Maneggio
E-ISSN : 3032-7652
https://nawalaeducation.com/index.php/MJ/index
Vol.02.No.04 August 2025

The Effect of Digitization of Jamsostek Mobile (Jmo) on The Satisfaction of Jht Claim Participants is Mediated by The Quality of Service at Bpjs Ketenagakerjaan Kendari Branch Office

Muhammad Wahyu Suleman[1], Ummy Kalsum[2], Ruslan[3]
[1] Magister Manajemen, Sekolah Tinggi Ilmu Enam Enam Kendari,

Email: Muhammadwahyusuleman@gmail.com

Diinput : 04 August 2025
Diterima : 04 August 2025
Direvisi : 20 August 2025
Diterbitkan : 20 August 2025

ABSTRAK

Penelitian ini bertujuan untuk: (1) menganalisis pengaruh digitalisasi Jamsostek Mobile (JMO) terhadap kepuasan peserta klaim Jaminan Hari Tua (JHT) pada BPJS Ketenagakerjaan Kantor Cabang Kendari; (2) menganalisis pengaruh digitalisasi JMO terhadap kualitas layanan; (3) menganalisis pengaruh kualitas layanan terhadap kepuasan peserta klaim JHT; dan (4) menganalisis peran mediasi kualitas layanan dalam hubungan antara digitalisasi JMO dan kepuasan peserta klaim JHT. Penelitian ini menggunakan pendekatan kuantitatif deskriptif dengan analisis Structural Equation Modelling (SEM) berbasis Partial Least Squares (PLS). Data dikumpulkan melalui kuesioner dari 104 peserta yang telah melakukan klaim JHT melalui aplikasi JMO. Hasil penelitian menunjukkan bahwa: (1) digitalisasi JMO berpengaruh positif dan signifikan terhadap kepuasan peserta klaim JHT; (2) digitalisasi JMO berpengaruh positif dan signifikan terhadap kualitas layanan; (3) kualitas layanan berpengaruh positif dan signifikan terhadap kepuasan peserta klaim JHT; dan (4) kualitas layanan memediasi pengaruh digitalisasi JMO terhadap kepuasan peserta klaim JHT. Temuan ini menegaskan peran strategis digitalisasi JMO dalam meningkatkan kualitas layanan dan kepuasan peserta di BPJS Ketenagakerjaan..

Kata Kunci: Jamsostek Mobile, kualitas layanan, kepuasan peserta, klaim JHT, digitalisasi

ABSTRACT

This study aims to examine: (1) the effect of Jamsostek Mobile (JMO) digitalization on the satisfaction of Old Age Security (JHT) claim participants at BPJS Ketenagakerjaan Kendari Branch Office; (2) the effect of JMO digitalization on service quality; (3) the effect of service quality on JHT claim participant satisfaction; and (4) the mediating role of service quality in the relationship between JMO digitalization and JHT claim participant satisfaction. This research employed a quantitative descriptive approach with Structural Equation Modelling (SEM) using Partial Least Squares (PLS). Data were collected through questionnaires from 104 participants who had submitted JHT claims via the JMO application. The findings reveal that: (1) JMO digitalization has a positive and significant effect on JHT claim participant satisfaction; (2) JMO digitalization has a positive and significant effect on service quality; (3) service quality has a positive and significant effect on JHT claim participant satisfaction; and (4) service quality mediates the effect of JMO digitalization on JHT claim participant satisfaction. These results highlight the strategic role of JMO digitalization in enhancing service delivery and customer satisfaction within BPJS Ketenagakerjaan.

Keywords: *Jamsostek Mobile, service quality, participant satisfaction, JHT claim, digitalization*

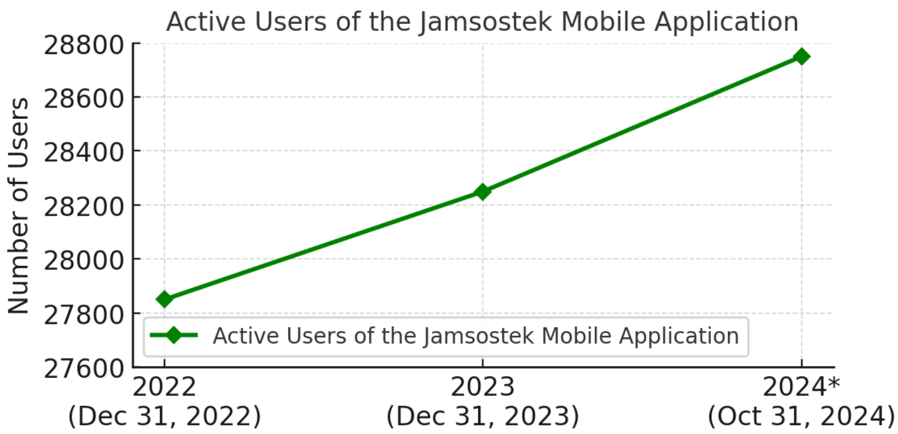
INTRODUCTION

Public Legal Entities in Indonesia are institutions established through law to carry out government functions and provide public services independently. Not profit-oriented, this entity aims to meet the social needs of the community. One example is BPJS Ketenagakerjaan, an institution that is directly responsible to the President of the Republic of Indonesia in providing social security protection for workers, as stipulated in Law Number 24 of 2011 (Chazali, 2019).

