

## EXPLORING BPJS KETENAGAKERJAAN MEMBERS' SATISFACTION ON THE UTILISATION OF TECHNOLOGY OF JMO

<sup>1</sup>Rizky Fajar Setiawan, <sup>2</sup>I Nyoman Rasmien Adi

<sup>1,2</sup> Program Magister Manajemen, Undiknas Graduate School

---

### ARTICLE INFO

**Keywords:**  
BPJS Ketenagakerjaan  
Satisfaction  
JMO  
Digitalization

**E-mail:**  
[rizkifajarsetiawan91@gmail.com](mailto:rizkifajarsetiawan91@gmail.com)

---

### ABSTRACT

This study aimed at exploring the members of BPJS Ketenagakerjaan in Banuspa Regional Area satisfaction on the use of the JMO application, (b) exploring user perceptions of the application and services of the BPJS Ketenagakerjaan in Banuspa area through JMO in providing services, and (c) developing a strategy for optimizing the use of JMO in BPJS Ketenagakerjaan in the Banuspa Regional Office work area. That was mixed-method research in which used both qualitative dan quantitative data. The results of analysis showed that the members were satisfied on the use of JMO application. The members were also providing positive response on the services provided by BPJS Ketenagakerjaan in the Banuspa Regional Area. To optimize the JMO application, BPJS Ketenagakerjaan in Banuspa Regional Area needs to spreading the information about the application to wider community.

Copyright © 2023 Economic Journal. All rights reserved.  
is Licensed under a [Creative Commons Attribution-NonCommercial 4.0 International License \(CC BY-NC 4.0\)](https://creativecommons.org/licenses/by-nc/4.0/)

### 1. INTRODUCTION

Technology is developing rapidly and massively nowadays. The presence of technology can be found in various lines of people's lives. Besides being found in various aspects of human life, almost the entire of world's population use technology. Internet users until January 2022 totaled 4.95 billion or reached 62.5% of the world's population [1]. The high number of internet users is currently driving the emergence of digitalization in many sectors. Digitalization in various sectors, including in the provision of services, enables optimal and efficient services. Easy and friendly digital services is expected to increase participants or consumers' satisfaction.

One of the Government Institutions inovating digital service is BPJS Ketenagakerjaan. BPJS Ketenagakerjaan is a public legal entity engaged in the field of social security protection for all Indonesian workers. The Digital Service that has been provided by BPJS Ketenagakerjaan is the JMO (Jamsostek Mobile) application. In this application, members can enjoy BPJS Employment services including updating membership data, filing Old Age Security (JHT) claims, viewing Old Age Security (JHT) balances, obtaining information about the benefits of the Employment BPJS program, Reporting Work Accidents and several other services. Data from the Deputy Director for Services and Channel Development for Employment BPJS on June 30 2022 shows that the Jamsostek Mobile (JMO) application has been downloaded by more than 10,000,000 users with an average daily JMO application login transaction of 738,751. As for the number of Old Age Security (JHT) claims through the JMO application in the period January 1 to June 30 2022, there were 384,060 submissions or around 23% of the total Old Age Security claims (JHT) nationally.

However, the utilization or use of JMO is not without problems. The results of initial observations on the responses of JMO users on the Playstore for Android showed that there were still ratings and comments saying that the JMO application was not user friendly or could not be used easily. Users said that they often encountered problems when using the JMO application to check JHT balances and updated membership data. Apart from that, in the comments column there were also comments saying that users had difficulty logging in and other technical problems. The user complaints on the Playstore were also validated by the news published on Detik.com reported that JMO users couldnot log in to the JMO application, which hinders the JHT balance disbursement process [2].

In this regard, this research was conducted with the aims of (a) analyzing the satisfaction of BPJS Ketenagakerjaan members in the area of the Banuspa Regional Office regarding the use of the JMO application, (b) exploring user perceptions of the application and services of the BPJS Ketenagakerjaan in Banuspa area through JMO in providing services, and (c) developing a strategy for optimizing the use of JMO in BPJS Ketenagakerjaan in the Banuspa Regional Office work area.

In the online context, service quality is also known as e-service quality. E-service is a service to customers by utilizing technology and information [3]. Based on this definition, e-service includes elements of information and technology in providing services to customers. This is what distinguishes between services in general and e-services. E-service is defined as the ability of a site to provide effective and efficient facilities for online shopping, online purchases, and obtaining goods or services [4]. E-service quality is also defined as a general evaluation and assessment given by consumers based on the good or bad quality of a service delivered in virtual form [5]. There are six dimensions of e-service quality which can be used as a reference in measuring the level of user satisfaction with the online services provided [6].

