

## Effectiveness of Health Services through the JKN Mobile Application at the BPJS Kesehatan Palu Branch in Palu City

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### ABSTRACT

Mobile JKN is an application launched or issued by BPJS Health which aims to make it easier for the BPJS Health participant community to obtain services and all JKN-KIS membership information. The city of Palu itself still has minimal JKN mobile application users. This research aims to determine the effectiveness of health services based on the JKN mobile application at BPJS Health Palu Branch in Palu City. The method used in this research is qualitative with a case study approach. Data collection techniques were carried out using in-depth interviews, observation, source triangulation and technical triangulation. The results obtained are that the effectiveness of health services based on the JKN mobile application is very good, human resources are adequate, the concept of paying contributions is practical, the number and quality of services produced is increasing, accessing the application without time limits but at certain times there are still problems with slow login, and Practical and easy service procedures. It is hoped that BPJS Health Palu Branch can pay attention to the work performance of the Mobile JKN application, especially when accessing the application.

**Keywords :** Effectiveness; BPJS Health Services; JKN

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## INTRODUCTION

Currently, the use of information and communication technology in business or organizational life is very necessary to remain competitive. Health insurance also requires the use of information and communication technology. With the development of technology, traditional service systems are starting to develop into electronic service systems (1). *Universal Health Coverage (UHC)* is a title or award given by the Indonesian Ministry of Health (Kemenkes) to regions where 95% of the population is registered as JKN-KIS participants. UHC is a health insurance system that ensures that every member of society has fair access to affordable, high-quality, preventive, curative and rehabilitative health services (2).

Based on the 2020 Strategic Plan of the Central Sulawesi Provincial Health Service. To achieve Universal Health Coverage (UHC), around 265.5 million people, or 98% of the Indonesian population, must become JKN-KIS participants by 2024. To integrate the Regional Health Insurance program (Jamkesda) into National Health Insurance Healthy Indonesia Card, Central Sulawesi regional government has used 20% of the provincial contribution and 80% of the district/city contribution.

Furthermore, according to data from the 2020 BPJS Health Strategic Plan, as of December 2020, JKN-KIS membership coverage in Central Sulawesi Province reached 2,529,992 people, or 84.68 percent of the total population of 2,987,711 people. This membership is divided into PBI APBN 1,174,199 people, PBI APBD 494,144 people, PPU 529,553 people, PBPU 300,094 people, and BP 32,002 people. Thus, there are still 457,719 people,

Based on the results of interviews obtained from preliminary study activities in May 2023 with BPJS Health Palu City Branch, there is still minimal use of Mobile JKN in 7 City Districts, namely, Donggala, Parigi Moutong, Sigi, Poso, Buol, Tolitoli and Palu City. In Palu City, of the 1.6 million (100%) participants, only 73 thousand (45.62%) were Mobile JKN

users. In fact, the JKN Mobile application provides various conveniences for National Health Insurance-Healthy Indonesia Card (JKN-KIS) participants.

Apart from that, the results of interviews obtained from preliminary study activities in 2023 with BPJS Health Palu City Branch, regarding data on Mobile JKN application users in Palu City, show that in January 2022 only 374 were recorded as using the Mobile JKN application. However, in August there was an increase in users of the Mobile JKN application, reaching 1,700 users who used the Mobile JKN application. Even though it has experienced quite a rapid increase, Palu City is still recorded as having minimal use of the Mobile JKN application.

Based on the results of the problem analysis, researchers are interested in conducting further research on "The Effectiveness of Health Services Based on the JKN Mobile Application at BPJS Health Palu Branch in Palu City".

## METHOD

The type of research used is qualitative using a descriptive approach. The research was conducted at the BPJS Palu Branch office, in Palu City, Central Sulawesi in October-December 2023. Determining informants was carried out using *purposive sampling*. Based on the criteria for determining key informants, the Head of Service Quality is designated as the key informant because he is responsible for all aspects of the services provided. The main informant identified is the person in charge of the Mobile JKN application (*Frontliner*) because he is directly involved and also provides health services. The selected supporting informants are users of the Mobile JKN application in Palu City because they can support the research results.

The matrix method for content analysis was used in processing this research data. Source triangulation collects data from various sources to test the credibility of the data.

## RESULTS

The study on the effectiveness of health services following the introduction of the JKN Mobile Application at the BPJS Health Palu Branch in Palu City is based on Sondang P. Siagian's organizational management theory. This idea emphasises the necessity of human and technology resource management, as well as efficient service procedures and deadlines, in achieving organisational efficiency. According to Siagian's theory, organisational goals can be effectively realised when the appropriate balance of resources and service procedures are in place, with a focus on improving quality through efficient operations and technology.

