



Enhancing Online Claims: Overcoming Challenges in BPJS Ketenagakerjaan's Digital Transformation Journey

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Abstract

This study aims to determine the dynamics of the implementation of the BPJS/Indonesian Social Security Administering Body for Employment claim service system in the Old Age Security (JHT) program. The researcher also aims to analyze the factors inhibiting the online BPJS Employment claim process using the Jamsostek Mobile (JMO) application in Palembang City. This research used is a qualitative method with a descriptive approach. The data sources used are primary data sources in the form of interviews, secondary data sources in the form of journals, and books. The results of the research conducted, the implementation of JHT claims through online applications has been running in accordance with the digitization system. However, there are still obstacles that hinder the implementation of claims, namely less than optimal socialization to BPJS participants regarding how to claim through online applications, thus causing delays in the claim process due to incomplete documents. In addition, researchers saw obstacles that participants were not accustomed to using online applications, failed to upload documents during registration, and failed due to unstable participant internet networks. Therefore, in implementing online claim services, there needs to be a collaborative effort between BPJS and various parties so that BPJS deserves to be a protector for workers in Indonesia.

Keywords: Claims Process; Digital Transformation; Jamsostek Mobile Application (JMO); Old Age Security (JHT); BPJS Employment

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Introduction

The development of digital technology has encouraged various sectors to adapt to technology-based innovations to improve efficiency and quality of services. The public service sector, including government administration, health, and social security, is undergoing significant changes with the implementation of digital systems (Di Giulio & Vecchi, 2023). E-government is a form of digital transformation that aims to improve transparency, accountability, and accessibility of services to the public (Agostino et al., 2022). The use of digital applications and platforms in public services allows people to access various services without having to come directly to government offices Styryn et al., (Styryn et al., 2022) saving time and operational costs.

Digital transformation also presents challenges, especially regarding infrastructure readiness and people's digital literacy (Ben Ghrbeia & Alzubi, 2024). In some developing countries, internet access constraints and lack of public understanding of technology are still obstacles to implementing digital services (Barsha & Munshi, 2023; James, 2021). In addition, personal data security is a major concern in the implementation of digital-based systems (Safitra et al., 2023), considering that the risk of data leakage is increasing along with the increasing complexity of the technology used (Al Anhar & Suryanto, 2021). Therefore, the success of digital transformation in public services requires synergy between government, society, and technology providers to ensure an efficient, secure, and inclusive system for all levels of society (Eom & Lee, 2022).

Social Security Agency (BPJS *Ketenagakerjaan*) as a social security institution continues to innovate in improving services to participants, one of which is through digitizing the Old Age Security (JHT) claim process (Andini et al., 2023; Ihwanto et al., 2024). This digital transformation aims to speed up the fund disbursement process (Wijayanti & Jannah, 2019), reduce bureaucratic red tape (Zulkifli et al., 2024), and provide convenience for participants who want to submit claims online (Said & Darma, 2022). Through services such as the Jamsostek Mobile application (JMO) and the official BPJS *Ketenagakerjaan* website, participants can submit JHT claims without having to come directly to the branch office, making it more efficient in terms of time and energy (Brdesee, 2021; Vardarlier, 2020). This innovation also reflects BPJS's commitment to providing technology-based services that are more transparent and accessible to all levels of society (Marion & Fixson, 2021).

Despite the benefits of digitization, its implementation still faces several challenges, such as technical constraints in the system (Mondejar et al., 2021), participant data security (Gebremeskel et al., 2023; Nweke et al., 2022; Stewart, 2023), as well as people's varying levels of digital literacy (AbdulKareem & Oladimeji, 2024; Sá et al., 2021). Some participants still experience difficulties accessing digital services due to insufficient understanding of existing procedures (Martínez-Alcalá et al., 2021) or limited internet access (Ranchordás, 2022) in certain areas. In addition, personal data security is a major concern, given the potential risk of leakage (Shukla et al., 2022) or misuse of digital information (Zhu & Song, 2022). Therefore, BPJS *Ketenagakerjaan* needs to continue to improve technological infrastructure, provide education to participants, and ensure the security of digital systems to create more efficient, secure, and inclusive JHT claim services for all workers in Indonesia (Hermawan, 2024).