BPJS Employment aims to provide protection against various social risks such as Work Accident Insurance (JKK), Death Insurance (JKM), Old Age Insurance (JHT), Pension Insurance (JP), and Job Loss Insurance (JKP), this institution plays a role in improving worker welfare and supporting national socio-economic stability (Haris et al., 2023).

In addition to targeting formal workers, BPJS Employment protection is also extended to informal workers through policies tailored to the needs of the sector (Rian Nugroho, 2019). Along with the development of the increasingly dynamic and complex world of work, the success of BPJS Ketenagakerjaan as a national strategic program is highly determined by the effectiveness of services and the level of satisfaction of participants (Santosa, 2019).

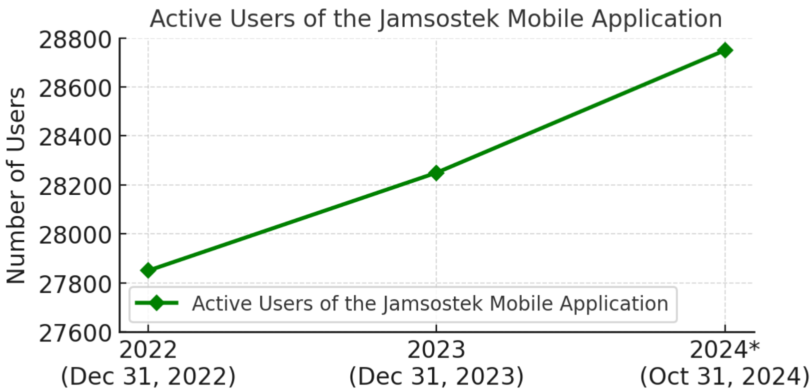
Participant satisfaction is one of the main indicators of the success of the services provided by BPJS Ketenagakerjaan. However, in its implementation, BPJS Ketenagakerjaan faces various challenges, such as the lack of public understanding of the benefits of the program, technical obstacles in services, the unaffordable BPJS Ketenagakerjaan office for workers living in remote areas, and the need to improve the quality of services to reach more workers in the formal and informal sectors. This can be seen from the following picture where there are still some participants who are not satisfied with the services that have been provided by BPJS Ketenagakerjaan, especially at the Kendari branch office.



The satisfaction level of BPJS Ketenagakerjaan participants at the Kendari Branch has shown an upward trend, rising from 94.73% in 2019 to 98.73% in 2023, with its peak recorded in 2022 at 99.53%. A significant increase occurred in 2020 (98.05%), influenced by the digitalization of services, such as the introduction of online claims in May 2020 in response to the COVID-19 pandemic. Although there was a slight decline in 2021 and 2023, the satisfaction rate remained high. Challenges such as limited facilities, infrastructure, and bureaucratic processes persist; however, BPJS Ketenagakerjaan continues to drive digital innovations, including the integration of applications and fintech platforms, to further enhance participant satisfaction (Saputri, 2022; bpjsketenagakerjaan.go.id, 2022).

Digital services at BPJS Ketenagakerjaan were first introduced in 2020 as a response to the COVID-19 pandemic, which had widespread impacts across various sectors (cnnindonesia.com, 2020; Saputri, 2022). One such innovation was Lapak Asik, a contactless claim service utilizing verification via WhatsApp video calls, which later evolved into the Jamsostek Mobile (JMO) application. This application replaced the conventional JHT claim system that previously required participants to visit the branch office in person (bpjsketenagakerjaan.go.id, 2022). Digitalization has been recognized for its ability to improve efficiency, expand service coverage, and enhance customer satisfaction, aligning with the findings of Chairunisa and Rahmayati (2022) and Josua et al. (2017), which demonstrated a significant positive impact of digitalization on customer satisfaction.