1. Reliability, namely accuracy in providing services and information needed by users according to the time promised and can be trusted.
2. Responsiveness or responsiveness, which is the speed level of the application in responding to questions, and problems, presenting the information needed by the user.
3. Privacy refers to the level of security of personal data and other personal matters used in accessing the application.
4. Information quality is related to the quality of information and services provided and also refers to the suitability of information and services with user requests or problems.
5. Ease of use, namely the level of ease of a site for use by consumers.

Technology is one thing that is often utilized or exploited in various aspects of people's lives, such as education, fulfilling daily needs, to public services. One model that is often used in researching the utilization of technology in people's lives is the Technology Acceptance Model (TAM). This model believes that people will utilize or use technology if the technology is easy to use and provides benefits [7]. According to TAM, the successful utilization of technology is influenced by two things, namely perceived usefulness and perceived ease of use.

a. Perceived usefulness or perceived usefulness

Perceived usefulness is one of two factors determining the successful utilization of technology; hardware and software. Society will be able to accept the presence of a technology if the technology provides benefits for everyday life. It can be said that the more beneficial and suitable the technology with the needs of society, the higher the success rate of utilization will be and vice versa.

b. Perceived ease of use or perceived ease of use

The second factor is perceived ease of use which will affect the successful utilization of a technology. A technology will be easily accepted and used by society, if the technology is easy to use.

This research is not only based on theories related to the topic and formulation of the problem. However, the results of previous studies that have relevance and topic similarity are analyzed to contribute in the research. Research on the quality of BPJS Employment services, including the quality of old-age security claims services, electronic claims services, and BPJS Employment services had been carried out by many previous researchers. The results of these studies became references in this study. The results of those studies will be a comparison for the data obtained in this study.

One of these studies is the research aiming to analyze the service quality of the Old Age Guarantee program (JHT) e-claim service at BPJS Makassar City, specifically targeting PT Sari Agrotama Persada [8]. The research was conducted using qualitative research methods. Data were collected through three techniques, namely observation, interviews, and documentation. The data collected were then analyzed by following several steps including data collection, data condensation, data presentation, and drawing conclusions. The results of the analysis showed that the Makassar City Employment BPJS E-claim service fulfills three important indicators, namely tangible, empathy, and assurance. However, there are two indicators that have not been able to run optimally, namely responsiveness and reliability.

Another research regarding the implementation of e-claims by Employment BPJS aimed to evaluate the use of electronic claims or e-claims [9]. The research was carried out using qualitative data analysis techniques through interpretation and verification of data obtained from interviews, observations, data obtained from secondary data sources, literature, and other documents. The results of this study indicated that the application of electronic claim service innovations at the Employment BPJS Makassar Branch Office was implemented 1) in accordance with the innovative government leadership and capacity criteria due to collaboration with the government, private sector and non-governmental organizations as well as efforts to develop electronic claim innovations; 2) in accordance with the criteria of a transparent, accountable and participatory institution due to the creation of transparency in the management of funds, information disclosure and oversight to keep the process running in accordance with applicable regulations. 3) not optimal in solving problems through technology because electronic claims still require employee

involvement in the verification process; and 4) not optimal in coherent and integrated policies because they were still constrained by the addition of employees that is the policy at the head office. This research will serve as a reference for future research, especially in determining strategies to optimize the use of JMO to improve services for participants of the Bali Denpasar Branch of Employment BPJS.

Another research regarding the use of BPJSTK Mobile was conducted in 2019 to determine the level of understanding of BPJS Ketenagakerjaan participants in the Langsa Branch of the BPJSTK Mobile application [10]. This research uses a qualitative descriptive approach. Data were collected through a questionnaire given to 50 participants of the Langsa Branch of Employment BPJS. Based on the results of the analysis, it was known that 100% of respondents already know the BPJSTK Mobile application that they can use. As many as 86% of respondents knew about the BPJSTK mobile application from a presentation from the Langsa Branch of Employment BPJS, while the other 14% obtained information from other sources. The results of the analysis show that the Langsa Branch Employment BPJS participants already know the BPJSTK Mobile application, but only 56% of the respondents have used the application and 44% of other respondents have not used the BPJSTK Mobile application. The results of this study become a reference and source of data in the research that will be conducted to provide initial information regarding the understanding of BPJS Employment participants on the mobile BPJSTK application.

