



Utilization of Digital Technology in Improving BPJS Ketenagakerjaan Services

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Abstract

Background of Study: The rapid development of digital technology has encouraged public service institutions like BPJS Ketenagakerjaan to improve their service delivery quality, particularly in response to increasing demands for accessibility and efficiency.

Aims and Scope Paper: This study aims to explore how digital technology—particularly applications such as SIPP Online and Jamsostek Mobile (JMO)—has transformed service delivery at BPJS Ketenagakerjaan, especially in underdeveloped and rural areas.

Methods: This research employs a descriptive qualitative method, drawing on literature reviews and direct insights gained through internship experience. Data were interpreted thematically based on field observations and analysis of institutional practices.

Result: Findings reveal that digital platforms have significantly enhanced user reach, responsiveness, and satisfaction. However, implementation is still hindered by limited digital literacy, infrastructure constraints, and technical issues such as system errors and biometric verification failures.

Conclusion: The study underscores the need for continuous digital infrastructure development, user education, and the strengthening of digital ecosystems to ensure inclusive and sustainable service delivery. It offers strategic recommendations to support BPJS Ketenagakerjaan in adopting a user-oriented digital transformation that aligns with data privacy and security standards.

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INTRODUCTION

Digital technology's quick development has prompted a number of organizations, particularly public service providers, to change the way they provide services (Eko Yudianto et al., 2024). Speed and efficiency are now essential in the age of global competition, particularly when it comes to social protection services like those provided by BPJS Ketenagakerjaan. As required by Law No. 40 of 2004 and Law No. 24 of 2011, this organization is essential to the social security protection of all Indonesian workers, both formal and informal. BPJS Ketenagakerjaan serves to protect both formal and informal workers in Indonesia by offering a range of social security programs. One of the key benefits of the occupational accident insurance program is the provision of cash compensation and medical treatment tailored to the worker's medical needs (Lubis, Abiyoga, 2023). BPJS Ketenagakerjaan must change to accommodate its members' changing requirements by providing

services that are responsive, useful, and easily available (Samudera & Pertiwi, 2022). BPJS Ketenagakerjaan's traditional service delivery methodology, which is primarily reliant on manual processing, has shown itself to be increasingly insufficient in the face of rising demands for efficient and equitable public services (Rosanjaya & Nafi'ah, 2023). Long wait times, administrative hold-ups, and logistical challenges are commonplace for users, particularly in densely populated urban areas or isolated rural areas. In addition to lowering participant satisfaction, these systemic inefficiencies cause administrative overload and restrict the organization's capacity to successfully carry out its mission (Arisanty et al., 2023).

By using a variety of integrated technological solutions, BPJS Ketenagakerjaan has initiated a digital transformation program to address these issues. These include web-based service interfaces, online queue management systems, and mobile applications such as Jamsostek Mobile (JMO) (Ash Shiddiqi et al., 2023). JMO (Jamsostek Mobile) is a digital service platform developed to enhance the delivery of BPJS Ketenagakerjaan services through online access. It offers a range of advanced features, including work accident (JKK) reporting, promotional updates, digital membership cards, and the latest news related to employment social security. JMO has proven especially helpful for participants who are unable to visit branch offices due to time constraints, allowing them to access services and submit complaints more conveniently (Pande & Gunawan, 2023). Services such as Old Age Security (JHT) claims are now easily accessible through digital applications, suggesting that the available technology is being effectively utilized by users. When assessing the performance of digital information systems like JMO, user satisfaction is a critical measure, especially since the use of such systems is mandatory (Anatasya, 2025).