Although digital transformation in BPJS *Ketenagakerjaan* services offers convenience and efficiency, its implementation still faces various challenges, one of which is the digital literacy of the people of Palembang City. Not all BPJS *Ketenagakerjaan* participants have sufficient understanding of the use of digital technology, such as the JMO application or web-based services (Haikal et al., 2024). Many workers, especially from the informal sector or remote areas, still have difficulties in accessing and understanding online claim procedures (Miti et al., 2021). Lack of socialization and education, related to digital systems and the age of participants (Aleti et al., 2023), can confuse and

slow down the claims process, which should be faster and more efficient. Therefore, efforts are needed to increase digital literacy (Isabella et al., 2023) through training or guidelines that are more easily understood by all BPJS participants.

Based on literature studies, previous research, in addition to digital literacy challenges, there are technical obstacles, and transparency in the claims process is also a major concern. Some participants complained about technical disruptions, such as applications that often experience errors, unresponsive systems, or document verification problems that cause delays in the disbursement of JHT funds (Shiddiqi et al., 2023). Data security is also an important issue (Wylde et al., 2022), given that digital-based services are at risk of leakage or misuse of personal information (Taherdoost, 2022). On the other hand, transparency in the claims process still needs to be improved (Sari & Resdiana, 2025), especially regarding the clarity of requirements and timing of fund disbursement (Permatasari & Nugroho, 2023). From previous research, it was also found that to overcome this challenge, BPJS Ketenagakerjaan needs to strengthen digital infrastructure (Choirunnisa et al., 2023; Oktavia & Fatriani, 2025), improve the quality of customer service (Adimah & Oktriawan, 2022; Pangesti et al., 2024), and ensure that the claims process is carried out with a mechanism that is clearer, accountable, and free from technical obstacles that hinder participants in accessing their rights (Bakroh & Hiilamo, 2024; Puspitasari et al., 2025).

Research on digital transformation in BPJS Ketenagakerjaan services is important to evaluate the extent to which these changes affect the speed, convenience, and satisfaction of participants in submitting JHT claims. Service digitization is expected to reduce bureaucratic red tape (Miao et al., 2024; Muylaert et al., 2023), speed up the disbursement process (Handayani et al., 2023; Sharova et al., 2023), and provide wider access to participants (Corona, 2023; Kryzhanovskij et al., 2021). However, the effectiveness of these changes still needs to be studied in depth, given the different experiences among service users. Some participants may experience significant benefits in terms of efficiency, while others experience technical difficulties or limited digital literacy. Therefore, this research can identify factors that influence the success of digital transformation as well as barriers that need to be improved.

In addition, evaluation of participant satisfaction is a crucial aspect in measuring the success of BPJS *Ketenagakerjaan* digital services. User satisfaction is influenced by various factors, such as the ease of access to digital platforms, transparency in the claims process, and service speed in resolving participant requests. If the digital system can significantly improve the experience of participants, then digitalization can be considered an effective solution in modernizing public services. Conversely, if there are still obstacles that hinder users in accessing services, then system improvements, digital education, and improving technological infrastructure are steps that must be taken immediately. Thus, this research plays a role in providing data-based recommendations to optimize BPJS *Ketenagakerjaan's* digital transformation to be more responsive to the needs of the community.

This article makes an important contribution to understanding recent developments in the digitization of social security services in Indonesia. By highlighting the innovations in the JHT claiming system and the challenges it still faces, this research can serve as a basis for improving BPJS Ketenagakerjaan's policies and strategies in the future.

Research Methods

This research uses a qualitative descriptive method, where research is conducted to understand social phenomena or symptoms that occur in certain individuals, groups, or organizations. According to Bruce L. Berg (2001), qualitative research requires careful data analysis and precise narration of the data obtained to produce decent research results. The author uses qualitative methods because this research is expected to provide a detailed description of how individuals, groups, communities, and certain organizations speak, write, and observe behavior in certain contact settings that are studied completely and comprehensively. The type of qualitative descriptive research used in this study aims to provide detailed and comprehensive information about digital transformation in the BPJS *Ketenagakerjaan*'s JMO application. The research was conducted at the Palembang city BPJS office in 2024. In addition, the qualitative approach is also expected to clarify the situation and problems faced in carrying out JHT claim activities on the JMO application. The data sources used are primary and secondary data. Interview transcripts are the main data in this study. The data analysis technique used in this research is to use the interactive data analysis technique proposed by Miles et al., (2018). Figure 2 shows the main stages in this research procedure.