## **2. METHOD**

### **2.1 Types and Data Source**

The data used in this study are qualitative data and quantitative data. Quantitative data was obtained from a survey using an online questionnaire. In this study, there were 108 respondents involved who were obtained from 27 BPJS Employment branch offices in the Banuspa regional office. Each branch office will be represented by four respondents. Questionnaires were distributed online using Google Form to make it easier for respondents to fill out the questionnaire and to make it easier for researchers to carry out data analysis. In addition, the use of online questionnaires can also reach respondents who are outside Bali considering that this research focuses on BPJS Employment participants in the Banuspa Regional Office work area which includes Bali, Nusa Tenggara, and Papua. Qualitative data was obtained by observing. Researchers made careful observations at the Bali Denpasar Branch of the Employment BPJS office to see and pay attention to JMO application users who came to the Bali Denpasar Branch Employment BPJS office.

### **2.2 Analysis Method**

This research is mixed method research. A mixed Method is an approach or research method that integrates quantitative and qualitative approaches which include activities to collect and analyze data (Leavy, 2017). The results of the analysis using qualitative and quantitative methods will complement one another. Determination of the research design in the form of a mixed method based on the formulation of the problem which is the focus of this study. The data obtained in this study were analyzed qualitatively and quantitatively. Questionnaire result data were analyzed using a quantitative descriptive approach while observational data were analyzed using a qualitative approach. In addition, the data analysis technique used in this study is a SWOT analysis technique with a qualitative approach, which consists of Strengths, Weaknesses, Opportunities, and Threats. SWOT analysis aims to maximize strengths and opportunities but can minimize weaknesses and threats.

## **3. RESULT AND DISCUSSION**

The results of this study were divided into three according to the research objectives; (a) analyzing the satisfaction of BPJS Ketenagakerjaan participants in the work area of the Banuspa Regional Office regarding the use of the JMO application, (b) exploring users' perceptions of the application and services of the BPJS Ketenagakerjaan Kanwil Banuspa through JMO in providing services, and (c) developing a strategy for optimizing the use of JMO in BPJS Ketenagakerjaan in the Banuspa Regional Office work area.

### **3.1 Satisfaction of BPJS Ketenagakerjaan members in the area of the Banuspa Regional Office**

To find out the satisfaction of BPJS Ketenagakerjaan participants in the Banuspa Regional Office work area, the researchers divided the statements in the questionnaire into five categories including reliability, responsiveness, privacy, information quality, and ease of use of the JMO application. The following are the results of the data analysis in this study.

### 1. Reliability

Based on the results of data analysis, BPJS Employment participants have a high level of satisfaction on the reliability of JMO application.

Tabel 1. The Satisfaction of BPJS Ketenagakerjaan on the Reliability of JMO Application

No.	Item	Mean	1	2	3	4	5
1	Service Accuracy	4.1	0	2	23	44	38
2	Service Appropriateness	4.1	1	1	23	45	39
3	Information Reliability	4.2	0	1	21	39	47

### 2. Responsiveness

The results of the data analysis showed that the level of satisfaction of the participants on the responsiveness of JMO application is high, which is indicated by the average values given, namely 4. a scale of 5. More than 50% of respondents also gave positive responses to the responsiveness of JMO application which can be seen from the score given for each sub-indicator.

Tabel 2. The Satisfaction of BPJS Ketenagakerjaan on the Responsiveness

No.	Item	Mean	1	2	3	4	5
1	Quick responses	4.2	0	2	24	37	45
2	Service responsiveness	4.0	0	4	27	39	48

### 3. Privacy

The results of the analysis showed that BPJS Employment participants in the Banuspa Regional Office area have a high level of satisfaction regarding the privacy. The average showed a positive response from respondents because the average value reaches 4.1 out of a scale of 5. The number of respondents who gave positive responses also exceeds 50% of all respondents so it can be said that BPJS Employment participants in the work area of the Banuspa Regional Office are satisfied and even very satisfied on the privacy on JMO application.

