



Digital Transformation of BPJS Ketenagakerjaan: Innovations in JMO, E-Money, and SMILE to Enhance Service Effectiveness and Responsiveness

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ABSTRACT

The digital transformation of BPJS Ketenagakerjaan has significantly improved service efficiency and accessibility through the implementation of Jamsostek Mobile (JMO), E-Money, and the SMILE system. The JMO application streamlines Old Age Security (JHT) claims, allowing participants to process their benefits faster and more conveniently. The integration of E-Money simplifies contribution payments via mobile banking, QRIS, and digital wallets, reducing reliance on manual transactions. The SMILE system (Service, Memorable, Integrity, Loyal, and Excellent) enhances service professionalism and responsiveness, ensuring a positive participant experience. Additionally, WA SMILE optimizes contribution collection efforts, providing direct engagement and timely payment reminders. These innovations reduce administrative delays, improve service delivery, and strengthen participant trust. To sustain these improvements, continuous system upgrades, digital literacy initiatives, and cybersecurity measures are essential. BPJS Ketenagakerjaan's commitment to digital innovation ensures an inclusive, efficient, and reliable social security service, reinforcing its role as a pioneering institution in public service modernization.

Keywords: BPJS Ketenagakerjaan; E-Money; JMO, SMILE; WA SMILE

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INTRODUCTION

Innovation is a process that enables individuals to discover new solutions that provide tangible benefits to society (Pernando et al., 2021). In the context of public services, innovation is often linked to advancements in science, technology, and communication, which aim to enhance service quality for the public (Eprilianto, 2019). For an innovation to be widely adopted, it must exhibit distinct characteristics that differentiate it from previous practices (Triwahyuni

et al., 2019).

One of the critical areas for innovation in Indonesia is social security services, which are designed to provide protection for workers. The Indonesian government mandates public service quality improvement through Law No. 25 of 2009 on Public Services, emphasizing simplicity, accessibility, affordability, and societal benefits. In this regard, BPJS Ketenagakerjaan plays a strategic role in safeguarding Indonesian workers through various programs, including work accident insurance, old-age benefits, pension security, and unemployment insurance.

Over the past few years, there has been a significant increase in the number of BPJS Ketenagakerjaan participants, as shown in the following data:

Table 1. Annual Growth of BPJS Ketenagakerjaan Participants

Year	Number of Participants (Million)
2021	30.66
2022	55.38
2023	59.68
2024	60,64

This rise in membership reflects increased awareness among employers and employees regarding the importance of social security protection. More businesses and employers are registering their workers, either to comply with legal requirements or to provide better protection. However, this surge in participants also puts substantial pressure on BPJS Ketenagakerjaan's service system, both in terms of technology and human resources. BPJS employees face higher workloads and more complex service demands, potentially leading to longer processing times and increased participant complaints.

A study by Suryono (2021) suggests that the use of digital technology, such as mobile applications, can reduce manual workloads and accelerate service processes. This innovation is essential to ensure that BPJS Ketenagakerjaan remains responsive and maintains high service quality. Yandra (2016) also emphasizes that information technology is indispensable in improving government service efficiency.

Responsiveness, defined as the ability of an organization to quickly and accurately address participant needs and complaints, is a key factor in maintaining public trust. However, the increasing number of participants often hinders service responsiveness, leading to common complaints such as long waiting times and lack of clarity in information dissemination. This study focuses on how BPJS Ketenagakerjaan in Pekanbaru has introduced service innovations to enhance responsiveness and efficiency.

In addition to responsiveness, service effectiveness is a crucial indicator of success in meeting participants' needs. Effectiveness is not only measured by the speed of service delivery but also by service quality and participant satisfaction (Masruri, 2014). Handoko (2003) further states that effective services must be fast, simple, high-quality, and accessible to the public. Given these challenges, innovation is necessary to ensure that BPJS Ketenagakerjaan services remain both

responsive and effective in an increasingly complex environment.