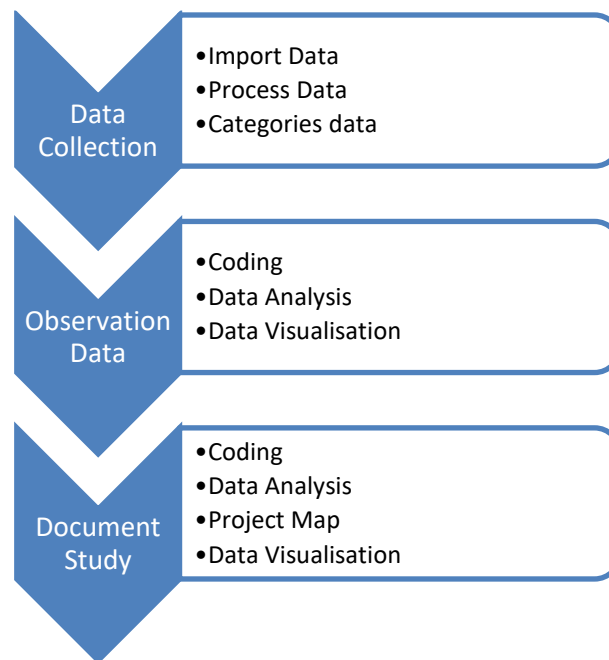


Figure 2 Stages of The Research Procedure. Source: processed by the author, 2025

Results and Discussion

Changes Brought About By Digital Transformation

The automation of the claim process at BPJS *Ketenagakerjaan* aims to reduce the bureaucracy that has been considered slowing down the disbursement of Old Age Security (JHT) funds. Before the digital transformation, participants had to come directly to the BPJS office with various physical documents and queue to get services. The verification process was also done manually, so it took longer. With digitalization, BPJS *Ketenagakerjaan* now provides online platforms such as the JMO (Jamsostek Mobile) application and the official website that allow participants to submit claims independently without having to come to the office. This digitalization is expected to speed up the administrative process and reduce the workload at the service office.

The process of submitting claims can be done through online or offline methods, by visiting branch offices. Types of claims for Work Accident Insurance (JKK), Death Insurance (JKM), and Pension Insurance (JP) can be served directly at branch offices (Aisyah & Daulay, 2024). The online Old Age Security (JHT) claim service procedure through the JMO Application begins with the initial stage of downloading and installing the JMO application on the user's electronic device. This application can be accessed and downloaded through the Google Play Store (Figure 3) for Android devices and the Apple App Store for iOS devices (Dewi et al., 2023). Once the application is successfully installed, participants are required to register by entering their Population Identification Number (NIK/ *Nomor Induk kependudukan*) and KPJ Number (Jamsostek Participant Card). This registration step aims to ensure that each participant has a registered and verified account in the BPJS *Ketenagakerjaan* system (Bakhri, 2023).



Figure 3. JMO App Display. Source: google play, 2025

The next stage in this procedure is personal data verification. Participants are required to upload important documents needed, such as an Identity Card (KTP/*Kartu Tanda Penduduk*), Family Card (KK/*Kartu Keluarga*), and proof of BPJS *Ketenagakerjaan* membership (Rahma, 2021). This verification is carried out to ensure that the data provided by participants is valid and by the data recorded in the BPJS *Ketenagakerjaan* system. Accurate verification is a crucial step to prevent errors and fraud in the claims process (E. G. Putri et al., 2024). After personal data verification is complete, participants can proceed to the JHT claim submission stage. At this stage, participants must select the JHT claim menu available in the JMO application (Trimartina, 2023). Participants will then be directed to fill out the claim submission form available in the application. This form must be filled in completely and correctly, including information about the participant's data, the reason for filing a claim, and the bank account number that will be used for JHT fund disbursement (M. A. Putri et al., 2023).

Filling in the JHT claim submission form must be done carefully to avoid errors that can slow down the claim process. Inaccurate or incomplete information can cause delays in the verification and claim approval process (Shofiyah & Dini, 2024). Therefore, participants must ensure that all information entered into the form is correct and by the previously uploaded documents (Harahap et al., 2023). After the JHT claim submission form is filled in, participants must submit the form through the JMO application (Arisoemaryo & Prasetyo, 2022). Submitting the form is done online and will be

immediately accepted by the BPJS *Ketenagakerjaan* system for further verification. At this stage, participants need to wait for the verification process from the BPJS *Ketenagakerjaan*, which will check the completeness and validity of the documents and data that have been uploaded and filled in the form (Malano et al., 2025).