Tabel 3. The Satisfaction of BPJS Ketenagakerjaan on the Data Security

No.	Item	Mean	1	2	3	4	5
1	Ensuring Security Data	4.1	0	4	27	34	43
2	No Data Leakage	4.2	0	1	26	33	48
3	Building Awareness on Data Security	4.2	0	1	25	35	47

### 4. Information Quality

The results of the analysis showed that BPJS Employment participants were satisfied with the quality of information in JMO application. The average respondent's response is on a scale of 4.1 to 4.3 from a scale of 5. This is an indication that BPJS Ketenagakerjaan participants in the Banuspa Regional Office area were satisfied with the display of the JMO application. As with the three components previously studied, more than 50% of respondents gave positive responses, namely satisfied and very satisfied with the information quality of JMO application.

Tabel 4. The Satisfaction of BPJS Ketenagakerjaan on the Information Quality

No.	Item	Mean	1	2	3	4	5
1	Information as needed	4.1	0	2	23	41	42
2	Suitable information	4.2	0	1	25	37	45
3	Accurate information	4.2	0	0	24	37	47

### 5. Ease of Use

The last component of customers' satisfaction is ease of use of JMO. Based on the result of data analysis, here is the satisfaction level of the members of BPJS Ketenagakerjaan.

Tabel 5. The Satisfaction of BPJS Ketenagakerjaan on the Ease of Use

No.	Item	Mean	1	2	3	4	5
1	Interesting Display	4.1	0	2	26	34	46
2	Complete Features	4.0	0	5	31	32	40
3	Easy to Use	4.0	0	4	30	31	43

### 3.2 Users' Perception on the Use of JMO and the service of BPJS Ketenagakerjaan of Banuspa Regional Area

The results of data analysis regarding the satisfaction of Employment BPJS participants with the JMO application can be seen from the theory of measuring customer satisfaction [11] which can be described as follows.

#### a. Overall customer satisfaction

To measure overall customer satisfaction, researchers apply the six e-servequal dimensions proposed by Ladhari (2010), which consist of responsiveness, reliability, privacy, information quality, and ease of use. The results of data analysis found that related to responsiveness in providing services and responses to BPJS Employment participants through the JMO application, the level of customer satisfaction with service responsiveness was on average 4.1. This shows that respondents were satisfied with the responsiveness of BPJS Ketenagakerjaan in responding. In addition, speed in providing services is also included in the responsiveness dimension. The average value given by respondents to measure the reliability of information and service is 4.1 which is in the satisfied category. The second dimension is responsiveness of JMO application. The responsiveness is on average 4.1 which is in the category of satisfied.

The third dimension is privacy related to the data security of BPJS participants. In this study, there are three statements, namely guarantees for the security of personal data, data leakage, and BPJS Ketenagakerjaan education related to personal data security. The average response given by respondents was 4.1 which is an indication that participants are satisfied with BPJS Employment's efforts to ensure the security of participants' data. The next dimension is information quality, which is the quality of the information provided in the JMO application. In research, this dimension is transformed into information the participants can trust. The results of the analysis found that the average participant satisfaction level with the information quality was 4.1, which means that the participants were satisfied with the quality of the information provided. The last dimension is the ease of use. In research, this dimension is transformed into participant satisfaction with the appearance of the application. Participants' satisfaction with the appearance of the application was reduced to three statements, namely JMO has an attractive appearance, JMO has complete features, and JMO is easy to use.

#### b. Dimensions of customer satisfaction

The dimensions of customer satisfaction in this study are based on the e-servequal dimension theory proposed by Ladhari (2010) as discussed in point number 1. Based on the results of an analysis of the five dimensions, it can be said that BPJS Employment participants are satisfied with the JMO application.

#### c. Confirmation of hope

In addition to using the e-servequal dimension to measure the satisfaction of BPJS Ketenagakerjaan participants with the use of the JMO application, researchers also used confirmation of expectations to determine participant satisfaction. Confirmation of expectations in this study was realized in two statements, namely JMO according to the needs of the participants and JMO according to what the participants expected. The average value of the responses given by respondents about the appearance of the JMO application is following the needs and appearance of the application

#### d. Repurchase intention

The fourth dimension is repurchase intention which can show the level of participant satisfaction. The more the participants are satisfied with the JMO application, the higher the desire or intention to repurchase. This dimension is reduced to two statements in the questionnaire, namely participants will continue to use the JMO application and participants prefer the JMO application compared to coming directly to the BPJS Ketenagakerjaan office. Based on the results of the analysis, it was found that the average response of respondents to the two statements was 4.1 and 4.1 respectively. the average score that

is in the satisfied or agree category indicates that participants have repurchase intentions or in this case will continue to use the JMO application.

