance (JKK), Pension Insurance (JP), Job Loss Insurance (JKP), and Death Benefits (JKM) (Khatib & Riady, 2023). However, in practice, BPJS Ketenagakerjaan has faced classic challenges in delivering services, such as bureaucratic inefficiencies, limited accessibility, and uneven service quality across regions (Harahap et al., 2023).

To address these challenges, BPJS Ketenagakerjaan developed and launched the Jamsostek Mobile (JMO) application in 2021 (Samudera & Pertiwi, 2022). This application allows participants to independently access services such as balance checks, claims submission, data updates, and complaint reporting through mobile devices (N. H. A. Putri & Ikaningtyas, 2024). This innovation not only enhances bureaucratic efficiency but also expands service reach to previously underserved populations, such as workers in remote and rural areas (Utami Azmarani, Nurbaiti, 2025) . The JMO application reflects BPJS Ketenagakerjaan's commitment to delivering adaptive, inclusive, and efficient digital public services (Wardani & Pratama, 2023).

However, the implementation of digital applications does not come without challenges. Research has shown that many participants experience difficulties in using the application due to low digital literacy, limited internet infrastructure in some regions, and technical issues such as authentication and biometric data update errors (Habibi et al., 2022). These challenges highlight that the success of digital transformation relies not only on technological readiness but also on the digital inclusivity and readiness of its users (Dwi et al., 2024).

In this context, the concept of e-service quality is critical in assessing the effectiveness of BPJS Ketenagakerjaan's digital services (A. M. A. Ausat et al., 2023). Dimensions of e-service quality include efficiency, reliability, system availability, data security, responsiveness, and service personalization (A. Ausat et al., 2023). Empirical studies have shown that digital service quality significantly contributes to participant satisfaction and loyalty (Ali & Riady, 2025). When participants perceive services as accessible, informative, and reliable, they are more likely to remain engaged and loyal (Arisanty et al., 2023). In addition to technical aspects, strategies for enhancing participant satisfaction should also include effective two-way communication, continuous training for service staff, and the provision of efficient digital feedback channels (Arisanty et al., 2024). Combined, these elements ensure that digital transformation is not merely cosmetic but truly enhances user experience and strengthens trust in public institutions (Habibi et al., 2023).

While several studies have discussed the benefits of JMO in improving accessibility and service speed, there is still limited research that comprehensively links the application's optimization with user satisfaction and long-term public service reform. Most available studies are localized case studies and do not fully examine how JMO supports national digital public service goals. Understanding how the JMO application functions not only as a tool for service delivery but also as a catalyst for inclusive digital transformation is critical. Evaluating service quality through dimensions like accessibility, responsiveness, personalization, and user feedback will provide useful insights for further innovation.

Based on the above background, this study discusses the theme 'The Role of Digitalization in Enhancing and Optimizing BPJS Ketenagakerjaan Services through Mobile Applications'. The focus is directed at three key aspects: (1) how digitalization expands access to social security employment services; (2) how optimizing the JMO mobile application can improve service efficiency and effectiveness; and (3) the impact of digitalization on participant satisfaction as a measure of successful public service innovation (K. Y. S. Putri et al., 2024). This study is expected to contribute both theoretically and practically to the development of digital transformation policies in the public service sector, especially in the field of employment social security. By comprehensively understanding the dynamics of digital implementation, inclusive, sustainable solutions can be formulated that respond to workers' needs in the modern era.

METHOD

Research Design :
This study employs a qualitative descriptive design using a literature review method. The purpose is to analyze how the digitalization of BPJS Ketenagakerjaan services particularly through the Jamsostek Mobile (JMO) application has impacted service accessibility, system optimization, and user satisfaction. This approach allows for the systematic synthesis of previous studies to identify patterns and challenges in digital public service delivery.

Data Source and Sampling:
the technique used is a purposive sampling technique, consisting of accredited journal articles, official institutional reports, and other trusted sources published between 2022 and 2025. The selection is based on relevance to the topic of BPJS digital transformation, especially the use of the JMO application, e-government services, and participant experiences.