This verification process is important to ensure that the claim submitted is valid and meets all the requirements set by BPJS *Ketenagakerjaan*. Once the verification is complete and the claim is declared valid, participants will receive a notification through the JMO application that their claim has been approved. This notification usually includes information regarding the amount of JHT funds to be disbursed as well as the estimated time of disbursement. The final step in the JHT claim service procedure through the JMO App is the disbursement of JHT funds. The approved JHT funds will be transferred directly to the bank account that has been listed by the participant in the claim submission form. This disbursement process usually takes several working days, depending on the policies and procedures of the bank concerned. Participants are advised to check their bank accounts regularly to ensure that the funds have been received.

With the JHT claim service procedure through the JMO Application, it is expected that BPJS *Ketenagakerjaan* participants can submit JHT claims more easily, quickly, and efficiently (Ningtyas & Nurhadi, 2024; Oktapianti et al., 2024). The use of digital technology in the claim process is also expected to reduce queues and waiting times at the BPJS *Ketenagakerjaan* office, so that services to participants can be carried out more optimally (Indah et al., 2024). The JMO application also makes it easy for participants to monitor the status of their claims in real-time, so that transparency and trust in BPJS *Ketenagakerjaan* services can continue to be improved (Samudera & Pertiwi, 2022).

However, although this digital system provides many conveniences, challenges remain, especially for participants who are less familiar with technology. Not all workers, especially from the informal sector, understand how to use BPJS applications and websites optimally. Therefore, BPJS *Ketenagakerjaan* needs to continue to conduct socialization and education so that more participants can take advantage of this digital service effectively. In addition, improving technology infrastructure and data security should also be a priority to ensure that the digital services provided remain safe, reliable and accessible to all levels of society.

Benefits of Digital Transformation in the JHT Claim Process

BPJS *Ketenagakerjaan*'s digital transformation has brought significant changes in the speed of Old Age Security (JHT) fund disbursement. Some of the advantages of JHT claims between the use of digital compared to conventional methods. First, regarding the disbursement process time. Previously, participants had to come directly to the BPJS office with physical documents, queue, and wait for the manual verification process, which took days or even weeks, so now it can be done online. Based on the results of interviews with informants, it is stated that "with the digital system, participants can now submit claims online through the JMO application or the official BPJS website, which allows the verification process to be carried out automatically". In many cases, disbursements that previously took 7-14 days can now be processed within 1-3 days, depending on the completeness of the documents submitted by participants.

In addition to speeding up the disbursement process, the second advantage is that the digital system also reduces administrative obstacles that often occur in conventional methods, such as data input errors or loss of physical documents. With an integrated automated system, document validation can be done faster, and participants can monitor their claim status in real-time through an app or website. This not only improves service efficiency, but also provides certainty to participants regarding when their funds will be disbursed. Although there are still challenges such as technical

constraints or digital literacy, the use of digital methods has proven superior in accelerating participants' access to their rights compared to the more bureaucratic conventional system.

Third, the digitization of BPJS *Ketenagakerjaan* services has reduced physical interaction in the Old Age Security (JHT) claim process, which directly improves service efficiency. Previously, participants had to come to BPJS branch offices, stand in long lines, and interact directly with officers to manage claims. This is not only time-consuming but also increases the risk of administrative errors due to manual processes. With the online system through the JMO application and the official BPJS website, participants can now submit claims, upload documents, and monitor the status of their claims without having to come directly to the office. This reduction in physical interaction makes the process faster and more flexible, allowing participants to access services at any time without being bound by BPJS office operating hours. .

In addition to time efficiency, the fourth benefit, which is the reduction of physical interaction, also contributes to reducing the workload of officers and increasing the comfort of participants. In the conventional method, the surge in the number of participants coming to the BPJS office often leads to long queues and slow service. With a digital system, claim applications can be processed faster as verification is done automatically through an integrated database. In addition, in situations such as a pandemic or other emergency conditions, digital services allow participants to continue to get their rights without having to face health risks due to direct contact at the service site. Thus, digital transformation not only accelerates and simplifies the claims process, but also increases accessibility and convenience for all BPJS *Ketenagakerjaan* participants.