#### e. Willingness to recommend

Willingness to recommend people is the fifth dimension to measure participant satisfaction. This dimension is broken down into two statements which include a willingness to share the experience of using JMO with others and a willingness to recommend the JMO application to others, especially family and closest relatives. The two statements obtained an average value of 4.2. This average shows that the participants agree to recommend and share their experiences using the JMO application.

#### f. Customer dissatisfaction

The last dimension is participant dissatisfaction with the JMO application which this research can decompose into two statements, namely participant dissatisfaction and participant complaints. Based on the results of the analysis, participants did not have a sense of dissatisfaction with the JMO application as indicated by an average value of 1.8 which was in the strongly disagree category. The second statement is that there are complaints about the JMO application which gets an average score of 2.0 which is in the disagree category. This shows that the level of participant dissatisfaction with the JMO application is low.

The following is the result of data analysis on the users' perception on the use of JMO and the service of BPJS Ketenagakerjaan Banuspa Regional area.

#### a. Perception on User Data Security

The safety factor is another factor that influences customer satisfaction. Security is a condition in which personal data is protected or guaranteed. A study found that safety has a partially positive and negligible effect on happiness [11]. It is emphasized that security can have a large positive effect on customer satisfaction [12]. Even today, the tendency is for people to use internet-related services out of fear of misusing their personal information to harm themselves.

This research was conducted to find out user perceptions of the application and services of the BPJS Ketenagakerjaan Kanwil Banuspa through JMO in providing services to make it easier to get information on BPJS Employment, especially to increase public confidence that using this application is safe regarding personal data. From the results of observations and interviews conducted by researchers, it was stated that user creation was safe by using identity card, KPJ, and cellphone number verification. According to several informants, the data collected is quite secure because the data is centralized in a data bank. Following are some of the sources' statements regarding data security at JMO, among others:

*"Data is safe, except for the workforce themselves who provide their data to others."*

*"not completely, because there is still data that can be added not the owner (data leak)"*

*"Information provided is appropriate and reliable"*

*"Very trusted because worker data has been very well integrated with the BPJS Employment System"*

#### b. Self-service

JMO is a digital service where BPJamsostek customers can perform services via their respective mobile phones. JMO also provides features that can be selected such as checking savings balances, reporting work accidents, and making collateral withdrawals without having to come to the BPJamsostek office. JMO itself is used by customers from BPJamsostek where BPJamsostek is a public legal institution that provides protection for workers to overcome socio-economic risks caused by employment risks.

In this fast-paced era, online-based and self-service applications are urgently needed, for this reason, JMO is presented in the community to meet the demands of this technology. According to several sources, the presence of the JMO application makes it very easy to monitor balances and submit claims. The features presented are easy to understand and easy to access. The JMO application can be accessed by users through their gadgets. To activate JMO, consumers do not need to queue at the BPJS office. They only need to enter their participant card number. After that, they can already use the features in the application.

#### c. JMO Application Service Accuracy

The JMO innovation is a continuation of the development of the BPJSTKU application which was launched in 2016. JMO is the newest digital service presented by BPJS Employment. JMO has features and a more complete appearance than the previous application which contains BPJS Employment participant data and has service features such as updating data, submitting and tracking JHT claims. In addition, JMO also has a description feature regarding programs in BPJS employment. Until now this application has been

downloaded 10 million times. All of these features certainly aim to facilitate public service access to BPJS Employment services. Through the JMO Application, the community is provided with the service needs available in one application which is of course more complete for all Employment BPJS programs.

An application is said to be good or not, can be seen from the accuracy of the services provided by the application. The accuracy of this service is related to the features presented in the application. In this study, most of the interviewees commented that the JMO application is capable enough to serve consumers because some of the features presented are very helpful to consumers. The features owned by JMO are updating personal data, submitting and tracking JHT claims, simulating JHT balances and JP balances, checking JHT and JP balances, BPJamsostek Digital Cards, information about public service channels, promos, news related to BPJamsostek, complaints, reporting, related services provided and information on service benefits.