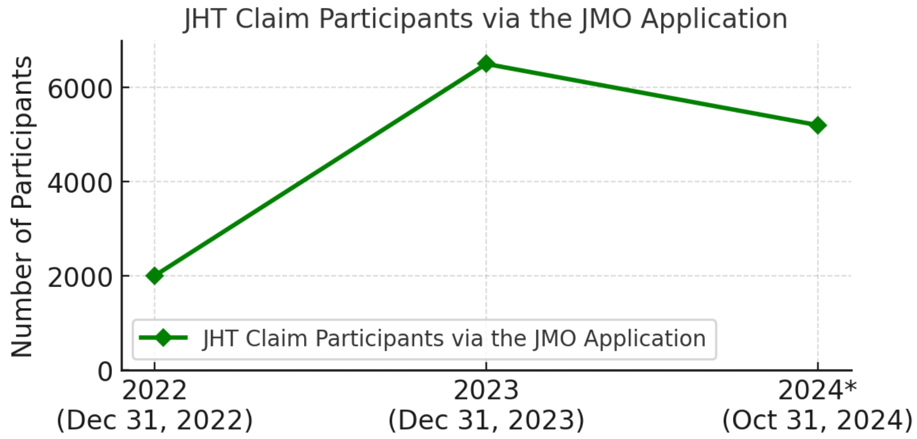
Alongside technological advancements, BPJS Ketenagakerjaan has further developed its digital services through the Jamsostek Mobile (JMO) application to facilitate participant access to services, particularly in submitting JHT claims online. This digitalization initiative is expected to accelerate service processes, improve access to information, and reduce queues at branch offices. The number of active JMO users at the Kendari Branch Office is presented in the following figure.



Source: BPJS Ketenagakerjaan Kendari system report, 2024

Figure 1.2. Active Users of the Jamsostek Mobile Application

The figure above shows an increase in the number of active Jamsostek Mobile application users, with 28,070 users in 2022, 28,333 users in 2023, and 28,625 users in 2024 (data as of October 2024). The Jamsostek Mobile application is highly flexible, enabling users to easily check and access their personal data. This aligns with several empirical studies, such as Apriliani (2023), which found that digitalization has a significant effect on customer satisfaction, and Yusuf et al. (2022), which reported a significant relationship between digitalization and satisfaction. This implies that the better the implementation of digitalization strategies by a company, the easier it becomes for customers to conduct transactions, ultimately enhancing customer satisfaction.



Source: BPJS Ketenagakerjaan Kendari System Report, 2024
Figure 1.3. JHT Claim Participants Using the Jamsostek Mobile Application

The figure above illustrates the number of participants submitting JHT claims via the Jamsostek Mobile application: 1,836 participants in 2022, 6,534 participants in 2023, and 5,146 participants in 2024 (data as of October 2024). The increase in digital claims is driven by the convenience offered by the JMO service and the support of service quality, which accelerates processes, improves access to information, and enhances participant satisfaction.

Although the JMO application was introduced as part of the digitalization initiative, its implementation has not always run smoothly. Some participants still encounter technical challenges such as difficulties in creating new accounts, login issues, network problems, claim processes requiring biometric verification that often fail to detect faces, and unclear user guidance.

These challenges highlight that digitalization alone is insufficient without being supported by high-quality services, both in the form of direct assistance and technical support for using the JMO application. As stated by Hendriyati et al. (2024), service quality significantly influences participant satisfaction. Similarly, Suyitno (2018) in Erlinda et al. (2022) also explained that service quality is the most dominant factor affecting customer satisfaction, indicating that superior service quality is key to enhancing customer satisfaction. Therefore, it is essential to understand how Jamsostek Mobile digitalization, supported by high service quality, can influence participant satisfaction, particularly in the context of JHT claims.

This study is highly relevant given the critical role of BPJS Ketenagakerjaan in protecting workers' rights. Understanding the influence of JMO digitalization on JHT claim participant satisfaction through service quality can help BPJS Ketenagakerjaan improve its service strategies through digitalization. This is consistent with the findings of Niken et al. (2022), who reported that improving service quality through digitalization, from a marketing management perspective, has been effectively implemented and can attract customers to use the application. Moreover, the results of this study can contribute to policy formulation and the further development of public service digitalization in Indonesia.

The study focuses on BPJS Ketenagakerjaan Kendari Branch Office, which serves participants in the Southeast Sulawesi region. This branch faces unique challenges related to service quality and the implementation of JMO digitalization, making it an appropriate location to explore the influence of these factors on JHT claim participant satisfaction.

Based on the above background, this research analyzes the effect of Jamsostek Mobile (JMO) digitalization on JHT claim participant satisfaction, with service quality as a mediating variable, at the BPJS Ketenagakerjaan Kendari Branch Office. This study also aims to provide practical recommendations to improve BPJS Ketenagakerjaan services, both in terms of quality and the utilization of digital technology.