This research focuses on analyzing the effectiveness of digital service innovations introduced by BPJS Ketenagakerjaan, particularly the Jamsostek Mobile (JMO) application, the E-Money payment system, and the SMILE platform. The study evaluates the impact of these innovations on service responsiveness and efficiency while identifying potential shortcomings and areas for improvement. By examining these aspects, this research contributes to the broader discussion on how digital transformation enhances public service delivery and addresses operational challenges in social security institutions. Through a thorough evaluation, this study aims to provide insights into the role of technology in modernizing BPJS Ketenagakerjaan's services, ensuring that participants receive the best possible support and protection.

THEORETICAL REVIEW

Public service responsiveness and effectiveness are key indicators of service quality, particularly in institutions responsible for social security programs like BPJS Ketenagakerjaan. Responsiveness refers to an organization's ability to recognize and address public needs efficiently, ensuring that services are delivered in a timely and appropriate manner (Hakim & Pakam, 2014; Ivanna et al., 2020; Septiandika & Kurdianingtiyas, 2022). Meanwhile, effectiveness is associated with how well the desired outcomes of a service are achieved, focusing on both efficiency and the satisfaction of service users (Masruri, 2014; Handoko, 2003). In the context of BPJS Ketenagakerjaan, the increasing number of participants presents a challenge in maintaining both responsiveness and effectiveness in service delivery, requiring innovative solutions to streamline operations.

Responsiveness in Public Services

Responsiveness is an essential element in public service, reflecting the institution's ability to react swiftly and effectively to participant inquiries and complaints. The commitment of service providers in ensuring quick, accessible, and transparent services determines the overall satisfaction of users. Optimal communication channels, such as call centers, mobile applications, and social media platforms, play a significant role in improving accessibility to information. A study by Hakim & Pakam (2014) highlights that responsive services must incorporate a structured mechanism to prioritize service requests, address concerns efficiently, and adjust operational strategies based on public feedback.

BPJS Ketenagakerjaan, particularly in Pekanbaru, has faced significant challenges in responsiveness due to the increasing number of participants. The rapid expansion of membership has resulted in longer waiting times, administrative bottlenecks, and difficulties in processing claims in a timely manner. The introduction of the Jamsostek Mobile (JMO) application and digital payment systems such as E-Money are examples of innovations designed to reduce response times and improve accessibility for participants. By integrating

mobile platforms, BPJS has enhanced user engagement, allowing participants to access their accounts, submit claims, and track their contributions more efficiently.

Effectiveness in Public Services

Effectiveness in service delivery is often measured by the institution's ability to fulfill its objectives while ensuring that resources are utilized optimally. According to Siagian (cited in Ali et al., 2019), effectiveness is closely related to the impact of services on users, ensuring that processes lead to tangible and measurable outcomes. Effective public service is characterized by accuracy, speed, and minimal bureaucratic obstacles, reducing the burden on both service providers and users (Handoko, 2003).

In BPJS Ketenagakerjaan, the adoption of digital solutions has significantly improved service effectiveness by minimizing manual processes and reducing the workload on frontline staff. The implementation of E-Money payments, for instance, has facilitated seamless transactions, allowing participants to pay their contributions without physically visiting BPJS offices. Similarly, the SMILE system (Service, Memorable, Integrity, Loyal, and Excellent) has been instrumental in managing administrative processes, ensuring that claim submissions, participant registrations, and financial transactions are handled systematically.

The effectiveness of these innovations is further reinforced by studies showing that digitalization in public service institutions contributes to higher user satisfaction and increased operational efficiency (Eprilianto et al., 2019). However, despite these improvements, challenges remain, such as technical system errors, participant adaptation to new platforms, and cybersecurity concerns, which need continuous monitoring and enhancement.

Innovation in Enhancing Responsiveness and Effectiveness

Service innovation plays a critical role in ensuring that BPJS Ketenagakerjaan meets the evolving demands of its participants. The integration of digital platforms, automated workflows, and AI-driven service management has transformed the traditional service model into a more dynamic and user-centric approach. Research by Suryono (2021) indicates that mobile-based solutions significantly reduce manual workload and improve service efficiency, supporting the argument that technology adoption is vital for the sustainability of social security services.