The fifth advantage through BPJS *Ketenagakerjaan's* digital transformation has improved service accessibility for workers in various regions, participants who live far from the BPJS office have to take a long journey to manage JHT claims, which is often an obstacle, especially for workers who do not have much time or access to adequate transportation. With the JMO application and BPJS website, participants can now submit claims online from anywhere, without having to come directly to the branch office. This provides a huge advantage for workers, allowing them to access their social security rights more easily and efficiently. Selain itu, peningkatan aksesibilitas ini juga berdampak positif bagi pekerja di sektor informal yang mungkin memiliki keterbatasan waktu untuk mengurus klaim secara langsung. With the digital system, they can submit claims outside of working hours without the need to leave their main job. BPJS *Ketenagakerjaan* also continues to develop digital service features to be more user-friendly, so that workers with varying levels of digital literacy can still utilize this facility easily. Although there are still challenges in terms of internet availability in some areas, this step is a significant solution in increasing the inclusiveness of BPJS *Ketenagakerjaan* services for all workers, regardless of their geographical location

Challenges Faced

Although BPJS *Ketenagakerjaan's* digital transformation brings many benefits, there are also several obstacles. First, technical obstacles such as application errors and server downs are still the main obstacles in the Old Age Security (JHT) claim process. Many participants complain about difficulties when accessing the JMO application because they often experience technical problems, such as not being able to log in, unresponsive features, or even applications that suddenly close themselves (Febri & Arhab, 2022). This problem can prevent participants from uploading documents or completing the online claim process, so they have to try repeatedly or even return to the manual method by coming directly to the BPJS office (Lestari & Hirawati, 2022). This is certainly contrary to the main goal of digitization, which is to increase efficiency and ease of service.

In addition to errors in the application, the second problem is about server downs that often occur, especially when many participants access the system simultaneously (Cahyani et al., 2024). A surge in demand, such as when there is a large JHT disbursement policy, can cause the system to be slow or inaccessible at all. This frustrates participants as they cannot complete claims within the expected time (Pratiwi & Octavia, 2021). In addition, these technical disruptions also raise concerns regarding the reliability of the BPJS system in managing participant data safely and efficiently. If not resolved immediately, this problem can reduce the level of public trust in BPJS *Ketenagakerjaan* digital services (Farianingrum et al., 2023).

To overcome these technical barriers, BPJS *Ketenagakerjaan* needs to continue improving their information technology infrastructure, including strengthening server capacity and fixing bugs in the JMO application. In addition, it needs responsive technical support services, such as an online help center or chatbot that can provide quick solutions for participants who experience problems. Education on how to resolve simple errors can also be provided to participants so that they can solve technical problems independently. With continuous improvement, BPJS *Ketenagakerjaan's* digital services can be more optimal in providing fast, safe, and efficient services for all participants.

The third problem, namely the lack of digital literacy among BPJS *Ketenagakerjaan* participants, is one of the obstacles in optimizing digital-based services, including in the JHT claim process (Madora et al., 2023). Many participants, especially from informal worker groups, the elderly, or those with technological limitations, still have difficulty using the JMO application or the BPJS website (Marwanda et al., 2023). Lack of understanding of how to access digital services, upload documents, or understand the status of claims is a challenge that causes some participants to continue to choose conventional methods, even though they are more time-consuming. This lack of understanding also makes them more vulnerable to errors in the claim process, such as uploading the wrong documents or filling in the wrong data, which ultimately slows down the disbursement of JHT funds.

The fourth problem of limited access to technological devices and the internet also exacerbates this digital literacy problem. Not all participants had smartphones or stable internet connections, especially those living in the border areas of the city. Even for those with access, not all were accustomed to using applications or online services for administrative purposes. Some participants feel more comfortable interacting directly with BPJS officials rather than relying on digital systems that they consider complicated or cannot understand well. As a result, even though online services are available, most participants still have to come to the BPJS office to get assistance in completing their claim process.

To address this issue, BPJS *Ketenagakerjaan* needs to improve education and socialization related to the use of digital services, especially for groups of participants who are less familiar with technology. Training programs, video-based guides, and assistance services through call centers or interactive chatbots can help participants understand how to use applications and websites better. In addition, BPJS can also work with various parties, such as local governments and trade unions, to organize direct socialization in the field. With these steps, it is hoped that the digital literacy level of participants can increase, so that they are easier and more comfortable in utilizing BPJS digital services for JHT claims and other services.