Research objectives:
a. To examine the effect of Jamsostek Mobile (JMO) digitalization on JHT claim participant satisfaction at the BPJS Ketenagakerjaan Kendari Branch Office.
b. To examine the effect of Jamsostek Mobile (JMO) digitalization on service quality at the BPJS Ketenagakerjaan Kendari Branch Office.
c. To examine the effect of service quality on JHT claim participant satisfaction at the BPJS Ketenagakerjaan Kendari Branch Office.
d. To examine the effect of Jamsostek Mobile (JMO) digitalization on JHT claim participant satisfaction through service quality at the BPJS Ketenagakerjaan Kendari Branch Office.

METHOD

This study employed a quantitative approach and was of a verificative nature, aiming to examine the relationships between variables through hypothesis testing based on theory, previous research findings, and field data (Ferdinand, 2015:39). It is classified as applied research and adopts a causal method intended to provide answers to the research problems and hypotheses posed. The analysis involved testing and explaining the effects among variables based on theoretical values and hypotheses. This study is also categorized as explanatory research, intended to identify causal relationships between variables and subsequently determine alternatives (Cooper & Schindler, 2014). Data were collected using a cross-sectional survey method by distributing questionnaires to respondents who were BPJS Ketenagakerjaan participants that had submitted JHT claims via the JMO application at the Kendari Branch Office.

The population refers to a group of objects or individuals selected by the researcher for study, from which conclusions can be drawn (Sugiyono, 2019:130). The population in this study comprised all BPJS Ketenagakerjaan participants who submitted JHT claims through the Jamsostek Mobile (JMO) application at the Kendari Branch Office between January 1, 2024, and October 31, 2024. Based on collected data, there were 5,146 participants who made JHT claims via the JMO application during this period. The sample was selected randomly using the Slovin formula with a 10% margin of error, resulting in 98 respondents.

The sampling procedure applied the random sampling method, with the following steps:
a. Sample Selection: A total of 98 participants were randomly chosen from the total population of 5,146 participants using random numbers generated through Microsoft Excel.
b. Sample Determination: The 98 selected participants served as the study sample.

c. Data Collection: Once selected, participants were contacted via WhatsApp and provided with a Google Form questionnaire for data collection.

The data used in this research were quantitative. Data sources consisted of:

a. Primary data: obtained via Google Form questionnaires distributed to JHT claim participants.

b. Secondary data: derived from journals, books, and BPJS Ketenagakerjaan documents.

The questionnaire employed a 5-point Likert scale to measure respondents' perceptions regarding JMO digitalization, service quality, and satisfaction levels.

Operational definitions of variables:

a. X (JMO Digitalization): the use of digital technology in the JMO application to facilitate BPJS Ketenagakerjaan services.

b. Y (JHT Claim Participant Satisfaction): the level of satisfaction participants have with JHT claim services.

c. Z (Service Quality): participants' perception of the quality of services provided through the application. Data analysis was conducted using the SmartPLS application to test relationships among variables as well as to assess the validity and reliability of the research instruments.

RESULT AND DISCUSSIONS

BPJS Ketenagakerjaan is a public institution that provides employment social security for Indonesian workers, covering protection against work-related risks such as accidents, death, old age, and retirement. Its transformation from ASTEK to JAMSOSTEK and eventually to BPJS Ketenagakerjaan reflects the enhancement of the national social security system in line with regulatory developments, including Law No. 3 of 1992, Law No. 40 of 2004, and Law No. 24 of 2011. As part of its digital innovation, BPJS introduced the Jamsostek Mobile (JMO) application, enabling online, fast, and accurate services. Key features of JMO include checking JHT (Old Age Security) balances, instant claims, JHT calculation simulations, real-time reporting of workplace accidents, and digital membership cards. This digitalization allows participants to access services without visiting branch offices, thereby improving efficiency and enhancing user satisfaction.

Table 1. Respondent Characteristics

Table 5.1. Respondent Character
Source: Primary Data Processed in 2025

1. Gender:

The majority of respondents were male (62.5%), indicating male dominance in the participation of this study.

2. Age: The majority (76%) are aged 26–35 years, an active productive age group.

3. Education: Respondents were dominated by S1 graduates (76.92%), showing a strong higher education background.

Description of Research Variables

This study analyzed three main variables: Digitization of Social Security Mobile (JMO), Satisfaction of JHT Claim Participants, and Service Quality, with the following results:

a. Digitization of JMO

1. Overall average: 4.61 (Excellent category).

2. The

Respondent Character	Frequency	Percentage
Gender		
Man	65	62,5
Woman	39	37,5
Age		
≤ 25 years old	23	22,12
26 years - 35 years old	79	75,96
36 years - 45 years old	2	1,92
Education		
Junior high school or equivalent	1	0,96
High school or equivalent	15	14,42
S1 (Bachelor)	80	76,92
S2 (Magister)	8	7,69
Table 5.1. Respondent Character	Frequency	Percentage
Source: Primary Data Processed in 2025 Respondent Character		

highest score on the realization of expectations (4.78), indicates that the application meets user expectations.