The research carried out involved 5 informants, each consisting of 1 key informant, namely the Head of Service Quality, 1 main informant, namely the person in charge of the Mobile JKN application (*frontliner*), and 3 supporting informants, namely participants who use the Mobile JKN Application who are in Palu City.

### Resources (HR and technology) and Funds

Resources (Human and Technology) and Funds are of the indicators that will determine the Effectiveness of Health Services with the Implementation of the JKN Mobile Application at BPJS Health Palu Branch in Palu City. Through research conducted using in-depth interview techniques and observations made by researchers, it was found through statements made by informants that human resources were very helpful to participants or users of the JKN mobile application. The human resources implemented by the BPJS Health Palu Branch, it has really helped participants who are experiencing problems such as problems in creating a JKN mobile account and procedures for using the JKN mobile application, assisted by human resources prepared by BPJS itself. Usually, the workers who help with problems at BPJS Health Palu Branch are two people who are stationed at the JKN Mobile Pavilion.

## **Number and Quality of Services Produced**

In this research, the number and quality of services produced is an important instrument in the effectiveness of the type of service program provided, referring to the results of research conducted through in-depth interviews and observations carried out by researchers. The findings were that at BPJS Health Palu Branch in Palu City the quality of their services has greatly improved as seen from the use of the JKN mobile application and the participants or users of this application really feel helped by the BPJS program which implements BPJS services that can be done in one application, namely the JKN mobile application. The implementation of the JKN mobile application also makes people very satisfied with the services provided by BPJS because it is very efficient and there is no need to come to the BPJS office to get BPJS health services.

## **Deadline**

The time limit that the researchers examined in this research was the time limit for the Effectiveness of Health Services with the Implementation of the JKN Mobile Application at BPJS Health Palu Branch in Palu City. referring to the results of research conducted through in-depth interviews and observations made by researchers, it was found that there is no time limit for accessing the JKN mobile application as long as participants or users of the JKN mobile application still have an internet quota to continue accessing the application. And with there being no time limit for using this application, participants are greatly helped, especially workers who only have time to open this application after they have done their work.

## **Service Procedures**

The service procedures referred to in this research are the service methods used in the effectiveness of health services by implementing the JKN mobile application at the BPJS



Health Palu branch in Palu City. referring to the results of research conducted through in-depth interviews and observations carried out by researchers, it was found that the form of information in the service procedures implemented by the BPJS Health Palu Branch has made it very easy for users where in the application there are also tutorials that are easy to understand later. When BPJS provides services, if there are no participants who have problems, BPJS is always ready to help JKN mobile users or BPJS participants with existing human resources.

## **DISCUSSION**

### **Resources (HR and technology) and Funds**

The study emphasized the essential function of human resources in the efficacy of health services delivered via the JKN mobile application at the BPJS Health Palu Branch. The capability and efficacy of human resources were crucial in surmounting problems encountered by participants, especially in establishing a JKN mobile account and using the application's features.

The JKN mobile application, designed for convenient access to health services, initially faced challenges from users unfamiliar with its functionality. The hurdles encompassed difficulty in account creation, error troubleshooting, and a lack of comprehension of effective application usage. To resolve these challenges, BPJS Health Palu Branch assigned a specialized team of human resources to the JKN Mobile Pavilion. Generally, two employees were designated to support users on-site, and these individuals received comprehensive training prior to their assignment at the Pavilion. The training equipped the workers with the technical expertise of the program and the requisite interpersonal skills to effectively communicate the application's functionality to the participants.

The human resources team at BPJS Health was tasked with resolving concerns pertaining to the application's operation, including offering detailed help to users encountering difficulties. This assistance system was essential in enabling participants, particularly the elderly and those with poor technological skills, to effectively access and utilize the services provided by the JKN mobile application. The presence of committed individuals markedly diminished the obstacles to use the program, leading to enhanced user satisfaction and a more fluid experience.

The efficient utilization of human resources by BPJS Health demonstrates Sondang P. Siagian's organizational management theory, which emphasizes the significance of proficient human resources in operational management and enhancement of service delivery. The deployment of well-trained people alleviated technological and procedural challenges, hence improving the overall efficiency and efficacy of the health services delivered.

The findings of the research conducted are in line with previous research findings which stated that human resources are a force that plays a very important role in increasing the effectiveness of services, especially those based on application technology. It can be seen from the increase in the use of the JKN mobile application which is increasing day by day, this can all increase because human resources are adequate and play a very active role in their field, namely conducting outreach on how to use it and so on (3) .

However, the findings obtained are different from research results which reveal that human resources do not really have an influence on increasing the effectiveness of an agency's services because it already has adequate technological resources, this makes human resources not too important (4) .