Several sources mentioned that the existing features used by JMO were very appropriate and very helpful for consumers. The features in JMO are easy, useful and right on target, helping participants to make claims more easily. One of the informants said that the displayed balance is correct. In addition, the services provided are comprehensive and complete, according to the needs of participants but still need to be improved. The informant also mentioned that the appearance of the JMO application was quite interesting because it was like an application in general, maybe because the features offered were very specific so it was mediocre. The informant also mentioned that the features of this application were very complete for information purposes for workers participating in BPJS Employment, but there were still some things that needed to be developed.

#### **d. Ease of Use of the JMO Application**

Perceived ease of use is defined as the level of user expectations about their level of effort to use the system. The security situation faced by a person, especially barriers to services through information systems, is prone to data misuse which makes a person feel insecure and vulnerable. Confidentiality, it is important to ensure the company's ability to manage and monitor the security of data transactions carried out [13]. It is also said that customer satisfaction is the ability of a company to provide good service quality to meet expectations, which will create feelings of satisfaction for customers [14].

From the results of interviews and observations conducted by the investigators, there were several opinions regarding the ease of use of this JMO application. One of them was related to the use of a biometric system that cannot adapt to all types of cellphones. Apart from that, the data updating feature in JMO is not so easy to follow, users have to take several selfie photos to update data but it was still unreadable.

*"not for biometrics yet can adapt to all types of cellphones"*

*"To check balances and amalgamations is very easy but to update when biometrics is difficult"*

*"No. Always having problems with biometrics"*

*"I'm having trouble with Biometric verification"*

*"Difficulty updating data"*

### **3.3 Strategy for optimizing JMO at BPJS Ketenagakerjaan in the Banuspa Regional Office area**

From the results of observations and interviews with a number of informants in this study, several methods were obtained in order to optimize the use of the JMO application, including:

#### **a. Education and Seminars on the Use of the JMO Application**

In order to introduce the JMO application as JHT disbursement, a strategy is needed in disseminating how it works, goals and constraints as well as what solutions are contained in the application. The socialization strategy has been proven to influence the success of a public service for the community to introduce new things out of the ordinary of the community. Socialization is sought as widely as possible and make the best possible use of the opportunity with the aim of providing understanding and understanding to the participants as well as possible. This socialization strategy through seminars and verbal education is the right step taken by BPJS Ketenagakerjaan at the Banusa Regional Office. The simulation is also carried out directly by BPJS Ketenagakerjaan to provide direct understanding of the strategic objectives.

At this time, socialization is also carried out by utilizing social media. Besides using a strategy with direct socialization, as an additional strategy, such as using the media and advertising. The use of advertisements can be a strategy to enable BPJS participants to obtain more extensive information. BPJS Ketenagakerjaan also activates a continuous digital development strategy microphone in terms of using the JMO application. Companies needs this in order to carry out further digitization processes to compete with

other companies. Several things are done by BPJS Ketenagakerjaan by creating work programs based on priorities and existing areas. This work program must be in accordance with the needs and conditions of participants and employees of BPJS Ketenagakerjaan themselves.

Complicated work programs often make it easy for companies to fall behind. Conducting training in remote areas can facilitate BPJS in processing and working where the training assisted by the central team makes the work program in the form of training and the introduction of this new system more effective. Old workers who are training priorities are suitable programs to become a sustainable digitization strategy, training for old employees provides benefits to improve company performance in adapting to digitalization more quickly.

#### b. Reviews from Users to People Around

In addition to formal and non-formal education, one of the strategies that are quite influential in optimizing the use of the JMO application is from the stories or reviews of participants to other participants or those around them. This strategy is believed to be able to increase user demand to try using the JMO application because they can already see examples from other people. People will tend to be easily influenced by hearing other people's stories. This can also be used in the context of socializing the JMO application at the Banuspa Regional Office.

This is evident from the results of interviews and observations conducted by researchers when participants were asked whether they would tell or tell other participants about the ease of using JMO. Most of them answered that they would even tell their friends, family, other participants, and the people around them.