Moreover, studies by Yandra (2016) emphasize the importance of e-government initiatives in streamlining public administration. By leveraging mobile technology and real-time data processing, BPJS Ketenagakerjaan can ensure that participants receive immediate support, avoid bureaucratic delays, and experience a more efficient claims process. The ongoing evolution of these digital innovations will continue to shape the effectiveness and responsiveness of BPJS services, aligning them with global standards of social security administration.

METHOD

This study employs a literature review method, which involves the systematic collection and analysis of secondary data relevant to the research topic. The literature review method is particularly useful for examining existing theories, identifying gaps in knowledge, and synthesizing information from various sources to draw meaningful conclusions. This approach enables the study to comprehensively assess the impact of BPJS Ketenagakerjaan's digital innovations—Jamsostek Mobile (JMO), E-Money, and SMILE—on service responsiveness and effectiveness.

The sources used in this study include peer-reviewed journal articles, academic theses, research reports, official regulations, government publications, and relevant electronic data. To ensure the reliability and credibility of the findings, the selection of sources was guided by the following criteria: (1) relevance to public service innovation, digital transformation, and BPJS Ketenagakerjaan, (2) publication within the last five years to maintain up-to-date information, and (3) credibility of the source, prioritizing materials from reputable academic journals, government documents, and institutional reports.

Data Collection

The primary technique used in this study is document analysis, a method that involves systematically reviewing, evaluating, and synthesizing textual information. According to Sugiyono (2015), document analysis in qualitative research allows researchers to derive insights from pre-existing materials rather than direct empirical data collection. The sources analyzed in this study include:

- Government regulations and policies related to BPJS Ketenagakerjaan, particularly those concerning service innovation and digital transformation.
- Academic research and journal articles discussing the effectiveness of digital services in public administration.
- BPJS Ketenagakerjaan reports and publications that provide data on participant numbers, service improvements, and customer satisfaction metrics.
- News articles and expert commentaries that contextualize the public reception and challenges associated with digital service adoption.

Data Analysis

The data collected were analyzed using qualitative content analysis, which involves identifying patterns, themes, and relationships across different sources. The analysis process followed these steps:

- Data Categorization - Extracting key information related to service responsiveness, effectiveness, and digital innovation.
- Comparative Analysis - Comparing the findings from different sources to identify consistencies and discrepancies.

- Thematic Interpretation – Grouping insights into broader themes such as service efficiency, user experience, and policy impact.
- Validation and Triangulation – Cross-referencing data from multiple sources to ensure accuracy and reliability.

RESULT AND DISCUSSION

The research findings indicate that the implementation of digital applications has significantly enhanced service effectiveness, providing a more streamlined and faster process compared to traditional customer service methods. In today's digital era, where the internet and smartphones have become essential aspects of daily life, there is a growing trend among the public to prefer digital solutions for administrative processes, including those related to BPJS Ketenagakerjaan services in Pekanbaru. Digital public services hold great potential for improving efficiency, accessibility, and responsiveness, enabling government agencies to meet public needs more effectively. The adoption of digital platforms, such as online portals and mobile applications, has introduced new opportunities for public service delivery by reducing bureaucratic hurdles and enhancing service efficiency.

Indonesian society increasingly favors convenient, online public services due to their speed and accessibility, allowing users to complete transactions anytime and anywhere. This shift demands that public service providers, including BPJS Ketenagakerjaan, continuously adapt and innovate to offer seamless, user-friendly digital services. Bureaucratic institutions must embrace a service-oriented mindset, transitioning toward more flexible, dialogical, and pragmatic operational models. This aligns with the mandate of Law No. 25 of 2009 on Public Services, which emphasizes the principles of efficiency, accessibility, and public satisfaction in government services (Maulana Achmadi, 2021).

Despite these advancements, challenges remain in ensuring that digital innovations effectively cater to all users, including those with limited digital literacy. While digital services offer significant improvements in speed and convenience, issues such as technical difficulties, cybersecurity risks, and disparities in internet access must be addressed to ensure equitable access to BPJS services. Strengthening digital literacy programs and optimizing customer support systems are crucial steps in ensuring that all participants can fully benefit from these innovations. The continued refinement of these digital services will determine their long-term success in enhancing the responsiveness and effectiveness of BPJS Ketenagakerjaan.