3. The lowest score on system reliability (4.21), is still good but indicates areas for improvement.

b. Satisfaction of JHT Claim Participants

1. Overall average: 4.70 (Excellent category).

2. . The highest was the expectation (4.72), followed by the return interest (4.70) and the willingness to recommend (4.68).

3. Demonstrate that participants are satisfied and willing to use the service again and recommend it.

c. Quality of Service

1. Overall average: 4.68 (Excellent category).

2. The highest in assurance (4.73) and responsiveness (4.72), which indicates fast and reliable service.

3. The lowest in reliability (4.60), remains high but shows the need to improve system consistency.

1. Smart Partial Least Square (Smart PLS) Analysis Results

Smart Partial Least Square (PLS) is a statistical method for analyzing structural models (SEM), especially on complex data, small samples, or those that do not meet classical assumptions. In this study, Smart PLS was used to test measurement and structural models, map the relationships between latent variables and indicators, and evaluate the strength of relationships and hypothesis testing.

2. Evaluation of Measurement Models (Outer Model)

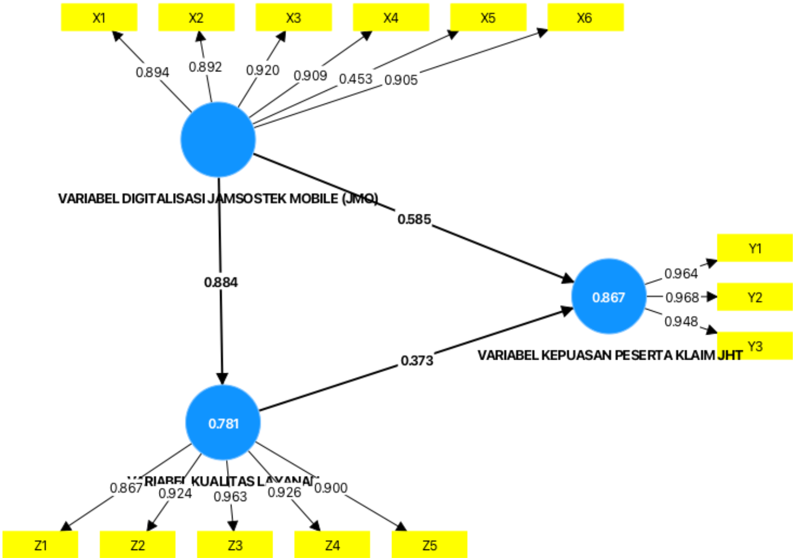
1. Convergent Validity

1. Objective: Measure the suitability of the indicator in reflecting latent constructs, judged from the outer loading value (>0.70).

2. Initial Steps: One indicator (X5) is eliminated due to loading <0.60.

3. After Elimination: All indicators are valid.

Figure 1. *Phase 1 Data Processing Results (before elimination)*



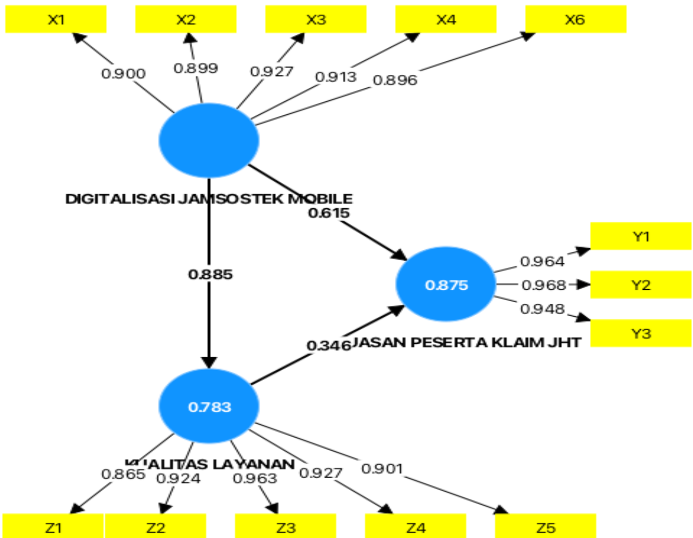


Figure 2. *Stage 2 Data Processing Results (after X5 is eliminated)*

a. Digitization of JMO

1. Valid indicators: X1 (0.900), X2 (0.899), X3 (0.927), X4 (0.913), X6 (0.896).
2. Strongest indicators: X3 – Realization of User Expectations (outer loading 0.927; t-stat 42,614).
b. Participant Satisfaction
1. Valid indicators: Y1 (0.964), Y2 (0.968), Y3 (0.948).
2. Strongest indicators: Y2 – Interest in Return (outer loading 0.968; t-stat 90,510).
c. Quality of Service
1. Valid indicator: Z1 (0.865), Z2 (0.924), Z3 (0.963), Z4 (0.927), Z5 (0.901).
2. Strongest indicators: Z3 – Responsiveness (outer loading 0.963; t-stat 67,528).