The findings regarding technological resources in the effectiveness of health services by implementing the JKN mobile application at BPJS Health found that the application of JKN mobile application technological resources has been very helpful in making it easier

and more efficient for participants' time and not creating long queues because some participants already use the JKN mobile application (*self-service*).

As previous research results revealed that using the JKN mobile application has made it very easy and very effective and efficient because it can be accessed at any time and greatly reduces the queues that occur at the BPJS Health office (5) .

However, this finding is different from previous research which shows that technological resources must be updated to avoid long queues because many users do not understand what applications are actually used so that they do not feel difficult and have to return to the office to resolve problems (6) .

The findings regarding funds in the effectiveness of health services with the implementation of the JKN mobile application in BPJS Health found that the contribution payment concept implemented by the BPJS Health Palu Branch in Palu City made it very easy for BPJS participants. Where BPJS provides various payment methods, such as accounts that collaborate in paying BPJS contributions, known as the autodebit feature, then the nearest place or marketplace that collaborates with BPJS, such as Alfamart, Tokopedia or other payment counters.

The concept of implementation carried out through the application is very helpful and makes it easier for users because they do not have to come to the office to make contribution payment transactions (7) .

However, human resources are still very necessary for the smooth running of all existing technology. This is related to the concept of paying BPJS health contributions which already uses the JKN mobile application as a substitute or alternative for making contribution payments (8) .



## Number and Quality of Services produced

The research conducted via in-depth interviews and direct observation indicates a notable enhancement in both the quantity and quality of services delivered through the JKN mobile application at the BPJS Health Palu Branch in Palu City. Participants indicated that the mobile application significantly streamlined their interactions with BPJS Health, resulting in an improved assessment of service quality. The capacity to utilize BPJS services via a singular, intuitive application has significantly enhanced user experience, facilitating health service processes that were hitherto arduous and protracted.

Participants observed that the deployment of the JKN mobile application offered numerous conveniences, including access to medical services, eligibility verification, and management of health-related transactions from home, thereby obviating the necessity for in-person visits to the BPJS office. The application's accessibility has proven especially advantageous for users with demanding schedules or those residing in remote locations from BPJS headquarters.

The research revealed a constant rise in the number of JKN mobile application users, correlating with the favorable comments obtained from participants. The rise in user adoption was chiefly propelled by the successful socialization initiatives implemented by BPJS Health Palu Branch. The local team labored assiduously to inform the public regarding the advantages and operation of the application, encompassing demos and tutorials. Consequently, the user base consistently expanded, indicating an increase in confidence and pleasure with the service.

Additionally, the service quality was enhanced by real-time assistance offered through the mobile app's functionalities, enabling customers to immediately engage with BPJS support personnel when problems occurred. Observations revealed an enhancement in response time to user inquiries, resulting in expedited problem resolution and a more

efficient service experience overall. The ability to resolve concerns through the app without an office visit was emphasized as a significant contributor to enhanced user satisfaction.

Participants' feedback indicated that the JKN mobile application had a significantly positive impact on their daily life. Users commended the program for its efficacy in meeting their demands, noting that it significantly simplified many administrative procedures, such as verifying health coverage and processing claims. For numerous participants, the JKN mobile application emerged as a vital instrument, markedly diminishing the time and effort previously expended on BPJS-related issues.

The deployment of the JKN mobile application has resulted in significant enhancements in service quality, evidenced by a marked rise in user numbers and favorable customer comments. This illustrates the capacity of technology to improve service delivery, align with company objectives, and elevate overall customer happiness.

It is proven that service quality greatly influences participant satisfaction when providing services. This is what makes the quality of service able to increase if one of the factors that plays a role in increasing the quality of service is that human resources can also be improved (9) .

However, previous research still found that the quality of service is still not optimal in determining how effective an application is being implemented and is ahead of resources, infrastructure and other supporting factors that might be used as a benchmark for measuring the effectiveness of an application.

## **Deadlines**

The study, done through comprehensive interviews and direct observations, demonstrated that the efficacy of health services through the JKN mobile application at the BPJS Health Palu Branch in Palu City is not restricted by temporal limitations. Participants may access the application provided they possess an active internet connection and

adequate data allowance. This flexibility has demonstrated significant advantages, particularly for persons with demanding schedules, such as employees who can only access the app post-working hours. The lack of a definitive deadline for utilizing the program enables participants to accomplish activities at their convenience, hence enhancing the tool's accessibility and usability.

Furthermore, the capacity to utilize the JKN mobile application at any moment, devoid of a predetermined time constraint, augments user satisfaction and guarantees that participants can obtain support or execute health-related transactions at their convenience. This is especially beneficial for individuals unable to attend BPJS Health offices during standard operating hours, enabling them to circumvent lengthy queues and protracted procedures. Participants indicated that the autonomy to utilize the service at their own pace significantly enhanced their experience with BPJS, resulting in an elevated perception of service quality.