Implementation of JMO in Enhancing Service Efficiency

The implementation of the Jamsostek Mobile (JMO) application in the disbursement process of Old Age Security (JHT) is closely related to the concept of effective public service delivery. JMO enables a faster, easier, and more efficient disbursement process compared to the previous manual method, which

required participants to visit customer service offices. With JMO, Jamsostek participants no longer need to spend time waiting in queues or physically visiting service centers; instead, they can access services anytime and anywhere simply by using a smartphone. This demonstrates the convenience and accessibility provided by JMO, particularly for a society that is increasingly accustomed to digital technology, the internet, and mobile devices.

The effectiveness of JMO also contributes to improving participant satisfaction, as it allows users to complete the disbursement process more conveniently and without unnecessary obstacles, creating a more positive public service experience. The direct correlation between JMO and service efficiency is evident in the application's ability to reduce processing time and effort required for JHT disbursement while ensuring that the process remains smooth, accessible, and widely available to all participants.

The successful operation of JMO relies on a structured organizational role distribution within BPJS Ketenagakerjaan. The Human Resources (HR) department is responsible for equipping employees with knowledge about JMO services, including facilitating informational and educational programs for internal staff. The membership department takes the lead in directly engaging with companies to provide awareness, education, and training about JMO usage, ensuring that employees understand its functionalities and benefits. Meanwhile, the service department plays a critical role in assisting participants, handling inquiries, and resolving issues or complaints related to JMO services. Every BPJS Ketenagakerjaan employee is responsible for conducting public outreach and education initiatives targeting companies, participants, and the wider community to maximize the effective use of JMO. Additionally, the implementation of JMO services involves collaboration with the Civil Registry Office, as participant administration requires updated identity data, such as the upgraded National Identification Number (NIK KTP).

BPJS Ketenagakerjaan Pekanbaru Branch follows a similar approach in educating the public and participants about JMO for Old Age Security (JHT) claims. Both regional and national branches recognize the importance of comprehensive awareness campaigns to ensure optimal utilization of the JMO application. Just like other BPJS branches that organize company gatherings, corporate visits, and coordination meetings between Account Representatives (AR), company PICs, and HR managers, BPJS Ketenagakerjaan Pekanbaru also adopts similar strategies by conducting business outreach programs. These efforts ensure that company employees receive in-depth knowledge and training on JMO usage, making the claims process more efficient.

To further enhance public awareness, BPJS Ketenagakerjaan Pekanbaru leverages various communication channels, including print media, electronic media, and radio broadcasts. Additionally, they display banners and posters in branch offices and strategic locations to reinforce the importance of JMO adoption. Through these comprehensive outreach efforts, BPJS Ketenagakerjaan

Pekanbaru strives to provide more effective services, making it easier for participants to access and submit JHT claims conveniently through JMO.



Figure 1. JMO Socialization: Enhancing Public Awareness of BPJS Ketenagakerjaan Services (Source: *Pekanbarupos.co*)

Building upon the various efforts undertaken by BPJS Ketenagakerjaan Pekanbaru Branch in implementing the Jamsostek Mobile (JMO) service for Old Age Security (JHT) claims, it is evident that the organizational structure supporting this initiative has been functioning effectively. This aligns with the perspective of Jones (1996:296), who states that the primary goal of an organization is to successfully execute its designed programs. The structured and systematic approach taken by BPJS Ketenagakerjaan reflects its commitment to enhancing service efficiency, accessibility, and overall user experience.

The success of JMO implementation can be attributed to a well-coordinated strategy that involves internal capacity building, extensive public outreach, and the optimization of digital infrastructure. The active role of BPJS employees in educating and assisting participants, coupled with the support of government institutions such as the Civil Registry Office, ensures that administrative processes run smoothly. Furthermore, continuous monitoring and evaluation mechanisms have allowed BPJS Ketenagakerjaan to identify challenges, gather user feedback, and implement necessary improvements to enhance the JMO experience.