In the digital era, the fifth issue of personal data security is a major concern, especially in technology-based services such as BPJS *Ketenagakerjaan*. Digital transformation allows participants to access services more quickly and efficiently, but it also increases the risk of personal data leakage, such as their identity numbers, financial information, and claims history. Data leakage cases that have occurred in various government institutions raise concerns about whether the BPJS system is secure

enough to protect participants' sensitive information. If this data falls into irresponsible hands, it could be used for fraud, identity theft, or other cybercrimes, which would certainly harm participants.

In addition, there are still questions about how BPJS *Ketenagakerjaan* manages, stores, and uses participants' data. Transparency in data protection policies is important so that people are confident that their information is not misused or traded by irresponsible parties (Awalliah et al., 2025). Public trust may decline if there is no strong security guarantee from the digital service provider. Participants who feel unsure about the security of the BPJS system may choose to continue using manual services, which contradicts the goal of digitization in improving service efficiency and accessibility.

To address this concern, BPJS *Ketenagakerjaan* needs to ensure that its security system is always updated with the latest encryption technology and strong firewalls to prevent cyber attacks. In addition, education to participants on the importance of maintaining the confidentiality of personal information, such as not sharing login or OTP data with other parties, is also needed. BPJS must also be more transparent in communicating privacy policies and providing legal certainty for participants that their data is managed with high security standards. With these steps, public trust in BPJS digital services can increase, so that participants feel safer and more comfortable in using online JHT claim services.

The evaluation of BPJS *Ketenagakerjaan's* digital services can be analyzed using the concept of e-government, which emphasizes efficiency, transparency, accessibility, and public participation in technology-based government services. BPJS digital transformation has presented innovations in the submission of Old Age Security (JHT) claims through the JMO application and its official website. From an e-government perspective, the success of this service can be measured through the ease of access of participants, the speed of the claim process, and the extent to which this system reduces bureaucracy. However, in practice, there are still challenges such as technical glitches, lack of digital literacy of participants, and concerns related to data security that can affect the effectiveness of BPJS digital service implementation.

To improve the quality of its digital services, BPJS *Ketenagakerjaan* needs to continuously evaluate the system based on e-government principles. Improving technological infrastructure, educating participants about digital services, and increasing data security are important steps in improving existing services. In addition, the need to implement a more responsive feedback mechanism can help BPJS in understanding the needs and constraints of participants, so that digitalization policies can be more effective in improving public services. With a more comprehensive approach, BPJS *Ketenagakerjaan's* digital transformation can provide optimal benefits for all participants

Conclusion

Based on the research activities that have been carried out by researchers, several conclusions can be drawn regarding improving service quality in BPJS. BPJS *Ketenagakerjaan's* digital transformation in the Old Age Security (JHT) claim process is a significant step that has succeeded in increasing efficiency, transparency, and accessibility for participants. Innovations such as *e-Klaim*, the *BPJSTKU* application, and the *Lapak Asik* service and JMO application have provided practical solutions that make it easier for participants to submit claims without the need for physical visits to branch offices. This digitization process not only reduces administrative time and costs, but also accelerates claim disbursement and improves service quality to participants.

However, this transformation still faces challenges, especially related to technological infrastructure and digital literacy in some areas. Therefore, the sustainability of this digitalization requires improving technological capacity, data security, and educating the public about digital services. With continuous efforts to overcome these obstacles, BPJS *Ketenagakerjaan* is expected to continue to innovate in providing better services, so that social protection for workers in Palembang City is increasingly optimal.

To overcome obstacles in BPJS *Ketenagakerjaan*'s digital transformation, strategic steps are needed in the form of strengthening digital infrastructure, education for participants, and increasing digital-based service features. Strengthening infrastructure can be done by increasing server capacity and improving security systems to prevent technical disruptions such as server downtime and data leakage. In addition, education for participants is very important to improve digital literacy, especially for groups that are less familiar with technology, through socialization, interactive tutorials, and responsive assistance services. There is a need to improve digital service features, such as automation of the claims process, transparency of submission status, and development of AI-based virtual assistants. With these steps, BPJS *Ketenagakerjaan* can ensure that digital transformation truly provides optimal benefits for all participants

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Competing Interest Statement

The authors state that they have no competing financial interests or personal relationships that could affect the work reported in this paper.

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