2. Discriminant Validity

Research Variables	AV	√AV	Correlation		
			Digitization of JMO	Participant Satisfaction	Quality of Service
Digitization of JMO(X)	0,8	0,90	1	0,965	0,927
Participant Satisfaction (Y)	0,8	0,91	0,965	1	0,930
Quality of Service (Z)	0,9	0,96	0,927	0,930	1

Tabel 5.2. Discriminant Validity
Source: Primary Data Processed in 2025

1. Objective: Ensure the indicators distinguish constructs from each other, tested with √AVE and cross loading.
2. √AVE of all variables >0.90, higher than the correlation between → valid variables.
3. Cross Loading: Each indicator has the highest load on its → valid construct.

3. Composite Reliability

Variabel	Construct Reliability	Result
Digitization of JMO(X)	0,949	Reliabel
Participant Satisfaction (Y)	0,958	Reliabel
Quality of Service (Z)	0,955	Reliabel

Tabel 5.3. Composite Reliability
Source: Primary Data Processed in 2025

1. Objective: Assess the internal consistency of indicators in each construct.
2. All constructs have a value of >0.70:

1. Prediction Relevance Test (Q^2)

Model Structural	Variable endogenous	R square
1	JHT Claim Participant Satisfaction	0,872
2	Quality of Service	0,781

Table 5.4. Prediction Relevance Test (Q^2)
Source: Primary Data Processed in 2025

Based on the value of the determination coefficient (R2) presented in the table above, the value of Q2 can be determined by the following calculation:

Q2 = 1 – (1-R12) . (1- R22)
= 1 – {(1-0.872) (1-0.781)}
= 1 – {(0.128) (0.219)}
= 0.971698

Q^2 = 0.9717, meaning that the model is able to explain **97.2%** of the variation in JMO's digitization variables, participant satisfaction, and service quality.

1. Structural Model Testing and Research Hypothesis

1. **Direct Line Coefficient Testing**

Variab	**Original Sample (O)**	**Sample**	**Standard Deviation (STDEV)**	**T Statistics (|O/STDEV|)**	**P - Values**
X -> Y	0,615	0,615	0,024	26	0.000
X -> Z	0,885	0,885	0,033	27	0.000
Z -> Y	0,346	0,328	0,14	2	0.014

Table 5.5. Direct Path Coefficient Value
Source: Primary Data Processed in 2025

1. **H1** (Digitization of JMO → Participant Satisfaction): Accepted (t-stats = 39, p-value = 0.000)
2. **H2** (JMO Digitization → Service Quality): Accepted (t-stats = 27, p-value = 0.000)
3. **H3** (Quality of Service → Participant Satisfaction): Accepted (t-statistic = 2, p-value = 0.014)

2. Indirect Influence Path Coefficient Testing (Mediation)

Variabel	Original	Sample (O)	Sample	Mean (M)	Stand	Deviation (STDEV)	T Statistics (|C
X -> Z -> Y	0,306		0,29		0,126		2,439

Table 5.6. Indirect Path Coefficient Value
Source: Primary Data Processed in 2025

H4 (Digitization of JMO → Participant Satisfaction through Service Quality):
The results of the mediation test showed the effect of **partial mediation** with t-statistics = 2.439 and p-value = 0.015, indicating that **the quality of service** mediated the relationship between JMO digitization and participant satisfaction.

1. Discussion of Research Results
1. Digitization of JMO to Participant Satisfaction:

Research shows that digitalization through the JMO application has a positive and significant effect on the satisfaction of JHT claim participants. The use of the Jamsostek Mobile (JMO) application has been in accordance with the expectations of participants, especially in the JHT claim process which is considered very easy and practical. This can be seen in the participant satisfaction variable with the highest score of 4.72 in the indicator of the conformity of expectations. Participants feel the convenience of accessing services without having to come directly to the office, thus speeding up and simplifying the claim submission process. The balance received in the participant's account also corresponds to the actual balance amount.
This provides evidence that the systems used in JMO applications have been running well, transparently, and accurately. In addition, this also reflects BPJS Ketenagakerjaan's commitment to providing reliable, responsive, and participant-satisfied services. It is hoped that BPJS Ketenagakerjaan will continue to maintain and even improve the quality of this digital service to support the ease of access and satisfaction of all participants. This is in accordance with research conducted by Mahirun, Miah Said and Muh Kafrawi Yunus (2024) who explained that the implementation of digitalization can increase the satisfaction of BPJS Employment participants which the better the implementation of digitalization used, it will have an impact on increasing participant satisfaction.