Data Collection Procedures:
Documents collected from academic databases such as Google Scholar. Keywords used include "BPJS Ketenagakerjaan", "Jamsostek Mobile", "digital public services", and "e-government". Each source is classified based on the level of relevance, credibility, and year of publication.

Data Analysis:
Thematic content analysis was used to identify major themes across the literature. The analysis focused on three aspects: (1) expansion of service access, (2) optimization of JMO features, and (3) satisfaction outcomes among users. Findings were presented descriptively and organized by theme.

RESULTS AND DISCUSSION

Result:
The results of this study, based on the analysis of 20 relevant literature sources, reveal three key findings:
1. Digitalization plays a central role in expanding service accessibility: It removes structural, geographical, and social barriers that have long restricted public access to essential services. In various sectors—including government administration, education, healthcare, and finance—digital systems enable faster, more efficient, and more equitable access. In the context of BPJS Ketenagakerjaan, digital transformation facilitates independent service use through mobile devices, allowing participants to check balances, submit claims, update data, and track progress without having to visit service offices.
2. The JMO (Jamsostek Mobile) application, as the core of BPJS digital services, is a powerful tool for optimizing service efficiency and reducing bureaucracy: It integrates key features such as real-time notifications, data validation, transaction logs, and document-free claim submissions. Despite its potential, the app has not yet reached full optimization due to challenges such as low digital literacy, poor infrastructure in rural areas, and unequal outreach efforts.
3. Digitalization through JMO has had a tangible impact on participant satisfaction: Participants report higher levels of satisfaction due to speed, convenience, transparency, and improved data security. However, technical issues such as login errors, slow performance, and server instability still persist, especially during peak hours. In addition, user feedback indicates that elderly users and informal workers often struggle with app usage, highlighting the need for more inclusive digital service planning.

Discussion:
1. The Role of Digitalization in Service Accessibility

Digitalization is a critical process that not only reflects technological advancement but also serves as a foundational pillar in shaping a more modern, efficient, and inclusive society. In terms of service access, digitalization plays a crucial role in bridging structural, geographical, social, and economic

barriers that have traditionally hindered full access to rights and services. The integration of digital technology into both public and private service systems has enabled communities to access essential services more easily, quickly, and securely. These include administrative services, education, healthcare, financial services, transportation, and emergency or social services. In essence, digitalization not only revolutionizes institutional operations but also democratizes access to information and services, strengthening public participation in development processes.

In the governmental sector, digitalization has enabled the establishment of electronic public service systems, commonly referred to as e-government. These systems allow citizens to interact with the government online, eliminating lengthy bureaucratic processes. Through digital platforms, people can access services such as civil registration, licensing, tax payments, and public complaint reporting. This not only enhances efficiency and transparency but also reduces opportunities for corruption and accelerates government responsiveness. Various regions across Indonesia have begun implementing these services, although equitable infrastructure and digital literacy remain significant challenges. In education, digitalization has created broader and more equitable learning opportunities. Digital learning systems allow students in remote areas to access the same educational materials as those in urban centers. Online learning platforms, educational videos, learning apps, and virtual classrooms have transformed education, making it more flexible, adaptive, and personalized. Educators are also encouraged to innovate in their teaching methods. Informal education and skill training are now widely accessible online, enabling lifelong learning anytime and anywhere.

In the healthcare sector, digitalization is manifested through services such as telemedicine, digital hospital information systems, health monitoring apps, and electronic medical records. People can consult with medical professionals from home, avoiding long hospital queues and independently monitoring their health. This is especially vital for those in remote areas or with limited mobility. Moreover, access to health information has become more open, promoting greater public awareness about healthy lifestyles and disease prevention.

In the economic and financial sectors, digitalization has brought major transformations through digital financial services such as mobile banking, digital wallets, electronic payment systems, and online lending platforms. These innovations facilitate transactions, improve business efficiency, and broaden access to financial services, especially for those previously excluded from traditional banking systems. Digitalization has also opened up market opportunities for micro, small, and medium enterprises (MSMEs), enabling them to expand their business reach via e-commerce and social media.