The alignment of BPJS Ketenagakerjaan's initiatives with organizational efficiency principles reinforces its role as a forward-thinking institution that adapts to technological advancements. By maintaining a proactive approach to digital service integration, BPJS Ketenagakerjaan not only fulfills its mandate of providing social security services but also strengthens public trust in

government-led digital transformations. To sustain this progress, further enhancements in user education, service integration, and technical support will be crucial in maximizing the full potential of JMO as a flagship digital service.

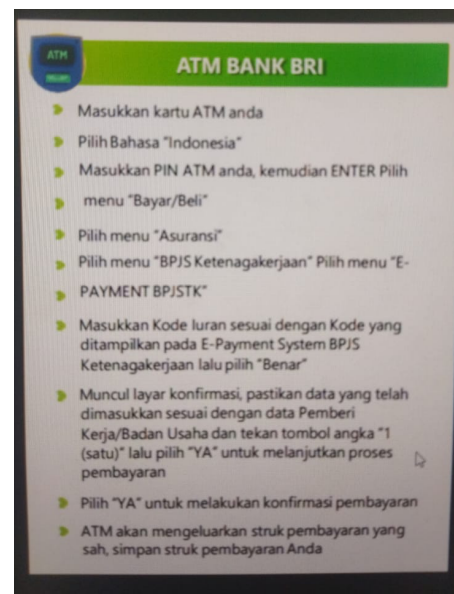
Optimizing BPJS Ketenagakerjaan Contributions Through E-Money Integration

The integration of electronic money (e-money) as a payment method for BPJS Ketenagakerjaan contributions represents a transformative innovation aimed at enhancing efficiency, accessibility, and financial security for participants. By leveraging e-money, BPJS members can conduct quick, seamless, and secure transactions without the need to visit BPJS offices or engage in complex manual transfers. This shift aligns with the broader digital transformation in financial services, where e-money has significantly improved transactional efficiency and operational effectiveness (Anwar & Sayudin, 2023). E-money not only enables instant financial transactions but also reduces administrative burdens, optimizes service operations, and increases overall user satisfaction.

To facilitate hassle-free contributions, BPJS Ketenagakerjaan has integrated multiple digital payment platforms into its system. Contribution payments can now be made through mobile banking applications (Bank Mandiri, Bank BNI, Bank BRI, Bank BTN, and Bank BCA), digital wallets (Dana, Gopay), and QRIS. This multi-channel approach ensures that participants can fulfill their payment obligations efficiently from anywhere at any time, without being constrained by traditional banking hours.



(a)



(b)

Figure 2. (a) Payment via QRIS (b) Payment Procedure via BRI Mobile Banking

Beyond enhancing convenience, the adoption of e-money contributes to greater administrative efficiency by reducing queues at BPJS offices, streamlining contribution processing, and leveraging financial technology for public services. This digital payment transformation not only benefits individual participants but also supports BPJS Ketenagakerjaan's broader mission of ensuring universal access to social security protection. As e-money adoption expands, it is expected to further strengthen compliance rates, ensuring that participants consistently meet their contribution requirements to secure their long-term financial well-being.

Implementation of SMILE in BPJS Ketenagakerjaan

SMILE in BPJS Ketenagakerjaan stands for "Service, Memorable, Integrity, Loyal, and Excellent", reflecting the organization's commitment to providing the highest quality service to participants. This concept serves as a guiding principle for delivering a professional, responsive, and positive service experience.

- Service – BPJS Ketenagakerjaan prioritizes providing friendly and efficient service, ensuring that participants' needs and inquiries are addressed promptly.
- Memorable – By adopting a personalized approach and paying attention to detail, BPJS Ketenagakerjaan aims to create a positive and lasting impression on participants, making them feel valued and prioritized.
- Integrity – Integrity is a core value in every interaction, ensuring that all decisions and actions are transparent, fair, and in compliance with applicable regulations.
- Loyal – BPJS Ketenagakerjaan is committed to maintaining participant loyalty by providing consistent, high-quality services that meet their needs while continuously enhancing the benefits offered.
- Excellent – The organization strives for service excellence, ensuring speed, accuracy, and reliability in all its processes to achieve maximum participant satisfaction.