2. JMO's Digitalization of Service Quality:

Testing shows that digitalization through JMO also has a positive effect on the quality of BPJS Employment services. The results of this study show that technically, using the JMO application is easier and more efficient than coming directly to the office to manage JHT balances manually. This can be seen from the digitization variable of Jamsostek Mobile (JMO) with the highest score of 4.78 in the user expectation indicator, which shows that in-app features such as balance checks and JHT claims are in accordance with participants' expectations. This is because digitalization has proven to be more effective and efficient in providing services, so that it can meet the expectations of participants without the need to spend a lot of time and energy like in conventional administrative processes. These results are in line with research conducted by Herlinda (2016) which found that technology partially has a significant effect on improving the quality of public services. Werianty Paonganan (2019) and Lianna Sugandi (2014) also stated that they found that information technology has a significant effect on improving service quality.

1. Quality of Service to Participant Satisfaction:

The quality of service has a positive and significant effect on the satisfaction of JHT claim participants. In this case, it proves that one of the ways to satisfy customers is to provide the best service, with good service, customer satisfaction is created. This is reflected in the service quality variable, where the highest score of 4.73 is found in the assurance indicator. The Jamsostek Mobile (JMO) application is considered very reliable in maintaining the confidentiality of participants' personal data and is able to present clear, transparent, and easy-to-understand information related to the flow of the JHT claim process. Participants feel real benefits from the use of this digital service, which is not only efficient and fast, but also provides a sense of security and trust in the services provided. The digitization of services through the JMO application has become the right strategic step in increasing participant satisfaction and strengthening the image of professionalism.

Therefore, BPJS Ketenagakerjaan is expected to continue to update information periodically and improve digital service features to remain relevant and responsive to the needs of participants. At least, the quality of this good service needs to be maintained, even improved, in order to support superior and sustainable public services. This is in line with previous research conducted by Johannes, Widdy Frima (2018) found that ease of access can improve the quality and satisfaction of service users. The same results were found by Harun Al Rasyid (2017) that the use of technology improves service quality so that it has a positive effect on customer satisfaction. Therefore, companies from now on must think carefully about how important service is to customers through service quality. Because it is now increasingly realized that service is an important aspect in surviving in the business world and winning the competition.

2. Mediation of Service Quality in the Relationship of Digitalization and Satisfaction: The results of this test prove that service quality can mediate the influence of mobile social security (JMO) digitization on the satisfaction of JHT claim participants at the Kendari Branch of BPJS Ketenagakerjaan which shows a positive path coefficient and has a significant influence. Based on the results of the mediation classification analysis, it was obtained that the value of the indirect influence path coefficient through the service quality variable was 0.306, while the value of the direct influence path coefficient of the digitization of Mobile Social Security (JMO) on participant satisfaction was 0.921. This comparison shows that the direct influence of JMO digitization on participant satisfaction is greater than the indirect influence through service quality. Thus, the service quality variable acts as partial mediation in the relationship.

This means that while JMO's digitalization directly contributes significantly to improving participant satisfaction, service quality still has an important role to play in strengthening these relationships. The existence of service quality helps increase participants' positive perception of the effectiveness and credibility of the digital services provided. This finding reflects that the digitalization efforts carried out by BPJS Ketenagakerjaan have been effective, but will be more optimal if accompanied by continuous improvement of service quality. Therefore, BPJS Ketenagakerjaan is expected not only to continue to develop technological aspects through the JMO application, but also maintain and improve service quality in order to be able to provide a comprehensive, responsive, and in accordance with the expectations of participants.

CONSLUSION

Based on the results of the research and discussion, it can be concluded that the digitalization of Jamsostek Mobile (JMO) has a positive and significant effect on the satisfaction of JHT claim participants at the BPJS Ketenagakerjaan Kendari Branch Office, where better implementation of JMO digitalization leads to higher participant satisfaction levels. JMO digitalization also has a positive and significant effect on service quality, indicating that improvements in the application's digitalization directly enhance the quality of services provided at the Kendari Branch. Furthermore, service quality has a positive and significant effect on the satisfaction of JHT claim participants, meaning that better service quality results in higher levels of participant satisfaction. The study also found that service quality mediates the relationship between JMO digitalization and JHT claim participant satisfaction, suggesting that service quality serves as an intervening variable that strengthens the indirect effect of JMO digitalization on participant satisfaction at the BPJS Ketenagakerjaan Kendari Branch Office.