By providing digital services like remote claims submission, benefit calculators, e-membership cards, and real-time balance monitoring, these platforms seek to improve accessibility and lessen administrative responsibilities (A. M. A. Ausat et al., 2023). These digital tools signal a significant change toward more responsive and citizen-centric public service delivery by allowing participants to access services whenever it is most convenient for them (Riady et al., 2025). However, there are substantial challenges associated with the deployment of digital infrastructure. The widespread use of online services is hampered by a noticeable digital divide, especially among older people and those with less education (Arisanty et al., 2024). Furthermore, the efficacy of these platforms is compromised by differences in internet connectivity, particularly in remote or impoverished places (Saragih et al., 2025). User trust is further undermined by technical issues including delayed data synchronization, biometric inconsistencies, and system outages (A. Ausat et al., 2023). These issues highlight the need for a more comprehensive strategy that includes extensive technological improvement, infrastructure growth, and digital literacy initiatives (Riady et al., 2023). This study examines how digital technologies can be used to improve BPJS Ketenagakerjaan's service delivery in response to these dynamics and assesses their efficacy from the viewpoint of participants. In order to create a thorough analysis, the research uses a qualitative descriptive technique and incorporates field observations, first-hand internship experiences, and scholarly literature (Indah Lestari Sihombing, 2024) with a focus on accessibility, user-centric design, and data protection, the study seeks to offer practical suggestions for guaranteeing a sustainable and inclusive digital transition (Harahap et al., 2023). In the end, this study adds insightful information to the continuing discussion about e-government reform and the digital modernization of Indonesian public sector organizations (Habibi et al., 2023).

METHOD

Research Design :

This research uses descriptive qualitative methods to describe how digital technology is used in services at BPJS Ketenagakerjaan. Essentially, qualitative research is a scientific activity aimed at understanding phenomena within the social context of the real world through a prolonged dialogue process between the researcher and the subjects being studied (Moleong, 2008). The subjects of the research consist of employees of BPJS Employment and active participants who have used digital services such as the JMO application and web-based services.

Participant:

Participants in this study included BPJS Ketenagakerjaan employees involved in managing digital services, as well as active BPJS participants who had used the JMO application, selected based on their direct experience with the digital service platform.

Data collection techniques:

- a. Online questionnaires to gather user opinions.
- b. Interviews with BPJS officers and participants.
- c. Documentation from the official website and BPJS social media platforms.

Model development procedure:

- a. Data processing to extract important information.
- b. Presentation of data in narrative form.
- c. Drawing conclusions and providing recommendations.

RESULTS AND DISCUSSION

Result:

One example of digital technology utilized in BPJS Employment services that has raised participant satisfaction is the Jamsostek Mobile Application (JMO). Perceptions of service quality, simplicity of use, and security all increase BPJS users' satisfaction levels at the same time, according to studies by (Herawati, 2021) and (Ferinda et al., 2022) "participant satisfaction with JMO is positively and significantly impacted by service quality, perceived ease, and security." This contentment improves the institution's standing in the community and BPJS's marketing performance. Additionally, society is now more conscious of the value of social protection as a result of digitalization. According to a research by more businesses are requesting that their staff members register for BPJS Employment as a result of this greater awareness. According to (Orias, 2023), the public's awareness of the importance of social protection has also contributed to an increase in participation coverage. This strengthens the BPJS institution and expands its protective coverage. More than 70% of JMO users are satisfied with the speed of services such as JHT claims, balance checks, and participant data changes, according to BPJS Employment data in 2023. In addition to JMO, SIPP Online has become an administrative solution for companies for payroll reporting and employee membership status. This system supports accuracy and transparency of labor data.

Discussion:

Although digitalization has many advantages, there are several challenges such as limited signal coverage and the inability to access smartphones. According to research by Putri & Ikaningtyas (2024), the clarity of information and ease of personal communication are reasons why some people still prefer face-to-face services. A portion of the public still relies on conventional services due to limited digital access (Putri & Ikaningtyas, 2024). During the internship at BPJS Ketenagakerjaan, the writer acquired important knowledge and insights on the different applications of digital technology in public institutions. This experience made it possible to see firsthand how digital transformation is used to raise the caliber and efficacy of services, particularly when it comes to Indonesian workers' social protection. Numerous aspects of service delivery involve the use of digital technology, including social media, government websites for information sharing, online service applications, and digital platforms like WhatsApp for direct participant participation. Various digital tools have been used in the daily operations of BPJS Ketenagakerjaan. This includes the use of online applications, official websites, social media platforms, and communication services like WhatsApp to support real-time interactions with participants. These platforms have proven effective in expanding service reach, especially in remote areas that are difficult to access through conventional methods. As a result, the flow of information has become more efficient, service delivery has become faster, and participants have more opportunities to engage. To address this, BPJS offers hybrid-digital services, call centers, and in-person consultations. The main focus is on managing sensitive participant data. BPJS Ketenagakerjaan's policy restricts data access to only those authorized entities.