Nevertheless, the success of digitalization in enhancing service access cannot be fully realized without addressing its associated challenges. A primary concern is the digital divide, or the disparity between those with and without access to information and communication technology. This divide is influenced by factors such as limited internet infrastructure particularly in remote areas and low levels of digital literacy. Without serious efforts to bridge this gap, digitalization could inadvertently deepen existing inequalities. Thus, the active participation of multiple stakeholders government, private sector, educational institutions, civil society, and the public is essential to ensure inclusive, equitable, and sustainable digital transformation. Investments in equitable digital infrastructure, provision of affordable technology, and digital literacy programs must be prioritized. Digitalization should not be an elitist project but a collective movement to improve the quality of life for all. With the right approach and a shared commitment, digitalization can serve as a key catalyst for national development, societal empowerment, and the creation of more responsive, transparent, and humane service systems. In today's increasingly digital world, a country's or region's ability to manage and utilize digital technology wisely will determine the extent of benefits felt across society. Hence, digitalization is not merely an option but a necessity for progress and social justice in the 21st century.

2. Optimizing the Use of the BPJS Ketenagakerjaan Mobile Application

Optimizing mobile application use is a critical factor in improving the overall quality of BPJS Ketenagakerjaan services, particularly in meeting public demand for speed and ease of access. The Jamsostek Mobile (JMO) application developed by BPJS Ketenagakerjaan offers a variety of features designed to meet participant needs digitally (Dinda, 2024). These features provide practical solutions, allowing participants to access services without visiting branch offices. However, the application's usage has not yet reached its full potential. Challenges include low digital literacy, unequal internet access, and limited outreach, particularly in areas with low technological penetration.

BPJS Ketenagakerjaan has employed various technical and non-technical strategies to optimize JMO application usage (Pande & Gunawan, 2023). Technically, the app is continuously updated with improved features, simplified interfaces, and enhanced data security. Efforts to improve user experience also include outreach via social media, webinars, and direct training sessions for employers and workers. These initiatives aim to enhance user understanding of the application's benefits and usability. Collaboration with other institutions has also been pursued to expand awareness of the application's functions.

Overall, optimizing JMO usage has significantly enhanced BPJS Ketenagakerjaan's service quality. For instance, claim submission has become faster, more efficient, and less bureaucratic thanks to digital service integration. Participants no longer need to queue at branch offices, as they can simply use their devices. Continuous evaluation and monitoring are necessary to assess usage patterns and identify user issues. Participant feedback plays a crucial role in guiding further service innovation. Thus, optimizing the JMO app is not only a strategic move in the digital era but also a demonstration of the institution's commitment to delivering fast, accurate, and participant-focused public services.

3. The Impact of Digitalization on Participant Satisfaction at BPJS Ketenagakerjaan

The Jamsostek Mobile (JMO) application innovation enables participants to independently access various features, such as checking Old Age Security (JHT) balances, submitting claims online, tracking claim statuses, updating personal data, and accessing information about programs and other labor protection benefits. This convenience has a direct impact on participant satisfaction, reducing reliance on in-person visits and expediting service processes that previously took a significant amount of time. Additionally, the availability of online services allows participants to access them quickly and easily, from anywhere and at any time.

Digitalization has had a demonstrably positive effect on participant satisfaction. Key indicators influencing participants' perceptions of service quality include service speed, transparency, ease of access, and user-friendliness. For example, JMO simplifies the JHT claim process by eliminating document uploads; participants only need to input their bank account, emergency contact, national ID, employment number, facial verification, and other personal data. This creates a more efficient and satisfying user experience, especially for informal sector workers or those with limited time for administrative matters.

Transparency has also improved through digitalization. Participants can now monitor claim submissions, verifications, and disbursements independently via JMO, fostering trust in the service due to its traceability. Additionally, digitalization enhances data security, reducing the risk of losing physical documents. However, digital service success is not without challenges. A significant barrier is the varying ability of participants to use mobile applications, particularly older individuals, those in remote areas, and informal sector workers. Without appropriate support strategies, these groups may face access disparities. BPJS Ketenagakerjaan must therefore prioritize outreach and education to ensure that all participants, regardless of background, can fully utilize digital services.