SUGGESTIONS

Based on the results of research and discussion, researchers can provide several things that need to be perfected both theoretically and practically, including:

1. The digitization of Social Security Mobile (JMO) needs to be improved and BPJS Employment must massively socialize the JMO application to all participants, including those who are less familiar with technology, so that digital services can be used optimally without any information gap.
2. Participant satisfaction needs to be improved by showing greater concern and a deep understanding of the participants' needs. Proactive response and positive service experience will strengthen participant trust and satisfaction.
3. The quality of service needs to be improved by providing fast, precise, friendly, and accessible services, as well as focusing on the convenience and comfort of participants to increase satisfaction and participation in the employment social security program.
4. For the next researcher, it can be a reference to examine the role of digitalization and service quality on the satisfaction of BPJS Employment participants. It is hoped that the next research will expand the scope of the study, variables, methods, and locations to provide a more comprehensive picture in the development of employment social security services in Indonesia.

REFERENCES

1. Apriliani, D. U. , K. S. E. , & N. A. A. (2023). Pengaruh Digital marketing , Kualitas Produk Dan Pelayanan Terhadap Kepuasaan Konsumen Batrisyia Herbal. 21(1), 470–479.

2. Chairunisa, lia, dan Rahmayati (2022). Pengaruh Layanan Digital Dan Non Digital Terhadap Kepuasan Nasabah (Studi Kasus Bank Syariah Indonesia). Jurnal Multidisiplin Ilmu, Vol. 1, No. 3.

3. Chazali H. Situmorang, (2019), "Defisit Dana Jaminan Sosial Program Jaminan Sosial, Kenaikan Iuran Suatu Keniscayaan", http://www.jurnalsocialsecurity.com/news/defisit-dana-jaminan-sosialprogram-jaminan-sosial-kenaikan-iuran-suatu-keniscayaan.html, 1 Agustus 2019, di akses 6 Nopember 2024

4. Dwijantoro, R. , D. B. , & S. N. (2021). Pengaruh Harga, Kualitas Produk, Dan Promosi Terhadap Keputusan Pembelian Marketplace Shopee. 16(2), 63–76.

5. Erlinda Eka, U. ., Purnama, S., & Tamzil, F. (2022). The Effect Of Service Quality, Product Quality, And Chatime Product Promotion On Customer Satisfaction (Case Study Of Chatime Customers In The Central Jakarta Region). APTISI Transactions on Management, 6(1).

6. Ghozali, Imam. (2018). Aplikasi Analisis Multivariate Dengan Program IBM SPSS 25. Semarang: Badan Penerbit Universitas Diponegoro

7. Haris et al, 2023. Efektivitas Pelayanan Badan Penyelenggara Jaminan Sosial (BPJS) Kesehatan dan BPJS Ketenagakerjaan (Suatu Kajian Normatif). Magister Hukum, Universitas Pamulang, Tangerang Selatan, Indonesia

8. Hendriyati et al, 2024. Pengaruh Kualitas Pelayanan Terhadap Kepuasan Peserta BPJS Kesehatan Di Rumah Sakit X. Program Studi Akuntansi, Universitas Raharja, Tangerang

9. Niken L, et al. (2022). Strategi Meningkatkan Kualitas Layanan Melalui Digitalisasi Perbankan di BSI Trade Center Kota Kediri. Institut Agama Islam Tribakti Kediri. Indonesia

10. Rian Nugroho, (2019), "Kebijakan Jaminan Sosial: Sebuah Tinjauan Kritis dan Konstruktif", lihat di http://www.jurnalsosialsecurity.com/news/kebijakan-jaminan-sosial-sebuah-tinjaun-kritis-dan-konstruktif.html, 7 July 2019, di akses 30 Oktober 2024
11. Santosa, 2019. Pengaruh Kualitas Produk, Promosi dan Lokasi terhadap Keputusan Pembelian (Studi Pada Pembeli Produk Rotiboy Di Mall Kota Semarang). Administrasi Bisnis, Universitas Diponegoro, Indonesia

12. Tjiptono, Fandy, Chandra, Gregorius, (2016), Service, Quality, dan Satisfaction Edisi 4, Yogyakarta: Andi Offset

13. Peraturan Pemerintah No 46 Tahun 2015 tentang Penyelenggaraan Program Jaminan Hari Tua

14. Peraturan Pemerintah Republik Indonesia Nomor 60 Tahun 2015 Tentang Perubahan Atas Peraturan Pemerintah Nomor 46 Tahun 2015 Tentang Penyelenggaraan Program Jaminan Hari Tua

15. Peraturan Presiden Nomor 25 Tahun 2020 tentang Tata Kelola Badan Penyelenggara Jaminan Sosial

16. Peraturan Presiden Nomor 109 Tahun 2013 Tentang Penahapan Kepesertaan Program Jaminan Sosial
17. Undang-Undang Republik Indonesia. Nomor 40 Tahun 2004 tentang Sistem Jaminan Sosial

18. Undang-Undang Republik Indonesia. Nomor 24 Tahun 2011. Tentang Badan Penyelenggara Jaminan Sosial

19. https://www.bpjsketenagakerjaan.go.id