Nevertheless, the investigation revealed a technological problem that impacted the overall user experience. Although there is no defined time constraint, certain users have encountered delays when trying to access the application, especially during late hours. Numerous participants observed that the application occasionally exhibited slow loading speeds or encountered login difficulties during the night. BPJS Health determined that the issue was likely attributable to network congestion, which may have resulted from inadequate connectivity or elevated user traffic during late hours. Although these delays were short-lived, they resulted in some transient inconvenience to users.

Notwithstanding this concern, the unrestricted access to the JKN mobile application proved to be a considerable benefit for consumers. BPJS Health's recognition of the issue and its affirmation that the delays stemmed from external sources, rather than an intrinsic defect in the application, provided reassurance to participants. Moreover, BPJS Health

underscored that the matter was under vigilant observation to guarantee the resolution of such technical issues in the future.

The lack of a stringent deadline for utilizing the JKN mobile application significantly influences the quality of service, as it affords participants enhanced convenience and flexibility. Despite some small technical issues, the overall feedback suggested that unrestricted access to the application significantly enhanced the service's effectiveness.

Having no service time limit has a big impact on the quality of a service because it can make things easier for participants (10) .

### **Service Procedures**

The study, grounded in comprehensive interviews and direct observations, uncovered significant insights into the service protocols employed by BPJS Health Palu Branch in Palu City, specifically with the JKN mobile application. The service protocols implemented by BPJS Health, both in-person and through the mobile application, are synchronized, guaranteeing uniformity in the overall service experience for participants. The results indicated that the procedures for accessing and utilizing the JKN mobile application were uncomplicated, and there was no significant disparity in the support offered between the two service forms.

Participants noted that the methods for utilizing the JKN mobile application were straightforward and user-friendly. The smartphone application offers explicit, straightforward instructions and guidance for users, rendering it accessible to persons with diverse degrees of digital literacy. Participants valued the straightforwardness of the procedures, enabling them to maneuver through the app with minimal effort. The interface was crafted to be intuitive, enabling users to swiftly comprehend how to execute operations such as registration, verifying health coverage, or submitting claims.

Moreover, the study indicated that the BPJS Health Palu Branch demonstrates a good level of responsiveness to issues faced by users of the JKN mobile application. Participants indicated that when encountering obstacles, whether due to technical difficulties or procedural uncertainty, BPJS staff were consistently ready to offer assistance. The BPJS personnel exhibited exceptional readiness to assist consumers by providing immediate support via in-app lessons or direct interaction with service professionals. This readiness to support participants was crucial for sustaining a favorable user experience.

Furthermore, the BPJS Health staff at the Palu Branch consistently engages in outreach initiatives to guarantee that users comprehend the service protocols and have access to assistance when required. These efforts encompass elucidating the functions of the JKN mobile application, delivering tutorials, and responding to commonly asked questions (FAQs). The personnel are equipped to address a range of concerns, from account registration to resolving technological malfunctions, guaranteeing users a seamless and hassle-free experience.

In summary, the service protocols for the JKN mobile application at the BPJS Health Palu Branch have been structured to be straightforward, accessible, and responsive. The research findings indicate that participants perceive the processes as comprehensible, and the assistance offered by BPJS Health further improves their experience. This method guarantees that the JKN mobile application serves as an efficient instrument for enhancing health care while providing users with a dependable and responsive service framework.

Understanding the program is very influential on the service procedures implemented by BPJS in the JKN mobile application and is very easy to understand because apart from being assisted by BPJS workers, they also provide brochures directly to participants so that they can learn more for those who have problems using the application or who still don't understand it. regarding the use of the JKN mobile application (11) .

However, service procedures are for an agency to evaluate the feasibility of using an application because there are still many other obstacles caused by understanding the program applied to service procedures (12) .

## CONCLUSIONS AND RECOMMENDATIONS

The researcher concludes from the results of the research findings that have been conducted that resources (human and technology), funds in the effectiveness of health services by implementing the JKN mobile application at BPJS Health Palu Branch in Palu City for human resource variables have really helped BPJS participants or mobile application users JKN. The number and quality of services resulting in the effectiveness of health services by implementing the JKN mobile application at BPJS Health Palu Branch in Palu City is quite good. The time limit for the effectiveness of health services by implementing the JKN mobile application at BPJS Health Palu Branch in Palu City is good. The service procedures for the effectiveness of health services by implementing the JKN mobile application at BPJS Health Palu Branch in Palu City are quite good. Researchers hope that BPJS Health Palu Branch in Palu City must maintain and improve the effectiveness that has been generated in implementing the JKN mobile application

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