Technical aspects of the application also concern users. Reviews on the Google Play Store reveal complaints about login errors, slow performance, and unresponsive servers at peak times. These issues can reduce satisfaction and hinder usability. To address this, BPJS Ketenagakerjaan must ensure its digital systems are robust, capable of handling high user volumes, and supported by responsive technical assistance. Despite these challenges, digitalization has yielded substantial positive impacts on overall participant satisfaction. Most participants report tangible benefits, particularly in time efficiency, cost savings, and ease of access. These improvements not only enhance satisfaction but also bolster BPJS Ketenagakerjaan's image as an institution attuned to technological advancements.

Implication:
This study underscores the need for inclusive and user-centered digital service design. While JMO enhances operational efficiency, its ultimate value depends on its accessibility to all demographics. BPJS Ketenagakerjaan and relevant stakeholders must ensure that the digitalization of public services supports equity, participation, and empowerment, not just convenience.
Furthermore, the experience of BPJS Ketenagakerjaan reflects broader national and global challenges in digital transformation: that technology alone is not enough. Infrastructure, education, user support, and participatory feedback mechanisms are equally crucial to the sustainability of digital innovation in public service sectors.

Research Contribution:
This study contributes to the growing body of literature on e-government, particularly in the context of Indonesia's social protection systems. This research provides a structured understanding of how digital tools affect service delivery and user satisfaction. It also highlights areas where further empirical investigation is needed to support inclusive digital policy formulation.

Limitation:
This study is based entirely on secondary data through a literature review. It does not include primary data such as interviews, surveys, or observational research with JMO users. As a result, while the study is rich in conceptual insight, it may not capture the full range of practical user experiences or regional variations in implementation outcomes. Additionally, some of the reviewed literature may focus on specific locations or use cases, limiting generalizability.

Suggestion:
To improve JMO's performance and ensure that all BPJS participants benefit from digital services, several steps should be taken. BPJS needs to regularly check how easy and satisfying the app is to use by gathering feedback from users. It's also important to offer more digital literacy support, especially for people in rural areas or older workers who struggle with technology. Technical issues like login errors and slow app performance must be fixed quickly. In addition, strong teamwork between the government, tech providers, and communities is needed to expand internet access and give people the help they need to use digital services comfortably.

CONCLUSION

The digitization of BPJS Ketenagakerjaan services through the Jamsostek Mobile (JMO) application has brought significant changes in improving accessibility, efficiency, and quality of social security services for participants. This digital transformation not only accelerates administrative processes such as claim submission, balance checking, and data updates, but also reduces participants' dependence on physical services that are often time-consuming and costly. With features that are easily accessible through mobile devices, the JMO app has enabled participants, including those in remote areas or working in the informal sector, to obtain services more inclusively and independently. The positive impact of digitization can be seen in increased participant satisfaction, which is influenced by factors such as speed of service, transparency of processes, and ease of use of the app. Participants can now monitor claim status in real-time without the need to contact officers,

creating a more satisfying user experience. In addition, digitization also improves data security by reducing the risk of losing physical documents and ensuring more systematic storage of information.

However, the implementation of digitization is not free from challenges. The digital divide, including limited internet infrastructure in some areas and low digital literacy among certain participants (such as the elderly or informal workers), is a major obstacle in optimizing the use of JMO applications. Technical issues such as login errors, slow server response, and authentication difficulties are also frequently complained about by users, which can reduce their trust and satisfaction with digital services. The digitization of BPJS Ketenagakerjaan services through the JMO application has proven its benefits in improving efficiency and participant satisfaction. However, the long-term success of this digital transformation depends on BPJS Ketenagakerjaan's ability to overcome existing challenges, so that services can be truly inclusive and equitable for all participants. With a holistic and sustainable approach, digitalization will not only strengthen the social security system, but also encourage the creation of more transparent, responsive, and people-oriented public service governance in the modern era.

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AUTHOR CONTRIBUTION STATEMENT

All six authors contributed equally to the completion of this study. They were jointly involved in formulating the research design, conducting the literature review, selecting and analyzing relevant sources, and synthesizing the findings. The manuscript was collaboratively developed, including drafting, editing, and critical revision of the content. All authors reviewed and approved the final version of the manuscript prior to submission and agreed to be collectively responsible for the integrity and accuracy of the work.

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