#### 4. CONCLUSION

Based on the results of data analysis and discussion, it can be concluded that (a) Employment BPJS participants in the Banuspa Regional Office area were satisfied with the JMO application which is a digital transformation of BPJS Ketenagakerjaan which aims to provide more optimal services, (b) BPJS Ketenagakerjaan members in the area of the Banuspa Regional Office had positive perceptions and responses to the JMO application and the BPJS Ketenagakerjaan services of the Banuspa Regional Office, but members also wanted improvements to the features and biometrics of the application to make it easier for users to use the application, members also feel that information about JMO needs to be disseminated, and (c) strategies that can be implemented by BPJS Ketenagakerjaan in the Banuspa Regional Office area to optimize the use of the JMO application are conducting education and outreach to all BPJS Ketenagakerjaan members in the Banuspa Regional Office area, encouraging users to recommend JMO to others, improving user data security, and improving features and application biometrics.

#### REFERENCES

- [1] <https://datareportal.com/global-digital-overview>
- [2] Hikam, H. A. Al. (2022). *Aplikasi JMO Sempat Error Gagal Login, Ternyata Ini Penyebabnya*. Detik.Com.
- [3] Kusumawati, A., Augustinah, F., Alhabsyi, T., & Suharyono, S. (2021). The e-servqual effect on the stickiness intention of marketplace during COVID-19 pandemic: An empirical study in Indonesia. *The Journal of Asian Finance, Economics and Business*, 8(8), 573-581.
- [4] Zeithaml, V., Parasuraman, A. P., & Malhotra, A. (2002). "Service Quality Delivery Through Web Sites: A Critical Review of Extant Knowledge". *Journal of the Academy of Marketing Science*, 30, 362-375.
- [5] Santos, J. dan Boote, J. 2003. A Theoretical Exploration and Model of Consumer Expectation, Post-Purchase Affective Stages and Affective Behaviour,, *Journal of Cumsumer Behaviour*, Vol. 3, No. 2, pp. 142-156
- [6] Ladhari, R. (2010). Developing e-service quality scales: A literature review. *Journal of retailing and consumer services*, 17(6), 464-477.
- [7] Wida, P. A. M. W., Yasa, N. N. K., & Sukaatmadja, I. P. G. (2016). Aplikasi Model TAM (Technology Acceptance Model) pada Perilaku Pengguna Instagram. *Jurnal Ilmu Manajemen Mahasaraswati*, 6(2), 101948.
- [8] Anggraini, M. (2021). *Kualitas Pelayanan Aplikasi E-Klaim Program Jaminan Hari Tua (Jht) Di Badan Penyelenggara Jaminan Sosial (Bpjs) Ketenagakerjaan Kota Makassar (Studi Kasus Pt. Sari Agrotama Persada)* (Doctoral Dissertation, Universitas Negeri Makassar).
- [9] Alim, M.N., Haning, M.T., & Syahribulan. (2021). Inovasi Klaim Elektronik Jaminan Hari Tua di BPJS Ketenagakerjaan Kantor Cabang Makassar. *Jurnal Analisis Kebijakan dan Pelayanan Publik*, Vol. 6 (1).

- [10] Aisyah, S., & Novianti, D. (2019). Analisis Penggunaan Aplikasi Bpjstk Mobile Pada Sistem Informasi Pemasaran Di Bpjs Ketenagakerjaan Cabang Langsa. *Jurnal Gamma-Pi*, 1(1), 4-7.
- [11] Ramadayani, F., Chamidah, S., & Wahyuningsih, D. W. (2022). Pengaruh Complete Features, Kemudahan, Dan Keamanan Terhadap Kepuasan Pengguna Zoom Meeting Pada Mahasiswa Prodi Manajemen Universitas Muhammadiyah Ponorogo. *Bussman Journal: Indonesian Journal Of Business And Management*, 2(3), 633-647.
- [12] Masiaga, N. R., Worang, F. G., & Mandagie, Y. (2022). Pengaruh Keamanan Dan Kepercayaan Terhadap Kepuasan Pelanggan Yang Berbelanja Secara Online Di Lazada. Com. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis dan Akuntansi*, 10(2).
- [13] Seta, H., Wati, T., & Kusuma, I. C. (2019, October). Implement time based one time password and secure hash algorithm 1 for security of website login authentication. In *2019 International Conference on Informatics, Multimedia, Cyber and Information System (ICIMCIS)* (pp. 115-120). IEEE.
- [14] Tresiya, D., Djunaidi, D., & Subagyo, H. (2019). Pengaruh kualitas pelayanan dan kenyamanan terhadap kepuasan konsumen (studi pada perusahaan jasa ojek online go-jek di kota Kediri). *JIMEK: Jurnal Ilmiah Mahasiswa Ekonomi*, 1(2), 208-224.