This enhances public trust in the institution. According to BPJS Ketenagakerjaan 2024, participant data must be protected and can only be accessed by authorized parties in accordance with procedures. Digitalization enhances operational productivity and changes the public's perception of BPJS as a modern and responsive institution. This aligns with the public's desire for clear, fast, and easily accessible public services. However, despite the current advancements in technology, there are still several aspects that are lagging behind. The lagging includes issues arising from technological updates, whether it involves certain segments of society that cannot keep up with the increasingly sophisticated era or challenges emanating from the technology itself. Despite the various advantages offered by digital services, some obstacles in their usage are still found. This starts with issues that occur due to the society itself, as not all segments of the population own smartphones. Then, like in other areas that also have signal limitations. The constraints caused by the application itself include frequent failures of facial biometric verification when withdrawing the JHT, technical issues such as the digital card not appearing on the JMO application, or failures in data updating and access failures that usually occur on the application. BPJS Ketenagakerjaan certainly does not remain silent in the face of these challenges; they provide solutions as per their prime service slogan. This is evidenced by the provision of wifi in branch offices for participants to access, as well as the provision of office phones that participants can use to access the application with the assistance of staff.

Implication:

The results of this study carry significant implications for the development of public services in the digital era. The implementation of applications such as Jamsostek Mobile (JMO) and SIPP Online has been proven to improve service efficiency and participant satisfaction. Therefore, government institutions like BPJS Ketenagakerjaan should expand the use of digital technology to reach a wider audience, especially in remote areas. In addition, continuous digital literacy training is needed so that all segments of society, including those unfamiliar with technology, can access services equally.

Research Contribution:

This research contributes significantly to the literature on digital transformation in public services, particularly in the employment social security sector. Unlike previous studies, this research integrates firsthand internship experience and field data obtained through interviews and observations.

Limitation:

This study has several limitations. First, the research was conducted in a single BPJS Ketenagakerjaan branch office (Medan Kota), which limits the generalizability of the findings to other regions in Indonesia. Second, the data collection period was constrained by the short internship duration. Third, the study used a qualitative approach without quantitative statistical support, which calls for further verification through mixed-method approaches.

Suggestion:

Future research should include more BPJS branch offices in various regions to obtain a more comprehensive national perspective. A mixed-method approach combining quantitative and qualitative data would enhance the validity of findings. Furthermore, it is essential to evaluate the effectiveness of digital literacy training and to assess the impact of digital transformation on the internal work efficiency of BPJS employees—not just from the participant perspective.

CONCLUSION

Regarding the Jamsostek Mobile Application (JMO), research results show that the JMO application displays all programs and benefits of BPJS Employment. Because the system is still new and in the development stage, it often experiences disruptions. The solution provided when issues occur with JMO is to add a feedback and suggestion menu in the JMO application, and every service officer at BPJS Employment is required to address every complaint experienced by participants related to the JMO application. Additionally, the effectiveness of JMO in increasing participation can be seen from reports on how many participants use the JMO application, both those registering as participants and

those filing benefit claims. BPJS Ketenagakerjaan needs to continuously assess its service strategy in order to maintain digital transformation. Important first efforts include bolstering infrastructure, modernizing technology, and providing educational programs to improve community members' digital literacy. In addition to being effective, these initiatives will help guarantee that digital services are inclusive and available to all users, irrespective of their location or background.

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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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