In the era of technological advancement, information plays a crucial role in all aspects of human life, both at the individual and organizational levels. The higher the quality of information within an organization, the more effective the communication within it. This principle applies to BPJS Ketenagakerjaan, where a well-structured accounting information system facilitates payment control, financial calculations, and cash flow management. A well-integrated system simplifies operations for employees, particularly at BPJS Ketenagakerjaan Pekanbaru Branch, enhancing efficiency in managing social security programs.

BPJS Ketenagakerjaan Pekanbaru Branch is responsible for several key functions, including registering participants, collecting contributions from employers and employees, managing government subsidies, administering social security funds for the benefit of participants, compiling and managing participant data, processing benefit payments, and providing public information on social security programs.

The SMILE application is designed to streamline multiple processes within BPJS Ketenagakerjaan, including participant registration, claim management, financial administration, payment processing, membership transfers, status verification, and other administrative tasks. According to an interview with employees from the Supervision and Audit Division of BPJS Ketenagakerjaan Pekanbaru Branch, informant one stated, "SMILE covers the entire business process of BPJS Ketenagakerjaan, from company registration to claim payments at the final stage."

Similarly, informant two, an employee in the Supervision and Audit Division, added, "SMILE serves as a tool for recording and reporting overdue contribution collections, which can be managed through the SMILE WhatsApp system at BPJS Ketenagakerjaan. However, only employees are authorized to access SMILE." These insights highlight the significance of SMILE as an operational management tool, ensuring accurate data recording, efficient debt collection, and systematic financial tracking. By leveraging digital solutions, BPJS Ketenagakerjaan enhances its service reliability, enabling employees to work more efficiently while improving participant engagement.

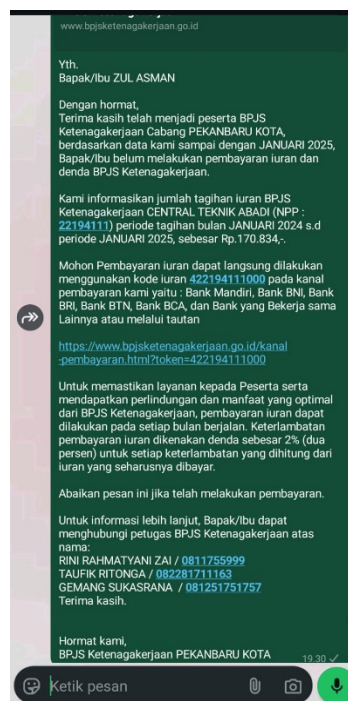


Figure 3. BPJS Contribution Collection via WA SMILE

The implementation of the SMILE principle aims to strengthen the relationship between BPJS Ketenagakerjaan and its participants, while also enhancing public trust in the social security services provided. By adopting SMILE, BPJS Ketenagakerjaan is not only focused on delivering efficient services, but also committed to creating a pleasant and professional service experience. This approach ensures that participants receive high-quality, transparent, and user-friendly services, ultimately reinforcing BPJS Ketenagakerjaan's reputation as a reliable and customer-centric institution.

CONCLUSION

The digital transformation of BPJS Ketenagakerjaan through the implementation of Jamsostek Mobile (JMO), E-Money integration, and SMILE system has significantly enhanced service efficiency, accessibility, and user experience. The JMO application has streamlined Old Age Security (JHT) claims, enabling participants to access their benefits quickly and conveniently without the need for in-person visits. The integration of E-Money has further simplified contribution payments, providing participants with multiple digital payment options through mobile banking, QRIS, and digital wallets. Meanwhile, the SMILE system serves as an operational backbone that supports service excellence, integrity, and loyalty, ensuring that BPJS Ketenagakerjaan maintains high standards of professionalism and responsiveness.

Additionally, the use of WA SMILE as a communication tool has optimized contribution collection efforts by providing a personalized and direct engagement platform between BPJS Ketenagakerjaan and participants. Through these innovations, BPJS Ketenagakerjaan has successfully reduced administrative bottlenecks, improved service delivery, and fostered stronger relationships with participants.

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